PRIVATE PLACEMENT MEMORANDUM

THIS MEMORANDUM IS NOT TO BE SHOWN OR GIVEN TO ANY PERSON OTHER THAN POTENTIAL INVESTORS IN THE NOTES. THIS MEMORANDUM IS NOT TO BE COPIED OR OTHERWISE REPRODUCED OR FURTHER DISTRIBUTED, IN WHOLE OR IN PART, IN ANY MANNER WHATSOEVER. FAILURE TO COMPLY WITH THIS DIRECTIVE CAN RESULT IN A VIOLATION OF THE SECURITIES ACT.

$335,733,000

Freddie Mac

MULTIFAMILY STRUCTURED CREDIT RISK (MSCR) NOTES, SERIES 2026-MN13, FREDDIE MAC MSCR TRUST MN13

Offered Notes:	The Classes of Notes shown below
Trust and Issuer:	Freddie Mac MSCR Trust MN13
Sponsor:	Freddie Mac
Indenture Trustee:	U.S. Bank Trust Company, National Association
Owner Trustee:	Wilmington Trust, National Association
Closing Date:	March 19, 2026

Note Classes	Original Class Principal Balance	Class Coupon	CUSIP Number	Scheduled Maturity Date	Expected Ratings (Morningstar DBRS)[1]	Price to Public	Proceeds to Issuer
Class M-2	$201,440,000	(2)	(3)	March 2046	BB(low)(sf)	100%	100%
Class B-1	$134,293,000	(2)	(3)	March 2046	NR	100%	100%

(1) See "*Ratings*" herein.
(2) See "*Summary — Interest*" herein.
(3) See Appendix F for a list of CUSIP numbers.

No person has been authorized to give any information or to make any representations other than those contained in this Memorandum, and, if given or made, such information or representations must not be relied upon. The delivery of this Memorandum at any time does not imply that the information herein is correct as of any time subsequent to its date.

The Notes are being offered and sold only (i) in the United States to "qualified institutional buyers," as such term is defined in Rule 144A under the Securities Act, and (ii) in "offshore transactions" to persons that are not "U.S. persons," as such terms are defined in, and in accordance with, Regulation S under the Securities Act.

The Notes are expected to be made eligible for trading in book-entry form through the Same-Day Funds Settlement System of DTC, which may include delivery through Clearstream and Euroclear, against payment therefor in immediately available funds.

THE NOTES DO NOT REPRESENT OBLIGATIONS OF FREDDIE MAC, THE INVESTMENT MANAGER, THE INDENTURE TRUSTEE, THE OWNER TRUSTEE, THE ACCOUNT BANK, THE CUSTODIAN, THE INITIAL PURCHASERS OR ANY OF THEIR RESPECTIVE AFFILIATES. THE NOTES ARE NOT INSURED OR GUARANTEED BY FREDDIE MAC, THE UNITED STATES GOVERNMENT OR ANY GOVERNMENTAL AGENCY OR INSTRUMENTALITY.

Transfer of the Notes will be subject to certain restrictions as described herein.

The Trust intends to rely on the exemption from registration found at Section 2(b) of the Investment Company Act and has been structured with the intent that it will not constitute a "covered fund" for purposes of the Volcker Rule. See "*Risk Factors — Governance and Regulation — Risks Associated with the Investment Company Act*" and "*Risk Factors — Governance and Regulation — Lack of Liquidity May Adversely Affect the Marketability of the Notes — Legal and Regulatory Provisions Affecting Investors Could Adversely Affect the Liquidity of the Notes, Which May Limit Investors' Ability to Sell the Notes*."

The information contained herein is confidential and may not be reproduced in whole or in part. We will, upon request, make available such other information as may be reasonably requested.

The Freddie Mac Multifamily Structured Credit Risk ("MSCR") Notes, Series 2026-MN13 are complex financial instruments and may not be suitable investments for you. You should consider carefully the risk factors described beginning on page 16 of this Memorandum. You should not purchase Notes unless you understand and are able to bear these and any other applicable risks. You should purchase Notes only if you understand the information contained in this Memorandum and the documents incorporated by reference in this Memorandum.

The Glossary of Significant Terms beginning on page 151 of this Memorandum sets forth definitions of certain defined terms appearing in this Memorandum.

Wells Fargo Securities
Co-Lead Manager and Joint Bookrunner

Nomura
Co-Lead Manager and Joint Bookrunner

BMO Capital Markets
Co-Manager

BofA Securities
Co-Manager

CastleOak Securities, L.P.
Co-Manager

Performance Trust
Co-Manager

StoneX
Co-Manager

The date of this Private Placement Memorandum is March 13, 2026.

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TABLE 1
FREDDIE MAC MULTIFAMILY STRUCTURED CREDIT RISK (MSCR) NOTES, SERIES 2026-MN13
$335,733,000

Class of Notes	Original Class Principal Balance	Initial Class Coupon	Class Coupon Formula[1]	Class Coupon Minimum Rate	CUSIP Number	Scheduled Maturity Date	Expected Ratings (Morningstar DBRS)[2]	Expected WAL to Maturity (Years)[3]	Expected Principal Window to Maturity (Months)[3]	Expected WAL to Early Redemption (Years)[4]	Expected Principal Window to Early Redemption (Months)[4]	Expected Initial Credit Enhancement
M-2[5]	$201,440,000	6.62223%	SOFR Rate + 2.95%	0%	[6]	March 2046	BB(low)(sf)	5.62	55-78	4.86	55-60	2.000%
B-1[5]	$134,293,000	8.17223%	SOFR Rate + 4.50%	0%	[6]	March 2046	NR	7.92	78-113	5.02	60-60	1.000%

Class of Reference Tranche	Initial Class Coupon	Class Coupon Formula[1]	Class Coupon Minimum Rate
M-1H[7]	5.67223%	SOFR Rate + 2.00% [7]	0%
B-2H[7]	8.17223%	SOFR Rate + 4.50% [7]	0%

(1) Except with respect to the initial Accrual Period, the Indenture Trustee will determine the SOFR Rate using the method described in the definition of "SOFR Rate" in the "*Glossary of Significant Terms*." The SOFR Rate for the initial Accrual Period was determined by Freddie Mac on the pricing date of the Notes. If a Benchmark Transition Event and its related Benchmark Replacement Date have occurred, the Administrator will determine an alternative Benchmark in accordance with the Benchmark Replacement provisions described under "*Description of the Notes — Benchmark Replacement Provisions.*" The initial Class Coupon is based on the SOFR Rate of 3.67223% *per annum*.

(2) See "*Ratings*" herein.

(3) Expected weighted average lives and principal windows, as applicable, with respect to the Notes above are based on the Modeling Assumptions, including that (i) prepayments occur at the pricing speed of 0% CPR, calculated from the Closing Date, (ii) no Credit Events or Modification Events occur and (iii) the Notes pay on the 25th day of each calendar month beginning in April 2026.

(4) Expected weighted average lives and principal windows, as applicable, with respect to the Notes above are based on certain Modeling Assumptions, including that (i) prepayments occur at the pricing speed of 0% CPR, calculated from the Closing Date, (ii) no Credit Events or Modification Events occur, (iii) the Notes pay on the 25th day of each calendar month beginning in April 2026 and (iv) Freddie Mac exercises its right to redeem all of the Notes in full and the Notes are redeemed in full on the Payment Date in March 2031.

(5) The Class M-2 Notes will have the corresponding Class M-2 Reference Tranche for the purpose of making calculations of principal payments required to be made by the Trust and reductions and increases in the Class Principal Balance of the Class M-2 Notes. The Class B-1 Notes will have the corresponding Class B-1 Reference Tranche for the purpose of making calculations of principal payments required to be made by the Trust and reductions and increases in the Class Principal Balance of the Class B-1 Notes.

(6) See Appendix F for a list of CUSIP numbers.

(7) Each of the Class M-1H Reference Tranche and the Class B-2H Reference Tranche is not a Note. They are deemed to bear interest at the Class Coupons shown solely for purposes of calculating allocations of any Modification Gain Amounts or Modification Loss Amounts.

THIS MEMORANDUM CONTAINS SUBSTANTIAL INFORMATION ABOUT THE NOTES AND THE OBLIGATIONS OF US, THE TRUST, THE INVESTMENT MANAGER, THE INDENTURE TRUSTEE, THE OWNER TRUSTEE, THE ACCOUNT BANK, THE CUSTODIAN AND THE INITIAL PURCHASERS WITH RESPECT TO THE NOTES. YOU ARE URGED TO REVIEW THIS MEMORANDUM IN ITS ENTIRETY. THE OBLIGATIONS OF THE PARTIES WITH RESPECT TO THE TRANSACTIONS CONTEMPLATED HEREIN ARE SET FORTH IN AND WILL BE GOVERNED BY CERTAIN DOCUMENTS DESCRIBED HEREIN.

YOU ARE NOT TO CONSTRUE THE CONTENTS OF THIS MEMORANDUM OR ANY PRIOR OR SUBSEQUENT COMMUNICATIONS FROM US, THE INVESTMENT MANAGER, THE INDENTURE TRUSTEE, THE OWNER TRUSTEE, THE ACCOUNT BANK, THE CUSTODIAN OR THE INITIAL PURCHASERS OR ANY OF THEIR RESPECTIVE OFFICERS, EMPLOYEES OR AGENTS AS INVESTMENT, LEGAL, ACCOUNTING OR TAX ADVICE. PRIOR TO INVESTING IN THE NOTES YOU SHOULD CONSULT WITH YOUR LEGAL, ACCOUNTING, REGULATORY AND TAX ADVISORS TO DETERMINE THE CONSEQUENCES OF AN INVESTMENT IN THE NOTES AND ARRIVE AT AN INDEPENDENT EVALUATION OF SUCH INVESTMENT, INCLUDING THE RISKS RELATED THERETO.

NO PERSON HAS BEEN AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATIONS OTHER THAN THOSE CONTAINED IN THIS MEMORANDUM. THIS MEMORANDUM DOES NOT CONSTITUTE AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY SECURITIES OTHER THAN THE NOTES. THIS MEMORANDUM SHALL NOT CONSTITUTE AN OFFER TO SELL OR THE SOLICITATION OF AN OFFER TO BUY, NOR SHALL THERE BE ANY SALE OF THE NOTES, IN ANY STATE OR OTHER JURISDICTION IN WHICH SUCH OFFER, SOLICITATION OR SALE WOULD BE UNLAWFUL PRIOR TO REGISTRATION OR QUALIFICATION UNDER THE SECURITIES LAWS OF SUCH STATE OR OTHER JURISDICTION. THE DELIVERY OF THIS MEMORANDUM AT ANY TIME DOES NOT IMPLY THAT INFORMATION HEREIN IS CORRECT AS OF ANY TIME SUBSEQUENT TO THE DATE OF THIS MEMORANDUM OR THE EARLIER DATES SPECIFIED HEREIN, AS APPLICABLE.

THIS MEMORANDUM HAS BEEN PREPARED BY US. NO OTHER PARTY MAKES ANY REPRESENTATIONS OR WARRANTIES AS TO THE ACCURACY OR COMPLETENESS OF THE INFORMATION CONTAINED IN THIS MEMORANDUM. NOTHING HEREIN SHALL BE DEEMED TO CONSTITUTE A REPRESENTATION OR WARRANTY BY ANY PARTY NOR A PROMISE OR REPRESENTATION AS TO THE FUTURE PERFORMANCE OF THE RELATED MORTGAGE LOANS OR THE NOTES. IN THIS MEMORANDUM, THE TERMS “WE,” “US” AND “OUR” REFER TO FREDDIE MAC.

IT IS EXPECTED THAT INVESTORS INTERESTED IN PARTICIPATING IN THIS PRIVATE PLACEMENT WILL CONDUCT AN INDEPENDENT INVESTIGATION OF THE RISKS POSED BY AN INVESTMENT IN THE NOTES. OUR REPRESENTATIVES WILL BE AVAILABLE TO ANSWER QUESTIONS CONCERNING THE TRANSACTION AND WILL, UPON REQUEST, MAKE AVAILABLE SUCH ADDITIONAL INFORMATION AS INVESTORS MAY REASONABLY REQUEST (TO THE EXTENT WE HAVE OR CAN ACQUIRE SUCH INFORMATION WITHOUT UNREASONABLE EFFORT OR EXPENSE) IN ORDER TO VERIFY THE INFORMATION FURNISHED IN THIS MEMORANDUM.

THE NOTES ARE NOT “MORTGAGE RELATED SECURITIES” FOR PURPOSES OF SMMEA. ACCORDINGLY, THE APPROPRIATE CHARACTERIZATION OF THE NOTES UNDER VARIOUS LEGAL INVESTMENT RESTRICTIONS, AND THUS THE ABILITY OF INVESTORS SUBJECT TO THESE RESTRICTIONS TO PURCHASE THE NOTES, IS SUBJECT TO SIGNIFICANT INTERPRETIVE UNCERTAINTIES. INVESTORS WHOSE INVESTMENT AUTHORITY IS SUBJECT TO LEGAL RESTRICTIONS SHOULD CONSULT THEIR OWN LEGAL ADVISORS TO DETERMINE WHETHER AND TO WHAT EXTENT THE NOTES CONSTITUTE LEGAL INVESTMENTS FOR THEM.

THE NOTES ARE BEING OFFERED AS A PRIVATE PLACEMENT TO, AND MAY BE SOLD ONLY (I) IN THE UNITED STATES TO QUALIFIED INSTITUTIONAL BUYERS WITHIN THE MEANING OF RULE 144A UNDER THE SECURITIES ACT AND (II) IN “OFFSHORE TRANSACTIONS” TO PERSONS WHO ARE NOT “U.S. PERSONS,” AS SUCH TERMS ARE DEFINED IN, AND IN ACCORDANCE WITH, REGULATION S UNDER THE SECURITIES ACT. THE NOTES WILL NOT BE REGISTERED UNDER THE SECURITIES ACT OR THE SECURITIES LAWS OF ANY STATE. INVESTORS SHOULD CONSULT WITH THEIR COUNSEL

AS TO THE APPLICABLE REQUIREMENTS FOR A PURCHASER TO AVAIL ITSELF OF ANY EXEMPTION UNDER THE SECURITIES ACT AND SUCH STATE LAWS. NONE OF THE TRUST, FREDDIE MAC, THE INVESTMENT MANAGER, THE INITIAL PURCHASERS OR ANY OTHER PARTY IS OBLIGATED OR INTENDS TO REGISTER THE NOTES UNDER THE SECURITIES ACT, TO QUALIFY THE NOTES UNDER THE SECURITIES LAWS OF ANY STATE OR TO PROVIDE REGISTRATION RIGHTS TO ANY PURCHASER. FOR FURTHER DISCUSSION OF LIMITATIONS ON THE TRANSFERABILITY OF THE NOTES, SEE "*RISK FACTORS — GOVERNANCE AND REGULATION — LACK OF LIQUIDITY MAY ADVERSELY AFFECT THE MARKETABILITY OF THE NOTES*" HEREIN.

The Notes are expected to be issued in book-entry form only on the book-entry system of DTC which may include delivery through Clearstream and Euroclear. The Notes are being offered as a private placement, and may be sold or transferred only (i) in the United States to "qualified institutional buyers" within the meaning of Rule 144A under the Securities Act, or (ii) in "offshore transactions" to persons who are not "U.S. persons," as such terms are defined in, and in accordance with, Regulation S under the Securities Act. Any holder or proposed transferee will be deemed to have represented and agreed to the transfer and ownership restrictions described herein. The Notes will bear legends consistent with the restrictions described above and under "Notice to Investors" in this Memorandum.

IMPORTANT NOTICE REGARDING THE NOTES

THE NOTES REFERRED TO IN THIS MEMORANDUM ARE OFFERED ON A "WHEN, AS AND IF ISSUED" BASIS. EACH INITIAL PURCHASER'S OBLIGATION TO SELL NOTES TO ANY PROSPECTIVE INVESTOR IS CONDITIONED ON THE NOTES AND THE TRANSACTION HAVING THE CHARACTERISTICS DESCRIBED IN THIS MEMORANDUM. IF WE, THE INDENTURE TRUSTEE, THE TRUST OR AN INITIAL PURCHASER DETERMINES THAT A CONDITION IS NOT SATISFIED IN ANY MATERIAL RESPECT, YOU WILL BE NOTIFIED, AND NEITHER THE TRUST NOR THE INITIAL PURCHASERS WILL HAVE ANY OBLIGATION TO YOU TO DELIVER ANY PORTION OF THE NOTES WHICH YOU HAVE COMMITTED TO PURCHASE, AND THERE WILL BE NO LIABILITY BETWEEN THE INITIAL PURCHASERS OR ANY OF THEIR RESPECTIVE AGENTS OR AFFILIATES, ON THE ONE HAND, AND YOU, ON THE OTHER HAND, AS A CONSEQUENCE OF THE NON-DELIVERY.

TO THE EXTENT THAT YOU CHOOSE TO UTILIZE THIRD PARTY PREDICTIVE MODELS IN CONNECTION WITH CONSIDERING AN INVESTMENT IN THE NOTES, NEITHER WE NOR THE INITIAL PURCHASERS MAKE ANY REPRESENTATION OR WARRANTY REGARDING THE ACCURACY, COMPLETENESS OR APPROPRIATENESS OF ANY INFORMATION OR REPORTS GENERATED BY SUCH MODELS, INCLUDING, WITHOUT LIMITATION, WHETHER THE NOTES, OR THE RELATED REFERENCE OBLIGATIONS WILL PERFORM IN A MANNER CONSISTENT THEREWITH.

SECTION 309B(1)(C) OF THE SECURITIES AND FUTURES ACT (CHAPTER 289) OF SINGAPORE NOTIFICATION

THE NOTES ARE CAPITAL MARKETS PRODUCTS OTHER THAN PRESCRIBED CAPITAL MARKETS PRODUCTS (AS DEFINED IN THE SECURITIES AND FUTURES (CAPITAL MARKETS PRODUCTS) REGULATIONS 2018 OF SINGAPORE) AND SPECIFIED INVESTMENT PRODUCTS (AS DEFINED IN MAS NOTICE SFA 04-N12: NOTICE ON THE SALE OF INVESTMENT PRODUCTS AND MAS NOTICE FAA-N16: NOTICE ON RECOMMENDATIONS ON INVESTMENT PRODUCTS).

IMPORTANT NOTICE ABOUT INFORMATION PRESENTED IN THIS MEMORANDUM

THE INFORMATION CONTAINED IN THIS MEMORANDUM MAY BE BASED ON ASSUMPTIONS REGARDING MARKET CONDITIONS AND OTHER MATTERS AS REFLECTED HEREIN. NO REPRESENTATION IS MADE REGARDING THE REASONABLENESS OF SUCH ASSUMPTIONS OR THE LIKELIHOOD THAT ANY SUCH ASSUMPTIONS WILL COINCIDE WITH ACTUAL MARKET CONDITIONS OR EVENTS, AND THIS MEMORANDUM SHOULD NOT BE RELIED UPON FOR SUCH PURPOSES. THE INITIAL PURCHASERS, THE INDENTURE TRUSTEE, THE INVESTMENT MANAGER, THE

ADMINISTRATOR, THE OWNER TRUSTEE, THE ACCOUNT BANK, THE CUSTODIAN AND THE SPONSOR AND THEIR RESPECTIVE AFFILIATES, OFFICERS, DIRECTORS, PARTNERS AND EMPLOYEES, INCLUDING PERSONS INVOLVED IN THE PREPARATION OR ISSUANCE OF THIS MEMORANDUM, MAY FROM TIME TO TIME HAVE LONG OR SHORT POSITIONS IN, AND BUY AND SELL, THE SECURITIES MENTIONED HEREIN OR DERIVATIVES THEREOF (INCLUDING OPTIONS). IN ADDITION, THE INITIAL PURCHASERS AND THE INVESTMENT MANAGER AND THEIR RESPECTIVE AFFILIATES, OFFICERS, DIRECTORS, PARTNERS AND EMPLOYEES, INCLUDING PERSONS INVOLVED IN THE PREPARATION OR ISSUANCE OF THIS MEMORANDUM, MAY HAVE AN INVESTMENT OR COMMERCIAL BANKING RELATIONSHIP WITH US. SEE "*RISK FACTORS — THE INTERESTS OF THE TRANSACTION PARTIES AND OTHERS MAY CONFLICT WITH AND BE ADVERSE TO THE INTERESTS OF THE NOTEHOLDERS — POTENTIAL CONFLICTS OF INTEREST OF THE INITIAL PURCHASERS AND THEIR AFFILIATES*." INFORMATION IN THIS MEMORANDUM IS CURRENT AS OF THE DATE APPEARING ON THE COVER PAGE OR THE EARLIER DATES SPECIFIED HEREIN, AS APPLICABLE, ONLY INFORMATION IN THIS MEMORANDUM REGARDING ANY NOTES SUPERSEDES ALL PRIOR INFORMATION REGARDING SUCH NOTES. THE NOTES MAY NOT BE SUITABLE FOR ALL PROSPECTIVE INVESTORS.

EU SECURITIZATION REGULATION AND UK SECURITIZATION FRAMEWORK

In connection with the Due Diligence Requirements, we will undertake in the Securitization Regulation Agreement that among other things we (i) will retain, as originator (as such term is defined for the purpose of the Securitization Regulations), on an ongoing basis a material net economic interest in the transaction constituted by the issuance of the Notes in the form of the retention of not less than 5% of the nominal value of each of the tranches sold or transferred to investors; (ii) will not sell, hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to the Retained Interest or the Reference Obligations, except to the extent permitted in accordance with each of the Securitization Regulations; (iii) will provide on a monthly basis loan-level disclosure in respect of the Reference Obligations in the form of the reporting template set out in Annex 3 (Underlying Exposures – Commercial Real Estate) to Commission Delegated Regulation (EU) 2020/1224 that applies for the purpose of the EU Transparency Requirements, as such reporting template is published on the website of the European Securities and Markets Authority as of the date of this Memorandum; and (iv) will provide on a monthly basis investor reporting in respect of the Notes in the form of the reporting template set out in Annex 12 (Investor Report – Non-ABCP Securitisation) to Commission Delegated Regulation (EU) 2020/1224 that applies for the purpose of the EU Transparency Requirements, as such reporting template is published on the website of the European Securities and Markets Authority as of the date of this Memorandum. You are required to independently assess and determine the sufficiency for the purposes of complying with the Due Diligence Requirements of the information described under *"Securitization Regulation Agreement"* and in this Memorandum generally. See *"Securitization Regulation Agreement"* and *"Risk Factors — Governance and Regulation — Regulatory Rules Applicable to Investment in Asset-Backed Securities May Apply to Investors in the Notes and/or Adversely Affect the Liquidity of the Notes"*.

NOTICE TO INVESTORS IN THE EUROPEAN ECONOMIC AREA

PROHIBITION ON SALES TO EEA RETAIL INVESTORS

THIS MEMORANDUM IS NOT A PROSPECTUS FOR THE PURPOSES OF THE EU PROSPECTUS REGULATION (AS DEFINED BELOW).

THE NOTES ARE NOT INTENDED TO BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO AND SHOULD NOT BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO ANY EEA RETAIL INVESTOR IN THE EUROPEAN ECONOMIC AREA (THE "**EEA**"). FOR THESE PURPOSES, AN "**EEA RETAIL INVESTOR**" MEANS A PERSON WHO IS ONE (OR MORE) OF THE FOLLOWING:

(I) A RETAIL CLIENT AS DEFINED IN POINT (11) OF ARTICLE 4(1) OF DIRECTIVE 2014/65/EU (AS AMENDED, "**MIFID II**"); OR

(II) A CUSTOMER WITHIN THE MEANING OF DIRECTIVE (EU) 2016/97 (AS AMENDED), WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (10) OF ARTICLE 4(1) OF MIFID II; OR

(III) NOT A QUALIFIED INVESTOR AS DEFINED IN ARTICLE 2 OF REGULATION (EU) 2017/1129 (AS AMENDED, THE "**EU PROSPECTUS REGULATION**").

CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO. 1286/2014 (AS AMENDED, THE "**EU PRIIPS REGULATION**") FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO EEA RETAIL INVESTORS IN THE EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY EEA RETAIL INVESTOR IN THE EEA MAY BE UNLAWFUL UNDER THE EU PRIIPS REGULATION.

THIS MEMORANDUM HAS BEEN PREPARED ON THE BASIS THAT ANY OFFER OF THE NOTES IN THE EEA WILL ONLY BE MADE TO QUALIFIED INVESTORS. ACCORDINGLY ANY PERSON MAKING OR INTENDING TO MAKE AN OFFER IN THE EEA OF NOTES WHICH ARE THE SUBJECT OF THE OFFERING CONTEMPLATED IN THIS MEMORANDUM MAY ONLY DO SO WITH RESPECT TO QUALIFIED INVESTORS. NONE OF THE TRUST, THE SPONSOR OR ANY OF THE INITIAL PURCHASERS HAS AUTHORIZED, NOR DO THEY AUTHORIZE, THE MAKING OF ANY OFFER OF NOTES IN THE EEA OTHER THAN TO QUALIFIED INVESTORS.

MIFID II PRODUCT GOVERNANCE

ANY DISTRIBUTOR SUBJECT TO MIFID II THAT IS OFFERING, SELLING OR RECOMMENDING THE NOTES IS RESPONSIBLE FOR UNDERTAKING ITS OWN TARGET MARKET ASSESSMENT IN RESPECT OF THE NOTES AND DETERMINING APPROPRIATE DISTRIBUTION CHANNELS FOR THE PURPOSES OF THE MIFID II PRODUCT GOVERNANCE RULES UNDER COMMISSION DELEGATED DIRECTIVE (EU) 2017/593 (AS AMENDED, THE "**DELEGATED DIRECTIVE**"). NONE OF THE TRUST, THE SPONSOR OR ANY OF THE INITIAL PURCHASERS MAKES ANY REPRESENTATIONS OR WARRANTIES AS TO A DISTRIBUTOR'S COMPLIANCE WITH THE DELEGATED DIRECTIVE.

NOTICE TO INVESTORS IN THE UNITED KINGDOM

PROHIBITION ON SALES TO UK RETAIL INVESTORS

THIS MEMORANDUM IS NOT A PROSPECTUS FOR THE PURPOSES OF THE POATRS (AS DEFINED BELOW).

THE NOTES ARE NOT INTENDED TO BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO AND SHOULD NOT BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO ANY UK RETAIL INVESTOR IN THE UNITED KINGDOM (THE "**UK**"). FOR THESE PURPOSES, A "**UK RETAIL INVESTOR**" MEANS A PERSON WHO IS NEITHER:

(I) A PROFESSIONAL CLIENT AS DEFINED IN POINT (8) OF ARTICLE 2(1) OF COMMISSION DELEGATED REGULATION (EU) 600/2014 AS IT FORMS PART OF UK DOMESTIC LAW BY VIRTUE OF THE EUROPEAN UNION (WITHDRAWAL) ACT 2018 (AS AMENDED, THE "**EUWA**"); NOR

(II) A QUALIFIED INVESTOR AS DEFINED IN PARAGRAPH 15 OF SCHEDULE 1 TO THE PUBLIC OFFERS AND ADMISSION TO TRADING REGULATIONS 2024 (AS AMENDED, THE "**POATRS**").

CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO. 1286/2014 AS IT FORMS PART OF UK DOMESTIC LAW BY VIRTUE OF THE EUWA (AS AMENDED, THE "**UK PRIIPS REGULATION**") FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO UK RETAIL INVESTORS HAS BEEN PREPARED AND THEREFORE OFFERING OR

SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY UK RETAIL INVESTOR IN THE UK MAY BE UNLAWFUL UNDER THE UK PRIIPS REGULATION.

UK PRODUCT GOVERNANCE

ANY DISTRIBUTOR SUBJECT TO THE FCA HANDBOOK PRODUCT INTERVENTION AND PRODUCT GOVERNANCE SOURCEBOOK ("**PROD**") THAT IS OFFERING, SELLING OR RECOMMENDING THE NOTES IS RESPONSIBLE FOR UNDERTAKING ITS OWN TARGET MARKET ASSESSMENT IN RESPECT OF THE NOTES AND DETERMINING APPROPRIATE DISTRIBUTION CHANNELS FOR THE PURPOSES OF PROD. NONE OF THE TRUST, THE SPONSOR OR ANY OF THE INITIAL PURCHASERS MAKES ANY REPRESENTATION OR WARRANTY AS TO A DISTRIBUTOR'S COMPLIANCE WITH PROD.

FINANCIAL PROMOTION REGIME AND PROMOTION OF COLLECTIVE INVESTMENT SCHEMES REGIME

THE TRUST MAY CONSTITUTE A "COLLECTIVE INVESTMENT SCHEME" AS DEFINED BY SECTION 235 OF THE FSMA THAT IS NOT A "RECOGNISED COLLECTIVE INVESTMENT SCHEME" FOR THE PURPOSES OF THE FSMA AND THAT HAS NOT BEEN AUTHORIZED, REGULATED OR OTHERWISE RECOGNIZED OR APPROVED. AS AN UNREGULATED SCHEME, THE NOTES CANNOT BE MARKETED IN THE UK TO THE GENERAL PUBLIC, EXCEPT IN ACCORDANCE WITH THE FSMA.

THE COMMUNICATION OF THIS MEMORANDUM (A) IF MADE BY A PERSON WHO IS NOT AN AUTHORIZED PERSON UNDER THE FSMA, IS BEING MADE ONLY TO, OR DIRECTED ONLY AT, PERSONS WHO (I) ARE OUTSIDE THE UK, OR (II) HAVE PROFESSIONAL EXPERIENCE IN MATTERS RELATING TO INVESTMENTS AND QUALIFY AS INVESTMENT PROFESSIONALS IN ACCORDANCE WITH ARTICLE 19(5) OF THE FINANCIAL SERVICES AND MARKETS ACT 2000 (FINANCIAL PROMOTION) ORDER 2005 (THE "**FINANCIAL PROMOTION ORDER**"), OR (III) ARE PERSONS FALLING WITHIN ARTICLE 49(2)(A) THROUGH (D) (HIGH NET WORTH COMPANIES, UNINCORPORATED ASSOCIATIONS, ETC.) OF THE FINANCIAL PROMOTION ORDER (ALL SUCH PERSONS TOGETHER BEING REFERRED TO AS "**FPO PERSONS**"), OR (IV) ARE ANY OTHER PERSONS TO WHOM IT MAY OTHERWISE LAWFULLY BE COMMUNICATED OR DIRECTED; AND (B) IF MADE BY A PERSON WHO IS AN AUTHORIZED PERSON UNDER THE FSMA, IS BEING MADE ONLY TO, OR DIRECTED ONLY AT, PERSONS WHO (I) ARE OUTSIDE THE UK, OR (II) HAVE PROFESSIONAL EXPERIENCE IN MATTERS RELATING TO INVESTMENTS AND QUALIFY AS INVESTMENT PROFESSIONALS IN ACCORDANCE WITH ARTICLE 14(5) OF THE FINANCIAL SERVICES AND MARKETS ACT 2000 (PROMOTION OF COLLECTIVE INVESTMENT SCHEMES) (EXEMPTIONS) ORDER 2001 (THE "**PROMOTION OF COLLECTIVE INVESTMENT SCHEMES EXEMPTIONS ORDER**"), OR (III) ARE PERSONS FALLING WITHIN ARTICLE 22(2)(A) THROUGH (D) ("HIGH NET WORTH COMPANIES, UNINCORPORATED ASSOCIATIONS, ETC.") OF THE PROMOTION OF COLLECTIVE INVESTMENT SCHEMES EXEMPTIONS ORDER, OR (IV) ARE PERSONS TO WHOM THE TRUST MAY LAWFULLY BE PROMOTED IN ACCORDANCE WITH CHAPTER 4.12B OF THE FCA HANDBOOK CONDUCT OF BUSINESS SOURCEBOOK (ALL SUCH PERSONS, TOGETHER WITH FPO PERSONS, "**RELEVANT PERSONS**").

THIS MEMORANDUM MUST NOT BE ACTED ON OR RELIED ON BY PERSONS WHO ARE NOT RELEVANT PERSONS. ANY INVESTMENT OR INVESTMENT ACTIVITY TO WHICH THIS MEMORANDUM RELATES, INCLUDING THE NOTES, IS AVAILABLE ONLY TO RELEVANT PERSONS AND WILL BE ENGAGED IN ONLY WITH RELEVANT PERSONS. ANY PERSONS OTHER THAN RELEVANT PERSONS SHOULD NOT ACT OR RELY ON THIS MEMORANDUM.

POTENTIAL INVESTORS IN THE UK ARE ADVISED THAT ALL, OR MOST, OF THE PROTECTIONS AFFORDED BY THE UK REGULATORY SYSTEM WILL NOT APPLY TO AN INVESTMENT IN THE NOTES AND THAT COMPENSATION WILL NOT BE AVAILABLE UNDER THE UK FINANCIAL SERVICES COMPENSATION SCHEME.

FORWARD-LOOKING STATEMENTS

This Memorandum contains forward-looking statements within the meaning of Section 27A of the Securities Act. Specifically, forward-looking statements, together with related qualifying language and assumptions, are found in the material (including the tables) under the headings "*Risk Factors*" and "*Prepayment and Yield Considerations*" and in the appendices. Forward-looking statements are also found in other places throughout this Memorandum, and may be accompanied by, and identified with terms such as "could," "may," "will," "believes," "expects," "intends," "anticipates," "forecasts," "estimates" or similar phrases. These statements involve known and unknown risks and uncertainties, some of which are beyond our control. These statements are not historical facts but rather represent our expectations based on current information, plans, judgments, assumptions, estimates and projections. Actual results or performance may differ from those described in or implied by such forward-looking statements due to various risks, uncertainties and other factors including the following: general economic and business conditions, competition, changes in political, social and economic conditions, regulatory initiatives and compliance with governmental regulations, customer preference and various other matters. These forward-looking statements are made only as of the date of this Memorandum. We undertake no obligation to update any forward-looking statements we make to reflect events or circumstances occurring after the date of this Memorandum.

ABOUT FREDDIE MAC

General

Freddie Mac is a government sponsored enterprise chartered by Congress in 1970. Our mission is to provide liquidity, stability and affordability to the U.S. housing market. We do this primarily by purchasing single-family and multifamily residential mortgage loans originated by lenders in the secondary mortgage market and hold these loans either for investment or sale. In most instances, we package these loans into guaranteed mortgage related securities, which are sold in the global capital markets, and transfer interest rate and liquidity risks to third-party investors. In addition, we transfer a portion of our mortgage credit risk exposure to third-party investors through our credit risk transfer programs, which include securities- and insurance-based offerings. We also invest in mortgage loans and mortgage related securities. We do not originate mortgage loans or lend money directly to mortgage borrowers. Although it is chartered by Congress, Freddie Mac is solely responsible for making payments on its obligations. Neither the U.S. government nor any other agency or instrumentality of the U.S. government guarantees the obligations of Freddie Mac.

We support the U.S. housing market and the overall economy by enabling America's families to access mortgage loan funding with better terms and by providing consistent liquidity to the multifamily mortgage market. We have helped many distressed borrowers keep their homes or avoid foreclosure and have helped many distressed renters avoid eviction. We are working with FHFA, our customers and the industry to build a better housing finance system for the nation.

Conservatorship and Government Support of Our Business

Since September 2008, we have been operating in conservatorship, with FHFA as our Conservator. The conservatorship and related matters significantly affect our management, business activities, financial condition and results of operations. Our future is uncertain, and the conservatorship has no specified termination date. We do not know what changes may occur to our business model during or following conservatorship, including whether we will continue to exist. Our Conservator has not made us aware of any plans to make any significant changes that would affect our ability to continue as a going concern. Our future structure and role in the mortgage industry will be determined by the Administration, Congress, and FHFA. It is possible, and perhaps likely, that there will be significant changes that will materially affect our business model and results of operations. Some or all of our functions could be transferred to other institutions, and we could cease to exist as a stockholder-owned company.

In connection with our entry into conservatorship, we entered into the Purchase Agreement with Treasury, under which we issued Treasury both senior preferred stock and a warrant to purchase common stock in consideration for Treasury's commitment to provide funding to us.

The Purchase Agreement with Treasury and the terms of the senior preferred stock we issued to Treasury affect our business activities and are critical to keeping us solvent and avoiding the appointment of a receiver by FHFA under statutory mandatory receivership provisions. We believe that the support provided by Treasury pursuant to the Purchase Agreement currently enables us to have adequate liquidity to conduct normal business activities.

For additional information regarding the conservatorship, the Purchase Agreement and government support of our business, see the Incorporated Documents.

ADDITIONAL INFORMATION

Our common stock is registered with the SEC under the Exchange Act. We file reports and other information with the SEC.

As described below, we incorporate certain documents by reference in this Memorandum, which means that we are disclosing information to you by referring you to those documents rather than by providing you with separate copies. The Incorporated Documents are considered part of this Memorandum. You should read this Memorandum in conjunction with the Incorporated Documents. Information that we incorporate by reference will automatically update information in this Memorandum. Therefore, you should rely only on the most current information provided or incorporated by reference in this Memorandum.

You may read and copy any document we file with the SEC at the SEC's public reference room at 100 F Street, N.E., Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information on the public reference room. The SEC also maintains a website at http://www.sec.gov that contains reports, proxy and information statements, and other information regarding companies that file electronically with the SEC.

After the Closing Date, you can obtain, without charge, copies of this Memorandum, the Incorporated Documents, the Indenture and the Securitization Regulation Agreement from:

Freddie Mac — Investor Inquiry
8100 Jones Branch Drive
McLean, Virginia 22102-3110
Telephone: 1-800-336-3672
(571-382-4000 within the Washington, D.C. area)
E-mail: Investor_Inquiry@freddiemac.com

We also make this Memorandum and the Incorporated Documents available on our internet website at this internet address: **www.freddiemac.com**.[1]

Certain information regarding each Multi PC Reference Obligation (including any risk factors associated with such Reference Obligation and the underlying properties) is described in an offering document relating to the related Multi PC (each, a "**Multi PC Underlying Offering Document**"), certain information regarding each Series K Reference Obligation (including any risk factors associated with such Reference Obligation and the underlying properties) is described in an offering document relating to the related Series K SPC (each, a "**Series K SPC Underlying Offering Document**") and certain information regarding each SB Securitization Reference Obligation (including any risk factors associated with such Reference Obligation and the underlying properties) is described in an offering document related to the related SB Certificate (each, an "**SB Certificate Underlying Offering Document**" and, together with the Multi PC Underlying Offering Documents and Series K SPC Underlying Offering Documents, the "**Underlying Offering Documents**"). The Underlying Offering Documents are available on our internet website. We also make available on our internet website certain pool and mortgage loan-level information regarding mortgage loans we securitized based on information furnished to us by the sellers and servicers of such mortgage loans.

Certain pool or mortgage loan-level information provided in this Memorandum (including certain additional information regarding the SB Portfolio Reference Obligations) is based upon information reported and furnished to us by the sellers and servicers of the mortgage loans (i) at the time we purchased the mortgage loans, (ii) through subsequent data revisions or (iii) in monthly servicing updates (collectively with the Underlying Offering Documents, the "**Supplemental Information Documents**"). With respect to the SB Portfolio Reference Obligations, no such offering documents or Supplemental Information Documents will be available on our internet website. Certain information in the Supplemental Information Documents may be stale and outdated. We have not verified information furnished to us by the sellers or servicers regarding the Reference Obligations or information in any Supplemental Information Documents, and we make no representations or warranties concerning the accuracy or completeness of

[1] We provide this and other internet addresses solely for the information of investors. We do not intend these internet addresses to be active links and we are not using references to these addresses to incorporate additional information into this Memorandum, except as specifically stated in this Memorandum. A prospective investor may access the Guide through https://mf.freddiemac.com/ by clicking on "Guide and Forms." The prospective investor should then click on "Full Guide."

that information. The Underlying Offering Documents and certain other Supplemental Information Documents with respect to the Multi PC Reference Obligations, the Series K Reference Obligations and the SB Securitization Reference Obligations are available on our internet website.

We may restrict access to our website from time to time as part of our cybersecurity strategies or for other reasons, which may prevent you from accessing materials about the Notes. If this were to occur, you could obtain copies of these materials by contacting us using the Investor Inquiry information as shown above.

TRANSACTION DIAGRAM

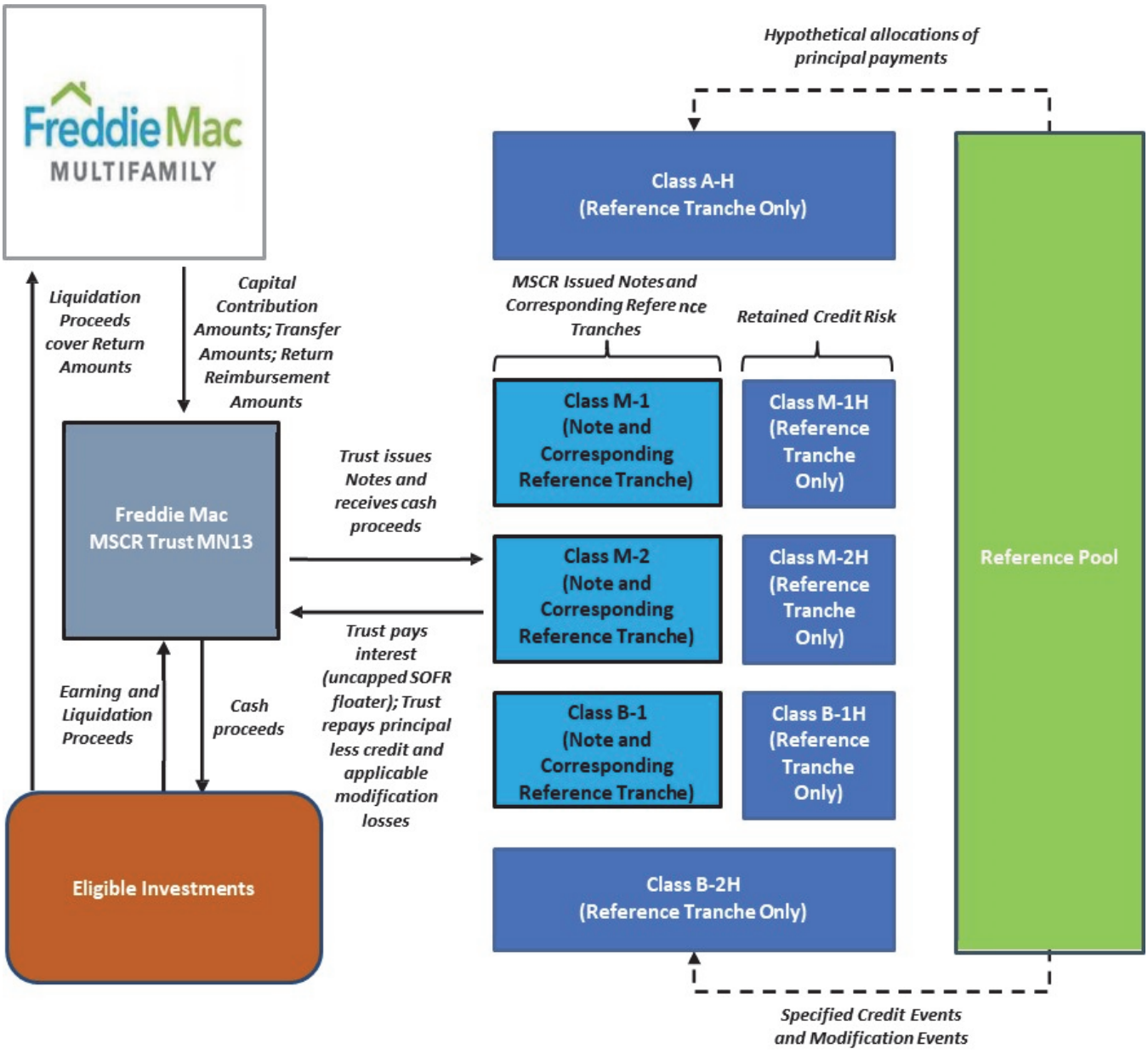

TABLE 2

CLASSES OF REFERENCE TRANCHES

Classes of Reference Tranches	Initial Class Notional Amount	Initial Credit Enhancement[(1)]
Class A-H	$19,627,516,268	5.000%
Class M-1H	$ 309,908,152	3.500%
Class M-2 and Class M-2H[(2)]	$ 309,908,152	2.000%[(3)]
Class B-1 and Class B-1H[(4)]	$ 206,605,434	1.000%[(5)]
Class B-2H	$ 206,605,435	0.000%

(1) Represents the initial credit enhancement provided to such Class or Classes of Reference Tranches by more subordinate Class(es) of Reference Tranches in the aggregate, which is equal to the percentage of the Cut-off Date Reference Pool Balance represented by the aggregate initial Class Notional Amount of the Class or Classes of Reference Tranches subordinate to the subject Class or Classes of Reference Tranches.

(2) Pursuant to the hypothetical structure, the Class M-2 and Class M-2H Reference Tranches are *pro rata* with each other. The initial Class Notional Amount shown is the aggregate amount for the Class M-2 and Class M-2H Reference Tranches combined. The initial Class Notional Amount of the Class M-2 Reference Tranche is expected to be $201,440,000 (which corresponds to the original Class Principal Balance of the Class M-2 Notes) and the initial Class Notional Amount for the Class M-2H Reference Tranche is expected to be $108,468,152.

(3) Represents the initial credit enhancement available to the Class M-2 and Class M-2H Reference Tranches in the aggregate provided by more subordinate Class(es) of Reference Tranches in the aggregate.

(4) Pursuant to the hypothetical structure, the Class B-1 and Class B-1H Reference Tranches are *pro rata* with each other. The initial Class Notional Amount shown is the aggregate amount for the Class B-1 and Class B-1H Reference Tranches combined. The initial Class Notional Amount of the Class B-1 Reference Tranche is expected to be $134,293,000 (which corresponds to the original Class Principal Balance of the Class B-1 Notes) and the initial Class Notional Amount for the Class B-1H Reference Tranche is expected to be $72,312,434.

(5) Represents the initial credit enhancement available to the Class B-1 and Class B-1H Reference Tranches in the aggregate provided by more subordinate Class(es) of Reference Tranches in the aggregate.

HYPOTHETICAL STRUCTURE AND CALCULATIONS WITH RESPECT TO THE REFERENCE TRANCHES

A hypothetical structure of Classes of Reference Tranches deemed to be backed by the Reference Pool has been established as indicated in the Transaction Diagram set forth above. See "*Transaction Diagram*" above. The Indenture will reference this hypothetical structure to calculate, for each Payment Date, (i) Tranche Write-down Amounts (or Tranche Write-up Amounts) as a result of Credit Events or Modification Events on the Reference Obligations, which may result in reductions (or increases) in principal amounts on the Notes, (ii) any reduction or increase in interest amounts payable on the Notes as a result of Modification Events on the Reference Obligations and (iii) principal payments to be made on the Notes by the Trust.

Each Class of Reference Tranche will have the initial Class Notional Amount set forth in Table 2 above and the aggregate of the initial Class Notional Amounts of all Classes of Reference Tranches will equal the Cut-off Date Reference Pool Balance.

Any Tranche Write-down Amount allocated to a Class of Reference Tranche will result in a corresponding reduction in the Class Principal Balance of the Corresponding Class of Notes.

Pursuant to the Indenture, the Class M-2 Reference Tranche will correspond to the Class M-2 Notes and the Class B-1 Reference Tranche will correspond to the Class B-1 Notes. With respect to any Payment Date, any reductions in the Class Notional Amount of the Class M-2 or Class B-1 Reference Tranche will result in a corresponding reduction in the Class Principal Balance of the Class M-2 or Class B-1 Notes, respectively. Similarly, with respect to any Payment Date, the amount of any Modification Loss Amount allocated to the Class M-2 or Class B-1 Reference Tranche pursuant to the applicable priority set forth in the definition of "Modification Loss Priority" in the "*Glossary of Significant Terms*" and as further described under "*Description of the Notes — Hypothetical Structure and*

Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount" will, as described herein, result in a corresponding reduction of the Interest Payment Amount of the Class M-2 or Class B-1 Notes, respectively. Further, with respect to any Payment Date, the amount of any principal collections on the Reference Obligations that are allocated to reduce the Class Notional Amount of the Class M-2 or Class B-1 Reference Tranche, will result in a corresponding payment of principal on such Payment Date to the Class M-2 or Class B-1 Notes, respectively. As a result of the correlation between the Class M-2 or Class B-1 Notes on the one hand, and the Corresponding Class of Reference Tranche on the other hand, you should review and understand all the information related to the hypothetical structure and the Reference Tranches in this Memorandum and otherwise made available to you as if you were investing in the Class of Reference Tranche corresponding to your Class of Notes.

The effect of the Trust entering into the Collateral Administration Agreement with us and of the Indenture linking the Notes to the performance of the Reference Pool and the Corresponding Classes of Reference Tranches is that we will transfer certain credit risk that we would otherwise bear with respect to the Reference Pool to you. Specifically, our credit risk will be transferred to you to the extent that your Notes are subject to (i) principal amount write-downs as a result of Credit Events or Modification Events on the Reference Obligations and (ii) interest amount reductions as a result of Modification Events on the Reference Obligations, in each case as described in this Memorandum. Because the Trust will not issue any notes that correspond to the Class A-H, Class M-1H, Class M-2H, Class B-1H and Class B-2H Reference Tranches, we will initially retain the credit risk represented by such Classes of Reference Tranches. If we were to exercise our option to cause the Trust to retire any Notes that we own, the Class Notional Amount of any of the Class M-2H or Class B-1H Reference Tranches will be increased by the related Notes Retirement Amounts allocated to reduce the Class Notional Amount of the Class M-2 or Class B-1 Reference Tranche, respectively, in connection with the retirement of such Notes. We will, therefore, reacquire the credit risk with respect to the Reference Pool represented by such retired Notes. On the Closing Date:

- the Class M-2H Reference Tranche will represent no less than 5% of the combined initial Class Notional Amount of the Class M-2 and Class M-2H Reference Tranches, and

- the Class B-1H Reference Tranche will represent no less than 5% of the combined initial Class Notional Amount of the Class B-1 and Class B-1H Reference Tranches.

On the Closing Date, we intend to enter into the Securitization Regulation Agreement, which will irrevocably restrict our ability to transfer or hedge more than a 95% *pro rata* share of the credit risk on any of (i) the Class A-H Reference Tranche, (ii) the Class M-1H Reference Tranche, (iii) the Class M-2 and Class M-2H Reference Tranches (in the aggregate), (iv) the Class B-1 and Class B-1H Reference Tranches (in the aggregate), (v) the Class B-2H Reference Tranche or (vi) in the case of any further tranching of the Class A-H Reference Tranche, Class M-1H Reference Tranche or Class B-2H Reference Tranche, each such tranche into which the Class A-H Reference Tranche, Class M-1H Reference Tranche or Class B-2H Reference Tranche, as applicable, is so further tranched. We may effect any transfers or hedges that are not so restricted, in the future, by issuing a new series of MSCR notes and/or entering into MCIP transactions, that reference the Reference Pool related to the Notes of this transaction. See "*Securitization Regulation Agreement*" and "*Risk Factors — Governance and Regulation — Regulatory Rules Applicable to Investment in Asset-Backed Securities May Apply to Investors in the Notes and/or Adversely Affect the Liquidity of the Notes.*"

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SUMMARY

This summary highlights selected information and does not contain all of the information that you need to make your investment decision. It provides general, simplified descriptions of matters that, in some cases, are highly technical and complex. More detail is provided in other sections of this Memorandum and in the other documents referred to herein. Do not rely upon this summary for a full understanding of the matters you need to consider for any potential investment in the Notes. To understand the terms of the offering of the Notes, carefully read this entire Memorandum and the other documents referred to herein. You will find definitions of the capitalized terms used in this Memorandum in the "Glossary of Significant Terms."

Transaction Overview ..... On the Closing Date, the Trust will issue the Notes. The Notes will pay interest at the rates and times, and the principal amount thereof will be payable on the dates, described under "*— Payments on the Notes*" below. The Notes are scheduled to mature on the Payment Date in March 2046, but will be subject to redemption prior thereto if certain events occur that result in the designation of an Early Termination Date. See "*Description of the Notes — Scheduled Maturity Date and Early Redemption Date*."

The Trust will use the aggregate proceeds realized from the sale of the Notes to purchase Eligible Investments. From time to time, the Trust will acquire additional Eligible Investments with proceeds realized upon the maturity or redemption or other prepayment of existing Eligible Investments. On each Payment Date, the Trust will pay interest on the Notes from (i) investment earnings on the Eligible Investments, (ii) the Transfer Amount due from us with respect to such Payment Date under the Collateral Administration Agreement and (iii) the Index Component Contribution due from us with respect to such Payment Date under the Capital Contribution Agreement.

On the Closing Date, we will enter into the Collateral Administration Agreement and the Capital Contribution Agreement with the Trust and the Indenture Trustee.

Under the Collateral Administration Agreement, subject to the satisfaction of certain conditions, in connection with a Payment Date in any given calendar month we will be required to pay the Transfer Amount and Return Reimbursement Amount, if any, to the Trust and the Trust will be required to pay the Return Amount, if any, to us. Under the Capital Contribution Agreement, we will be required to pay the Capital Contribution Amount to the Trust. The Collateral Administration Agreement and Capital Contribution Agreement will permit netting of the Return Amount due on any Payment Date against the Transfer Amount, Return Reimbursement Amount and Capital Contribution Amount due on the Business Day immediately prior to such Payment Date. As a result, only one party (i.e., either the Trust or us) will actually make a payment to the other in connection with any Payment Date. See "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — Netting of Payments.*"

Each of the Collateral Administration Agreement and the Capital Contribution Agreement will terminate in its entirety on, and no further payments will be made by us to the Trust or by the Trust to us, as applicable, after, the Termination Date (whether on or prior to the Scheduled Maturity Date, including as the result of the designation of the Early Termination Date).

Sponsor	Freddie Mac. See "*Additional Information*," "*About Freddie* Mac," "*Risk Factors — Governance and Regulation*" and "*Risk Factors — Risks Related to Freddie Mac*."
Indenture Trustee	U.S. Bank Trust Company, National Association.
Owner Trustee	Wilmington Trust, National Association.
Investment Manager	BlackRock Financial Management, Inc.
Administrator	Freddie Mac.
Custodian	U.S. Bank Trust Company, National Association.
Account Bank	U.S. Bank National Association.
The Trust	The Freddie Mac MSCR Trust MN13 is a statutory trust created under the laws of the State of Delaware. The purpose of the Trust is limited to engaging in the following activities: (a) entering into and performing its obligations under the Collateral Administration Agreement; (b) entering into and performing its obligations under the Capital Contribution Agreement; (c) entering into and performing its obligations under the Indenture; (d) entering into and performing its obligations under the Investment Management Agreement; (e) entering into and performing its obligations under the Administration Agreement; (f) entering into and performing its obligations under the Account Control Agreement; (g) entering into and performing its obligations under the Note Purchase Agreement; (h) issuing the Notes pursuant to the Indenture and the Owner Certificate pursuant to the Trust Agreement; (i) entering into and performing its obligations under the other Basic Documents; (j) investing the proceeds of the sale of the Notes in Eligible Investments and to reinvest the proceeds realized upon the maturity or redemption or other prepayment of Eligible Investments in additional Eligible Investments, from time to time, as contemplated in the Trust Agreement; and (k) engaging in such other activities, including entering into and performing its obligations under any other agreements that are necessary, suitable or convenient to accomplish the foregoing or are incidental thereto or connected therewith. The Trust Assets will be comprised of all right, title and interest of the Trust in, to and under, whether now owned or existing, or hereafter acquired or arising, (a) the Basic Documents, (b) the Distribution Account and any amounts from time to time on deposit therein, (c) the Custodian Account and any amounts from time to time on deposit therein, (d) all Eligible Investments and all income realized from the investment thereof, (e) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing, and (f) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust. All of the Trust Assets, other than the Trust's rights under the Collateral Administration Agreement and the Capital Contribution Agreement, will be pledged to secure the Trust's payment obligations under the Collateral Administration Agreement. In addition, all of the Trust Assets will be

	pledged to secure the Trust's payment obligations to the Noteholders under the Indenture.
The Notes	On the Closing Date, the Trust will issue the Class M-2 Notes and Class B-1 Notes pursuant to the Indenture.
Closing Date	On or about March 19, 2026.
Scheduled Maturity Date	The Payment Date in March 2046.
Record Date	The Business Day immediately preceding a Payment Date, with respect to Book-Entry Notes, and the last Business Day of the calendar month preceding a Payment Date, with respect to Definitive Notes.
Use of Proceeds	The Indenture Trustee will use the cash proceeds from the sale of the Notes to purchase Eligible Investments. The Indenture Trustee will use the earnings on and proceeds of the Eligible Investments to first make any payments of Return Amounts to us and then, together with any Transfer Amounts, Return Reimbursement Amounts and Capital Contribution Amounts paid by us to the Trust, to make payments of principal and interest on the Notes.
Ratings of the Notes	It is a condition to the issuance of the Notes that the Rated Notes receive the ratings set forth in Table 1 from the Rating Agency. No other Notes will be rated and we have no obligation to obtain ratings for the Notes in the future. The ratings of the Rated Notes will be subject to revision, withdrawal or suspension by the Rating Agency from time to time and at any time. See "*Ratings*."
The Offering	The Notes are being offered and sold only (i) in the United States to "qualified institutional buyers," as such term is defined in Rule 144A under the Securities Act, or (ii) in "offshore transactions" to persons that are not "U.S. persons," as such terms are defined in, and in accordance with, Regulation S under the Securities Act. See "*Notice to Investors.*"
Transfer of the Notes	Transfers of interests in the Notes will be subject to certain restrictions. See "*Risk Factors — Governance and Regulation — Lack of Liquidity May Adversely Affect the Marketability of the Notes*."
Payments on the Notes	The Trust will be required to pay the Interest Payment Amount on the Notes in arrears on the 25th day of each calendar month, commencing in April 2026 and ending on the Maturity Date, including in the case of an Early Redemption Date, or if any such day is not a Business Day, on the first Business Day thereafter. On each Payment Date, the Interest Payment Amount for one or more Classes of Notes may be reduced as a result of Modification Events that reduce the yield on the Reference Obligations. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches.*" On each Payment Date prior to the Maturity Date on which certain tests related to minimum credit enhancement for the Class A-H Reference Tranche and delinquencies for the Reference Pool are satisfied, the Trust will be required to pay principal on each Class of Notes in an amount equal to the portion of the Senior Reduction Amount, Subordinate Reduction Amount and/or Supplemental Subordinate Reduction Amount, as applicable, allocated to reduce the Class Notional Amount of the Corresponding Class of Reference Tranche on such Payment Date.

If any of such tests is not satisfied, the Subordinate Reduction Amount will be deemed to be zero and principal payments may not be made on the Notes. With respect to any Class of Notes, the amount of principal that is due on any Payment Date will reflect any Tranche Write-up Amounts and Tranche Write-down Amounts with respect to the related Reporting Period, as applicable. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*."

In addition, in connection with any Credit Event or Modification Event that results in any Tranche Write-down Amount being allocated to any Class of Reference Tranche on a Payment Date, the Class Principal Balance of any Corresponding Class of Notes will be reduced by such amount allocated thereto. In addition, if any Tranche Write-down Amounts are allocated to a Class or Classes of Reference Tranches corresponding to a Class or Classes of Notes on any Payment Date, the Trust will owe us a Return Amount on such Payment Date equal to the aggregate amount of Tranche Write-down Amounts so allocated to reduce the Class Principal Balances of the Notes. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches.*" Any such reduction in the Class Principal Balance of any outstanding Class of Notes will result in a lower amount of interest payable on such Class of Notes on subsequent Payment Dates. See "*Prepayment and Yield Considerations — Credit Events and Modification Events.*"

On the Maturity Date, the Trust will be required to pay the Class Principal Balance for each Class of Notes outstanding.

The Notes will be subject to mandatory redemption prior to the Scheduled Maturity Date upon the termination of the Collateral Administration Agreement. The Notes will also be subject to acceleration at any time upon the occurrence of an Indenture Event of Default. See "*Description of the Notes — Scheduled Maturity Date and Early Redemption Date*" and "*The Agreements — The Indenture — Indenture Events of Default*".

On each Payment Date on which the Trust is required to pay a Return Amount, the Trust will allocate proceeds of the Eligible Investments to such payment before allocating any proceeds of the Eligible Investments to pay amounts owed on the Notes, including any Notes Retirement Amount payable by the Trust. This will coincide with Tranche Write-down Amounts being allocated to one or more Reference Tranches that correspond to one or more Classes of Notes in an aggregate amount equal to such Return Amount and the corresponding reduction of the Class Principal Balance of each such Class of Notes. See "*Prepayment and Yield Considerations*" and "*— Status and Subordination*."

Tranche Write-Down Amounts and Prepayment and Yield Considerations..... The Class Principal Balance of any outstanding Class of Notes will be reduced to the extent of any Tranche Write-down Amounts that are allocated to reduce the Class Notional Amount of the Corresponding Class of Reference Tranche. Any such reduction in principal will result in a corresponding reduction in the related Interest Payment Amount on subsequent Payment Dates.

	The yield to maturity on the Notes will be sensitive to any prepayment of the Reference Obligations, Reference Pool Removals and changes in the SOFR Rate. See "*Risk Factors — Risks Related to the Index — SOFR Rate Levels Could Reduce the Yield on the Notes*."
Status and Subordination	The Notes and the obligation of the Trust to pay Return Amounts to us will be limited recourse obligations of the Trust. With respect to any Payment Date, a portion of the Eligible Investments will be liquidated in the amount necessary to pay the net Return Amount owed by the Trust to us, if any, the amount of principal owed by the Trust on the Notes, if any, and the Notes Retirement Amount owed by the Trust to us, if any. The proceeds of such liquidated Eligible Investments will be allocated to payment of the Return Amount, if any, owed to us with respect to such Payment Date before being allocated to payments of principal on the Notes and to payment of any Notes Retirement Amount. With respect to amounts payable on the Notes on each Payment Date, the Class M-2 Notes will be senior in right of payment to the Class B-1 Notes. Pursuant to the Indenture, the Notes will be subject to (i) principal amount write-downs as a result of Credit Events or Modification Events with respect to the Reference Obligations and (ii) interest amount reductions as a result of Modification Events with respect to the Reference Obligations. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*" and "*—Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Gain Amount*"*;* "*Description of the Notes — Interest*"*;* "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*"; "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-down Amounts*"; and "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-up Amounts*."
Eligible Investments	The Trust will use the proceeds of the sale of the Notes to purchase Eligible Investments. From time to time, the Trust will acquire additional Eligible Investments with the proceeds realized upon the maturity or redemption or other prepayment of existing Eligible Investments. At the time of purchase, Eligible Investments will be required to satisfy the criteria set forth in the definition of "Eligible Investments" in the "*Glossary of Significant Terms.*" Any proceeds received from the maturity of Eligible Investments will be used to pay principal and interest on the Notes and any unused proceeds amounts will be reinvested in additional Eligible Investments as described herein.
Collateral Administration Agreement and Capital Contribution Agreement	On the Closing Date, we will enter into the Collateral Administration Agreement with the Trust and the Indenture Trustee pursuant to which the Trust will provide credit protection to us with respect to the Reference Pool. Under the Collateral Administration Agreement, we will be required to pay to the Trust the Transfer Amount and Return Reimbursement Amount, if any, on the Business Day prior to each Payment Date. See

"*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — The Collateral Administration Agreement.*"

Under the Collateral Administration Agreement, the Trust will be required, subject to the satisfaction of certain conditions, to pay the Return Amount to us based on the Credit Events and Modification Events that occurred during the related Reporting Period.

On the Closing Date, we will also enter into the Capital Contribution Agreement with the Trust and the Indenture Trustee. Under the Capital Contribution Agreement, we will be required to pay to the Trust the Capital Contribution Amount, if any, on the Business Day prior to each Payment Date. See "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — The Capital Contribution Agreement.*"

The Collateral Administration Agreement and Capital Contribution Agreement will permit netting of the Return Amount owed to us by the Trust on any Payment Date against any Transfer Amount, Return Reimbursement Amount and Capital Contribution Amount owed to the Trust by us on the Business Day immediately prior to such Payment Date. As a result, only one party (i.e., either the Trust or us) will actually make a payment to the other in connection with any Payment Date. See "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — Netting of Payments*."

After the payment of any Notes Retirement Amount on any Payment Date, the amounts of any Return Amount, Transfer Amount and Return Reimbursement Amount owed under the terms of the Collateral Administration Agreement for succeeding Payment Dates will be reduced, as applicable, as a result of the adjustment in the Class Notional Amount of any Class of Reference Tranche corresponding to such retired Notes in connection with the payment of such Notes Retirement Amount.

Reference Pool ..... The Reference Obligations will consist of the applicable Reference Obligation Percentage of each of 675 fixed rate mortgage loans, 142 floating rate mortgage loans and 25 hybrid ARM mortgage loans that have a fixed rate for an initial period and have an adjustable rate thereafter, secured by 855 multifamily properties. The Reference Obligations had an aggregate Reference Obligation Balance of approximately $20,660,543,441 as of the close of business on March 1, 2026 (which we refer to in this Memorandum as the "**Cut-off Date**").

The Reference Pool will consist of (i) the applicable Reference Obligation Percentage of each of 366 underlying mortgage loans secured by one or more multifamily properties backing the underlying certificates relating to the Series K SPCs (each such Reference Obligation, a "**Series K Reference Obligation**") with an aggregate Reference Obligation Balance of approximately $10,652,245,959 as of the Cut-off Date, (ii) the applicable Reference Obligation Percentage of each of 312 underlying mortgage loans secured by one or more multifamily properties backing the related Multi PCs (each such Reference Obligation, a "**Multi PC Reference Obligation**"), with an aggregate Reference Obligation Balance of approximately $9,525,759,534 as of the Cut-off Date, (iii) the applicable Reference Obligation Percentage of each of 100 underlying mortgage loans secured

by one or more multifamily properties backing the related SB Certificates (each such Reference Obligation, an "**SB Securitization Reference Obligation**") with an aggregate Reference Obligation Balance of approximately $276,055,812 as of the Cut-off Date, and (iv) the applicable Reference Obligation Percentage of each of 64 underlying mortgage loans secured by one or more multifamily properties with an aggregate Reference Obligation Balance of approximately $206,482,136 as of the Cut-off Date that were originated pursuant to our small balance loan program and acquired by us from the related originator (each such Reference Obligation, an "**SB Portfolio Reference Obligation**", and together with the SB Securitization Reference Obligations, the "**SB Reference Obligations**"). None of the SB Portfolio Reference Obligations have been securitized, and we currently own all of the SB Portfolio Reference Obligations.

The Reference Obligations (i) meet the Eligibility Criteria and (ii) were originated between April 22, 2019 and December 10, 2025. The Reference Obligations are subject to removal from the Reference Pool based on certain conditions described in the definition of "Reference Pool Removal" in the "*Glossary of Significant Terms*." Each of the original Reference Obligations must meet the Eligibility Criteria.

Certain Reference Obligations were made to the related underlying borrowers by various state and local governmental entities using the proceeds of the related tax-exempt loans ("**TELs**") made by the applicable originators to such governmental entities, and a fiscal agent appointed by such governmental entities (as identified in Appendix A) may administer or service such Reference Obligations in certain circumstances. Any reference to the servicer of a Reference Obligation in this Memorandum refers to such fiscal agent, if applicable, and with respect to any TEL, any reference to a "mortgage loan" in this Memorandum refers to such TEL.

1 of the Reference Obligations is subordinate in priority to the related Reference Obligation that is part of the Reference Pool and is a senior mortgage loan. 4 of the Reference Obligations are subordinate in priority to one or more mortgage loans that are not part of the Reference Pool. Each subordinate Reference Obligation is cross-defaulted with each related senior mortgage loan and may be cross-defaulted with any related subordinate mortgage loan.

32 Reference Obligations are cross-collateralized and cross-defaulted with certain other Reference Obligations included in the Reference Pool.

Pursuant to each related guaranty, Freddie Mac guarantees (i) the timely payment of the scheduled principal of and interest on each Multi PC backed by a related Multi PC Reference Obligation pursuant to the related guaranty, (ii) each class of the Series K SPCs that represents the entire undivided interest in the related class of underlying certificates backed by one or more related Series K Reference Obligations and (iii) each class of the SB Certificates that are backed by one or more related SB Securitization Reference Obligations. Freddie Mac is entitled to receive certain fees and to be reimbursed for the guarantee payments paid by Freddie Mac from payments received from the underlying borrowers.

All of the Reference Obligations are currently serviced by the related servicer pursuant to the Guide and in the case of the Multi PC Reference

	Obligations, the Series K Reference Obligations and the SB Securitization Reference Obligations, the related underlying transaction documents. Freddie Mac has the right to replace the servicer of each Reference Obligation under the Guide and consent to certain servicing matters. See "*The Reference Obligations*", Appendix A and available Supplemental Information Documents for additional information on the Reference Pool.
Notes Acquired by Us	We may, from time to time, purchase or otherwise acquire some or all of any Class of Notes at any price or prices, in the open market or otherwise. Any Notes of a particular Class we own will have an equal and proportionate benefit under the provisions of the Indenture to Notes of the same Class held by other Holders, without preference, priority or distinction. However, in determining whether the required percentage of the outstanding Class Principal Balance of the Notes have given any required demand, authorization, notice, consent or waiver under the Indenture, any Notes owned by us or any person or entity directly or indirectly controlling or controlled by us or under direct or indirect common control with us will be disregarded and deemed not to be outstanding. See "*The Agreements — The Indenture — Indenture Events of Default.*" Any Notes that we hold may be held as an investment and may be sold from time to time in our sole discretion. Pursuant to the Indenture, we have the right to cause any Notes we acquire to be retired by the Trust. See "*The Agreements — The Indenture — Optional Retirement of Notes Owned by Freddie Mac*."
Legal Status	The Notes will be issued by the Trust. The Notes will have limited recourse to the Trust Assets, subordinate to our claims under the Collateral Administration Agreement and the Indenture. The Notes will be obligations of the Trust only. **The United States does not guarantee the Notes or any interest or return of discount on the Notes. The Notes are not debts or obligations of us, the United States or any agency of the United States, or backed by the full faith and credit of the United States.**
Certain Relationships and Affiliations	We will be the Sponsor and Administrator and will pay the Fees and Expenses of the Transaction Parties and the Trust. We guarantee (i) the Multi PCs that are backed by the Multi PC Reference Obligations, (ii) each class of the Series K SPCs that represents the entire undivided interest in the related class of the underlying certificates backed by the Series K Reference Obligations and (iii) each class of the SB Certificates backed by the SB Securitization Reference Obligations; our obligations under such guarantees are not collateralized. We also own the SB Portfolio Reference Obligations. The applicable servicer of each Reference Obligation is required to service such Reference Obligation pursuant to the Guide, and Freddie Mac has the right to consent to certain servicing matters with respect to such Reference Obligation. With respect to each Series K Reference Obligation and SB Securitization Reference Obligation, we currently act as the master servicer, the special servicer and the directing party (which has the right to direct the master servicer or any third-party special servicer (if any)

with respect to various servicing matters involving each of the Series K Reference Obligations and SB Securitization Reference Obligations) under the related pooling and servicing agreement.

These roles and our relationships with the related sellers, servicers, depositors, issuers, custodians and trustees of the Reference Obligations may give rise to conflicts of interest as further described in this Memorandum under "*Risk Factors — The Interests of the Transaction Parties and Others May Conflict with and Be Adverse to the Interests of the Noteholders — Our Interests May Not Be Aligned with the Interests of the Noteholders*."

Wells Fargo Securities, BMO Capital Markets, BofA Securities, CastleOak Securities, L.P. and Performance Trust each acted as a placement agent, an initial purchaser and/or a co-manager for the Series K SPCs and/or SB Certificates relating to certain of the Series K Reference Obligations and SB Securitization Reference Obligations. In addition, any of the Initial Purchasers may be affiliated with sellers and/or servicers of Reference Obligations, but the aggregate Cut-off Date Balance of the Reference Obligations related to any such seller and/or servicer does not exceed 5.257% of the Cut-off Date Reference Pool Balance. See "*Risk Factors — The Interests of the Transaction Parties and Others May Conflict with and Be Adverse to the Interests of the Noteholders — Potential Conflicts of Interest of the Initial Purchasers and Their Affiliates*."

Interest..... Each Class of Notes will bear interest, and solely for purposes of calculating allocations of any Modification Gain Amounts or Modification Loss Amounts, each of the Class M-1H Reference Tranche and the Class B-2H Reference Tranche will be deemed to bear interest, based on the SOFR Rate for each Accrual Period and calculated pursuant to the applicable Class Coupon formula shown in Table 1. The initial Class Coupons that will apply to the first Accrual Period are also shown in Table 1.

The Indenture Trustee will calculate the Class Coupon for (i) the applicable Classes of Notes if the Class Principal Balance is greater than zero and (ii) the Class M-1H Reference Tranche and the Class B-2H Reference Tranche, in each case, for each Accrual Period (after the first Accrual Period) on the applicable SOFR Adjustment Date. The Indenture Trustee will determine the SOFR Rate for each Accrual Period (after the first Accrual Period) using the method described in the definition of "SOFR Rate" set forth in the "*Glossary of Significant Terms*." For the first Accrual Period, the SOFR Rate was determined by us on the pricing date of the Notes.

If a Benchmark Transition Event and its related Benchmark Replacement Date have occurred, the Administrator will determine an alternative Benchmark in accordance with the Benchmark Replacement provisions described under "*Description of the Notes — Benchmark Replacement Provisions.*" See "*Description of the Notes — Interest*" and "*Risk Factors — Risks Related to the Index — Changes to, or Elimination of, SOFR Could Adversely Affect Your Investment in the Notes*."

Interest on the Notes will be payable monthly in arrears on each Payment Date commencing in April 2026. On any Payment Date, the Interest Payment Amount for one or more Classes of Notes may be reduced as a result of Modification Events occurring during the related Reporting

	Period that reduce the yield on the Reference Obligations. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*."
Deal Information/Analytics.....	Certain information concerning the Reference Obligations may be available through the following services: • BlackRock Financial Management, Inc., Bloomberg, L.P., Moody's Analytics, Trepp, LLC, Intex Solutions, Inc., CMBS.com, CRED iQ, LSEG, DealX, KBRA Analytics, LLC and Yield Book, an LSEG business; and • the Indenture Trustee's website initially located at https://pivot.usbank.com. Any information that may be made available through the services listed above is for informational purposes only. None of the Initial Purchasers, Freddie Mac, the Indenture Trustee or the Owner Trustee makes any representation or warranty about any such information. We may, at any time, and in our sole discretion, direct the Indenture Trustee to add or remove any market data providers from the list of market data providers with access to the Indenture Trustee's website.
United States Federal Income Tax Consequences	The Trust will receive an opinion from Allen Overy Shearman Sterling US LLP that, although the tax characterizations are not free from doubt, the Class M Notes will be characterized as indebtedness for U.S. federal income tax purposes, and the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes. The Trust, Freddie Mac and each Beneficial Owner of a Note, by acceptance of such Note, will agree to treat such Note in the manner described above unless a change in law or administrative practice requires a Note to be treated in some other manner. See "*Certain United States Federal Income Tax Consequences — Treatment of the Notes*." To the extent payments on the Class B Notes are treated as interest with respect to the interest-bearing collateral arrangement, such interest will be eligible for the portfolio interest exemption subject to certain exceptions and requirements. To the extent payments on the Class B Notes are treated as guarantee fees, Allen Overy Shearman Sterling US LLP is of the opinion that such payments generally will be foreign source for Non-U.S. Beneficial Owners that are not engaged in the conduct of a U.S. trade or business. Accordingly, Allen Overy Shearman Sterling US LLP is of the opinion that such payments will not be subject to U.S. withholding tax, though paying agents other than Freddie Mac may disagree. Potential investors that are Non-U.S. Beneficial Owners should consult with their tax advisors. See "*Certain United States Federal Income Tax Consequences — Non-U.S. Beneficial Owners — Class B Notes*." In the opinion of Allen Overy Shearman Sterling US LLP, although the matter is not free from doubt, neither the Trust nor any portion thereof will be classified as an association taxable as a corporation, a publicly traded partnership taxable as a corporation or a taxable mortgage pool taxable as a corporation for U.S. federal income tax purposes. In

	addition, in the opinion of Allen Overy Shearman Sterling US LLP, the Trust will not be treated as engaged in the conduct of a U.S. trade or business as a result of its contemplated activities. See "*Certain United States Federal Income Tax Consequences — Treatment of the Trust*."
Legal Investment.....	To the extent that your investment activities are subject to investment laws and regulations, regulatory capital requirements or review by regulatory authorities, you may be subject to restrictions on investment in the Notes. You should consult your legal, tax and accounting advisers for assistance in determining the suitability of and consequences to you of the purchase, ownership and sale of the Notes. You should be aware that the Notes do not represent an interest in and are not secured by the Reference Pool or any Reference Obligation and that the Notes do not represent obligations of Freddie Mac. The Notes will not constitute "mortgage related securities" for purposes of SMMEA. See "*Legal Investment*" for additional information.
ERISA Considerations	Fiduciaries or other persons acting on behalf of or using the assets of (i) any employee benefit plan or arrangement, including an IRA, subject to ERISA, Section 4975 of the Code, or any Similar Law or (ii) an entity which is deemed to hold the assets of such Plan, should carefully review with their legal advisors whether the purchase or holding of a Note could give rise to a transaction prohibited or not otherwise permissible under ERISA, the Code or Similar Law. Subject to the considerations and conditions described under "*Certain ERISA Considerations*," it is expected that the Class M Notes may be acquired by Plans or persons acting on behalf of, using the assets of or deemed to hold the assets of a Plan. The Class B Notes may not be acquired or held by Plans or persons acting on behalf of, using the assets of or deemed to hold the assets of a Plan. See "*Certain ERISA Considerations*."
Investment Company Act.....	The Trust has not registered and will not register with the SEC as an investment company under the Investment Company Act in reliance on Section 2(b) of the Investment Company Act. The Trust has been structured with the intent that it will not constitute a "covered fund" for purposes of the Volcker Rule. See "*Risk Factors — Governance and Regulation — Risks Associated with the Investment Company Act*" and "*Risk Factors — Governance and Regulation — Lack of Liquidity May Adversely Affect the Marketability of the Notes — Legal and Regulatory Provisions Affecting Investors Could Adversely Affect the Liquidity of the Notes, Which May Limit Investors' Ability to Sell the Notes*."
Commodity Pool Considerations.....	We do not consider the Trust to be a "commodity pool" as such term is defined in the Commodity Exchange Act and, therefore, no person associated with the Trust should be subject to registration with the CFTC as a CPO. If we subsequently determine that the Trust is a "commodity pool," then we or another Transaction Party may be subject to CPO registration absent an exemption. In this case, we may either (i) cause an early termination of the Collateral Administration Agreement and the Capital Contribution Agreement, which would result in redemption of the Notes prior to the Scheduled Maturity Date, or (ii) we, or another

Transaction Party, may register as a CPO. If we determine that the Trust is a "commodity pool" under the Commodity Exchange Act, we will direct the Indenture Trustee to notify Noteholders as to our proposed course of action, including whether we intend to claim an exemption from CPO registration, effect an early redemption of the Notes, or register as a CPO. You should consult your legal advisors to determine whether, and to what extent, you would be impacted if the Trust were to be deemed a "commodity pool" and investments in the Notes were to be deemed an investment in commodity interests that could subject the investor to regulation as a "commodity pool." See "*Risk Factors — Governance and Regulation — Risks Associated with the Commodity Exchange Act*" in this Memorandum.

SUMMARY OF RISK FACTORS

Risks Related to the Notes Being Linked to the Reference Pool

- **Credit Events and Modification Events:** The Notes will have credit exposure to the Reference Obligations, and the performance of and yield to maturity on the Notes will be affected by the amount and timing of Credit Events and Modification Events on the Reference Obligations (and the severity of any losses realized with respect thereto).

- **Rate and Timing of Principal Payments and Yield to Maturity:** The rate and timing of payments of principal and the yield to maturity on the Notes will be related to the rate and timing of collections of principal payments on the Reference Obligations.

- **Risks Associated with the Origination, Purchasing and Servicing of the Reference Obligations:** The performance of the Reference Obligations could be dependent on the performance or actions of the related sellers, originators and servicers.

- **Risks Associated with Reference Obligations being Secured by Multifamily Properties:** Repayment of the Reference Obligations will depend on the cash flow produced by the related mortgaged real properties, which can be volatile. The values of such mortgaged real properties may fluctuate over time and adversely affect the Notes. Noteholders are exposed to risks associated with the performance of multifamily rental properties, including competition, property condition, property maintenance, property management, controlling parties and litigation.

- **Nonrecourse Reference Obligations; Repayment of Reference Obligations:** Except for certain limited nonrecourse carveouts, the Reference Obligations are nonrecourse loans. In the event of a default, recourse will generally be limited to the related mortgaged real property securing the defaulted Reference Obligation and other assets that have been pledged to secure the Reference Obligation.

- **Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other Political Crises:** Catastrophic events, including natural and environmental disasters, pandemics and other public health crises, and war, terrorism and other political crises, could have an adverse impact on the performance of the Notes.

- **Seasoned Reference Obligations:** Some of the Reference Obligations are seasoned loans (meaning they were originated more than 12 months prior to the Cut-off Date), and appraisals, environmental assessments and property condition assessments may have been performed more than 12 months prior to the Cut-off Date.

- **Subordinate Loans:** Certain Reference Obligations are subordinate to the related senior mortgage loans that are part of the Reference Pool, and certain Reference Obligations are subordinate to senior mortgage loans that are not part of the Reference Pool. Each such Reference Obligation is subordinated in right of payment to each related senior mortgage loan, and has greater credit risk than other Reference Obligations that are senior mortgage loans.

- **Legislative and Regulatory Risks:** Various laws and regulations that are applicable to the Reference Obligations may adversely affect your investment in the Notes.

- **Historical and Underwritten Information Regarding the Reference Obligations Is Limited and/or Outdated and May Not Be Indicative of Future Performance**: We have not re-underwritten the Reference Obligations in connection with the offering and sale of the Notes. Historical and/or underwritten information regarding the Reference Obligations may not be indicative of the future performance of the Reference Pool. For example, although a Reference Obligation must satisfy the Eligibility Criteria, which include an Underwritten LTV threshold, the Cut-off Date LTV of the Reference Obligation may be higher than its Underwritten LTV due to a reappraisal after origination. We will make no representations or warranties with respect to the Reference Obligations under the Basic Documents.

- **Larger Reference Obligations or Related Reference Obligations:** Credit Events with respect to (i) Reference Obligations that represent a larger percentage of the Reference Pool, (ii) Reference Obligations that were made to related borrowers, (iii) Reference Obligations that are included in a Crossed Loan Group or (iv) Reference Obligations that are secured by geographically concentrated mortgaged real properties, may adversely affect payments on the Notes by resulting in the allocation of Tranche Write-down Amounts that are more severe than would be the case if the total principal balance of the Reference Obligations was more evenly distributed among unrelated borrowers or the related mortgaged real properties were more geographically diversified.

- **Reference Pool Composition:** The Reference Obligations will amortize at different rates and mature on different dates and some Reference Obligations may be prepaid or liquidated. As a result, the relative composition of the Reference Pool will change over time, which can change the nature of your investment.

- **Insurance:** The absence or inadequacy of terrorism, fire, flood, earthquake and/or other insurance with respect to any Reference Obligation may adversely affect payments on the Notes.

- **Borrowers:** Borrower risks related to the type of borrower, bankruptcy proceedings, other debt or subordinate financing and the inability of the borrower to make balloon payments may increase the risk of loss.

- **Conflicts of Interest:** Conflicts of interest affecting property managers, borrowers and servicers may adversely impact the performance of the mortgaged real properties and collections on the underlying mortgage loans.

- **Appraisals:** Appraisals and market studies that were obtained in connection with the origination of the Reference Obligations may be outdated and inaccurate.

Risks Related to the Trust Assets

- **Risks Related to Eligible Investments:** Unfavorable market conditions may cause changes in the yield of an Eligible Investment. Redeeming units of an Eligible Investment during unfavorable market conditions may affect the net asset value of such Eligible Investment.

- **Risks Related to the Collateral Administration Agreement and the Capital Contribution Agreement:** Our payment obligations under the Collateral Administration Agreement and the Capital Contribution Agreement are not guaranteed by the United States or any other person and Freddie Mac may assign such payment obligations to a third party.

- **The Rights of Noteholders in the Collateral are Subordinate to the Rights of Others:** The rights of Noteholders with respect to the Collateral may be subject to our prior claims or claims of any other creditor of the Trust that is entitled to priority as a matter of law or by virtue of any nonconsensual lien that such creditor has on the Trust Assets.

- **Risks Associated with Legislation and Regulation:** Various laws and regulations applicable to the Trust may adversely affect your investment in the Notes.

Risks Related to Certain Characteristics of the Notes

- **Payments on the Notes are Not Guaranteed:** The Trust Assets may be insufficient to allow the Notes to be repaid in full.

- **Limited Credit Support:** Credit support is limited and may not be sufficient to prevent loss on your Notes.

- **Uncertain Yields to Maturity**: The Notes have uncertain yields to maturity. SOFR levels could reduce the yield on the Notes.

- **SOFR:** SOFR is a relatively new reference rate, which could adversely affect the market value or liquidity of the Notes. Compounded averages of SOFR have only been published since March 2020. Changes to, or the elimination of, SOFR could adversely affect your investment in the Notes.

- **Early Redemption:** The Notes may be redeemed before the Scheduled Maturity Date, which may adversely impact your yield to maturity or may result in a loss on your investment.

- **Rating Agency Feedback:** Future events could adversely impact the ratings of the Rated Notes.

Risks Related to Freddie Mac and Other Transaction Parties

- **Creditworthiness:** If Freddie Mac fails to make any payments required under the Basic Documents, there may not be sufficient Trust Assets to pay your Notes when and as they become due.

- **Conservatorship**: Freddie Mac is in conservatorship. The Conservator controls Freddie Mac's business activities. It may require Freddie Mac to take actions that reduce profitability, are difficult to implement, or expose Freddie Mac to additional risk. Furthermore, the Conservator could take actions that adversely affect Freddie Mac's contracts.

- **Legislative, Regulatory and Judicial Actions:** Legislative, regulatory or judicial actions could require operational changes that adversely affect our business activities and financial results including our ability to make payments under the Basic Documents. Freddie Mac faces risk of non-compliance with legal and regulatory obligations.

- **Receivership:** FHFA could place Freddie Mac into receivership, in which case the treatment of Freddie Mac's assets and liabilities would be uncertain. Liquidation proceeds might not be sufficient to pay any amounts due and payable by Freddie Mac under the Basic Documents. Future changes in Freddie Mac's business practices may negatively affect your investment.

- **Conflicts of Interest:** The transaction parties may have conflicts of interest with each other and/or with the Noteholders.

RISK FACTORS

General

Prospective investors should carefully consider the risk factors described below and elsewhere in this Memorandum and in the Incorporated Documents and the Underlying Offering Documents before making an investment in the Notes. Neither this Memorandum nor those other documents describe all the possible risks of an investment in the Notes that may result from your particular circumstances, nor do they project how the Notes will perform under all possible interest rate and economic scenarios.

Risks Associated with the Collateral Administration Agreement and the Capital Contribution Agreement

Payments on the Notes Will Be Subordinate to Payments to Us

Under the Collateral Administration Agreement, on each Payment Date, the Trust may be required to pay a Return Amount to us equal to the aggregate amount of Tranche Write-down Amounts, if any, allocated to the Notes on such Payment Date (before giving effect to payments to Noteholders made on such Payment Date). If a Return Amount is payable to us on a Payment Date, the Trust will make such payment prior to payments to the Noteholders from the Distribution Account. As a result, the amounts available to make payments of principal on the Notes will be reduced to the extent of any payments to us of Return Amounts.

Our Payments Are Not Guaranteed by the United States or Any Other Person

The United States does not guarantee our payment obligations under the Collateral Administration Agreement or the Capital Contribution Agreement. Our obligations under the Collateral Administration Agreement and the Capital Contribution Agreement are not debts or obligations of the United States or any agency of the United States, or backed by the full faith and credit of the United States. In addition, the United States does not guarantee the Notes or any interest or return of discount on the Notes. The Notes are not debts or obligations of us or the United States or any agency of the United States, or backed by the full faith and credit of the United States.

Pursuant to the Collateral Administration Agreement, we are obligated to pay Transfer Amounts and Return Reimbursement Amounts to the Trust. Pursuant to the Capital Contribution Agreement, we are required to pay Capital Contribution Amounts to the Trust. Our obligations to make such payments under the Collateral Administration Agreement and the Capital Contribution Agreement are unsecured contractual obligations. Noteholders bear the risk that we may fail to pay any such amounts due to the Trust, which could result in a shortfall of funds available to pay interest on the Notes on the related Payment Date.

We May Assign Our Obligations Under the Collateral Administration Agreement and Capital Contribution Agreement to a Third Party

Subject to the satisfaction of certain conditions described in "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — Assignment*," we will be permitted to assign our obligations under the Collateral Administration Agreement and Capital Contribution Agreement to a successor. Upon any such assignment, Noteholders would be exposed to the credit risk of such successor, and Noteholders could fail to receive the full amount of principal or interest payable on a Payment Date in the event such third party assignee does not pay the Transfer Amount, Return Reimbursement Amount and/or Capital Contribution Amount, if any, for such Payment Date. Any assignment to a successor may negatively impact the value and liquidity of the Notes in the secondary market.

The Notes Are Subject to an Indenture Event of Default or Redemption in the Event of an Early Termination of the Collateral Administration Agreement and the Capital Contribution Agreement

The Collateral Administration Agreement and the Capital Contribution Agreement are subject to early termination on the Early Termination Date. Potential investors should consider that if the Collateral Administration Agreement and the Capital Contribution Agreement are terminated prior to the Maturity Date, the Notes will be redeemed on the corresponding Early Redemption Date. Such early redemption may occur earlier, and may occur significantly earlier,

than the Scheduled Maturity Date and investors will bear the reinvestment risk of any payment received in connection with such early redemption.

See "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement*."

Risks Related to the Notes Being Linked to the Reference Pool

The Notes Bear the Risk of Credit Events and Modification Events with respect to the Reference Pool

The performance of the Notes will be affected by Credit Events and Modification Events with respect to the Reference Obligations. The Notes are not backed or secured by the Reference Obligations and payments on the Reference Obligations will not be available or used to make payments on the Notes; however, each Class of Notes will have credit exposure to the Reference Obligations, and the performance of and yield to maturity on the Notes will be affected by the amount and timing of Credit Events and Modification Events on the Reference Obligations (and the severity of losses realized with respect thereto). See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches*."

Credit Events and Modification Events may occur as a result of a wide variety of factors, including a decline in real estate values. A decline in economic conditions nationally or in the regions where the related mortgaged properties are concentrated may also increase the risk of Credit Events and Modification Events with respect to the Reference Obligations (as well as the severity of the losses realized with respect thereto).

Pursuant to the hypothetical structure, when a Credit Event or Modification Event that results in a Tranche Write-down Amount occurs, on the related Payment Date, such Tranche Write-down Amount will be allocated to reduce the Class Notional Amount of the most subordinate Class of Reference Tranche that still has a Class Notional Amount greater than zero. Because each Class of Notes corresponds to a related Class of Reference Tranche, any Tranche Write-down Amount allocated to a Class of Reference Tranche pursuant to the hypothetical structure will result in a corresponding reduction in the Class Principal Balance of the Corresponding Class of Notes. Any such reductions in Class Principal Balance may result in a loss of all or a portion of your investment in the Notes. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-down Amounts*."

Similarly, because each Class of Notes corresponds to a related Class of Reference Tranche, following a Modification Event, the Modification Loss Amount, if any, allocated to a Class of Reference Tranche pursuant to the hypothetical structure will result in a reduction in the Interest Payment Amount and/or a reduction in the Class Principal Balance of the Corresponding Class of Notes. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*."

The Timing of Credit Events and Modification Events (and the Severity of Losses Realized with respect Thereto) May Adversely Affect Returns on the Notes

The timing and/or allocation of Tranche Write-down Amounts or Modification Loss Amounts and the severity of losses realized with respect thereto, in each case may adversely affect the return earned on the Notes. The timing of the occurrence of Credit Events and Modification Events may significantly affect the actual yield on the Notes, even if the average rate of Credit Event occurrences and Modification Event occurrences are consistent with your expectations. In general, the earlier the occurrence of Credit Events and Modification Events, the greater the effect on the yield to maturity on the Notes. The timing and/or allocation of Tranche Write-down Amounts or Modification Loss Amounts could be affected by one or more of a wide variety of factors, including the creditworthiness of the related borrower, the related borrower's willingness and ability to continue to make payments, and the timing of market economic developments, as well as legislation, legal actions or programs that allow for the modification of mortgage loans or for borrowers to obtain relief through bankruptcy or other avenues. Furthermore, servicing decisions affecting the timing of a Credit Event or a Modification Event with respect to any Reference Obligation will be made by the related servicer, subject to our consent rights under the Guide. We have the sole right to replace the servicer under the Guide, and we have the right to consent to certain matters relating to the servicing of the Reference Obligations under the Guide, including the right to declare an event of default under the related underlying mortgage loan documents. Any decisions that the applicable servicer or we make with respect to the servicing matters relating

to any Reference Obligation could affect the timing of a Credit Event and Modification Event, which may adversely affect your investment in the Notes.

Any Tranche Write-down Amounts allocated to reduce the Class Notional Amount of a Class of Reference Tranche will result in a corresponding reduction in the Class Principal Balance of the Corresponding Class of Notes, which will result in a reduction in the interest paid on those Notes. Therefore, the timing of Tranche Write-down Amounts, as well as the overall amount of such Tranche Write-down Amounts, will affect your return on the Notes. In addition, to the extent that the Class Principal Balance of a Class of Notes is written down due to the allocation of Tranche Write-down Amounts, the interest that accrues on such Class of Notes will be lower than if such Notes had not been written down. It should be noted that if in the future the Class Principal Balance of such Class or Classes of Notes is written up due to the allocation of Tranche Write-up Amounts, the Holders of such Notes will not be entitled to the interest that would have accrued had such write-downs not occurred. Credit Events may ultimately be reversed, potentially resulting in Tranche Write-up Amounts that write up the Class Notional Amounts of the Reference Tranches. During the period in which Tranche Write-down Amounts have been allocated, prior to any reversal of Credit Events that result in Tranche Write-up Amounts that write-up the Class Notional Amounts of the Reference Tranches, the Notes will have lost accrued interest on the Class Principal Balance that was so written down due to the allocation of such Tranche Write-down Amounts for the period of time during which such Credit Event existed and was not reversed. See "*— Risks Related to the Notes Being Linked to the Reference Pool — Significant Write-downs of the Notes That Are Subsequently Subject to Write-ups Will Result in Lost Accrued Interest*" below. Similarly, any Modification Loss Amounts allocated to any Class of Reference Tranche will result in a corresponding reduction of the Interest Payment Amount of the Corresponding Class of Notes. Therefore, the timing of the allocation of Modification Loss Amounts, as well as the overall amount of such Modification Loss Amounts, will affect the return on the Notes.

Further, to the extent that Credit Events occur and are later reversed resulting in the allocation of Tranche Write-up Amounts to write up the Class Notional Amounts of the Reference Tranches, during the period in which the Tranche Write-up Amounts had not yet occurred, the Minimum Credit Enhancement Test and the Delinquency Test may not be satisfied due to such Credit Events. As a result, any principal collections on the Reference Obligations that may otherwise have been allocated to any subordinate Class of Reference Tranches during such period will instead be allocated to the Class A-H Reference Tranche, thereby reducing the amount of principal that will be paid to the Noteholders during such period.

Significant Write-downs of the Notes That Are Subsequently Subject to Write-ups Will Result in Lost Accrued Interest

Any Tranche Write-down Amounts allocated to reduce the Class Notional Amounts of a Class or Classes of Reference Tranches will result in a corresponding reduction in the Class Principal Balance of the corresponding Class or Classes of Notes. Any subsequent increase in the Class Principal Balance of such Notes as a result of the reversal of Credit Events will not entitle the Holder of such Class of Notes to any interest that would otherwise have been due during any periods of reduction of the Class Principal Balance of such Notes. Noteholders could suffer significant loss of accrued interest to the extent of any extended period between a reduction and subsequent increase of the Class Principal Balance of the Notes. Credit Events may ultimately be reversed, potentially resulting in Tranche Write-up Amounts that write-up the Class Notional Amounts of the Reference Tranches. During the period in which Tranche Write-down Amounts have been allocated, prior to any reversal of Credit Events that result in Tranche Write-up Amounts that write-up the Class Notional Amounts of the Reference Tranches, the Notes will have lost accrued interest on the Class Principal Balance that was so written down due to the allocation of such Tranche Write-down Amounts for the period of time during which such Credit Event existed and was not reversed.

The Rate and Timing of Principal Payment Collections on the Reference Obligations Will Affect the Yield on the Notes

The rate and timing of payments of principal and the yield to maturity on the Notes will be related to the rate and timing of collections of principal payments on the Reference Obligations and the amount and timing of Credit Events and Modification Events that result in losses being realized with respect thereto. Mortgagors are permitted to prepay their Reference Obligations, in whole or in part, under certain conditions. See "*— Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other*

Political Crises, Could Adversely Impact the Mortgaged Real Properties Securing the Reference Obligations and Consequently Could Result in Credit Events or Modification Events."

The principal payment characteristics of the Notes have been designed so that the Notes generally amortize based on the collections of principal payments on the Reference Obligations. Each Class of Notes corresponds to the applicable Mezzanine Reference Tranche or Junior Reference Tranche, which will not be allocated Stated Principal for the applicable Payment Date unless each of the Minimum Credit Enhancement Test and the Delinquency Test are satisfied for the related Payment Date as described under "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*." Unlike securities in a senior/subordinate private label commercial mortgage-backed securitization, the principal payments required to be paid to the Notes will be based in part on principal that is collected on the Reference Obligations, rather than on scheduled payments due on the Reference Obligations, as described under "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*." In other words, to the extent that there is a delinquent mortgagor who misses a payment (or makes only a partial scheduled payment) on a Reference Obligation, principal payments to the Notes will not be based on the amount that was due on such Reference Obligation, but, rather, will be based in part on the principal collected on such Reference Obligation. Additionally, the Notes will only receive Stated Principal upon the satisfaction of the Minimum Credit Enhancement Test and the Delinquency Test for the related Payment Date, as described under "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*." You should make your own determination as to the effect of these features on the Notes.

The rate and timing of principal payments (including prepayments) on mortgage loans is influenced by a variety of economic, geographic, social and other factors. The yield on the Notes will depend on, among other things:

- the price you pay for the Notes; and
- the rate, timing and amount of payments on the Notes.

The rate, timing and amount of payments on the Notes will depend on, among other things:

- the payment terms of the Notes;
- the rate and timing of principal payments and other collections of principal on the Reference Obligations;
- the rate and timing of Credit Events on the Reference Obligations;
- the collection and payment, or waiver, of yield maintenance charges, prepayment premiums and/or substitution premiums with respect to the Reference Obligations;
- whether an Early Redemption Date occurs causing the Notes to be redeemed;
- whether a Reference Pool Removal with respect to any Reference Obligation occurs; and
- servicing decisions with respect to the Reference Obligations.

These factors cannot be predicted with any certainty. Accordingly, you may find it difficult to analyze the effect that these factors might have on the yield to maturity of the Notes.

In addition, the occurrence of Credit Events and Reference Pool Removals could have the same effect on the Reference Pool as prepayments in full. As such, (i) the rate and timing of Credit Events (and any reversals thereof) and Modification Events, (ii) the severity of any losses with respect thereto and (iii) Reference Pool Removals, may also affect the yield on the Notes.

No representation is made as to the rate of principal payments, including principal prepayments, on the Reference Obligations or as to the yield to maturity of any Class of Notes. In addition, there can be no assurance that any of the Reference Obligations will or will not be prepaid prior to their maturity. You are urged to make an investment decision

with respect to any Class of Notes based on the anticipated yield to maturity of that Class of Notes resulting from its purchase price and your own determination as to the anticipated rate of prepayments on the Reference Obligations under a variety of scenarios. The extent to which the Notes are purchased at a discount or a premium and the degree to which the timing of payments on the Notes is sensitive to prepayments will determine the extent to which the yield to maturity of the Notes may vary from the anticipated yield.

If you purchase the Notes at a discount, you should consider the risk that if principal payments on the Reference Obligations occur at a rate slower than you expected, your yield will be lower than expected. If you purchase the Notes at a premium, you should consider the risk that if principal payments on the Reference Obligations occur at a rate faster than you expected, your yield will be lower than expected and you may not even recover your investment in the Notes. The timing of changes in the rate of prepayments may significantly affect the actual yield to you, even if the average rate of principal prepayments is consistent with your expectations. In general, the earlier the payment of principal of the Reference Obligations, the greater the effect on your yield to maturity. As a result, the effect on your yield due to principal prepayments occurring at a rate higher (or lower) than the rate anticipated during the period immediately following the issuance of the Notes may not be offset by a subsequent like reduction (or increase) in the rate of principal prepayments. See "*Summary — Prepayment and Yield Considerations*" and "*Prepayment and Yield Considerations*."

For a more detailed discussion of these factors, see "*Prepayment and Yield Considerations.*"

Delay in Liquidation; Net Liquidation Proceeds May Be Less Than the Reference Obligation Balance

There may be a substantial delay between when a Reference Obligation becomes delinquent and when it is liquidated. As a result, substantial delays in distributions of principal on the Notes could occur in connection with the liquidation of delinquent Reference Obligations. Delays in foreclosure proceedings may ensue in certain states or nationwide resulting in increased volumes of delinquent mortgage loans. Reimbursement for servicing advances (which for this purpose, does not include advances of delinquent interest) made by the seller/servicers and liquidation expenses such as legal fees, real estate taxes and maintenance and preservation expenses will reduce Net Liquidation Proceeds resulting in greater losses being allocated to the Notes. See "*— The Rate and Timing of Principal Payment Collections on the Reference Obligations will Affect the Yield on the Notes*," "*— Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other Political Crises, Could Adversely Impact the Mortgaged Real Properties Securing the Reference Obligations and Consequently Could Result in Credit Events or Modification Events*" and "*Certain Legal Aspects of Mortgage Loans — Foreclosure*."

Credit Support Available to Corresponding Classes of Reference Tranches Pursuant to Hypothetical Structure Is Limited and May Be Insufficient to Prevent Losses on Your Notes

Each Class of Reference Tranche will have the initial credit enhancement applicable to it as shown in Table 2. However, the amount of such subordination available to any Class of Reference Tranche and any Corresponding Class of Notes will be limited and may decline under certain circumstances as described in this Memorandum. The Class B-2H Reference Tranche will be subordinate to all the other Reference Tranches and any Corresponding Classes of Notes and therefore does not benefit from any subordination or other credit enhancement. See "*Summary — Status and Subordination*" and "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-down Amounts*."

If we were to experience significant financial difficulties, or if FHFA placed us in receivership and our obligation was repudiated as described above in "*— Risks Related to Freddie Mac,*" you may suffer losses as a result of the various contingencies described in this "*Risk Factors*" section and elsewhere in this Memorandum. The Notes, including interest thereon, are not guaranteed by the United States, do not constitute debts or obligations of us or the United States or any agency of the United States, and are not backed by the full faith and credit of the United States.

You Must Make Your Investment Decision Based on Limited Information

The information contained and/or referenced herein with respect to the Reference Obligations and the mortgaged properties set forth in this Memorandum (including Appendix A) have been derived solely from the Supplemental Information Documents. We have not performed any quality control or due diligence review of the Reference

Obligations except with respect to the information set forth in this Memorandum (including Appendix A). Also, we will make no representations or warranties with respect to the Reference Obligations under the Basic Documents.

Certain Reference Obligations were originated more than 12 months prior to the Cut-off Date. Certain information in this Memorandum (including Appendix A) was based on the Supplemental Information Documents that were provided to us in connection with our acquisition of the related Reference Obligations, and/or our issuance of the related Multi PCs, Series K SPCs and/or SB Certificates. We have not updated or verified any information in the Supplemental Information Documents in connection with the offering and sale of the Notes. Accordingly, the performance of the Reference Pool may be affected by a number of factors that are not disclosed in this Memorandum or the Supplemental Information Documents that may be available to you.

In particular, any underwritten cash flow or related information in this Memorandum (including Appendix A) was prepared by or on behalf of the applicable originators of the Reference Obligations in connection with the origination of the Reference Obligations. For example, although a Reference Obligation must satisfy the Eligibility Criteria, which include an Underwritten LTV threshold, the Cut-off Date LTV of the Reference Obligation may be higher than its Underwritten LTV due to a reappraisal after origination. We have not verified the accuracy of any assumptions or projections used to derive such underwritten cash flow or re-underwritten any Reference Obligations in connection with the offering and sale of the Notes.

You must carefully consider the risks associated with the limited availability of information regarding the Reference Obligations prior to making a decision to invest in the Notes and make your own investment decision based on your evaluation of the Reference Obligations.

Holders of Notes Have No Rights or Remedies with respect to the Reference Obligations

The Trust will not have a contractual relationship with any mortgagor or any other parties to the underlying loan documents or bond documents relating to the Reference Obligations. The Trust Assets will not include any Reference Obligations or any Multi PCs, Series K SPCs or SB Certificates backed by the related Reference Obligations, and Holders will have no right to vote or exercise any other right or remedy with respect to a Reference Obligation or any mortgagor's, any servicer's or any other parties' obligations thereunder and will have no legal or equitable interest therein.

Multifamily Real Estate Values May Fluctuate and Adversely Affect the Notes

No assurance can be given that values of the mortgaged real properties have remained or will remain at their levels on the dates of origination of the Reference Obligations. If the multifamily real estate market should experience an overall decline in property values so that the outstanding balances of the Reference Obligations, and any secondary financing on the mortgaged real properties, become equal to or greater than the value of the mortgaged real properties, the actual rates of delinquencies, foreclosures and losses could be higher than expected. The Reference Obligations with relatively higher loan-to-value ratios will be particularly affected by any decline in real estate values. Any decline in real estate values may be more severe for Reference Obligations secured by high cost properties than those secured by low cost properties. Any decrease in the value of Reference Obligations may increase the likelihood of a Credit Event or a Modification Event occurring and therefore result in a Tranche Write-down Amount that is allocable to the Notes.

Except for Certain Limited Nonrecourse Carveouts, the Reference Obligations Are Nonrecourse, Which Generally Means Recourse is Limited to the Mortgaged Real Property Pledged to Secure the Reference Obligation

Except for certain limited nonrecourse carveouts, all of the Reference Obligations are nonrecourse loans. This means that, in the event of a default, recourse will generally be limited to the related mortgaged real property securing the defaulted Reference Obligation and other assets that have been pledged to secure that Reference Obligation. Consequently, full and timely payment on each Reference Obligation will depend on one or more of the following:

- the sufficiency of the net operating income of the mortgaged real property to pay debt service;
- the market value of the mortgaged real property at or prior to maturity; and

- the related borrower's ability to refinance or sell the mortgaged real property at maturity.

Although Freddie Mac guarantees the Multi PCs that are backed by the Multi PC Reference Obligations, the Series K SPCs that represent the entire undivided interest in the related underlying certificates that are backed by the Series K Reference Obligations and the SB Certificates that are backed by the SB Securitization Reference Obligations, none of the Reference Obligations will be insured or guaranteed by any governmental entity or private mortgage insurer.

Repayment of Each of the Reference Obligations Depends on the Cash Flow Produced by the Related Mortgaged Real Property, Which Can Be Volatile and Insufficient to Allow Timely Distributions on the Notes, and on the Value of the Related Mortgaged Real Property, Which May Fluctuate Over Time

Repayment of loans secured by multifamily rental properties typically depends on the cash flow produced by those properties. The ratio of net cash flow to debt service of a Reference Obligation secured by an income-producing property is an important measure of the risk of default on the loan.

Payment on each Reference Obligation may also depend on:

- the related borrower's ability to sell the related mortgaged real property or refinance the Reference Obligation at maturity in an amount sufficient to repay the Reference Obligation; and/or

- following an event of default and a subsequent sale of the related mortgaged real property, the amount of the sale proceeds, taking into account any related fees payable to the special servicer.

In general, if an underlying mortgage loan has a relatively high loan-to-value ratio or a relatively low debt service coverage ratio, the risk is greater that a foreclosure sale may result in proceeds that are insufficient to satisfy the outstanding debt.

The cash flows from the operation of multifamily real properties are volatile and may be insufficient to cover debt service on the related Reference Obligation and pay operating expenses. This may cause the value of a property to decline. Cash flows and property values generally affect:

- the ability to cover debt service;

- the ability to repay a Reference Obligation in full out of sales or refinance proceeds; and

- the amount of proceeds recovered upon foreclosure.

Cash flows and property values of mortgaged real properties depend on a number of factors, including:

- national, regional and local economic conditions, including plant closings, military base closings, economic and industry slowdowns and unemployment rates;

- local real estate conditions, such as an oversupply of similar units at other properties or an increase in crime, locally or citywide;

- vacancy rates;

- changes or continued weakness in a specific industry segment that is important to the success of the mortgaged real property;

- increases in operating expenses at the mortgaged real property and in relation to competing properties;

- the nature of income from the mortgaged real property, such as whether rents are subject to rent control or rent stabilization laws;

- a decline in rental rates as current leases are renewed or new leases are entered into;

- if rental rates are less than the average market rental rates for the area and are not offset by low operating expenses;
- the level of required capital expenditures for proper maintenance, renovations and improvements demanded by tenants or required by law;
- creditworthiness of tenants, a decline in the financial condition of tenants or tenant defaults;
- the number of tenants at the mortgaged real property, the duration of their leases and, particularly if the tenant mix at a mortgaged real property is primarily low-income tenants, the sensitivity of such tenants to future rent increases;
- dependence upon a concentration of tenants working for a particular business or industry;
- demographic factors;
- retroactive changes in building or similar codes that require modifications to the mortgaged real property;
- capable property management and adequate maintenance or deterioration of property conditions;
- location of the mortgaged real property;
- proximity and attractiveness of competing properties;
- whether the mortgaged real property has uses subject to significant regulation, such as healthcare-related properties;
- the rate at which new rentals occur;
- perceptions by prospective tenants of the safety, convenience, services and attractiveness of the mortgaged real property;
- the age, construction, quality and design of the mortgaged real property, including whether the mortgaged real property has dated interior finishes, older appliances and limited or no amenities, which may add cost or complexity to any future renovation or refurbishment projects; and
- whether the mortgaged real property is readily convertible to alternative uses.

Repayment of Each Reference Obligation Depends on the Economic Performance of the Related Mortgaged Real Property That Secures Such Reference Obligation Unlike Single-Family Residential Loans

The risks associated with lending on multifamily properties are inherently different from those associated with lending on the security of single-family residential properties. For example, repayment of multifamily mortgage loans depends on the operating performance of the multifamily property as a going concern, unlike single-family residential loans.

Particular factors that may adversely affect the ability of a multifamily property to generate net operating income include—

- an increase in interest rates, real estate taxes and other operating expenses;
- an increase in the capital expenditures needed to maintain the property or make renovations or improvements;
- an increase in vacancy rates;
- a decline in rental rates as leases are renewed or replaced; and

- catastrophic events, including natural or environmental disasters, pandemics and other public health crises, and war, terrorism and other political crises.

The volatility of net operating income generated by a multifamily property over time will be influenced by many of these factors, as well as by—

- the length of tenant leases;
- the creditworthiness of tenants;
- the rental rates at which leases are renewed or replaced, which may make it difficult for a borrower to increase rental rates over time;
- the percentage of total property expenses in relation to revenue;
- the ratio of fixed operating expenses to those that vary with revenues; and
- the level of capital expenditures required to maintain the property and to maintain or replace tenants, including any capital expenditures associated with upgrading outdated interiors, replacing outdated appliances and expanding amenity options.

Because units in a multifamily rental property are primarily leased to individuals, usually for no more than a year, the mortgaged property's net operating income is likely to change relatively quickly where a downturn in the local economy or the closing of a major employer in the area occurs.

Some units in a multifamily rental property may be leased to corporate entities. Expiration or non-renewals of corporate leases and vacancies related to corporate tenants may adversely affect the income stream at such mortgaged real properties. We cannot assure you that these circumstances will not adversely impact operations at or the value of the mortgaged real properties such that Credit Events or Modification Events will occur.

In addition, some units at the mortgaged real properties may be subject to Home Sharing, which in some cases may include a Home Sharing Master Lease. The borrower may enter a Home Sharing Master Lease either upon the origination of an underlying mortgage loan or, subject to any applicable transfer processing fees, during the term of an underlying mortgage loan. Home Sharing may subject a mortgaged real property and the borrower to various risks and in some cases may conflict with local laws. We cannot assure you that Home Sharing will not adversely impact operations at or the value of the related mortgaged real property.

Therefore, multifamily properties with short-term or less creditworthy sources of revenue and/or relatively high operating costs can be expected to have more volatile cash flows than multifamily properties with medium- to long-term leases from creditworthy tenants and/or relatively low operating costs. A decline in the real estate market will tend to have a more immediate effect on the net operating income of multifamily properties with short-term revenue sources and may lead to higher rates of delinquency or defaults on the Reference Obligations secured by those properties, resulting in Credit Events or Modification Events.

Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other Political Crises, Could Adversely Impact the Mortgaged Real Properties Securing the Reference Obligations and Consequently Could Result in Credit Events or Modification Events

The economic impact of the United States' military operations, war, armed conflicts and political instability in various parts of the world, as well as the possibility of terrorist attacks or cybersecurity incidents (domestic or abroad), is uncertain, but could have a material adverse effect on consumer confidence, inflationary pressure, the financial markets, and economic conditions generally. We cannot assure you as to the effect of these events or other world events on property values, cash flows, loan performance or conditions in the securities markets. Any adverse impact resulting from these events could ultimately be borne by the Holders of one or more Classes of Notes.

In addition, increases in the severity or frequency of natural disasters, including earthquakes, fires, tornadoes, floods, mudslides, droughts and hurricanes, may adversely affect the mortgaged real properties securing the Reference Obligations. For example, mortgaged real properties located in California may be more susceptible to certain hazards (such as earthquakes or widespread fires) than mortgaged real properties in other parts of the country and mortgaged real properties located in coastal states generally may be more susceptible to hurricanes than properties in other parts of the country. Hurricanes and related windstorms, floods, droughts, tornadoes and oil spills have caused extensive and catastrophic physical damage in and to coastal and inland areas located in the eastern, mid-Atlantic and Gulf Coast regions of the United States and certain other parts of the eastern and southeastern United States.

The risk of loss to mortgaged real properties caused by such events depends on the severity and duration of the natural disaster and is higher in densely populated geographic areas and in high-risk areas, such as coastal areas vulnerable to severe storms and flooding or areas prone to earthquakes or wildfires. The costs of remediating or repairing such damage, or of investments made in advance of such events to minimize potential damage, could be considerable. Additionally, property insurance markets in certain geographic areas, including areas with high risk of natural disaster events, have experienced rapid increases in property insurance premiums and significant reductions in the availability of coverage in recent years. Such repair, remediation or insurance expenses could reduce the net operating income of the mortgaged real properties.

The Reference Obligations do not all require the maintenance of flood insurance for the related mortgaged real properties. We cannot assure you that any damage caused by hurricanes, windstorms, floods, droughts, tornadoes, wildfires, oil spills or other events would be covered by insurance, or even if covered by insurance, that the insurer will have sufficient financial resources to make any payment on the insurance policy or that the insurer will not challenge any claim resulting in a delay or reduction of the ultimate insurance proceeds. Any such lack of coverage, insufficiency of resources or challenge to a claim could have a material adverse effect on the performance of the Notes. In addition, the NFIP is scheduled to expire on September 30, 2026. We cannot assure you if or when NFIP will be reauthorized by Congress. If NFIP is not reauthorized, it could adversely affect the value of properties in flood zones or the borrowers' ability to repair or rebuild their mortgaged real properties after flood damage.

In connection with the occurrence of a natural disaster, pandemic or other catastrophic event that adversely affects the mortgaged real properties, general economic conditions or financial markets, Freddie Mac may from time to time issue guidance to the servicer to provide temporary relief in the form of limited forbearance to borrowers whose mortgaged real properties or operations are affected by such event. Borrowers that obtain forbearance may be unable to resume making payments on their underlying mortgage loans at the end of the forbearance period, which could reduce payments received by the Trust. The terms of any such relief will be set forth in written announcements by Freddie Mac that are incorporated into Freddie Mac servicing practices and will specify the relief available.

Future legislation or administrative or executive action may require Freddie Mac to provide forms of temporary relief or forbearance to borrowers, including those whose mortgaged real properties or related operations are affected by a natural disaster and other catastrophic events. In addition, we cannot assure you that other government measures, such as, for example, an order temporarily halting residential evictions or emergency measures of state or local jurisdictions to protect tenants or borrowers, will not be implemented in the future. These measures may take various forms, such as forbearance protections for borrowers or restrictions on or suspensions of tenant evictions. We cannot assure you that forbearance protections for borrowers or any other of those measures will not adversely impact or delay the borrower's ability to make timely payments on the underlying mortgage loans, cash flow from or operations at the related mortgaged real properties, or the lender's ability to exercise its remedies upon default of an underlying mortgage loan.

Energy Efficiency Requirements Could Adversely Impact the Mortgaged Real Properties and Could Reduce the Cash Flow Available to Make Payments on the Notes

Changing policies and changing market preferences relating to any potential transition to a lower-carbon economy could also have an adverse effect on the mortgaged real properties and borrowers and consequently on the Notes. The adoption of laws or regulations designed to improve energy efficiency or reduce greenhouse gas emissions could require borrowers to incur significant costs to retrofit the mortgaged real properties to comply or subject the borrowers to fines for noncompliance. For example, in 2019, New York City adopted Local Law 97, which generally requires that certain types of properties satisfy certain energy efficiency criteria and limit greenhouse gas emissions to certain prescribed levels by 2024, and imposes stricter criteria and limitations beginning in 2030. Building owners

noncompliant with Local Law 97 may face fines, unless they are able to bring their building into timely compliance by retrofitting their buildings. We cannot assure you that these regulations will not adversely affect net operating income from the affected mortgaged real properties, nor can we assure you that other jurisdictions will not adopt similar regulations in the future.

In addition, mortgaged real properties that are less energy efficient or water efficient or that produce higher greenhouse gas emissions may be at a competitive disadvantage in attracting potential tenants. Similarly, certain mortgaged real properties may be dependent upon industries, such as oil and gas, that are or may become subject to heightened regulation, which may have a material adverse effect on such mortgaged real properties.

We cannot assure you that any retrofitting of mortgaged real properties to comply with new energy efficiency laws or regulations or any change in tenant mix due to the characteristics of the mortgaged real properties will improve the operations at, or increase the value of, such mortgaged real properties. However, failure to comply with any required retrofitting or a concentration of tenants dependent on industries subject to heightened regulation could have a material negative impact on such mortgaged real properties, which could affect the ability of the borrowers to repay the related Reference Obligations.

Borrowers May Be Unable to Make Balloon Payments and Therefore Maturity Date Defaults May Occur

Certain of the Reference Obligations are Balloon Loans and of those Balloon Loans that have amortization schedules, each has an amortization schedule that is significantly longer than its respective term or are not scheduled to amortize, and many of the underlying mortgage loans require only payments of interest for part or all of their respective terms. A longer amortization schedule or an interest-only provision for a Reference Obligation will result in a higher amount of principal outstanding on the Reference Obligation at any particular time, including at the maturity date of the Reference Obligation, than if a shorter amortization schedule been used or if the Reference Obligation had a shorter interest-only period or no interest-only period. That higher principal amount outstanding could make it more difficult for the related borrower to make the required balloon payment at maturity and could lead to increased losses on the Reference Obligation either during the loan term or at maturity if the Reference Obligation becomes a defaulted loan. A borrower under a Reference Obligation of this type is required to make a substantial payment of principal and interest, which is commonly called a balloon payment, on the maturity date of the underlying mortgage loan. A borrower's ability to make a balloon payment depends on its ability to refinance or sell the mortgaged real property securing a Reference Obligation. A borrower's ability to refinance or sell the mortgaged real property will be affected by a number of factors, including:

- the fair market value and condition of the mortgaged real property;
- prevailing interest rates;
- the amount of equity the borrower has in the mortgaged real property;
- the borrower's financial condition;
- the operating history of the mortgaged real property;
- changes in zoning and tax laws;
- changes in competition in the relevant area;
- changes in rental rates in the relevant area;
- changes in governmental regulation and fiscal policy;
- prevailing general and regional economic conditions;
- the state of the fixed income and mortgage markets;
- the availability of credit for mortgage loans secured by multifamily rental properties; and

- the requirements (including loan-to-value ratios and debt service coverage ratios) of lenders for mortgage loans secured by multifamily rental properties.

Neither we nor any of our affiliates nor any of the originators will be obligated to refinance any underlying mortgage loan.

In addition, compliance with legal requirements, such as the credit risk retention regulations under the Dodd-Frank Act, could cause commercial real estate lenders to tighten their lending standards and reduce the availability of debt financing for commercial real estate borrowers. This, in turn, may adversely affect a borrower's ability to refinance the related underlying mortgage loan or sell the related mortgaged real property on the maturity date. We cannot assure you that each borrower will have the ability to repay the outstanding principal balance of such underlying mortgage loan on its maturity date.

The applicable servicer may, within prescribed limits, extend and modify underlying mortgage loans that are in default or as to which a payment default is reasonably foreseeable in order to maximize recoveries. The applicable servicer is only required to determine that any extension or modification is reasonably likely to produce a greater recovery than a liquidation of the real property securing the defaulted loan. There is a risk that the decision of the applicable servicer to extend or modify an underlying mortgage loan may not in fact produce a greater recovery.

Certain Multifamily Properties Securing the Reference Obligations May Contain Commercial Units and Therefore the Repayment of such Reference Obligations May Depend in Part Upon the Economic Performance of the Commercial Tenants' Businesses

Certain of the mortgaged real properties may contain retail, office or other commercial units. The value of retail, office and other commercial units and the rental income derived from such units, is significantly affected by the quality of the tenants and the success of the tenants' businesses. The correlation between the success of tenant businesses and a retail unit's value may be more direct with respect to retail units than other types of commercial property because a component of the total rent paid by certain retail tenants may be calculated as a percentage of gross sales. In addition, certain retail, office and commercial units may have tenants that are subject to risks unique to their business, such as medical offices, dental offices, theaters, educational facilities, fitness centers and restaurants. These types of spaces may not be readily convertible to alternative uses if the spaces were to become vacant. We cannot assure you that the existence of retail, office or other commercial units will not adversely impact operations at or the value of the mortgaged real properties.

All of the Reference Obligations Are Secured by Multifamily Rental Properties, Thereby Materially Exposing Noteholders to Risks Associated with the Performance of Multifamily Rental Properties

All of the mortgaged real properties securing the Reference Obligations are primarily operated as multifamily rental properties. A number of factors may adversely affect the value and successful operation of a multifamily rental property. Some of these factors include:

- the number of competing residential developments in the local market, including apartment buildings, site-built single-family homes, assisted living, memory care and/or independent living facilities and manufactured housing community properties;

- the physical condition and amenities of the property in relation to competing properties, including whether the property's furnishings, appliances and amenities are outdated, as well as the property's access to transportation;

- the property's reputation;

- income limitations and land use restrictive agreements that require the reservation of a certain number of units in a multifamily real property for low and moderate income households;

- applicable state and local regulations designed to protect tenants in connection with evictions and rent increases, including rent control and rent stabilization regulations;

- the tenant mix, such as the tenant population being predominantly students or low-income tenants, or being heavily dependent on workers from a particular business or personnel from a local military base;
- restrictions on the age or income of tenants who may reside at the property;
- local factory or other large employer closings;
- the location of the property, for example, a change in the neighborhood over time;
- the level of mortgage interest rates to the extent it encourages tenants to purchase housing instead of renting;
- the management team's ability to effectively manage the property and provide adequate maintenance;
- the management team's ability to maintain adequate insurance;
- compliance and continuance of any government housing rental subsidy programs from which the property receives benefits and whether such subsidies or vouchers may be used at other properties;
- distance from employment centers and shopping areas;
- adverse local or national economic conditions, which may limit the amount of rent that may be charged and may result in a reduction of timely rent payment or a reduction in occupancy level;
- the financial condition of the owner of the property; and
- government agency rights to approve the conveyance of such mortgaged real properties could potentially interfere with the foreclosure or execution of a deed-in-lieu of foreclosure of such properties.

Multifamily Properties May Be Subject to Government Regulations

In addition, some states regulate the relationship of an owner and its tenants at a multifamily rental property. Among other things, these states may:

- require written leases;
- require good cause for eviction;
- require disclosure of fees;
- prohibit unreasonable rules;
- prohibit retaliatory evictions;
- prohibit restrictions on a resident's choice of unit vendors;
- limit the bases on which a landlord may increase rent; or
- prohibit a landlord from terminating a tenancy solely by reason of the sale of the owner's building.

Apartment building owners have been the subject of lawsuits under state "Unfair and Deceptive Practices Acts" and other general consumer protection statutes for coercive, abusive or unconscionable leasing and sales practices.

Some counties and municipalities also impose rent control regulations on apartment buildings. These regulations may limit rent increases to—

- fixed percentages;
- percentages of increases in the consumer price index;

- increases set or approved by a governmental agency; or

- increases determined through mediation or binding arbitration.

Some counties and municipalities have imposed or may impose in the future stricter rent control regulations on apartment buildings. For example, on June 14, 2019, the New York State Senate passed the Housing Stability and Tenant Protection Act of 2019 (the "**HSTP Act**"), which, among other things, limits the ability of landlords to increase rents in rent stabilized apartments in New York State at the time of lease renewal and after a vacancy. The HSTP Act also limits potential rent increases for major capital improvements and for individual apartment improvements in such rent stabilized apartments. In addition, the HSTP Act permits certain qualified localities in the State of New York to implement the rent stabilization system. We cannot assure you that the HSTP Act will not have an adverse impact on the value of mortgaged real properties located in the State of New York that are subject to the HSTP Act.

Multifamily Rental Properties May Be Subject to Rent Control or Rent Stabilization, Which May Adversely Affect the Borrower's Ability to Repay the Mortgage Loan

We cannot assure you that rent control or rent stabilization laws or regulations will not cause a reduction in the rental income or value of any mortgaged real property securing a Reference Obligation. Any limitations on a landlord's ability to raise rents at a multifamily rental property may impair the landlord's ability to repay the mortgaged real property securing a Reference Obligation or to pay operating expenses.

The counties and municipalities where the properties securing the Reference Obligations are located may impose in the future stricter rent control or stabilization regulations on apartment buildings. The implementation of any additional or stricter rent regulations in the future could result in a reduction in rental income or in the appraised value of such property. Furthermore, any violation or alleged violation of rent control regulations or rent stabilizations regulation by the underlying borrowers could result in a loss of the tax benefits that are currently available to the borrowers and/or payments of overcharges and penalties and fines. See also "*—Multifamily Properties May Be Subject to Government Regulations*".

Multifamily Rental Properties May Be Subject to Use Restrictions Which Can Adversely Affect the Borrower's Ability to Fulfill its Obligations Under the Mortgage Loan

Certain of the multifamily rental properties that secure the Reference Obligations may be subject to certain restrictions imposed pursuant to restrictive covenants, reciprocal easement agreements and operating agreements or historical landmark designations.

Such use restrictions could include, for example, limitations on the use of the properties, the character of improvements on the properties, the borrowers' right to operate certain types of facilities within a prescribed radius of the properties and limitations affecting noise and parking requirements, among other things. In addition, certain of the multifamily rental properties that secure the Reference Obligations may have access to certain amenities and facilities at other local properties pursuant to shared use agreements, and we cannot assure you that such use agreements will remain in place indefinitely, or that any amenities and facilities at other properties will remain available to the tenants of any multifamily rental property securing a Reference Obligation. These limitations could adversely affect the related borrower's ability to lease the mortgaged real property on favorable terms, thus adversely affecting the borrower's ability to fulfill its obligations under the related Reference Obligation.

Some of the multifamily rental properties that secure the Reference Obligations may be subject to land use restrictive covenants or contractual covenants in favor of federal or state housing agencies. The related borrowers' obligation to comply with such restrictive covenants and contractual covenants, in most cases, constitute encumbrances on the related mortgaged real property that are superior to the lien of the related Reference Obligation. In circumstances where the mortgaged real property is encumbered by a regulatory agreement in favor of a federal or state housing agency, the borrower is generally required by the loan documents to comply with any such regulatory agreement. The covenants in a regulatory agreement may require, among other things, that a minimum number or percentage of units be rented to tenants who have incomes that are substantially lower than median incomes in the applicable area or region or impose restrictions on the type of tenants who may rent units, such as imposing minimum age restrictions. These covenants may limit the potential rental rates that may govern rentals at any of those properties, the potential tenant base for any of those properties or both. An owner may subject a multifamily rental property to

these covenants in exchange for tax credits or rent subsidies. When the credits or subsidies cease, net operating income will decline. We cannot assure you that these requirements will not cause a reduction in rental income. If rents are reduced, we cannot assure you that the related mortgaged real property will be able to generate sufficient cash flow to satisfy debt service payments and operating expenses.

Multifamily Rental Properties Securing the Reference Obligations May Be Subject to Regulatory Agreements or Section 8, Which May Adversely Affect the Mortgaged Property's Operations and the Borrower's Ability to Generate Revenue

Multifamily properties may be subject to contractual covenants contained in regulatory agreements that require a borrower, among other conditions, (i) to submit periodic compliance reports and/or permit regulatory authorities to conduct periodic inspections of the related mortgaged real property, (ii) to meet certain requirements as to the condition of affordable units or (iii) to seek the consent of a regulatory authority in connection with the transfer or sale of the mortgaged real property or in connection with a change in the property management. In some cases, regulatory agreements may provide for remedies other than specific performance of restrictive covenants. Such other remedies may include, but are not limited to, providing for the ability of a regulatory authority to replace the property manager. In addition, in some cases, regulatory agreements may impose restrictions on transfers of the mortgaged real property in connection with a foreclosure, including, but not limited to, requiring regulatory authority consent and limiting the type of entities that are permissible transferees of the mortgaged real property. We cannot assure you that these circumstances will not adversely impact operations at or the value of the mortgaged real property or that such consent will be obtained in the event a federal or state housing agency has the right to consent to any change in the property management or ownership of the mortgaged real property.

Some of the mortgaged real properties may have tenants that rely on rent subsidies under various government funded programs, including the Section 8 Tenant-Based Assistance Rental Certificate Program of the United States Department of Housing and Urban Development. In addition, with respect to certain of the Reference Obligations, the borrower may receive subsidies or other assistance from government programs. Generally, a mortgaged real property receiving such subsidy or assistance must satisfy certain requirements, the borrower must observe certain leasing practices and/or the tenants must regularly meet certain income requirements. Certain mortgaged real properties may be subject to rental subsidy programs, including Section 8. We cannot assure you that such programs will continue in their present form or that the borrowers will continue to comply with the requirements of the programs to enable the borrowers to receive the subsidies in the future or that the level of assistance provided will be sufficient to generate enough revenues for the borrowers to meet their obligations under the Reference Obligations, nor can we assure you that any transferee of the mortgaged real property, whether through foreclosure or otherwise, will obtain the consent of HUD or any state or local housing agency.

Age-Restricted Housing May Affect a Borrower's Ability to Find and Retain Tenants

Certain Reference Obligations are secured by multifamily rental properties that are age-restricted properties that contain affordability restrictions, typical of affordable multifamily housing, with respect to qualifying tenants. With age-restricted housing, a borrower's ability to find and retain tenants at satisfactory rental levels depends not only on the typical factors affecting multifamily properties in a specific market but also on the quality and variety of the special services offered to the residents of the related mortgaged real property (such as shuttle bus services, meal plans and other amenities). A borrower's failure to attract enough qualifying tenants could have a substantial adverse effect on the borrower's ability to make its monthly payments on the age-restricted housing mortgage loan.

Multifamily Rental Properties May Be Entitled to Low-Income Housing Tax Credits, Which May Limit Net Operating Income

Certain Reference Obligations are secured by multifamily rental properties that may entitle or may have entitled their owners to receive low-income housing tax credits pursuant to Section 42 of the Code. Section 42 of the Code provides a tax credit for owners of multifamily rental properties meeting the definition of low-income housing who have received a tax credit allocation from a state or local allocating agency. The total amount of tax credits to which a property owner is entitled is based on the percentage of total units made available to qualified tenants.

The tax credit provisions limit the gross rent for each low-income unit. Under the tax credit provisions, a property owner must comply with the tenant income restrictions and rental restrictions over a minimum of a 15-year compliance

period. In addition, agreements governing the multifamily rental property may require an "extended use period," which has the effect of extending the income and rental restrictions for an additional period.

In the event a multifamily rental property securing a Reference Obligations does not maintain compliance with the tax credit restrictions on tenant income or rental rates or otherwise satisfy the tax credit provisions of the Code, the property owner may suffer a reduction in the amount of available tax credits and/or face the recapture of all or part of the tax credits related to the period of the noncompliance and face the partial recapture of previously taken tax credits. The loss of tax credits, and the possibility of recapture of tax credits already taken, may provide significant incentive for the property owner to keep the related multifamily rental property in compliance with such tax credit restrictions and limit the income derived from the related mortgaged real property, which may adversely affect distributions on the Notes.

Multifamily Rental Properties May Be Receiving Tax Abatements or Tax Exemptions, Which, if Discontinued, May Adversely Affect the Borrower's Ability to Generate Sufficient Cash Flow

Certain mortgaged real properties that secure the Reference Obligations may entitle or may have entitled their owners to receive low-income housing tax credits ("**LIHTC**") or other tax abatements or exemptions or may be subject to reduced taxes in connection with a PILOT agreement, a land use restrictive agreement ("**LURA**"), The Department of Housing and Urban Development's ("**HUD**") use agreement ("**HUD Use**"), rental assistance demonstration ("**RAD**") or housing assistance payments ("**HAP**") contracts, or other regulatory agreements.

With respect to certain Reference Obligations backed by such mortgaged real properties that entitle their owners to receive tax exemptions, the related Cut-off Date LTVs are often calculated using appraised values that assume that the owners of such mortgaged real properties receive such property tax exemptions. Such property tax exemptions often require the property owners to be formed and operated for qualifying charitable purposes and to use the property for those qualifying charitable purposes. Claims for such property tax exemptions must often be re-filed annually by the property owners. Although the loan documents generally require the borrower to submit an annual claim and to take actions necessary for the borrower and the mortgaged real property to continue to qualify for a property tax exemption, if the borrower fails to do so, property taxes payable by the borrower on the mortgaged real property could increase, which could adversely impact the cash flow at or the value of the mortgaged real property.

We cannot assure you that any tax abatements and exemptions or other tax benefits under PILOT agreements, LURAs or other regulatory agreements will continue to benefit the related mortgaged real properties or that the continuance or termination of any of the tax abatements, exemptions or other tax benefits will not adversely impact the mortgaged real properties or the related borrowers' ability to generate sufficient cash flow to satisfy debt service payments and operating expenses.

The Successful Operation of a Multifamily Property Depends on Cash Flow from Leases

Generally, multifamily properties are subject to leases. The owner of a multifamily property typically uses lease or rental payments for the following purposes:

- to pay for maintenance and other operating expenses associated with the property;
- to fund repairs, replacements and capital improvements at the property; and
- to pay debt service on mortgage loans secured by, and any other debt obligations associated with operating, the property.

Factors that may adversely affect the ability of a multifamily property to generate net operating income from lease and rental payments include—

- an increase in vacancy rates, which may result from tenants deciding not to renew an existing lease;
- an increase in tenant payment defaults;
- a decline in rental rates as leases are entered into, renewed or extended at lower rates;

- if rental rates are less than the average market rental rates for the area and are not offset by low operating expenses;

- an increase in the capital expenditures needed to maintain the property or to make improvements; and

- an increase in operating expenses.

Manufactured Housing Community Properties Are Special Use Properties and if the Lender Forecloses, the Property May Not be Readily Convertible to Other Uses and May Have a Lower Liquidation Value

Certain Reference Obligations are secured by manufactured housing community properties. Manufactured housing community properties are special purpose properties that generally cannot be readily converted to traditional multifamily use. Thus, if the operation of any of the manufactured housing community properties becomes unprofitable due to competition, age of the improvements or other factors such that the related borrower becomes unable to meet its obligations on the related underlying mortgage loan, the liquidation value of that manufactured housing community property may be substantially less, relative to the amount owing on the underlying mortgage loan, than would be the case if the manufactured housing community property were readily adaptable to other uses.

- Manufactured housing community mortgaged real properties may have limited or no amenities, which may also affect property performance.

- Manufactured housing community mortgaged real properties may have a material number of recreational vehicle pads, and one of such mortgaged real properties is secured entirely by recreational vehicle pads. Tenants for such pads tend to be more transient and the net cash flow for the related mortgaged real property may be subject to greater fluctuations. Rentals of recreational vehicle pads may also be more seasonal in nature.

- Manufactured housing community mortgaged real properties may be considered grandfathered with respect to federal safety standards and may not conform to current federal safety standards, and any new or replacement units will be required to conform to such standards.

- Manufactured housing community mortgaged real properties may have a material number of leased homes that are currently owned by an affiliate of the borrower and rented by tenants like apartments. If the leased homes are owned by an affiliate of the borrower, the related pads may, in some cases, be subject to a master lease that is in effect with that affiliate. In such cases, the tenants will tend to be more transient and less tied to the property than if they owned their own home. Such leased homes do not, in most or all such cases, constitute collateral for the related underlying mortgage loan. Some of the leased homes that are not collateral for the related underlying mortgage loan may be rented on a lease-to-own basis.

- The borrowers may have affiliates that sell, market, or lease new or pre-owned manufactured homes.

- Manufactured housing community properties may not be connected to public water and/or sewer systems. In such cases, the borrower could incur a substantial expense if it were required to connect the property to such systems in the future. In addition, the use of well water and/or septic systems or private sewage treatment facilities increases the risk that the property could be adversely affected by a recognized environmental condition that impacts soil and groundwater.

- Manufactured housing community mortgaged real properties may have tenants with month-to-month leases that are not obligated to remain at the mortgaged real property for any extended period.

- Depending on the location of a manufactured housing community property, occupancy and collections may be highly seasonal. For example, a manufactured housing community in the southern portion of the United States might earn most of its income from late fall to early spring. In addition, under such circumstances, a large number of tenants may be in actual occupancy only during a portion of the calendar year and may prepay a substantial amount of their rent for the period that they are not actually living in the community. If a borrower defaults while holding those prepayments of rent, there is a risk that a lender may not be able to recover such amounts.

- Manufactured housing community mortgaged real properties may have lower insurable values than other multifamily mortgaged real properties. In the event of a casualty related to a manufactured housing community mortgaged real property, insurance proceeds may not be sufficient to cover amounts due under the related underlying mortgage loan.

- We cannot assure you that these circumstances will not adversely impact operations at or the value of the mortgaged real property.

For purposes of the statistical presentation in this Memorandum, the number of units shown for any manufactured housing community mortgaged real property includes manufactured home pads and recreational vehicle pads and may also include manager apartments, rental apartments, site-built homes or other rentable spaces that are ancillary to the operation of the mortgaged real property.

Underlying Mortgage Loans with MHC Tenant Protections Impose Restrictions on Borrowers, and the Failure of a Borrower to Implement MHC Tenant Protections May Cause the Borrower to Incur an MHC Tenant Protections Fee, Which Will Reduce a Borrower's Funds Available to Make Payments on the Underlying Mortgage Loan

Certain Reference Obligations may have been underwritten in accordance with Freddie Mac's MHC Mortgages with Tenant Protections program (each such Reference Obligation, an "**MHC Tenant Protections Loan**"). Each MHC Tenant Protections Loan was underwritten assuming that the related borrower will make certain changes (the "**MHC Tenant Protections**") to its leases of manufactured home pads leased to homeowners who own their own manufactured homes ("**MHC Homeowner Leases**"), generally within 12 months after origination of the underlying mortgage loan. If the borrower fails to implement the MHC Tenant Protections, an MHC Tenant Protections Fee in the amount of 2% of the original principal balance of such MHC Tenant Protections Loan at origination will be due from the borrower. Freddie Mac, in its capacity as guarantor, will be entitled to retain as additional compensation any MHC Tenant Protections Fees, which will not be used to pay down the principal balance of the related MHC Tenant Protections Loan. We cannot assure you that any borrower will complete any such modification of its form of MHC Homeowner Leases or that such modifications will be completed within 12 months after origination of the related MHC Tenant Protections Loan. Any MHC Tenant Protections Fee payable by a borrower will reduce the borrower's available funds to make payments on the underlying mortgage loan.

The Success of a Multifamily Property Depends on Reletting Vacant Spaces, Which Requires Re-Leasing Expenditures and Skilled Property Management

The operations at or the value of a multifamily property will be adversely affected if the owner or property manager is unable to renew leases or relet space on comparable terms when existing leases expire and/or become defaulted. Even if vacated space is successfully relet, the costs associated with reletting can be substantial and could reduce cash flow. Moreover, if a tenant defaults in its lease obligations, the landlord may incur substantial costs and experience significant delays associated with enforcing its rights and protecting its investment, including costs incurred in renovating and reletting the property. We cannot assure you that these circumstances will not adversely impact operations at or the value of the mortgaged real properties.

If an income-producing property has multiple tenants, re-leasing expenditures may be more frequent than in the case of a property with fewer tenants, thereby reducing the cash flow generated by the multi-tenanted property. If a smaller income-producing property has fewer tenants, increased vacancy rates may have a greater possibility of adversely affecting operations at or the value of the related mortgaged real property, thereby reducing the cash flow generated by the mortgaged real property. Similarly, if an income producing property has a number of short-term leases, re-leasing expenditures may be more frequent, thereby reducing the cash flow generated by such property.

A property manager or borrower may also be subject to cybersecurity incidents or other forms of security breaches, or similar events, as described under "*—The Interests of the Transaction Parties and Others May Conflict with and Be Adverse to the Interests of the Noteholders—Cybersecurity Incidents or Other Security Breaches Could Have a Material Adverse Effect on the Businesses of the Transaction Parties, Which Could Adversely Affect Your Investment*" below.

Maintaining a Property in Good Condition May Be Costly

The owner may be required to expend a substantial amount to maintain, renovate or refurbish a multifamily property. Failure to do so may materially impair the property's ability to generate cash flow. The effects of poor construction quality will increase over time in the form of increased maintenance and capital improvements. Even superior construction will deteriorate over time if management does not schedule and perform adequate maintenance in a timely fashion. Some of the mortgaged real properties may be relatively old and have basic or dated interior finishes, older appliances and limited or no amenities, which may make any future renovation or refurbishment projects at these properties more costly and/or difficult. We cannot assure you that a mortgaged real property will generate sufficient cash flow to cover the increased costs of maintenance and capital improvements in addition to paying debt service on the related Reference Obligation(s) that may encumber that property.

The proportion of older mortgaged real properties may adversely impact payments on the Reference Obligations on a collective basis. We cannot assure you that a greater proportion of Reference Obligations secured by older mortgaged real properties will not adversely impact cash flow at the mortgaged real properties on a collective basis or that it will not adversely affect payments related to your investment.

Certain of the mortgaged real properties may currently be undergoing or are expected to undergo in the future redevelopment or renovation. We cannot assure you that any current or planned redevelopment or renovation will be completed, that such redevelopment or renovation will be completed in the time frame contemplated, or that, when and if redevelopment or renovation is completed, such redevelopment or renovation will improve the operations at, or increase the value of, the property. Failure of any of these things to occur could have a material negative impact on the related Reference Obligation, which could affect the related borrower's ability to repay the related Reference Obligation.

In addition, the borrowers may conduct renovations at the mortgaged real properties intended to improve energy efficiency or minimize or prevent potential damage from flooding or other natural disasters. We cannot assure you that any borrowers will complete any such improvements or realize any projected cost savings. In addition, ongoing construction at a mortgaged real property may make such mortgaged real property less attractive to tenants and, accordingly, could have a negative effect on net operating income.

In the event a borrower (or a tenant, if applicable) fails to pay the costs of work completed or material delivered in connection with ongoing redevelopment or renovation, the portion of the mortgaged real property on which there is construction may be subject to mechanic's or materialmen's liens that may be senior to the lien of the related Reference Obligation.

Competition Will Adversely Affect the Profitability and Value of an Income-Producing Property, Which in Turn Affects the Borrower's Ability to Repay its Mortgage Loan, and the Potential Value of the Property in the Event it is Foreclosed Upon

Some income-producing properties are located in highly competitive areas. Comparable income-producing properties located in the same area compete on the basis of a number of factors including:

- rental rates;
- location;
- type of services and amenities offered; and
- nature and condition of the particular property.

The profitability and value of an income-producing property may be adversely affected by a comparable property that—

- offers lower rents;
- has lower operating costs;

- offers a more favorable location; or
- offers better facilities and/or amenities.

Costs of renovating, refurbishing or expanding an income-producing property in order to remain competitive can be substantial.

If a mortgaged real property ceases to be competitive in its area, it may not be able to support debt service on the underlying mortgage loan, and its potential foreclosure value may not cover the outstanding principal balance of the underlying mortgage loan that remains.

In addition, multifamily rental properties are part of a market that, in general, is characterized by low barriers to entry. Thus, a particular multifamily rental property market with historically low vacancies could experience substantial new construction and a resultant oversupply of rental units within a relatively short period of time. Because units in a multifamily rental property are typically leased on a short term basis, the tenants residing at a particular property may easily move to alternative multifamily rental properties with more desirable amenities or locations or to single-family housing.

The Performance of the Mortgaged Real Properties Securing the Reference Obligations Depends on the Property Management's Ability to Successfully Operate the Mortgaged Real Property

The successful operation of a multifamily rental property depends in part on the performance and viability of the property manager. The property manager is generally responsible for:

- operating the property and providing building services;
- establishing and implementing the rental structure;
- managing operating expenses;
- responding to changes in the local market; and
- advising the borrower with respect to maintenance and capital improvements.

Properties deriving revenues primarily from short-term leases, such as the leases at multifamily properties, generally are more management intensive than properties leased to creditworthy tenants under long-term leases.

A good property manager, by controlling costs, providing necessary services to tenants and overseeing and performing maintenance or improvements on the property, can improve cash flow, reduce vacancies, reduce leasing and repair costs and preserve building value. On the other hand, management errors can impair short-term cash flow and the long-term viability of an income-producing property.

We do not make any representation or warranty as to the skills of any present or future property managers with respect to the mortgaged real properties that will secure the Reference Obligations. Furthermore, we cannot assure you that any property managers will be in a financial condition to fulfill their management responsibilities throughout the terms of their respective management agreements. In addition, certain of the mortgaged real properties are managed by affiliates of the applicable borrower. If a borrower is in default on its underlying mortgage loan or the loan is being special serviced, this could disrupt the management of the mortgaged real property and may adversely affect cash flow.

The Performance of a Reference Obligation and the Related Mortgaged Real Property Depends on Who Controls the Borrower and the Mortgaged Real Property

The operation and performance of a mortgaged real property securing a Reference Obligation will depend in part on the identity of the persons or entities that control the related borrower and the related mortgaged real property. For example, the borrower will have the ability to hire and fire the property manager, and can choose whether or not to invest in the upkeep or expansion of the mortgaged real property. The performance of the Reference Obligation may

be adversely affected if control of the borrower changes, which may occur, for example, by means of transfers of direct or indirect ownership interests in such borrower.

Credit Events Occurring on Larger Reference Obligations May Adversely Affect Payments on the Notes

Certain of the Reference Obligations and a group of cross-collateralized Reference Obligations have Cut-off Date Balances that are substantially higher than the average Cut-off Date Balance of the Reference Obligations. Credit Events with respect to these Reference Obligations will result in the allocation of Tranche Write-down Amounts that are more severe than would be the case if the total principal balance of the Reference Obligations were more evenly distributed. The following chart lists the ten largest Reference Obligations or group of cross-collateralized Reference Obligations. For additional information on the ten largest Reference Obligations or group of cross-collateralized Reference Obligations, see Appendix A, Appendix B and Appendix C.

Ten Largest Reference Obligations or Group of Cross-Collateralized Reference Obligations

Reference Obligation Name	Reference Obligation Balance as of the Cut-off Date	% of Cut-off Date Reference Pool Balance
Seven Springs Apartments[(1)]	$ 118,929,000	0.576%
Venue At Lockwood[(1)]	41,689,000	0.202
Cedar Forest Apartments[(1)]	28,669,000	0.139
Cambridge Cove Apartment Homes[(1)]	27,799,000	0.135
Enclave On Woodbridge Apartment Homes[(1)]	23,744,000	0.115
Preserve On 51st Apartment Homes[(1)]	23,551,000	0.114
Rose Harbor Apartments[(1)]	21,942,000	0.106
Charleston Place Apartments[(1)]	21,721,000	0.105
Nantucket Bay Apartments[(1)]	20,377,000	0.099
The Club At Sugar Mill[(1)]	19,859,000	0.096
The Villas At Newport Landing[(1)]	18,793,000	0.091
Brookwood Forest Apartments[(1)]	16,885,000	0.082
Williams Landing Apartments[(1)]	16,840,000	0.082
Savannah Cove Apartments[(1)]	16,249,000	0.079
Nantucket Cove Apartments[(1)]	15,832,000	0.077
Kathleen Pointe Apartment Homes[(1)]	11,227,000	0.054
Williams Landing Villas[(1)]	9,435,000	0.046
Crystal Towers & Crystal Flats	340,647,000	1.649
Park Place I	333,415,000	1.614
AMLI Midtown Miami	256,048,000	1.239
Anagram Nomad	249,147,000	1.206
Park Kiely Apartments	203,500,000	0.985
Commons At White Marsh	167,725,000	0.812
Icon Las Olas	146,838,000	0.711
The Gramercy	135,819,000	0.657
Kitt At Warner Center	132,582,000	0.642
Total	**$2,419,262,000**	**11.710%**

(1) The Reference Obligations are in a Crossed Loan Group.

Enforceability of Cross-Collateralization Provisions May Be Challenged and the Benefits of Cross-Collateralization and Cross-Default Provisions May Otherwise Be Limited

32 Reference Obligations, collectively representing 3.257% of the Cut-off Date Reference Pool Balance, are cross-collateralized and cross-defaulted with certain other Reference Obligations included in the Reference Pool. In addition, each subordinate Reference Obligation is cross-defaulted with one or more related senior mortgage loans and may be cross-defaulted with any related subordinate mortgage loan. These arrangements attempt to reduce the risk that one mortgaged real property may not generate enough net operating income to pay debt service and to reduce

realized losses in the event of liquidation. However, cross-collateralization arrangements involving more than one borrower could be challenged as a fraudulent conveyance and avoided if a court were to determine that:

- one of such borrowers was insolvent at the time of the granting of the lien, was rendered insolvent by the granting of the lien, was left with unreasonably small capital, or was not able to pay its debts as they matured; and

- one of such borrowers did not, when it allowed its mortgaged real property to be encumbered by a lien securing the entire indebtedness represented by the other underlying mortgage loans, receive fair consideration or reasonably equivalent value for pledging such mortgaged real property for the equal benefit of the other borrower(s).

If the lien is avoided, the lender would lose the benefits afforded by such lien.

Although the borrower with respect to each Reference Obligation in each Crossed Loan Group has agreed to provide for appropriate allocation of contribution liabilities and other obligations as among the related borrowers, we cannot assure you that a fraudulent transfer challenge would not be made or, if made, that it would not be successful.

Among other things, a legal challenge to the granting of a lien and/or the incurrence of an obligation by a borrower with respect to a Reference Obligation in a Crossed Loan Group may focus on the benefits realized by such borrower from the proceeds of the underlying mortgage loan relating to such Reference Obligation, as well as the overall cross-collateralization. If a court were to find or conclude that the granting of the liens or the incurrence of the obligations associated with a Reference Obligation was an avoidable fraudulent transfer or conveyance with respect to a particular borrower, that court could subordinate all or part of the Reference Obligation to existing or future indebtedness of such borrower or operating lessee, recover the payments made under such Reference Obligation by such borrower, or take other actions detrimental to the lender, including under certain circumstances, invalidating such Reference Obligations or the mortgages relating to such Reference Obligations.

A default under any of the Reference Obligations included in a Crossed Loan Group may lead to a default with respect to the other Reference Obligations included in such Crossed Loan Group, which could lead to additional costs and expenses with respect to the Reference Obligations which are not otherwise in default but for the cross-default provisions of the related underlying mortgage loan documents.

Underlying Mortgage Loans to the Same Borrower or Separate Borrowers Under Common Ownership May Result in More Severe Credit Events or Modification Events and More Realized Losses on the related Reference Obligations

32 Reference Obligations are cross-collateralized and cross-defaulted with certain other Reference Obligations included in the Reference Pool. In addition, each subordinate Reference Obligation is cross-defaulted with one or more related senior mortgage loans and may be cross-defaulted with any related subordinate mortgage loan. None of the other Reference Obligations are cross-collateralized or cross-defaulted with any other Reference Obligation or mortgage loan that is not included in the Reference Pool as of the Cut-off Date.

Cross-collateralized Reference Obligations and Reference Obligations made to the same borrower or separate borrowers under common ownership pose additional risks. Among other things:

- financial difficulty at one mortgaged real property could cause the common owner to defer maintenance at another mortgaged real property in order to satisfy current expenses with respect to the troubled mortgaged real property; and

- the owner could attempt to avert foreclosure on one mortgaged real property by filing a bankruptcy petition that might have the effect of interrupting monthly payments for an indefinite period on all of the related Reference Obligations.

In addition, multiple real properties owned by the same borrower or separate borrowers under common ownership are likely to have common management. This would increase the risk that financial or other difficulties experienced by the related property manager could have a greater impact on the performance of the related Reference Obligations.

Ground Leases May Adversely Impact the Underlying Borrower's Ability to Generate Cash Flow

Certain Reference Obligations are secured, in whole or in part, by the leasehold or sub-leasehold interest of the related underlying borrower in the mortgaged real property. A ground lease is an agreement in which a property owner leases a property to a tenant for a term during which the tenant can use the property, after which the right to use the property reverts to the property owner. Ground leases are riskier than fee interests in real property because the tenant does not own the property, but merely leases the right to use the property for a certain term. We cannot assure you that circumstances related to the ground lease agreements at any mortgaged real property will not adversely impact operations at, or the value of, such mortgaged real property or the underlying borrower's ability to generate sufficient cash flow to satisfy debt service payments and operating expenses.

Borrower Bankruptcy Proceedings Can Delay and Impair Recovery on a Reference Obligation

Under Title 11 of the United States Code, as amended (the "**Bankruptcy Code**"), the filing of a petition in bankruptcy by or against a borrower, including a petition filed by or on behalf of a more-senior or more-junior lienholder, will stay the sale of the mortgaged real property owned by that borrower, as well as the commencement or continuation of a foreclosure action. This may delay the lender's recovery.

In addition, if a bankruptcy court determines that the value of a mortgaged real property is less than the principal balance of the related Reference Obligation it secures, the bankruptcy court may reduce the amount of secured indebtedness to the then-current value of the property. This would make the lender a general unsecured creditor for the difference between the then-current value of the mortgaged real property and the amount of its outstanding mortgage indebtedness. To the extent this occurs, the likelihood of recovery will likely be diminished.

A bankruptcy court also may—

- grant a debtor a reasonable time to cure a payment default on a Reference Obligation;
- reduce monthly payments due under a Reference Obligation;
- change the rate of interest due on a Reference Obligation; or
- otherwise alter a Reference Obligation's repayment schedule.

Furthermore, the borrower, as debtor-in-possession, or its bankruptcy trustee has special powers to avoid, subordinate or disallow debts. In some circumstances, the claims of a secured lender may be subordinated to financing obtained by a debtor-in-possession subsequent to its bankruptcy.

Under the Bankruptcy Code, a lender will be stayed from enforcing a borrower's assignment of rents and leases. The legal proceedings necessary to resolve these issues can be time consuming and may significantly delay the receipt of rents. Rents also may escape an assignment to the extent they are used by a borrower to maintain its property or for other court authorized expenses.

As a result, the lender's recovery with respect to borrowers in bankruptcy proceedings may be significantly delayed, and the total amount ultimately collected may be substantially less than the amount owed.

Pursuant to the doctrine of substantive consolidation, a bankruptcy court, in the exercise of its equitable powers, has the authority to order that the assets and liabilities of a borrower be consolidated with those of a bankrupt affiliate for the purposes of making distributions under a plan of reorganization or liquidation. Thus, property that is ostensibly the property of a borrower may become subject to the bankruptcy case of an affiliate, the automatic stay applicable to such bankrupt affiliate may be extended to a borrower and the rights of creditors of a borrower may become impaired.

Certain of the key principals or sponsors of the applicable borrowers may have declared bankruptcy in the past, which may mean they are more likely than key principals or sponsors of other borrowers to declare bankruptcy again in the future or put the borrowing entities into bankruptcy in the future.

With respect to certain underlying properties, such properties may be operated by a tenant pursuant to an operating lease. The operating lease generally provides that the mortgaged real property may only be used as an assisted living

facility, independent living facility and/or memory care units, as applicable. The operating lessee is generally required to, among other things, operate the mortgaged real property in a manner that complies with all required licenses and government authorizations. Subject to certain non-disturbance provisions of the operating lease, the operating lease is generally subject and subordinate to the related Reference Obligation. The operating lease represents a lease of the landlord's interest in the land, improvements and other personal property located at the mortgaged real property on the date of the operating lease. We cannot assure you that an operating lessee will not file for bankruptcy protection or that creditors of an operating lessee will not initiate a bankruptcy or similar proceeding against such operating lessee.

We cannot assure you that these circumstances will not have an adverse impact on the liquidity of the related borrowers or the related borrower sponsors with respect to any Reference Obligations. Therefore, we cannot assure you that these circumstances will not adversely impact the underlying borrowers' or the underlying borrower sponsors' ability to maintain the related mortgaged real properties or pay amounts owed on the related Reference Obligations.

A Borrower's Other Debt May Reduce the Cash Flow Available to Operate and Maintain the Related Mortgaged Real Property or May Interfere with Rights In a Bankruptcy or Foreclosure, Thereby Adversely Affecting Payments on the Notes

Any of the mortgaged real properties may be encumbered in the future by other subordinate debt. In addition, subject, in some cases, to certain limitations relating to maximum amounts, the borrowers generally may incur trade and operational debt or other unsecured debt and enter into equipment and other personal property and fixture financing and leasing arrangements, in connection with the ordinary operation and maintenance of the related mortgaged real property. Furthermore, in the case of any Reference Obligation that requires or allows letters of credit to be posted by the related borrower as additional security for such Reference Obligation, in lieu of reserves or otherwise, such borrower may be obligated to pay fees and expenses associated with the letter of credit and/or to reimburse the letter of credit issuer in the event of a draw on the letter of credit by the servicer.

The existence of other debt is a risk that could:

- adversely affect the financial viability of a borrower by reducing the cash flow available to the borrower to operate and maintain the mortgaged real property or make debt service payments on the Reference Obligations or loans that are cross-collateralized or cross-defaulted with the Reference Obligations;
- adversely affect the security interest of the lender in the equipment or other assets acquired through its financings;
- complicate workouts or bankruptcy proceedings; and
- delay foreclosure on the mortgaged real property.

Changes in Reference Pool Composition Over Time Can Change the Nature of Your Investment

The Reference Obligations will amortize at different rates and mature on different dates. In addition, some of those Reference Obligations may be prepaid or liquidated. As a result, the relative composition of the Reference Pool will change over time.

As payments and other collections of principal are received with respect to some of the Reference Obligations, the remaining Reference Obligations may exhibit an increased concentration with respect to number and affiliation of borrowers and geographic location.

Geographic Concentration of the Mortgaged Real Properties May Adversely Affect the Borrowers' Ability to Make Debt Service Payments on the Reference Obligations

The concentration of mortgaged real properties in a specific state or region will make the performance of the Reference Pool, as a whole, more sensitive to the following factors in the state or region where the borrowers and the mortgaged real properties are concentrated:

- economic conditions, including real estate market conditions;
- changes in governmental rules and fiscal policies;
- catastrophic events affecting a particular region, such as earthquakes, floods, droughts, tornadoes, fires, hurricanes, acts of terrorism or riots;
- acts of God, which may result in uninsured losses;
- other factors that are beyond the control of the borrowers; and
- relief that may be offered to borrowers, such as deferral of payments or permanent modification of a Reference Obligation related to any of the foregoing.

For example, the energy efficiency and greenhouse gas emission standards set by New York City Local Law 97 of 2019 ("**Local Law 97**") may adversely affect future net operating income at the underlying properties located in New York City. The underlying borrowers may face fines or retrofitting costs related to compliance with Local Law 97. Local Law 97 generally requires, with some exceptions, that (i) buildings that exceed 25,000 gross square feet, (ii) two or more buildings on the same tax lot that together exceed 50,000 square feet and (iii) two or more buildings owned by a condominium association that are governed by the same board of managers and that together exceed 50,000 square feet meet new energy efficiency and greenhouse gas emissions limits by 2024, with stricter limits coming into effect in 2030. Noncompliant building owners may face fines, unless they are able to bring their building into timely compliance by retrofitting their buildings. Fines or retrofitting costs as a result of Local Law 97 may adversely affect the future net operating income at such underlying properties located in New York City, which in turn could adversely affect the ability of the underlying borrowers to perform their obligations under the related loan documents.

See Appendix A and Appendix B for additional information relating to the geographic concentration of the mortgaged real properties.

As a consequence, the performance of the Notes may be sensitive to such factors.

Existing or Future Subordinate Financing Increases the Likelihood That a Borrower Will Default on a Reference Obligation

One or more Reference Obligations may currently be encumbered with a subordinate lien. We cannot assure you that the related borrower's obligations under the subordinate loan documents will not adversely impact the borrower's cash flows or its ability to meet its obligations under the related Reference Obligation.

Except under limited circumstances, the borrowers under the Reference Obligations are generally not permitted to incur additional indebtedness secured by the related mortgaged real properties. However, a violation of this prohibition may not become evident until the affected Reference Obligation otherwise defaults, and we may not realistically be able to prevent a borrower from incurring subordinate debt.

The existence of any subordinated indebtedness or unsecured indebtedness increases the difficulty of making debt service payments or refinancing a Reference Obligation at such Reference Obligation's maturity. In addition, the related borrower may have difficulty repaying multiple loans. Moreover, the filing of a petition in bankruptcy by, or on behalf of, a junior lienholder may stay the senior lienholder from taking action to foreclose out the junior lien.

Certain Reference Obligations Are Subordinate to the Related Senior Loans, and Such Reference Obligations Usually Have Greater Credit Risk Than the Other Reference Obligations that are Senior Loans

Certain Reference Obligations are secured by a mortgage, deed of trust or similar security instrument that is subordinate to one or more senior mortgages, deeds of trust or similar security instruments. 4 of the Reference Obligations are second-lien mortgage loans and 1 of the Reference Obligations is a third-lien mortgage loan. Greater credit risk is usually attached to subordinate mortgage loans than to a borrower's more senior mortgage loans. Adverse changes in the financial condition of the related mortgaged real property or properties and/or in general economic conditions could impair the ability of the borrower to make payments on the subordinate mortgage loan and cause it to default more quickly than with respect to the borrower's senior mortgage loans.

In addition, such Reference Obligations that are second-lien or third-lien mortgage loans are subject to one or more intercreditor agreements. Under the intercreditor agreements, each such Reference Obligation and the related senior loan are cross-defaulted with one another and may be cross-defaulted with any related subordinate mortgage loan. Each such Reference Obligation is subordinated in right of payment to each related senior loan. In certain cases, such related senior loan is included in the Reference Pool, and in certain other cases, such related senior loan is not included in the Reference Pool. As a result, following an event of default on such senior loan, the related Reference Obligation will not be entitled to any payments until such related senior loan has been paid in full. In addition, the consent of the holder of such related senior loan is required to be obtained prior to the commencement by the lender of any foreclosure proceeding against the related mortgaged real property.

As a result of these factors, the risk of borrower default is higher and a complete loss is more likely to occur in the event of a default on the Reference Obligations that are second-lien or third-lien mortgage loans.

Some of the Mortgaged Real Properties May Be Legal Nonconforming Uses or Legal Nonconforming Structures Due to Changes in Zoning Laws or Otherwise

Some of the Reference Obligations may be secured by a mortgaged real property that is a legal nonconforming use or a legal nonconforming structure. This may impair a borrower's ability to restore the improvements on a mortgaged real property to its current form or use following a major casualty.

Due to changes in applicable building and zoning ordinances and codes that may affect some of the mortgaged real properties, the mortgaged real properties may not comply fully with current zoning laws because of:

- density;
- use;
- parking;
- set-back requirements; or
- other building related conditions.

However, these changes may limit a borrower's ability to rebuild the premises "as-is" in the event of a substantial casualty loss, which in turn may adversely affect a borrower's ability to meet its mortgage loan obligations from cash flow. With some exceptions, the underlying mortgage loans secured by mortgaged real properties which no longer conform to current zoning ordinances and codes will require, or contain provisions under which the lender in its reasonable discretion may require, the borrower to maintain "ordinance and law" coverage which, subject to the terms and conditions of such coverage, will insure the increased cost of construction to comply with current zoning ordinances and codes. Nevertheless, insurance proceeds may not be sufficient to pay off the related underlying mortgage loan in full. In addition, if the mortgaged real property were to be repaired or restored in conformity with then current law, its value could be less than the remaining balance on the underlying mortgage loan and it may produce less revenue than before repair or restoration.

Although evidence of each underlying property's material compliance with zoning, land use, building, fire and health ordinances or rules may have been in the form of certifications and other correspondence from government

officials or agencies, title insurance endorsements, engineering, consulting or zoning reports, appraisals, legal opinions, surveys, recorded documents, temporary or permanent certificates of occupancy and/or representations by the borrower, we have not reviewed any such reports or obtained updated reports or certifications in connection with the offering and sale of the Notes. Accordingly, we do not make any representations or warranties with respect to any underling property's compliance with zoning, land use, building, fire and health ordinances or rules.

Lending on Income-Producing Real Properties Entails Environmental Conditions that May Be Expensive for Borrowers to Clean Up, and that May Result in Liability

Under various federal and state laws, a current or previous owner or operator of real property may be liable for the costs of cleanup of environmental contamination on, under, at or emanating from, the property. These laws often impose liability whether or not the owner or operator knew of, or was responsible for, the presence of the contamination. The costs of any required cleanup and the owner's liability for these costs are generally not limited under these laws and could exceed the value of the property and/or the total assets of the owner. Contamination of a property may give rise to a lien on the property to assure the costs of cleanup. An environmental lien may have priority over the lien of an existing mortgage. In addition, the presence of hazardous or toxic substances, or the failure to properly clean up contamination on the property, may adversely affect the owner's or operator's future ability to refinance the property.

Certain environmental laws impose liability for releases of asbestos into the air, and govern the responsibility for the removal, encapsulation or disturbance of asbestos-containing materials when the asbestos-containing materials are in poor condition or when a property with asbestos-containing materials undergoes renovation or demolition. Certain laws impose liability for lead-based paint, lead in drinking water, elevated radon gas inside buildings and releases of polychlorinated biphenyl compounds. Third parties may also seek recovery from owners or operators of real property for personal injury or property damage associated with exposure to asbestos, lead, radon, polychlorinated biphenyl compounds and any other contaminants.

Pursuant to CERCLA, as well as some other federal and state laws, a secured lender may be liable as an "owner" or "operator" of the real property, regardless of whether the borrower or a previous owner caused the environmental damage, if—

- prior to foreclosure, agents or employees of the lender participate in the management or operational affairs of the borrower; or

- after foreclosure, the lender fails to seek to divest itself of the facility at the earliest practicable commercially reasonable time on commercially reasonable terms, taking into account market conditions and legal and regulatory requirements.

Although the Asset Conservation, Lender Liability and Deposit Insurance Protection Act of 1996 attempted to clarify the activities in which a lender may engage without becoming subject to liability under CERCLA or under the underground storage tank provisions of the federal Resource Conservation and Recovery Act, that legislation itself has not been clarified by the courts and has no applicability to other federal laws or to state environmental laws except as may be expressly incorporated. Moreover, future laws, ordinances or regulations could impose material environmental liability.

Property owners may be liable for injuries to their tenants resulting from exposure under various laws that impose affirmative obligations on property owners of residential housing containing lead-based paint.

In addition, any environmental testing may not have covered all potential adverse conditions. For example, testing for lead-based paint, asbestos-containing materials, lead in water and radon was done only if the use, age, location and condition of the applicable property warranted that testing. In general, testing was done for lead based paint only in the case of a multifamily property built prior to 1978, for asbestos containing materials only in the case of a property built prior to 1981 and for radon gas only in the case of a multifamily property located in an area determined by the Environmental Protection Agency to have a high concentration of radon gas or within a state or local jurisdiction requiring radon gas testing.

We cannot assure you that—

- the environmental testing or assessments referred to above identified all material adverse environmental conditions and circumstances at the mortgaged real properties;
- the recommendation of the environmental consultant was, in the case of all identified problems, the appropriate action to take;
- any of the environmental escrows established or letters of credit obtained with respect to any of the Reference Obligations will be sufficient to cover the recommended remediation or other action; or
- any environmental conditions will not have a material adverse effect on the value of or cash flow from one or more of the mortgaged real properties.

Criminal Activity At a Multifamily Rental Property May Adversely Affect the Performance of such Property and the Underlying Borrower's Ability to Perform its Obligations under the Underlying Mortgage Loan Documents

Certain Reference Obligations may be secured by multifamily properties that may have been, or may be, the site of criminal activities. Perceptions by prospective tenants of the safety and reputation of any such property may affect the cash flow produced by such property. In addition, in connection with any criminal activities that occur at a related property, litigation may be brought against an underlying borrower, or political or social conditions may result in civil disturbances, which may disrupt operations at the property and ultimately affect cash flow.

Forfeiture (Including for Drug, RICO and Money Laundering Violations) May Impede the Applicable Servicer's Ability to Foreclose on a Mortgaged Real Property

Federal law provides that property purchased or improved with assets derived from criminal activity or otherwise tainted, or used in the commission of certain offenses, can be seized and ordered forfeited to the United States. A number of offenses can trigger such a seizure and forfeiture including, among others, violations of the Racketeer Influenced and Corrupt Organizations Act, the Bank Secrecy Act, the Money Laundering Control Act, the USA PATRIOT Act and the regulations issued pursuant to all of them, as well as the controlled substance laws. In many instances, the United States may seize the property civilly, without a criminal prosecution.

In the event of a forfeiture proceeding, a financial institution that is a lender may be able to establish its interest in the property by proving that (i) its mortgage was executed and recorded before the commission of the illegal conduct from which the assets used to purchase or improve the property were derived or before the commission of any other crime upon which the forfeiture is based, or (ii) at the time of the execution of the mortgage, despite appropriate due diligence, it "did not know or was reasonably without cause to believe that the property was subject to forfeiture." However, we cannot assure you that such a defense will be successful.

If any underlying mortgaged property becomes the subject of such a forfeiture, this may lead to a default on the related Reference Obligation.

Appraisals and Market Studies May Inaccurately Reflect the Past, Current or Prospective Value of the Mortgaged Real Properties

In connection with the origination of each underlying mortgage loan, the related mortgaged real property was appraised by an independent appraiser. The appraisals reflect market conditions as of the date of the appraisal valuations and may not reflect past, current or prospective values of the related mortgaged real properties. Additionally, with respect to any appraisals setting forth stabilization, completion or similar assumptions as to prospective values, we cannot assure you that such assumptions are or will be accurate or that the prospective values upon stabilization will be attained. We have not confirmed the values of the respective mortgaged real properties in the appraisals. Moreover, the mortgaged real property may be reappraised after origination and the reappraised value may be lower than the appraised value at origination.

Appraisals are not guarantees, and may not be fully indicative of past, present or future value because—

- they represent the analysis and opinion of the appraiser or the broker at the time the appraisal is conducted and the value of the mortgaged real property may have fluctuated since the appraisal was performed;

- we cannot assure you that another appraiser or broker would not have arrived at a different valuation, even if the appraiser or broker used the same general approach to, and the same method of, appraising or valuating the mortgaged real property;

- appraisals seek to establish the amount a typically motivated buyer would pay a typically motivated seller and therefore, could be significantly higher than the amount obtained from the sale of a mortgaged real property under a distress or liquidation sale; and

- appraisal or valuations may be based on certain adjustments, assumptions and/or estimates.

In the event the market value of the underlying mortgaged property securing any Reference Obligation is lower than the appraised value or value shown on Appendix A, a risk of default or loss on such Reference Obligation may be greater than anticipated, which may adversely affect your investment in the Notes.

Property Managers and Borrowers May Each Experience Conflicts of Interest in Managing Multiple Properties, Which May Adversely Impact the Performance of the Mortgaged Real Properties

In the case of many of the Reference Obligations, the property managers and borrowers may experience conflicts of interest in the management and/or ownership of the related mortgaged real properties because—

- a number of those mortgaged real properties are managed by property managers affiliated with the respective borrowers;

- the property managers also may manage additional properties, including properties that may compete with those mortgaged real properties; and

- affiliates of the property managers and/or the borrowers, or the property managers and/or the borrowers themselves, also may own other properties, including properties that may compete with those mortgaged real properties.

A property management conflict of interest may adversely impact the performance of a mortgaged real property, and ultimately, the performance of the Reference Obligations.

The Servicers May Experience Conflicts of Interest, Which May Adversely Affect Collection on the Underlying Mortgage Loans

In the ordinary course of their businesses the servicers will service loans other than the Reference Obligations. In addition, they may own other mortgage loans. These other loans may be similar to the Reference Obligations. The properties securing these other loans may—

- be in the same markets as mortgaged real properties securing the Reference Obligations;

- have owners and/or property managers in common with mortgaged real properties securing the Reference Obligations; and/or

- be sponsored by parties that also sponsor mortgaged real properties securing the Reference Obligations.

In these cases, the interests of the servicer or a sub-servicer, as applicable, and its other clients may differ from and compete with the interests of Freddie Mac and these activities may adversely affect the amount and timing of collections on the Reference Obligations, because they may be motivated to favor the other loans or properties ahead of the related underlying mortgage loan.

In addition, the servicers or one or more of their respective affiliates may have originated of some of the Reference Obligations. As a result, the servicers may have interests with respect to such Reference Obligations, such as relationships with the borrowers or the sponsors of the borrowers, that differ from, and may conflict with, your interests.

The Servicers Will Be Required To Service Reference Obligations in Accordance with Freddie Mac Servicing Practices, Which May Limit the Ability of the Servicer To Make Certain Servicing Decisions

The servicers are required to service the Reference Obligations in accordance with Freddie Mac servicing practices. We cannot assure you that the requirement to follow Freddie Mac servicing practices in certain circumstances, or consultations between the servicers and Freddie Mac regarding the application of Freddie Mac servicing practices, will not limit the servicers' ability to make certain servicing decisions.

We Are the Master Servicer, Special Servicer and Directing Party with respect to the Series K Reference Obligations and the SB Securitization Reference Obligations, and the SB Portfolio Reference Obligations Have Not Been Securitized and Are Held by Us

With respect to each Series K Reference Obligation and SB Securitization Reference Obligation, we currently act as the master servicer, the special servicer and the directing party (which has the right to direct the master servicer or any third-party special servicer (if any) with respect to various servicing matters involving each of the Series K Reference Obligations and the SB Securitization Reference Obligations) under the related pooling and servicing agreement. In addition, none of the SB Portfolio Reference Obligations have been securitized, and we currently own all of the SB Portfolio Reference Obligations. In our capacities as the master servicer, the special servicer and the directing party, we may make decisions with respect to the Series K Reference Obligations and SB Securitization Reference Obligations that may adversely affect your investment in the Notes, and similarly, any decisions we make with respect to the SB Portfolio Reference Obligations as the owner may adversely affect your investment in the Notes.

Lending on Income-Producing Properties Entails Risks Related to Property Condition

With respect to all of the mortgaged real properties securing the Reference Obligations, a third-party engineering firm inspected the property to assess exterior walls, roofing, interior construction, mechanical and electrical systems and general condition of the site, buildings and other improvements located at each of the mortgaged real properties in connection with the origination of the related underlying mortgage loans. However, we cannot assure you that all conditions at the mortgaged real properties requiring repair or replacement have been identified in these inspections, or that all building code and other legal compliance issues have been identified through inspection or otherwise, or, if identified, have been adequately addressed by escrows or otherwise. Furthermore, the condition of the mortgaged real properties may have changed since the date of inspection.

With respect to certain mortgaged real properties, the loan documents may require the related borrower to make certain repairs or replacements on the improvements on the mortgaged real property within specified time periods. Some of these repairs or replacements may still be in progress, and we cannot assure you that the borrowers will complete any such repairs or replacements in a timely manner or in accordance with the requirements of the loan documents. We cannot assure you that any work for which reserves were required will be completed in a timely manner or that the reserved amounts will be sufficient to cover the entire cost of the work. In addition, we cannot assure you that these circumstances will not adversely impact operations at or the value of the related mortgaged real properties securing the Reference Obligations.

Special Hazard Losses May Cause You to Suffer Credit Events

In general, the standard form of fire and extended coverage insurance policy covers physical damage to or destruction of the improvements of a property by fire, lightning, explosion, smoke, windstorm and hail, and riot, strike and civil commotion, subject to the conditions and exclusions specified in the related policy. However, most insurance policies typically do not cover any physical damage resulting from, among other things—

- war;
- nuclear, biological or chemical materials;

- revolution;
- governmental actions;
- floods, droughts and other water-related causes;
- earth movement, including earthquakes, landslides and mudflows;
- wet or dry rot;
- vermin; and
- domestic animals.

Unless the loan documents specifically require the borrower to insure against physical damage arising from these causes (and such provisions were not waived), then any losses resulting from these causes may result in Credit Events or Modification Events that might be borne by you as a Holder of Notes.

If the loan documents do not expressly require a particular type of insurance but permit the mortgagee to require such other insurance as is reasonable, a borrower may challenge whether maintaining that type of insurance is reasonable in light of all of the circumstances, including the cost. The servicer's efforts to require such insurance may be further impeded if the applicable originator did not require such borrower to maintain such insurance regardless of the terms of the loan documents.

There is also a possibility of casualty losses on a mortgaged real property for which insurance proceeds, together with land value, may not be adequate to pay the underlying mortgage loan in full or rebuild the improvements. Consequently, we cannot assure you that each casualty loss incurred with respect to a mortgaged real property will be fully covered by insurance or that the underlying mortgage loan will be fully repaid in the event of a casualty.

Furthermore, various forms of insurance maintained with respect to any of the mortgaged real properties for Reference Obligations, including casualty insurance, may be provided under a blanket insurance policy. A blanket insurance policy will also cover other real properties, some of which may not secure any other Reference Obligations. As a result of total limits under any blanket policy, losses at other properties covered by the blanket insurance policy may reduce the amount of insurance coverage with respect to a property securing one of the Reference Obligations.

We cannot assure you regarding the extent to which the mortgaged real properties securing the Reference Obligations will be insured against earthquake risks. Earthquake insurance was not required by Freddie Mac with respect to any mortgaged real properties partially or fully located in an elevated seismic hazard region or a geographic location with a horizontal peak ground acceleration equal to or greater than 0.15g for which a scenario expected loss assessment or a probable maximum loss assessment was performed if the scenario expected loss or probable maximum loss for such mortgaged real properties was less than or equal to 20% of the amount of the replacement cost of the improvements.

The Performance of the Reference Obligations Could be Dependent on the Servicers

The performance of the servicers servicing the Reference Obligations could have an impact on the amount and timing of principal collections on the related Reference Obligations and the rate and timing of the occurrence of Credit Events or Modification Events (and the severity of losses realized with respect thereto). The Reference Obligations were originated and are being serviced pursuant to certain loan purchasing and servicing guidelines that apply to such Reference Obligations. The servicers of the Reference Obligations are generally required to service the Reference Obligations in accordance with applicable law and the terms of our Guide, subject to any variation directed by us and, in some instances, agreed to by us and the individual servicers. The servicers are only servicing for our benefit and have no duties or obligations to service for your benefit. We are the administrator of the Reference Obligations and generally monitor the performance of the servicers, although we have no such duty to monitor the servicers' performance for your benefit. We cannot assure you that any monitoring of the servicers that we may undertake will be sufficient to determine material compliance by the servicers of their contractual obligations owed to us. The Reference Obligations will be serviced by many different servicers, and the individual performance of servicers will

vary. As a result, the performance of the Reference Obligations may similarly vary, which may adversely affect the Notes. For example, the servicing practices of each servicer could have an impact on the timing and amount of unscheduled principal payments allocated to any Reference Obligation, which as a result would impact the timing of principal payments made on the Notes. In addition, the servicing practices could impact the Net Liquidation Proceeds we receive and therefore result in an increase in Tranche Write-down Amounts allocated to the Reference Tranches (and their Corresponding Classes of Notes).

If a servicer fails to service any Reference Obligation in accordance with our standards, we have certain contractual remedies, including the ability to require such servicer to pay us compensatory or other fees. Under no circumstances will you receive the benefit of the payment of compensatory fees or similar fees to us nor will the payment of such fees to us result in a Principal Recovery Amount being allocated to the Notes.

Furthermore, we have the sole right to replace the servicer of each Reference Obligation upon the occurrence of certain events under the Guide and also have certain consent rights with respect to certain servicing matters with respect to the Reference Obligations. Our decision to replace the servicer or grant or deny an approval for such servicing matters may affect the rate and timing of the occurrence of Credit Events or Modification Events (and the severity of losses realized with respect thereto). We cannot assure you that the exercise of our rights with respect to the servicing of the Reference Obligations under the Guide or any other underlying mortgage loan agreements or bond documents will not adversely affect your investment in the Notes.

Under the Administration Agreement, we will be required to provide certain reports relating to the performance of the Reference Obligations and the related mortgaged real properties in the forms provided in the Indenture. We will prepare such reports solely based on the information provided by the servicers of the Reference Obligations or other third parties. In preparing such reports, we will be permitted to conclusively rely on the information provided to us by the servicers or other third parties, and we will not be required to recompute, recalculate or verify the information we received from the servicers or such other parties. Under the Basic Documents, we are not required to indemnify any party to the Basic Documents for any losses, liabilities or expenses caused or incurred by our action or inaction, except for any losses, liabilities or expenses caused or incurred by the willful misfeasance, bad faith, fraud or gross negligence in the performance of our obligations and duties specifically set forth in the Basic Documents.

Statutory and Judicial Limitations on Foreclosure Procedures May Delay Recovery in Respect of the Mortgaged Properties and, in Some Instances, Limit the Amount That May Be Recovered by the Servicers, Resulting in Losses on the Reference Obligations That Might Be Allocated to the Notes

Foreclosure procedures may vary from state to state. The effect of these statutes and judicial principles may be to delay and/or reduce distributions in respect of the Notes. See "*Certain Legal Aspects of Mortgage Loans — Foreclosure.*"

Delays in the Foreclosure Process May Result in Delays or Reductions in Payments on the Notes. Delays in conducting foreclosures of mortgage loans that are Reference Obligations may result in delays or reductions in payments on the Notes. There are many factors that may delay the foreclosure process with respect to any particular mortgage loan, including but not limited to, legal actions brought by the mortgagor including bankruptcy filings and challenges based on technical grounds such as on alleged defects in the mortgage loan documents and alleged defects in the documents under which the mortgage loan was securitized. A number of such challenges by mortgagors have been successful in delaying or preventing foreclosures and it is possible that there will be an increase in the number of successful challenges to foreclosures by mortgagors.

The length of time it takes to complete the foreclosure process may also be affected by applicable administrative rules and regulations.

Enforcement of the applicable laws, rules and regulations, and how effectively that enforcement is carried out, may also affect the length of time it takes to complete the foreclosure process. See "*— Governance and Regulation — Governmental Actions May Affect Servicing of Mortgage Loans and May Limit the Servicer's Ability to Foreclose.*"

Servicing Transfers May Result in Decreased or Delayed Collections and Credit Events

We have the right to terminate servicers as described under "*General Mortgage Loan Purchase and Servicing — Eligible Sellers, Servicers and Warranties*" in Appendix E with respect to the Reference Obligations. The removal of servicing from one servicer and transfer to another servicer involves some risk of disruption in collections due to data input errors, misapplied or misdirected payments, inadequate mortgagor notification, system incompatibilities, potential inability to assign consumer authorizations to effect electronic mortgage payments and other reasons. As a result, the affected Reference Obligations may experience increased delinquencies and defaults, at least for a period of time, until all of the mortgagors are informed of the transfer and comply with new payment remittance requirements (e.g., new servicer payee address) and the related servicing records and all the other relevant data has been obtained by the new servicer. There can be no assurance as to the extent or duration of any disruptions associated with the transfer of servicing or as to the resulting effects on the yields on the Notes.

Each Servicer's Discretion Over the Servicing of the Related Reference Obligations May Adversely Affect the Amount and Timing of Funds Available to Make Payments on the Notes

Each servicer is obligated to service the related Reference Obligations in accordance with applicable law and the Guide, as applicable. See "*General Mortgage Loan Purchase and Servicing — Eligible Sellers, Servicers and Warranties*" in Appendix E with respect to the Reference Obligations. Each servicer has some discretion in servicing the related Reference Obligations as it relates to the application of the Guide. Maximizing collections on the related Reference Obligations is not the servicer's only priority in connection with servicing the related Reference Obligations. Consequently, the manner in which a servicer exercises its servicing discretion or changes its customary servicing procedures could have an impact on the amount and timing of principal collections on the related Reference Obligations, which may adversely affect the amount and timing of principal payments to be made on the Notes. See "*— Governance and Regulation — Governmental Actions May Affect Servicing of Mortgage Loans and May Limit the Servicer's Ability to Foreclose*" and "*— Governance and Regulation — New Laws and Regulations May Adversely Affect Our Business Activities and the Reference Pool.*"

The Performance of Sellers and Servicers May Adversely Affect the Performance of the Reference Obligations

From time to time, originators and servicers of commercial mortgage loans have experienced serious financial difficulties and, in some cases, have gone out of business. There are many factors that can result in such financial difficulties including, for example, declining markets for mortgage loans, claims for repurchases of mortgage loans previously sold under provisions that require repurchase in the event of early payment defaults or for breaches of representations and warranties regarding loan quality and characteristics and increasing costs of servicing without a compensating increase in servicing compensation. Efforts to impose stricter mortgage qualifications for mortgagors or to reduce the presence of Freddie Mac or Fannie Mae could lead to fewer alternatives for mortgagors. See "*— Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other Political Crises, Could Adversely Impact the Mortgaged Real Properties Securing the Reference Obligations and Consequently Could Result in Credit Events or Modification Events.*"

The financial difficulties of sellers and servicers of commercial mortgage loans may be exacerbated by higher delinquencies and defaults that reduce the value of mortgage loan portfolios, requiring sellers to sell the conditional contract rights of their servicing portfolios at greater discounts to par. The costs of servicing an increasingly delinquent mortgage loan portfolio may increase without a corresponding increase in servicing compensation. For example, the suspension of collection of mortgage payments and moratoriums on foreclosure may require servicers to make more advances to mortgagors than would be typical, thus increasing their expenses, while collecting less in the way of sales and foreclosures, thus decreasing their income. In this situation, servicers may experience cash shortages and in turn may resort to taking loans, including loans that would otherwise be deemed risky, to fund their operations. Many sellers and servicers of commercial mortgage loans also have been the subject of governmental investigations and litigation, many of which have the potential to adversely affect the financial condition of those financial institutions. In addition, any regulatory oversight, proposed legislation and/or governmental intervention may have an adverse impact on sellers and servicers. In addition, a heightened risk of cybersecurity incidents affecting servicers, and the responses of servicers to such incidents, may impede the timeliness and accuracy of ongoing reporting by servicers regarding mortgage loans, including the Reference Obligations. See "*— Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other Political Crises, Could Adversely Impact the Mortgaged Real Properties Securing the Reference Obligations and Consequently Could*

Result in Credit Events or Modification Events." These factors, among others, may have the overall material adverse effect of increasing costs and expenses of sellers and servicers while at the same time decreasing servicing cash flow and loan origination revenues, and in turn may have a negative impact on the ability of sellers and servicers to perform their obligations to us with respect to the Reference Obligations and on our ability to obtain accurate mortgage loan performance reporting, which, in turn, could affect the amount and timing of principal collections on the Reference Obligations and the rate and timing of Credit Events and Modification Events (as well as the severity of losses realized with respect thereto).

Some of the Reference Obligations Are Seasoned Mortgage Loans

Certain of the Reference Obligations are seasoned mortgage loans, which were originated as early as April 22, 2019. There are a number of risks associated with seasoned mortgage loans that are not present, or are present to a lesser degree, with more recently originated mortgage loans. For example:

- property values and surrounding areas have likely changed since origination;
- origination standards at the time such Reference Obligations were originated may have been different than current origination standards;
- the financial condition of the related mortgagors may have changed since such Reference Obligations were originated;
- the environmental circumstances at the related mortgaged properties may have changed since such Reference Obligations were originated;
- the physical condition of the related mortgaged properties and improvements may have changed since such Reference Obligations were originated; and
- the circumstances of the related mortgaged properties and mortgagors may have changed in other respects since the Reference Obligations were originated.

Debt Service Coverage Ratios Of, and a Borrower's Ability to Make All Payments Due On, Underlying Mortgage Loans that are Floating Rate Loans or Hybrid ARM Loans May Be Adversely Affected By Rising Interest Rates

The loan documents for the Reference Obligations that are floating rate loans, collectively representing 16.576% of the Cut-off Date Reference Pool Balance, provide that the interest rate on such Reference Obligations will be based on SOFR as shown in Appendix A. In addition, the loan documents for the Reference Obligations that are hybrid ARM loans, collectively representing 0.362% of the Cut-off Date Reference Pool Balance, provide that the interest rate on such Reference Obligations will be fixed for an initial period following its origination date, and thereafter will be adjustable on semi-annual loan reset dates based on SOFR as shown in Appendix A for the remaining loan term. Debt service for each such Reference Obligation (including any hybrid ARM loan after the related loan reset date) will generally increase as interest rates rise, until its mortgage capped interest rate is reached. In contrast, rental income and other income from the mortgaged real properties are not expected to rise as significantly as interest rates rise. Accordingly, the debt service coverage ratios of such Reference Obligations will generally be adversely affected by rising interest rates, and the borrowers' ability to make all payments due on such Reference Obligations may be adversely affected before the mortgage interest rate reaches the related mortgage capped interest rate.

The interest rate on such Reference Obligations will convert to an interest rate based on an alternative index selected by Freddie Mac in its sole discretion in the event any benchmark replacement event set forth in such loan documents occurs. Freddie Mac may, from time to time, at its sole discretion, make certain changes to the loan documents in connection with such conversion. For certain general risk factors associated with SOFR, see "— *Risks Related to the Index*" below.

Governance and Regulation

New Laws and Regulations May Adversely Affect Our Business Activities and the Reference Pool

There has been a substantial expansion of the regulation of loans and of the financial services industry since the 2008 financial crisis, including requirements resulting from the Dodd-Frank Act and related rulemakings. For example, the CFPB adopted a rule that establishes ability to repay requirements for mortgage sellers, as well as rules that require servicers to, among other things, make good faith early intervention efforts to notify delinquent mortgagors of loss mitigation options, to implement available loss mitigation procedures and, if feasible, exhaust all loss mitigation options before initiating foreclosure. All of the Reference Obligations are subject to these rules, and it is possible that a seller's or servicer's failure to comply with these rules could adversely affect the value of the Reference Obligations.

Regulators may, at any time, implement new requirements related to the purchasing and servicing of mortgages, or modify and interpret requirements that already are effective. In addition, certain legislative initiatives, if adopted, could modify the Dodd-Frank Act or other provisions and related regulatory requirements. Future changes to regulatory requirements could affect the servicing value of the Reference Obligations, require us and the sellers and servicers to change certain business practices relating to the Reference Obligations and make the servicing of mortgage loans more expensive. We and the sellers and servicers may also face a more complicated regulatory environment due to future regulatory changes, which could increase compliance and operational costs. In addition, it could be difficult for us and the sellers and servicers to comply with any future regulatory changes in a timely manner, which could interfere with the servicing of the Reference Obligations, limit default management and our loss mitigation options and lead to an increased likelihood of Credit Events and Modification Events (and greater losses realized with respect thereto), which in turn could result in an increase in losses on the Notes. Also, the SEC recently adopted a rule to restrict sponsors and other securitization participants from engaging in transactions that would result in material conflicts of interest with respect to investors in asset-backed securities. While our entry into the transaction contemplated in this Memorandum may be deemed a material conflict of interest under this rule with investors in our mortgage-backed securities and investors in the Notes, this transaction is structured to qualify for the risk-mitigating hedging exception under the rule and it is our expectation that it would therefore be permitted thereunder.

Governmental Actions May Affect Servicing of Mortgage Loans and May Limit the Servicer's Ability to Foreclose

The federal government, state and local governments, consumer advocacy groups and others continue to urge servicers to be aggressive in modifying mortgage loans to avoid foreclosure, and federal, state and local governmental authorities have enacted and continue to propose numerous laws, regulations and rules relating to mortgage loans generally, and foreclosure actions and evictions particularly. A Modification Event could occur if the mortgagor is eligible for a loss mitigation solution as a result of any mortgagor relief programs we institute or are required to offer under the CARES Act or otherwise. See "— *Catastrophic Events, Including Natural and Environmental Disasters, Pandemics and Other Public Health Crises, and War, Terrorism and Other Political Crises, Could Adversely Impact the Mortgaged Real Properties Securing the Reference Obligations and Consequently Could Result in Credit Events or Modification Events.*" If the servicer denies the mortgagor relief, the mortgagor may appeal, which would further delay foreclosure proceedings. Foreclosure also will be delayed if a mortgagor enters into a loss mitigation option, including a loan modification, and subsequently fails to comply with its terms. A Modification Event could result in interest amount reductions and principal write-downs on the Notes. If the rate of Modification Events due to government actions increases, this could have an adverse impact on the Notes. The final rules, among other things, also require servicers to provide certain notices, follow specific procedures relating to loss mitigation and foreclosure alternatives and establish protocols such as assuring that the mortgagor be able to contact a designated person(s) at the servicer to facilitate communications.

Any violations of these laws, regulations and rules may provide new defenses to foreclosure or result in limitations on upward adjustment of mortgage interest rates, reduced payments by mortgagors, permanent forgiveness of debt, increased prepayments due to the availability of government-sponsored refinancing initiatives and/or increased reimbursable expenses. Any of these factors may lead to increased Credit Events and Modification Events (as well as increase the severity of losses realized with respect thereto) and are likely to result in delayed and reduced payments on the Reference Obligations. In addition, these laws, regulations and rules may increase the likelihood of a modification of the mortgage note with respect to a delinquent mortgagor rather than a foreclosure. See "*Certain Legal*

Aspects of Mortgage Loans — Foreclosure" and "*Certain Legal Aspects of Mortgage Loans —Anti-Deficiency Legislation and Other Limitations on Lenders*."

Noteholders will bear the risk that future regulatory and legal developments will result in losses on their Notes. The effect on the Notes will be likely more severe if any of these future legal and regulatory developments occur in one or more states in which there is a significant concentration of mortgaged properties.

Legislative or Regulatory Actions Could Adversely Affect Our Business Activities and the Reference Pool

Our business operations and those of our sellers and servicers may be adversely affected by other legislative and regulatory actions at the federal, state and local levels, including by legislation or regulatory action that changes the loss mitigation, pre-foreclosure and foreclosure processes. For example, we could be negatively affected by legislative, regulatory or judicial action that: (a) changes the foreclosure process in any individual state; (b) limits or otherwise adversely affects the rights of a holder of a first lien on a mortgage (e.g., by granting priority rights in foreclosure proceedings for condominium associations); (c) expands the responsibilities of (and costs to) servicers for maintaining vacant properties prior to foreclosure; or (d) permits or requires principal reductions, such as allowing local governments to use eminent domain to seize mortgage loans and forgive principal on the mortgage loans. These and other similar actions could create delays in the foreclosure process, and could increase expenses, including by delaying the final resolution of seriously delinquent mortgage loans and the disposition of non-performing assets, and could lead to increased Credit Events and Modification Events (as well as increase the severity of losses realized with respect thereto).

In the event of a casualty at any mortgaged real property or the taking of any mortgaged real property by exercise of the power of eminent domain or condemnation, the lender may, at the lender's discretion, hold any insurance or condemnation proceeds to reimburse the borrower for the cost of restoring the mortgaged real property or apply such proceeds to the repayment of debt. Prepayments due to casualty will not require payment of any prepayment premium. Prepayments due to condemnation will not require payment of any prepayment premium unless the related underlying mortgage loan was originated after January 1, 2020 (or December 5, 2019 in the case of a mortgaged real property located in King County, Washington) and either (1) such condemnation is intended to result in the continued use of the mortgaged real property subject to such condemnation for residential purposes, or (2) applicable law expressly requires or permits that the condemning authority or acquiring entity reimburse prepayment premiums incurred in connection with a prepayment occurring as a result of a condemnation. In the case of a condemnation under clause (1) or (2) above, a Condemnation Prepayment Premium will be due to the extent permitted by applicable law.

In August 2014, the SEC adopted substantial revisions to Regulation AB and other rules regarding the offering process, disclosure and reporting for asset-backed securities as defined in Regulation AB. Among other things, the changes require (i) commencing with offerings after November 23, 2016, enhanced disclosure of loan level information at the time of securitization and on an ongoing basis, (ii) that the transaction agreements provide for review of the underlying assets by an independent asset representations reviewer if certain trigger events occur and (iii) periodic assessments of an asset-backed security issuer's continued ability to conduct shelf offerings. Also in August 2014, the SEC issued final rules that became effective in June 2015 encompassing a broad category of new and revised rules applicable to NRSROs. These rules include provisions that require (i) issuers or underwriters of rated asset-backed securities to furnish a Form ABS-15G that contains the findings and conclusions of reports of third-party due diligence providers, (ii) third-party due diligence providers to provide a form with certain information to NRSROs regarding their due diligence services, findings and conclusions, and a certification as to their review and (iii) NRSROs to make publicly available the forms provided by any third-party due diligence providers. In addition, pursuant to the Dodd-Frank Act, in October 2014, the SEC and other regulators adopted risk retention rules that require, among other things, that a sponsor, its affiliate or certain other eligible parties retain at least 5% of the credit risk underlying a non-exempt securitization, and in general prohibit the transfer or hedging of, and restrict the pledge of, the retained credit risk; the risk retention rules took effect for non-exempt residential mortgage-backed securities transactions issued on or after December 24, 2015 and on or after December 24, 2016 for all other non-exempt securitizations. We cannot predict what effect these rules will have on the marketability of asset-backed securities. These rules should not be applicable to the Notes because the Notes are not asset-backed securities as defined in the Exchange Act or in Regulation AB. However, if the Notes are viewed in the financial markets as having traits in common with asset-backed securities, your Notes may be less marketable than asset-backed securities that are offered in compliance with the new rules.

Regulatory Rules Applicable to Investment in Asset-Backed Securities May Apply to Investors in the Notes and/or Adversely Affect the Liquidity of the Notes

The Notes are not asset-backed securities as defined in the Exchange Act or in Regulation AB. However, if the Notes are viewed in the financial markets as having traits in common with asset-backed securities, your Notes may be less marketable than asset-backed securities that are offered in compliance with rules regarding the offering process, disclosure and reporting for asset-backed securities, including Regulation AB and the Dodd-Frank Act.

Investors should be aware, and in some cases are required to be aware, of the investor diligence requirements that apply in the EU under the EU Securitization Regulation and in the UK under the UK Securitization Framework, in addition to any other regulatory requirements that are (or may become) applicable to them and/or with respect to their investment in the Notes. Each investor should consult with its own legal, accounting, regulatory and other advisors and/or its regulator before committing to acquire any Notes to determine whether, and to what extent, the information described in this Memorandum and in any investor report provided in relation to the transaction is sufficient for the purpose of satisfying such requirements.

The EU Due Diligence Requirements apply to EU Institutional Investors, being: (a) institutions for occupational retirement provision and investment managers and authorized entities appointed by such institutions; (b) credit institutions (as defined in the EU CRR); (c) alternative investment fund managers who manage and/or market alternative investment funds in the EU; (d) investment firms (as defined in the EU CRR); (e) insurance and reinsurance undertakings; and (f) management companies of UCITS funds (or internally managed UCITS). The EU Due Diligence Requirements apply also to certain consolidated affiliates of institutional investors that are subject to the EU CRR.

The UK Due Diligence Requirements apply to UK Institutional Investors being: (a) insurance undertakings and reinsurance undertakings, each as defined in the FSMA; (b) the trustees or managers of occupational pension schemes, as defined in the Pension Schemes Act 1993, that have their main administration in the UK, and fund managers of such schemes appointed under the Pensions Act 1995 that, in respect of activity undertaken pursuant to such appointment, are authorized for the purposes of the FSMA; (c) AIFMs, as defined in the Alternative Investment Fund Managers Regulations 2013 (the "AIFM Regulations") that have permission under the FSMA for managing AIFs and market or manage AIFs (as defined in the AIFM Regulations) in the UK, and small registered UK AIFMs, as defined in the AIFM Regulations; (d) UCITS, as defined in the FSMA, which are authorized open ended investment companies, as defined in the FSMA, and management companies, as defined in the FSMA; and (e) CRR firms and FCA investment firms, each as defined in the UK CRR. The UK Due Diligence Requirements apply also to certain consolidated affiliates of institutional investors that are subject to the UK CRR.

EU Institutional Investors and UK Institutional Investors are referred to together as Institutional Investors; and a reference to the applicable Securitization Regulation or Due Diligence Requirements means, in relation to an Institutional Investor, as the case may be, the Securitization Regulation or the Due Diligence Requirements to which such Institutional Investor is subject. In addition, for the purpose of the following paragraph, a reference to a "third country" means (i) in respect of an EU Institutional Investor and the EU Securitization Regulation, a country other than an EU member state, or (ii) in respect of a UK Institutional Investor and the UK Securitization Framework, a country other than the UK.

The EU Due Diligence Requirements restrict an EU Institutional Investor from investing in a securitization unless, among other things, it has verified:

(a) that the originator, sponsor or original lender will retain, on an ongoing basis, a material net economic interest of not less than 5% in the securitization in accordance with the EU Retention Requirement and the risk retention is disclosed to the Institutional Investor;

(b) that the originator, sponsor or SSPE has, where applicable, made available the information required by the EU Transparency Requirements in accordance with the frequency and modalities provided for thereunder; and

(c) that the originator or original lender grants all the credits giving rise to the underlying exposures on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing those credits and has effective systems in place to apply those criteria and processes in order to ensure that credit-granting is based on a thorough assessment of the obligor's creditworthiness.

The European Commission published a report to the European Parliament and Council on the functioning of the EU Securitization Regulation on October 10, 2022 (the "Commission Report"). The European Commission said therein that differentiating the scope of the information which an EU Institutional Investor is required to receive for the purpose of satisfying its verification obligation referred to in paragraph (b) above according to whether the securitization is issued by entities established in the EU or in third countries is not in line with the legislative intent of the EU Securitization Regulation. As such, it is the European Commission's view that EU Institutional Investors should ensure that the EU Transparency Requirements are complied with in full before investing in securitizations even if the originator, sponsor and SSPE of such securitization are all established outside of the EU, as is the case with the transaction contemplated in this Memorandum.

The UK Due Diligence Requirements restrict a UK Institutional Investor from investing in a securitization unless, among other things, it has verified:

(a) that the originator, sponsor or original lender will retain, on an ongoing basis, a material net economic interest of not less than 5% in the securitization in accordance with the UK Retention Requirement and the risk retention is disclosed to the Institutional Investor;

(b) that the originator, sponsor or SSPE has made available sufficient information to enable the institutional investor independently to assess the risks of holding the securitization position and has committed to make further information available on an ongoing basis, as appropriate, including: (i) on at least a quarterly basis, details of the underlying exposures and (ii) on at least a quarterly basis investor reports providing periodic updates on the credit quality and performance of the underlying exposures, any relevant financial or other triggers contained in the transaction documentation including information on events which trigger changes to the priority of payments or a substitution of any counterparty to the transaction, data on the cash flows generated by the underlying exposures and by the liabilities of the securitization and the calculation and modality of retention of a material net economic interest in the transaction by the originator, sponsor or original lender; and

(c) that the originator or original lender grants all the credits giving rise to the underlying exposures on the basis of sound and well-defined criteria and clearly established processes for approving, amending, renewing and financing those credits and has effective systems in place to apply those criteria and processes in order to ensure that credit-granting is based on a thorough assessment of the obligor's creditworthiness.

We will undertake in the Securitization Regulation Agreement that among other things we:

(a) will retain, as originator (as such term is defined for the purpose for the Securitization Regulations), on an ongoing basis a material net economic interest in the transaction constituted by the issuance of the Notes in the form of the retention of not less than 5% of the nominal value of each of the tranches sold or transferred to investors;

(b) will not sell, hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to the Retained Interest or the Reference Obligations, except to the extent permitted in accordance with each of the Securitization Regulations;

(c) will provide on a monthly basis loan-level disclosure in respect of the Reference Obligations in the form of the reporting template set out in Annex 3 (Underlying Exposures – Commercial Real Estate) to Commission Delegated Regulation (EU) 2020/1224 that applies for the purpose of the EU Transparency Requirements, as such reporting template is published on the website of the European Securities and Markets Authority as of the date of this Memorandum; and

(d) will provide on a monthly basis investor reporting in respect of the Notes in the form of the reporting template set out in Annex 12 (Investor Report – Non-ABCP Securitisation) to Commission Delegated Regulation (EU) 2020/1224 that applies for the purpose of the EU Transparency Requirements, as such reporting template is published on the website of the European Securities and Markets Authority as of the date of this Memorandum.

See further under "Securitization Regulation Agreement".

Failure on the part of an Institutional Investor to comply with one or more of the applicable Due Diligence Requirements may result in various penalties including, in the case of those investors subject to regulatory capital

requirements, the imposition of a punitive capital charge on the Notes acquired by the relevant investor. Aspects of the Due Diligence Requirements and what is or will be required to demonstrate compliance to national regulators remain unclear.

Each Institutional Investor should consult with its own legal, accounting, regulatory and other advisors and/or its national regulator to determine whether, and to what extent, the information set out under "Securitization Regulation Agreement" and in this Memorandum generally is sufficient for such Institutional Investor to satisfy the applicable Due Diligence Requirements, including, without limitation, whether the commitment of Freddie Mac under the Securitization Regulation Agreement to retain a material net economic interest in the securitization is sufficient to satisfy the Retention Requirements. Any such Institutional Investor is required to independently assess and determine the sufficiency of the information described in this Memorandum for the purposes of complying with the Due Diligence Requirements.

None of the Transaction Parties, their respective Affiliates or any other person:

(i) makes any representation that the information described herein is sufficient in all circumstances for the purpose of permitting an Institutional Investor to comply with the Due Diligence Requirements or any other applicable legal, regulatory or other requirements in respect of an investment in the Notes;

(ii) will have any liability to any prospective investor or any other person with respect to any deficiency in such information or any failure of the transactions contemplated herein to comply with or otherwise satisfy the Due Diligence Requirements or any other applicable, legal, regulatory or other requirements; and

(iii) will have any obligation, other than the obligations assumed by the Sponsor under the Securitization Regulation Agreement and the obligations assumed by the Transaction Parties under the transaction documents generally, to assist Institutional Investors in complying with the Due Diligence Requirements or any other applicable legal, regulatory or other requirements.

Without limitation to the foregoing, no assurance can be given that the Due Diligence Requirements, or the interpretation or application thereof, will not change, and, if any such change is effected, whether such change would affect the regulatory position of current or future investors in the Notes. In particular, we have no obligation to change the quantum or nature of our holding of the Retained Interest due to any future changes in the Retention Requirements.

Investors should also independently assess and determine whether they are directly or indirectly subject to market risk capital rules jointly promulgated by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve and the FDIC that became effective on January 1, 2013. Any prospective investor that is subject to these rules should independently assess and determine its ability to comply with the regulatory capital treatment and reporting requirements that may be required with respect to the purchase of a Note and what impact any such regulatory capital treatment and reporting requirements may have on the liquidity or market value of the Notes.

Any of the foregoing could have a material adverse impact on the Noteholders.

Changes to the U.S. Federal Income Tax Laws Applicable to Mortgagors May Adversely Affect Your Investment

From time to time, changes to the U.S. federal income tax laws applicable to mortgagors have been and may in the future be enacted. For example, the Tax Cuts and Jobs Act of 2017 limited the deductions mortgagors could take, thereby increasing the taxes payable by certain mortgagors and reducing their available cash. Any such changes in the U.S. federal income tax laws applicable to mortgagors may adversely impact their ability to make payments on the Reference Obligations, which in turn, could cause a loss on the Notes.

We cannot predict the impact of any changes in such laws. You should consult your tax advisors regarding the effect of U.S. federal tax laws on mortgagors prior to purchasing the Notes.

Risks Associated with the Investment Company Act

The Trust has not registered with the SEC as an investment company under the Investment Company Act in reliance on Section 2(b) of the Investment Company Act. The Trust may also be able to rely on another exemption

under the Investment Company Act, but reliance on such other exemption would result in the Trust being a "covered fund" pursuant to the Volcker Rule under the Dodd-Frank Act.

If the SEC or a court of competent jurisdiction were to find that the Trust is required to register as an investment company under the Investment Company Act, but had failed to do so, possible consequences include, but are not limited to, the following: (i) an application by the SEC to a district court to enjoin the violation; and (ii) any contract to which the Trust is party that is made in violation of the Investment Company Act or whose performance involves such violation may be deemed unenforceable by any party to the contract unless a court were to find that under the circumstances enforcement would produce a more equitable result than nonenforcement and would not be inconsistent with the purposes of the Investment Company Act. Should the Trust be subjected to any or all of the foregoing, the Trust and Noteholders could be materially and adversely affected. Pursuant to the Trust Agreement, we agree not to take any actions which would cause the Trust to become an investment company. An Optional Termination Event will occur if the SEC makes a final determination that the Trust must register as an investment company under the Investment Company Act. See "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — Termination Date, Scheduled Termination Date and Early Termination Date*" *and* "*The Agreements — The Indenture — Indenture Events of Default.*"

In December 2013, the banking regulators and other agencies principally responsible for banking and financial market regulation in the United States implemented the final rule under the Volcker Rule, which in general prohibits "banking entities" (as defined therein) from (i) engaging in proprietary trading, (ii) acquiring or retaining an ownership interest in or sponsoring certain "covered funds" (broadly defined to include any entity that would be an investment company under the Investment Company Act but for the exemptions provided in Section 3(c)(1) or 3(c)(7) thereof) and certain similar funds, including certain commodity pools that have registered CPOs and the interests in which are not offered to the public, and (iii) entering into certain relationships with such funds.

Although the Trust does not rely upon the exemptions in Section 3(c)(1) or 3(c)(7) of the Investment Company Act for an exemption from being an investment company under the Investment Company Act, and is not a commodity pool of the type referenced in the definition of "covered fund," the general effects of the final rules implementing the Volcker Rule remain uncertain. See "*— Legal and Regulatory Provisions Affecting Investors Could Adversely Affect the Liquidity of the Notes, Which May Limit Investors' Ability to Sell the Notes*" and "*— Risks Associated with the Commodity Exchange Act.*"

Any prospective investor in the Notes, including a U.S. or foreign bank or an affiliate or subsidiary thereof, should consult its own legal advisors regarding such matters and other effects of the Volcker Rule and regulatory implementation.

Risks Associated with the Commodity Exchange Act

The Commodity Exchange Act, as amended by the Dodd-Frank Act, defines a "commodity pool" to include certain investment vehicles operated for the purpose of trading in "commodity interests," including CFTC-regulated swaps. We have determined, based on the terms of the Basic Documents and other relevant facts and circumstances, that the Transactions between the Trust and us should not be considered "swaps" under the Commodity Exchange Act and, as a result, the Trust should not be a "commodity pool." There is, however, a risk that the CFTC could challenge this determination.

Were the CFTC to determine that one or more of the Transactions between the Trust and us are CFTC-regulated "swaps," we and the Trust would be required to comply with various CFTC regulatory obligations in respect of such Transactions. A further result of such Transactions being deemed swaps is that the Trust could be deemed a "commodity pool," which may require us or another Transaction Party to register as a CPO and comply with applicable regulatory requirements absent an exemption. Further, if the Trust were deemed to be a "commodity pool," by reason of having entered into a swap transaction, a fund or other collective investment vehicle that invests in the Notes may be deemed to have indirectly invested in a transaction subject to CFTC regulation, which could result in that other fund or collective investment vehicle being deemed a commodity pool. As a result, investors in the Notes that are funds or other collective investment vehicles may be subject to additional regulation by the CFTC under the Commodity Exchange Act, including applicable CPO registration requirements. Such investors may elect or be required to sell their Notes rather than comply with CFTC registration and compliance requirements, which could adversely affect the market value of the Notes and limit an investor's ability to resell the Notes in the future. Entities

that invest in the Notes should consult their attorneys and advisors to determine whether, and to what extent, they would be impacted if the Trust were to be deemed a commodity pool and investments in the Notes were to be deemed an investment in commodity interests that could subject the investor to regulation as a commodity pool.

If we reasonably determine, after consultation with external counsel (which will be a nationally recognized and reputable law firm) that we or another Transaction Party must register as a CPO, we will have the right, but not the obligation, to cause an early termination of the Collateral Administration Agreement and the Capital Contribution Agreement. Should we elect to terminate the Collateral Administration Agreement and the Capital Contribution Agreement early due to our determination that we or another person must register as a CPO, this would result in redemption of the Notes prior to the Scheduled Maturity Date.

Alternatively, we or another person may register as a CPO rather than effect an early termination of the Collateral Administration Agreement. Entities that invest in the Notes should consult their attorneys and advisors regarding the potential impact on their status or the status of persons who may be considered their operators for purposes of the Commodity Exchange Act and the CFTC's rules thereunder (including any applicable registration requirements or any exemption or exclusion with respect thereto) in the event that we or another person decide to register with the CFTC as a CPO with respect to the Trust rather than elect to cause an early redemption of the Notes.

In addition, in the event that we or another person choose to register as a CPO rather than effect an early termination of the Collateral Administration Agreement, it is possible that the Trust might be considered a "covered fund" at that time, and Volcker Rule provisions could adversely affect the ability of certain financial institutions to continue to hold, purchase and sell the Notes and thus may adversely affect the marketability of the Notes. You should consult your attorneys and advisors regarding the potential impact of the Trust becoming a "covered fund" under the Volcker Rule. See "*— Legal and Regulatory Provisions Affecting Investors Could Adversely Affect the Liquidity of the Notes, Which May Limit Investors' Ability to Sell the Notes.*"

If we determine that the Trust is a "commodity pool" under the Commodity Exchange Act, we will direct the Indenture Trustee to notify Noteholders as to our proposed course of action, including whether we intend to claim an exemption from CPO registration, effect an early redemption of the Notes, or register as a CPO.

Lack of Liquidity May Adversely Affect the Marketability of the Notes

The Notes are being offered in a private placement only (i) in the United States to "qualified institutional buyers," as such term is defined in Rule 144A under the Securities Act, or (ii) in "offshore transactions," to persons that are not "U.S. persons," as such terms are defined in, and in accordance with, Regulation S under the Securities Act. The Notes will not be registered under the Securities Act or the securities laws of any state. Accordingly, no transfer of a Note may be made unless such transfer is (i) in the United States to a "qualified institutional buyer," as such term is defined in Rule 144A under the Securities Act, or (ii) to a person that is not a "U.S. person" and that acquired the Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act and such transfer itself is exempt from the registration requirements of the Securities Act and any applicable state securities laws. The Sponsor will provide to any Holder of a Note and any prospective transferees designated by any such Holder, information regarding the related Notes and the Reference Pool and such other information as is necessary to satisfy the condition to eligibility set forth in Rule 144A(d)(4) for transfer of any such Note without registration thereof under the Securities Act pursuant to the registration exemption provided by Rule 144A. The Holder of any Note asserts and agrees, by its acceptance of such Note, that it is either (i) a "qualified institutional buyer" as such term is defined in Rule 144A under the Securities Act, or (ii) not a "U.S. person" and that acquired such Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act and it will indemnify the Indenture Trustee and us against any liability that may result if any such transfer is not exempt or is not made in accordance with such federal and state laws.

The Notes are subject to restrictions to avoid certain fiduciary concerns and the potential application of the prohibited transaction rules under ERISA and Section 4975 of the Code, or, in the case of any governmental plan, church plan or foreign plan, a violation of Similar Law. The Class M Notes may be acquired by a Plan or persons or entities acting on behalf of, using the assets of or deemed to hold the assets of, a Plan, only if certain conditions are satisfied. The Class B Notes may not be acquired or held by Plans or persons acting on behalf of, using the assets of or deemed to hold the assets of a Plan. See "*Certain ERISA Considerations*" for additional information regarding the

applicable ERISA restrictions on transfer. See "*Description of the Notes — Form, Registration and Transfer of the Notes*."

Transfers of a Note will not be registered unless the transfer complies with the applicable restrictions stated above. As a result, a secondary trading market for the Notes may not develop and you must be prepared to bear the risk of your investment in the Notes until the maturity thereof.

Legal and Regulatory Provisions Affecting Investors Could Adversely Affect the Liquidity of the Notes, Which May Limit Investors' Ability to Sell the Notes

Regulatory or legislative provisions applicable to certain investors may have the effect of limiting or restricting their ability to hold or acquire securities such as the Notes, which in turn may adversely affect the ability of Noteholders who are not subject to those provisions to resell their Notes in the secondary market. For example, regulations were first adopted on December 10, 2013 to implement the Volcker Rule, which, among other things, restricts purchases or sales of securities and derivatives by "banking entities" (which is broadly defined to include U.S. banks and bank holding companies and many non-U.S. banking entities, together with their respective subsidiaries and other affiliates) if conducted on a proprietary trading basis. The Volcker Rule's provisions may adversely affect the ability of banking entities to purchase and sell the Notes and thus may adversely affect the marketability of the Notes.

The Trust has been structured with the intent that it will not constitute a "covered fund" for purposes of the Volcker Rule under the Dodd-Frank Act. The Trust has not been registered and will not be registered with the SEC as an investment company in reliance on Section 2(b) of the Investment Company Act. In the unlikely event that the Trust is determined to be a "commodity pool" as defined in the Commodity Exchange Act and we choose to register as a CPO rather than designate an Early Termination Date, it is possible that the Trust might be considered a "covered fund" at that time. As a result, after any such registration, the Volcker Rule's provisions may adversely affect the ability of banking entities to continue to hold, purchase and sell the Notes and thus may adversely affect the marketability of the Notes. See "*— Risks Associated with the Investment Company Act*" and "*— Risks Associated with the Commodity Exchange Act.*"

Risks Related to Freddie Mac

In addition to the risks relating to us set forth in this Memorandum, investors should carefully consider the risk factors and other information set forth in the Incorporated Documents.

Freddie Mac is Dependent on the Support of Treasury

In connection with Freddie Mac's entry into conservatorship, Freddie Mac entered into the Senior Preferred Stock Purchase Agreement with the U.S. Department of the Treasury ("**Treasury**") (this agreement, as amended, the "**Purchase Agreement**"). The Purchase Agreement provides, among other things, that, on a quarterly basis, Freddie Mac generally may draw funds up to the amount, if any, by which Freddie Mac's total liabilities exceed its total assets, as reflected on Freddie Mac's GAAP consolidated balance sheet for the applicable fiscal quarter, *provided* that the aggregate amount funded under the Purchase Agreement may not exceed Treasury's commitment. Freddie Mac's ability to access funds from Treasury under the Purchase Agreement is critical to keeping it solvent, allowing it to focus on its primary business objectives under conservatorship, and avoiding the appointment of a receiver by FHFA under statutory mandatory receivership provisions. We cannot accurately predict what regulatory and legislative policies or actions the Administration, FHFA or Congress will pursue with respect to Freddie Mac. FHFA and Treasury can amend the Purchase Agreement at any time. Any deterioration in Freddie Mac's financial position or any discontinued support of Treasury could impact Freddie Mac's ability to perform its contractual obligations, and investors will be subject to the credit risk associated with Freddie Mac's contractual obligations. See "*About Freddie Mac — Conservatorship and Government Support of Our Business.*" For additional information regarding the Purchase Agreement or regulatory developments pertaining to Freddie Mac, please see the Incorporated Documents.

If FHFA Placed Freddie Mac Into Receivership, Its Assets Would Be Liquidated. The Liquidation Proceeds Might Not Be Sufficient to Pay Claims Outstanding Against Freddie Mac, Including Claims on the Collateral Administration Agreement or the Capital Contribution Agreement

Freddie Mac could be placed into receivership at the discretion of the director of FHFA, with the consent of Treasury, at any time for a number of reasons set forth in the GSE Act. Bills have been and may continue to be introduced in Congress that provide for Freddie Mac to be placed into receivership. In addition, FHFA could be required to place Freddie Mac into receivership if Treasury were unable to provide Freddie Mac with funding requested under the Purchase Agreement to address a deficit in Freddie Mac's net worth.

Being placed into receivership would terminate the conservatorship. The purpose of receivership is to liquidate our assets and resolve claims against us. The appointment of FHFA as our receiver would terminate all rights and claims that our stockholders and creditors might have against our assets or under the Freddie Mac Act as a result of their status as stockholders or creditors, other than possible payment upon our liquidation. Furthermore, FHFA, as receiver, could exercise certain powers that could adversely affect the Holders of the Notes. As receiver, FHFA could repudiate any contract entered into by Freddie Mac prior to its appointment as receiver if FHFA determines, in its sole discretion, that performance of the contract is burdensome and that repudiation of the contract promotes the orderly administration of Freddie Mac's affairs. The GSE Act requires that any exercise by FHFA of its right to repudiate any contract occur within a reasonable period following its appointment as receiver. If FHFA, as receiver, were to repudiate Freddie Mac's obligations under the Collateral Administration Agreement and the Capital Contribution Agreement, the receivership estate would be liable for actual direct compensatory damages as of the date of receivership under the GSE Act. Any such liability could be satisfied only to the extent that Freddie Mac's assets were available for that purpose.

In addition, when administering the receivership claims process, FHFA could treat similarly situated creditors unequally, including treating creditors with claims related to senior unsecured debt securities and creditors with claims related to guarantee obligations on mortgage-related securities unequally, if FHFA determines such treatment is necessary to maximize the value of the assets of Freddie Mac, to maximize the present value return from the sale or other disposition of the assets of Freddie Mac, or to minimize the amount of any loss realized upon the sale or other disposition of the assets of Freddie Mac, as long as all creditors would receive at least as much as they would in a liquidation. During receivership or conservatorship, FHFA may take any authorized action that FHFA determines is in the best interest of Freddie Mac or FHFA, including the public that FHFA serves.

During a receivership, certain rights of the Trust under the Collateral Administration Agreement and the Capital Contribution Agreement may not be enforceable against FHFA, or enforcement of such rights may be delayed. Whether or not FHFA as receiver repudiates the Capital Contribution Agreement or the Collateral Administration Agreement, the Issuer may be treated as a general unsecured creditor of Freddie Mac with respect to any unpaid Capital Contribution Amounts, Transfer Amounts or Return Reimbursement Amounts that accrued prior to the commencement of the receivership. A receivership of Freddie Mac is not an Indenture Event of Default; however, if an Indenture Event of Default occurs as a result of such receivership, it would be a Freddie Mac Default, which will give the Trust the right to designate an Early Termination Date.

The GSE Act also provides that no person may exercise any right or power to terminate, accelerate or declare an event of default under certain contracts to which Freddie Mac is a party, or obtain possession of or exercise control over any property of Freddie Mac, or affect any contractual rights of Freddie Mac, without the approval of FHFA as receiver, for a period of 90 days following the appointment of FHFA as receiver.

The Custodian Account and the Eligible Investments held therein are legally separated from any receivership estate because they are owned by the Issuer, which is a legally separate entity from us and, moreover, because we will never have had any ownership interest in the Note proceeds used to purchase the Eligible Investments. The legal isolation of the Custodian Account and Eligible Investments held in the Custodian Account could nonetheless be challenged if FHFA were to ask a court to substantively consolidate the Trust with us and to pool all of their respective assets for distributions to our creditors. The GSE Act does not expressly authorize FHFA, as receiver, to substantively consolidate affiliates into us, and the disregard of an entity's separate existence is not generally favored. However, if substantive consolidation were nonetheless to occur, there could be delays in payments to Noteholders and in the enforcement of rights to payments from the Custodian Account.

If the Custodian Account or the Eligible Investments held in the Custodian Account were subject to administration in Freddie Mac's receivership estate, the lien under the Indenture should be respected. However, if FHFA as receiver were to establish a successor to Freddie Mac that acquired Freddie Mac's assets and obligations, the lien of the Indenture may be subject to a priming lien in favor of any such successor if the successor were unable to obtain unsecured or subordinate secured credit or issue unsecured or subordinate secured debt and the successor provides Noteholders with adequate protection in the form of periodic cash payments, additional or replacement liens or other similar relief, which could reduce payments to Noteholders.

Creditworthiness of Freddie Mac

The receipt by Holders of interest and principal payments on their Notes may be dependent on the Trust's timely receipt of payments from us under the Collateral Administration Agreement and the Capital Contribution Agreement. Our failure to pay the Transfer Amount, Return Reimbursement Amount and/or Capital Contribution Amount with respect to any Payment Date, whether because of our creditworthiness or otherwise, may result in the Trust's inability to pay interest and/or principal on the Notes in full on such Payment Date.

The Administration Agreement will require us to reimburse the Trust for Expenses. Our failure to pay Expenses for any reason, whether because of our creditworthiness, the application of the relevant Expense Cap or otherwise, will result in the Trust's inability to pay its operating expenses.

Any Freddie Mac Default would permit the Trust to designate an Early Termination Date with respect to the Notes which, in turn, would result in a redemption of the Notes on the corresponding Early Redemption Date. See "*— Risks Related to the Trust Assets — Risks Related to Eligible Investments — Your Investment Will Be Exposed to the Value of the Underlying Assets of the Relevant Eligible Investments*" and "*Description of the Notes — Scheduled Maturity Date and Early Redemption Date.*"

A Receiver May Transfer or Sell Our Assets and Liabilities

If FHFA were to be appointed as receiver for us, the receiver would have the right to transfer or sell any asset or liability of ours, without any approval, assignment or consent. If the receiver were to transfer our obligations under the Collateral Administration Agreement and the Capital Contribution Agreement to another party, Holders of the Notes would be exposed to the credit risk of that party.

Changes in Our Business Practices May Adversely Affect Your Investment

We have a set of policies and procedures that we follow in the normal course of our mortgage loan purchase and servicing business, which are generally described in this Memorandum. We have indicated that certain of these practices are subject to change over time, as a result of changes in the economic environment and as a result of regulatory changes and changes in requirements of its regulators, among other reasons. FHFA has the power to require us from time to time to change our processes, take action and/or stop taking action that could impact our business. We may at any time change our practices as they relate to servicing requirements for servicers, including policies with respect to loss mitigation, policies governing the pursuit of remedies for breaches of sellers' representations and warranties, REO disposition policies and other policies and procedures that may, in their current forms, benefit the Noteholders. In undertaking any changes to our practices or our policies and procedures, we may exercise complete discretion and have no obligation to consider the impact on you, and may undertake changes that negatively affect you in pursuing other interests, including, but not limited to, minimizing losses for taxpayers and complying with requirements put forth by our regulators, among others.

Risks Related to the Trust Assets

Risks Related to Eligible Investments

Your Investment Will Be Exposed to the Value of the Underlying Assets of the Relevant Eligible Investments

The Trust's source of funds for repayment of the outstanding Class Principal Balance of the Notes will be limited to the proceeds of the liquidation of the Eligible Investments and any payments of Return Reimbursement Amounts and Capital Contribution Amounts we are required to make under the Collateral Administration Agreement and

Capital Contribution Agreement, respectively. Accordingly, in the event that we fail to make any payments of Capital Contribution Amounts required by the Capital Contribution Agreement, you will be exposed to the market value of the Eligible Investments. There can be no assurance that there will be no default with respect to payments on the Eligible Investments or declines in the value of Eligible Investments. See "*The Agreements — The Indenture — Accounts, Accountings and Reports.*"

The Trust's source of funds for payment of interest on the Notes on any Payment Date will be (i) the investment earnings on the Eligible Investments with respect to such Payment Date, (ii) the Transfer Amount due from us with respect to such Payment Date under the Collateral Administration Agreement and (iii) the Index Component Contribution due from us with respect to such Payment Date under the Capital Contribution Agreement. A decrease in the investment earnings on the Eligible Investments could result in the failure of Noteholders to receive the full amount of accrued interest payable on a Payment Date in the event that we do not pay the Index Component Contribution portion of the Capital Contribution Amount, if any, with respect to such Payment Date.

Certain Types of Eligible Investments May Suspend or Delay Redemptions

Some types of Eligible Investments may, pursuant to the terms of such Eligible Investments, be able to suspend or delay redemptions. Any suspension or delay of redemptions may cause a delay or loss in the payment of principal or interest on the Notes. Furthermore, certain types of Eligible Investments may, under certain conditions, impose fees on redeeming investors. Any of these conditions could materially and adversely affect the Trust's ability to pay the outstanding principal amount of or interest on the Notes, should we fail to pay the Capital Contribution Amount as required by the Capital Contribution Agreement.

Redeeming Units of an Eligible Investment During an Unfavorable Market Environment May Affect the Net Asset Value of Such Eligible Investment

Any Eligible Investment could experience a decrease in net asset value and/or a negative yield, particularly in times of overall market turmoil or declining prices for the Eligible Investments sold, or when the markets are illiquid. When markets are illiquid, the Investment Manager may be unable to sell illiquid Eligible Investments at the desired time or price. Illiquidity can be caused by, among other things, a drop in overall market trading volume, an inability to find a ready buyer, or legal restrictions on the resale of the Eligible Investments. Certain Eligible Investments that were liquid when purchased may later become illiquid, particularly in times of overall economic distress. In selling Eligible Investments prior to maturity, any such Eligible Investment may realize a price higher or lower than that paid to acquire such Eligible Investment, depending upon whether interest rates have decreased or increased since their acquisition. Any of these conditions could materially and adversely affect the Trust's ability to pay the outstanding principal amount of or interest on the Notes, should we fail to pay the Capital Contribution Amount as required by the Capital Contribution Agreement.

Failure of Eligible Investments to Satisfy the Relevant Criteria May Not Result in Their Replacement

In the event an Eligible Investment no longer satisfies the criteria set forth in the Investment Management Agreement, no action will be taken by the Investment Manager unless it has actual knowledge (without independent investigation) of such failure to satisfy such criteria, after consultation with the Administrator. As a result, a period of time may elapse following the failure of an Eligible Investment to meet such criteria before any action is taken to liquidate shares of such Eligible Investment and, therefore, it may continue to be invested in assets that may not at such time constitute an Eligible Investment. See the definition of "**Eligible Investments**" in the "*Glossary of Significant Terms*."

Unfavorable Market Conditions May Cause Changes in the Yield of an Eligible Investment

Although the market value, yield and liquidity of the Eligible Investments are generally less sensitive to changes in market interest rates than are funds that invest in longer-term investments, changes in short-term interest rates may cause changes to the market value, yield and liquidity of the Eligible Investments. During periods of rising interest rates an Eligible Investment's yield (and its market value) will tend to be lower than prevailing market rates. In addition, a low-interest rate environment may prevent an Eligible Investment from providing a positive yield or maintaining a stable net asset value, and may cause an Eligible Investment to provide a negative yield. Market disruptions also may impair the liquidity of any Eligible Investments. If the market value, yield and/or liquidity of an

Eligible Investment is impaired, the Trust's ability to pay the outstanding principal amount of and/or interest on the Notes could be materially and adversely affected, should we fail to pay the Capital Contribution Amounts as required by the Capital Contribution Agreement.

The Net Yield of an Eligible Investment May Become Negative for Other Reasons

If an Eligible Investment incurs a management fee during a low interest rate environment, the payment of such fee may prevent the Eligible Investment from providing a positive yield or maintaining a stable net asset value of $1.00, and may cause the Eligible Investment to provide a negative yield. Similarly, if the investments are issued with a negative yield by the U.S. government, or if a change in regulation requires Eligible Investments to mark-to-market, the Eligible Investments may be prevented from providing a positive yield or maintaining a stable net asset value of $1.00. In either case, the Trust's ability to pay the outstanding principal amount of and/or interest on the Notes could be materially and adversely affected, should we fail to pay the Capital Contribution Amount covering any such decline in value or investment losses. In addition, in a negative yield environment, certain Eligible Investments may also trigger a reverse distribution mechanism or other similar actions to help maintain a stable net asset value, which would result in an investment deficiency.

The Investment Manager May Be Unable to Liquidate Investments in a Timely Manner

There can be no assurances that there will not be a delay in the ability of the Investment Manager to liquidate the Eligible Investments or, upon such liquidation, that the amounts realized from the liquidation of the Eligible Investments will not be less than the outstanding principal amount of such Eligible Investments. If we were to fail to pay the Transfer Amount required by the Collateral Administration Agreement and the Index Component Contribution portion of the Capital Contribution Amount required by the Capital Contribution Agreement, no other assets would be available to the Noteholders for payment of the resulting deficiency in the applicable Interest Payment Amount and the Noteholders would bear the resulting loss thereof.

Ineligible Investments May Adversely Affect Your Investment

The Investment Management Agreement requires that Trust Assets be invested only in Eligible Investments. The Investment Manager will be required to sell any ineligible investments, which may result in a loss if we fail to pay the Investment Liquidation Contribution portion of the Capital Contribution Amount if, and when, due.

Investment Factors and Risks Related to the Notes

The Notes May Not Be Repaid in Full

The Notes do not represent obligations of any person or entity other than the Trust and do not represent a claim against any assets other than the Trust Assets. No governmental agency or instrumentality will guarantee or insure payment on the Notes. If the Trust were unable to make payments on the Notes from the Trust Assets, no other assets would be available to Noteholders for payment of the deficiency, and Noteholders would bear the resulting loss.

Limited Source of Payments — No Recourse to Reference Obligations

The Notes will be limited recourse obligations of the Trust, payable solely from the Trust Assets. The Notes will not be insured by any financial guaranty insurance policy. The Notes will not represent an interest in the Reference Obligations nor an obligation of us (other than with respect to our payment of the Transfer Amounts, Return Reimbursement Amounts and Capital Contribution Amounts owed by us under the Collateral Administration Agreement and Capital Contribution Agreement), the Indenture Trustee, the Owner Trustee, the Initial Purchasers or any of their affiliates. The Notes will be the obligations solely of the Trust. If the Trust were unable to make payments on the Notes from the Trust Assets, no other assets would be available to Noteholders for payment of the deficiency, and Noteholders would bear the resulting loss.

Subordination of the Notes

The rights of the Holders of the Notes with respect to the Trust Assets will be subject to our prior claims and may be subject to the claims of any other creditor of the Trust that is entitled to priority as a matter of law or by virtue of any nonconsensual lien that such creditor has on the Trust Assets.

Subordination of Corresponding Classes of Reference Tranches Increases Risk of Loss on the Notes

The Tranche Write-down Amount with respect to any Payment Date will be allocated in the order of priority described in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-down Amounts*." See also "*Description of the Notes — Reductions in Class Principal Balances of the Notes Due to Allocation of Tranche Write-down Amounts.*" Any Tranche Write-down Amount allocated to a Class of Reference Tranche corresponding to an outstanding Class of Notes will result in a corresponding reduction in the Class Principal Balance of such Class of Notes.

Similarly, to the extent that Modification Events result in a Modification Loss Amount, such Modification Loss Amount will be allocated in the order of priority described in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*." Any Modification Loss Amount allocated to a Class of Reference Tranche corresponding to an outstanding Class of Notes will result in a corresponding reduction in the Interest Payment Amount and/or Class Principal Balance of such Class of Notes. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*."

If you calculate your anticipated yield based on an assumed rate of Credit Events and Modification Events with respect to the Reference Pool that is lower than the rate actually incurred on the Reference Pool, your actual yield to maturity may be lower than that so calculated and could be negative such that you may fail to receive a full return of your initial investment in the Notes. The timing of Credit Events and Modification Events and the severity of losses realized with respect thereto will also affect your actual yield to maturity on the Notes, even if the average rate is consistent with your expectations. In general, the earlier the Notes suffer a reduction in Class Principal Balance due to the allocation of Tranche Write-down Amounts or Modification Loss Amounts on or a reduction in the Interest Payment Amount triggered by Modification Loss Amounts, the greater the effect on your yield to maturity on the Notes. See "*Prepayment and Yield Considerations*."

For a more detailed description of the hypothetical structure and the Reference Tranches, including the effect of subordination, see "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches*."

A Change in Any Reporting Period May Affect the Yield on the Notes

Pursuant to the Indenture, we are permitted to revise the definition of Reporting Period to conform to any updates to our operational processes or timelines for mortgage loans serviced in accordance with the Guide, *provided* that notice of such revision is included in a Payment Date Statement made available to the Noteholders at least two calendar months prior to the first Payment Date affected by such revision. See "*The Agreements — The Indenture — Amendments to the Indenture and the other Basic Documents*." There can be no assurance that any such revision will not have an adverse effect on the yield of the Notes.

The Notes Will Not Be Listed on any National Securities Exchange, Which May Limit Investors' Ability to Sell the Notes

The Notes are not required to be listed on any national securities exchange or traded on any automated quotation systems of any registered securities association. The Initial Purchasers will have no obligation to make a market in the Notes. As a result, there can be no assurance as to the liquidity of the market that may develop for the Notes, or if it does develop, that it will continue. It is possible that investors who desire to sell their Notes in the secondary market may find no or few potential purchasers and experience lower resale prices than expected. Investors who desire to obtain financing for their Notes similarly may have difficulty obtaining any credit or credit with satisfactory interest rates which may result in lower leveraged yields and lower secondary market prices upon the sale of the Notes. In addition, the ability of the Initial Purchasers to make a market in the Notes may be impacted by changes in regulatory requirements applicable to marketing and selling of, or issuing quotations with respect to, asset-backed securities generally.

We make no representation as to the proper characterization of the Notes for legal investment, regulatory, financial reporting or other purposes, as to the ability of particular investors to purchase the Notes under applicable legal investment or other restrictions or as to the consequences of an investment in the Notes for such purposes or

under such restrictions. The liquidity of trading markets for the Notes may also be adversely affected by general declines or disruptions in the credit markets. Such market declines or disruptions could adversely affect the liquidity of and market for the Notes independent of the credit performance of the Reference Pool or its prospects. We have no obligation to continue to issue securities similar to the Notes or with similar terms. FHFA may require us to discontinue issuing such securities or require that alternative risk sharing transactions be effected, thereby affecting the development of the market for the Notes. Further, even though Freddie Mac and Fannie Mae are required to work together in implementing risk sharing transactions, the terms and structures of these transactions may be different.

The Terms of the Reference Obligations Do Not Provide Absolute Certainty with Regard to the Rate, Timing and Amount of Payments on the Notes

Payments of principal and/or interest on the Notes will depend upon, among other things, the rate and timing of payments on the Reference Obligations. Prepayments on the Reference Obligations may result in a faster rate of principal payments on the Notes, thereby resulting in a shorter average life for the Notes than if those prepayments had not occurred. The rate and timing of principal prepayments on pools of mortgage loans are influenced by a variety of economic, demographic, geographic, social, tax and legal factors. In addition, prepayments may occur in connection with a permitted partial release of a mortgaged real property.

Your entitlement to receive payments of principal on the Notes may be subject to various contingencies, such as prepayment and default rates with respect to the Reference Obligations. Each of the Reference Obligations will specify the terms on which the borrower must repay the outstanding principal amount of the loan. The rate, timing and amount of scheduled payments of principal may vary, and may vary significantly, from mortgage loan to mortgage loan. The rate at which the Reference Obligations amortize will directly affect the rate at which the Class Principal Balance of the Notes is paid down or otherwise reduced.

In addition, a Reference Obligation may permit a borrower during some of the loan term to prepay the loan. In general, a borrower will be more likely to prepay its mortgage loan when it has an economic incentive to do so, such as obtaining a larger loan on the same mortgaged real property or a lower or otherwise more advantageous interest rate through refinancing or selling the related mortgaged real property at a favorable price. If a Reference Obligation includes some form of prepayment restriction, the likelihood of prepayment should decline. These restrictions may include an absolute or partial prohibition against voluntary prepayments during some of the loan term, during which voluntary principal payments are prohibited or a requirement that voluntary prepayments made during a specified period of time be accompanied by a prepayment premium or yield maintenance charge.

Generally, a borrower is less likely to prepay if prevailing interest rates are at or above the interest rate borne by its mortgage loan. On the other hand, a borrower is more likely to prepay if prevailing rates fall significantly below the interest rate borne by its mortgage loan. Borrowers are less likely to prepay mortgage loans with lockout periods, yield maintenance charge provisions or prepayment premium provisions, to the extent enforceable, than otherwise identical mortgage loans without these provisions or with shorter lockout periods or with lower or no yield maintenance charges, prepayment premiums or substitution premiums. None of the servicers or any sub-servicers will be required to advance any yield maintenance charges, prepayment premiums or substitution premiums for the Notes. In addition, Freddie Mac may reduce or waive yield maintenance charges on a Reference Obligation and reserves the right to agree to such reductions or waivers in its sole discretion.

Notwithstanding the terms of the Reference Obligations, the amount, rate and timing of payments and other collections on those Reference Obligations will, to some degree, be unpredictable because of borrower defaults, borrower prepayments or casualties and condemnations with respect to the mortgaged real properties.

The investment performance of the Notes may vary materially and adversely from your expectations due to—

- the rate of prepayments and other unscheduled collections of principal on the Reference Obligations being faster or slower than you anticipated;

- the rate of defaults (and therefore Credit Events) on the Reference Obligations being faster than you anticipated;

- the actual net cash flow for the Reference Obligations being different than the underwritten net cash flow for the Reference Obligations as presented in this Memorandum; or

- the debt service coverage ratios for the Reference Obligations as set forth in the related loan documents being different than the debt service coverage ratios for the Reference Obligations as presented in this Memorandum.

Accordingly, we cannot predict the rate and timing of principal prepayments on the Reference Obligations. As a result, repayment of the Notes could occur significantly earlier or later, and the average life of the Notes could be significantly shorter or longer, than you expected. The actual yield to you, as a Holder of a Note, may not equal the yield you anticipated at the time of your purchase, and the total return on investment that you expected may not be realized. In deciding whether to purchase any Notes, you should make an independent decision as to the appropriate prepayment, default and loss assumptions to be used.

Risks Related to the Index

SOFR Rate Levels Could Reduce the Yield on the Notes

Lower than anticipated levels of the SOFR Rate could result in actual yields on the Notes that are lower than anticipated. The SOFR Rate is not likely to remain constant at any level. The timing of a change in the level of the SOFR Rate may affect the actual yield on the Notes, even if the average level is consistent with your expectation. In general, the earlier a change in the level of the SOFR Rate, the greater the effect on the yield on the Notes. As a result, the effect on the yield received due to the SOFR Rate that is lower (or higher) than the rate anticipated during earlier periods is not likely to be offset by a later equivalent increase (or reduction). Moreover, changes may not correlate with changes in interest rates generally or with changes in other indices. The yield on the Notes could be either adversely or positively affected if changes in the SOFR Rate do not reflect changes in interest rates generally.

Risks Related to the Class Coupon Being Based on SOFR

SOFR is a relatively new interest rate index which could adversely affect the market value or liquidity of the Notes.

Compounded averages of SOFR, which are used to determine the SOFR Rate, have only been published since March 2020.

The FRBNY publishes SOFR on the FRBNY's Website. SOFR is intended to be a broad measure of the cost of borrowing cash overnight collateralized by Treasury securities. SOFR is calculated as a volume-weighted median of transaction-level tri-party repo data collected from The Bank of New York Mellon as well as General Collateral Finance Repo transaction data and data on bilateral Treasury repo transactions cleared through The Fixed Income Clearing Corporation's delivery-versus-payment service. The FRBNY notes that it obtains information from DTCC Solutions LLC, an affiliate of the Depository Trust and Clearing Corporation. The FRBNY states on its publication page for SOFR that the use of SOFR is subject to important limitations and disclaimers, including that the FRBNY may alter the methods of calculation, publication schedule, rate revision practices or availability of SOFR at any time without notice.

SOFR is published by the FRBNY based on data received from sources outside of our control or direction and we have no control over its determination, calculation or publication. The activities of the FRBNY may directly affect prevailing SOFR rates in ways we are unable to predict. There can be no guarantee that SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of investors in the Notes. If the manner in which SOFR is calculated is changed or if SOFR is discontinued, that change or discontinuance may result in a reduction of the amount of interest payable on the Notes and the trading prices of the Notes.

The FRBNY began to publish SOFR in April 2018. The FRBNY has also been publishing historical indicative secured overnight financing rates going back to 2014. Investors should not rely on any historical changes or trends in SOFR as an indicator of future changes or trends in SOFR. As an overnight lending rate, SOFR may be subject to higher levels of volatility relative to other interest rate benchmarks. Also, since SOFR is a relatively new market index, the Notes will likely have no established trading market when issued, and an established trading market may not

develop or may not provide significant liquidity. Market terms for securities like the Notes, such as the spread over the rate reflected in interest rate provisions, may evolve over time, and trading prices of the Notes may be lower than those of later-issued MSCR notes with class coupons based on SOFR as a result. Similarly, if SOFR does not become widely adopted for securities like the Notes, the trading prices of the Notes may be lower than those of securities like the Notes linked to indices that are more widely used. Investors in Notes may not be able to sell the Notes at all or may not be able to sell the Notes at prices that will provide them with yields comparable to those of similar investments that have a developed secondary market, and may consequently experience increased pricing volatility and market risk.

Due to the emerging and developing adoption of SOFR as an interest rate index, investors who desire to obtain financing for their Notes may have difficulty obtaining any credit or credit with satisfactory interest rates, which may result in lower leveraged yields and lower secondary market prices upon the sale of such Notes. See "*— General Risks — The Liquidity of the Notes May Be Limited*."

The use of SOFR may present additional risks that could adversely affect the value of and return on the Notes. In contrast to other indices, SOFR may be subject to direct influence by activities of the FRBNY, which activities may directly affect prevailing SOFR rates in ways we are unable to predict.

Risks Related to the SOFR Rate

In March 2020, the FRBNY began to publish compounded averages of SOFR, including 30-Day Average SOFR, which are used to determine the SOFR Rate. It is possible that there will be limited interest in securities products based upon the SOFR Rate or in Freddie Mac's implementation of the SOFR Rate. As a result, you should consider whether any future reliance on 30-Day Average SOFR could adversely affect the market values and yields of the Notes due to potentially limited liquidity and resulting constraints on available hedging and financing alternatives.

We may, from time to time, at our sole discretion, make SOFR Adjustment Conforming Changes without the consent of Noteholders or any other party, which could change the methodology used to determine the SOFR Rate. We can provide no assurance that the methodology to calculate the SOFR Rate will not be adjusted as described in the prior sentence and, if so adjusted, that the resulting Class Coupons will yield the same or similar economic results over the term of the Notes relative to the results that would have occurred had the Class Coupons been based on the SOFR Rate without such adjustment or that the market value will not decrease due to any such adjustment in methodology. We will have significant discretion in making SOFR Adjustment Conforming Changes.

You should carefully consider the foregoing uncertainties prior to investing in the Notes. In general, events related to SOFR and alternative reference rates may adversely affect the liquidity, market value and yield of your Notes.

Changes to, or Elimination of, SOFR Could Adversely Affect Your Investment in the Notes

In certain circumstances, as described under "*Description of the Notes — Benchmark Replacement Provisions*," SOFR will be replaced as the Benchmark following the occurrence of a Benchmark Transition Event and its related Benchmark Replacement Date. Benchmark Transition Events include the making of public statements or the publication of information by the administrator of SOFR or its regulatory supervisor that SOFR will no longer be provided or is no longer representative of underlying market or economic conditions. There can be no assurance that these events will be sufficient to trigger a change from SOFR in all circumstances where SOFR is no longer representative of market interest rates, or that Benchmark Transition Events will align with similar events in the market generally or in other parts of the financial markets, such as the derivatives market.

If we determine that a Benchmark Transition Event and its related Benchmark Replacement Date have occurred in respect of SOFR, then the Class Coupons of the Notes will no longer be determined by reference to SOFR, but instead will be determined by reference to the Benchmark Replacement. The alternative rate of interest on the Notes will be determined in the first instance based on the alternative rate of interest that has been selected or recommended by the Relevant Governmental Body, in the second instance based on an ISDA Fallback Rate and in the third instance based on an alternative rate selected by the Administrator, in each case, together with any Benchmark Replacement Adjustment. If a particular Benchmark Replacement or related Benchmark Replacement Adjustment cannot, in the sole discretion of the Administrator, be determined (including because such Benchmark Replacement or related Benchmark Replacement Adjustment is deemed not to be administratively feasible), then the next-available

Benchmark Replacement or related Benchmark Replacement Adjustment will apply. No assurance can be provided that any Benchmark Replacement (including any related Benchmark Replacement Adjustment) will be sufficient to produce the economic equivalent of SOFR, either on the Benchmark Replacement Date or over the lives of the Notes. Moreover, upon a Benchmark Transition Event related to SOFR, systems and process constraints may preclude the adoption of a replacement index in a manner consistent with market consensus or investor expectations. Additionally, we cannot anticipate how long it will take us to develop the systems and processes necessary to adopt a specific Benchmark Replacement, which may delay and contribute to uncertainty and volatility surrounding any Benchmark transition.

We will have significant discretion with respect to certain elements of the related Benchmark Replacement process, including determining whether a Benchmark Transition Event and its related Benchmark Replacement Date have occurred, determining which related Benchmark Replacement is available, determining the earliest practicable index determination date for using the related Benchmark Replacement, determining related Benchmark Replacement Adjustments (if not otherwise determined by the applicable governing bodies or authorities) and making related Benchmark Replacement Conforming Changes (including potential changes affecting the business day convention and index determination date). Holders of Notes will not have any right to approve or disapprove of these changes and will be deemed to have agreed to waive and release any and all claims relating to any such determinations. If we, in our sole discretion, determine that an alternative index is not administratively feasible, including as a result of technical, administrative or operational issues, then such alternative index will be deemed to be unable to be determined as of such date. We may determine an alternative to not be administratively feasible even if such rate has been adopted by other market participants in similar products and any such determination may adversely affect the return on the Notes, the trading market and the value of the Notes.

These circumstances, as well as general uncertainty regarding the particular interest rate (or the methodology for calculating the interest rate) that will be determined to apply in the event SOFR is discontinued, which may be an interest rate that is materially different from SOFR, may adversely affect the price of the Notes following the discontinuation of SOFR.

Finally, in the event an alternative index is designated for determining monthly interest rates, any subsequent changes to, or the elimination of, such alternative index could adversely affect the value of and return on the Notes.

We cannot predict if SOFR will be eliminated, or, if changes are made to SOFR, the effect of those changes. In addition, we cannot predict what alternative index would be chosen, should this occur. If SOFR in its current form does not survive or if an alternative index is chosen, the market value and/or liquidity of the Notes could be adversely affected.

Risks Related to Certain Characteristics of the Notes

The Notes May Be Redeemed Before the Scheduled Maturity Date

The Notes will be subject to mandatory redemption prior to the Scheduled Maturity Date upon the termination of the Collateral Administration Agreement and the Capital Contribution Agreement as described under "*Description of the Notes — Scheduled Maturity Date and Early Redemption Date*" and "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — Termination Date, Scheduled Termination Date and Early Termination Date*." Any such redemption may result in the receipt of principal of the Notes prior to the date you anticipate and may reduce your yield or cause you to incur losses on your investment in the Notes.

The Ratings on the Rated Notes May Not Reflect All Risks

A Credit Rating Is Not a Recommendation to Buy, Sell or Hold a Note and May Be Revised or Withdrawn by the Rating Agency

The ratings on the Rated Notes may not reflect the potential impact of all risks related to the structure of, or the market for, such Notes, or the additional factors discussed herein and other factors that may affect the value of such Notes. It is possible that the Rating Agency could revise its delinquency and loss models and, following the Closing Date, downgrade its ratings on certain Classes of the Rated Notes that were not subject to such models as part of the rating process. You should be aware that legislative, regulatory or other events involving us could negatively affect

the ratings of the Rated Notes. See "*Ratings*". The ratings of the Notes are not a guaranty of the value of the mortgaged properties related to the Reference Obligations and Noteholders may incur losses regardless of the ratings.

A Reduction, Withdrawal or Qualification of the Ratings on the Rated Notes, or the Issuance of an Unsolicited Rating, May Adversely Affect the Market Value of the Notes and/or Limit Your Ability to Sell Your Notes

We have engaged the Rating Agency and will pay it a fee to assign ratings on the Rated Notes only. The Rating Agency may have a conflict of interest where, as is the industry standard and the case with the rating of the Rated Notes, the Trust or sponsor pays the fees charged by the Rating Agency for its ratings services. As part of the process of obtaining ratings for the Rated Notes, the Trust and Freddie Mac had initial discussions with and submitted certain materials to Fitch, KBRA, Morningstar DBRS and S&P. Based on preliminary feedback from those NRSROs at that time, the Trust and Freddie Mac selected Morningstar DBRS to rate the Rated Notes and not Fitch, KBRA, or S&P, due in part to such NRSROs' initial subordination levels for certain Classes of the Rated Notes and Freddie Mac's desire to have diversity among the NRSROs rating its multifamily credit risk transfer transactions. Had the Trust and Freddie Mac selected Fitch, KBRA, or S&P to rate the Rated Notes, we cannot assure you as to the ratings that they would ultimately have assigned to the Rated Notes. However, under effective SEC rules, information provided by or on behalf of us to an engaged NRSRO for the purpose of assigning or monitoring the ratings on the Rated Notes is required to be made available to all NRSROs in order to make it possible for non-engaged NRSROs to assign unsolicited ratings on the Rated Notes. Although unsolicited ratings may be issued by any NRSRO, and NRSROs have the ability to access information required to make a ratings determination, an NRSRO might be more likely to issue an unsolicited rating if it was not selected after having provided preliminary feedback to the Trust and Freddie Mac. An unsolicited rating could be assigned at any time, including prior to the Closing Date, and none of us, the Initial Purchasers or any affiliates of the Initial Purchasers will have any obligation to inform you of any unsolicited ratings assigned after the date of this Memorandum. NRSROs, including the Rating Agency, have different methodologies, criteria, models and requirements. If any non-engaged NRSRO assigns unsolicited ratings on the Rated Notes or issues other commentary on the Rated Notes, there can be no assurance that such ratings will not be lower than the ratings provided by the Rating Agency or that the commentary will not imply a lower rating, which may adversely affect the market value of the Rated Notes and/or limit an investor's ability to resell the Rated Notes. If we fail to make available to the non-engaged NRSROs any information provided to the Rating Agency for the purpose of assigning or monitoring the ratings on the Rated Notes, the Rating Agency could withdraw its ratings on the Rated Notes, which may adversely affect the market value of those Notes and/or limit an investor's ability to resell the Notes. Potential investors in the Rated Notes are urged to make their own evaluation of such Notes, including the credit enhancement on such Notes, and not to rely solely on the ratings on such Notes.

Other than the Rated Notes, no other Notes will be rated and we have no obligation to obtain ratings for such Notes in the future. The lack of a rating reduces the potential liquidity of the Notes without a rating and thus may affect the market value of such Notes. In addition, the lack of a rating will reduce the potential for, or increase the cost of, financing the purchase and/or holding of the Unrated Notes. Investors subject to capital requirements may be required to hold more capital against the Unrated Notes than would have been the case had such Classes of Notes been rated. If in the future we were to sponsor a transaction structured to issue notes similar to the Unrated Notes or other securities under an alternative risk sharing arrangement, we may seek to have such securities rated by one or more NRSROs. As a result, the marketability of the Unrated Notes may be impaired because they are not so rated.

Investors Have No Direct Right to Enforce Remedies

Noteholders generally do not have the right to institute any suit, action or proceeding in equity or at law under the Indenture. This will restrict your personal ability as a Noteholder to enforce the provisions of the Indenture. In no event will Noteholders have the right to direct us to investigate or review any aspect of the Reference Obligations. Rather, we will have the sole discretion to determine whether to undertake such investigation or review and to interpret or otherwise determine the outcome of such investigation or review.

Only certain Indenture Events of Default will automatically trigger an acceleration of the Notes. The remaining Indenture Events of Default will require the Holders of not less than a majority of the aggregate outstanding Class Principal Balance of the Notes to direct the Indenture Trustee to enforce remedies to make such Notes immediately due and payable. To the extent that such direction is not given, you will have no remedies upon an Indenture Event of Default. Noteholders may not be successful in obtaining the direction of the required percentage of the outstanding Class Principal Balance of the Notes because it may be difficult to locate other investors to facilitate achieving the

required thresholds; *provided*, *however*, that the Indenture Trustee will have no duty or obligation to take any action unless the directing Holders offer indemnification satisfactory to the Indenture Trustee. See "*The Agreements — The Indenture — Indenture Events of Default*."

One or more Noteholders may purchase substantial portions of one or more Classes of Notes. If any Noteholder or group of Noteholders holds more than 50% of the aggregate outstanding Class Principal Balance of the Notes and disagrees with any proposed action, suit or proceeding requiring consent or direction of more than 50% of the aggregate outstanding Class Principal Balance of the Notes, that Noteholder or group of Noteholders may block the proposed action, suit or proceeding. In some circumstances, the Holders of a specified percentage of voting rights will be entitled to direct, consent to or approve certain actions. In these cases, this direction, consent or approval will be sufficient to bind all Holders of Notes, regardless of whether you agree with such direction, consent or approval.

The Noteholders Have Limited Control over Amendments, Modifications and Waivers to the Basic Documents

Certain amendments, modifications or waivers to the Basic Documents (either directly or indirectly through direction to the Indenture Trustee) may require the consent of Holders representing only a certain percentage interest of the Notes and certain amendments, modifications or waivers to such agreements may not require the consent of any Noteholders. As a result, certain amendments, modifications or waivers to the Basic Documents may be effected without your consent. See "*The Agreements — The Indenture — Amendments to the Indenture and the other Basic Documents*."

Legality of Investment

Each prospective investor in the Notes is responsible for determining for itself whether it has the legal power, authority and right to purchase such Notes. None of the Transaction Parties expresses any view as to any prospective investor's legal power, authority or right to purchase the Notes. Prospective investors are urged to consult their own legal, tax and accounting advisors as to such matters. See "*Legal Investment*" for additional information.

Rights of Noteholders May Be Limited by Book-Entry System

Unless and until Definitive Notes are issued as described in "*— Registration of Transfer and Exchange of Notes — Issuance of Definitive Notes*" below, the Notes will be issued as Book-Entry Notes and will be held through the book-entry system of DTC, and, as applicable, Euroclear and Clearstream. Transactions in the Book-Entry Notes generally can be effected only through DTC and participants (including Euroclear and Clearstream or their respective nominees or depositaries). As a result:

- investors' ability to pledge the Notes to entities that do not participate in the DTC, Euroclear or Clearstream system, or to otherwise act with respect to the Notes, may be limited due to the lack of a physical certificate for such Notes,

- under a book-entry format, an investor may experience delays in the receipt of payments, because payments will be made by the Indenture Trustee to DTC, Euroclear or Clearstream and not directly to an investor,

- investors' access to information regarding the Notes may be limited because transmittal of notices and other communications by DTC to its participating organizations and directly or indirectly through those participating organizations to investors will be governed by arrangements among them, subject to applicable law, and

- you may experience delays in your receipt of payments on book-entry Notes in the event of misapplication of payments by DTC, DTC participants or indirect DTC participants or bankruptcy or insolvency of those entities, and your recourse will be limited to your remedies against those entities.

For a more detailed discussion of the Book-Entry Notes, see "*Description of the Notes — Form, Registration and Transfer of the Notes*."

Tax Characterization of the Notes

On the Closing Date, the Trust will receive an opinion from Allen Overy Shearman Sterling US LLP that, although the tax characterizations are not free from doubt, the Class M Notes will be characterized as indebtedness for U.S. federal income tax purposes, and the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes. The Trust, Freddie Mac and each Beneficial Owner of a Note, by acceptance of such Note, will agree to treat such Note in the manner described above unless a change in law or administrative practice requires a Note to be treated in some other manner. See "*Certain United States Federal Income Tax Consequences — Treatment of the Notes*."

Allen Overy Shearman Sterling US LLP's opinion will be based on certain representations and covenants of ours and will assume compliance with the Indenture and other relevant transaction documents. You should be aware that there is no relevant authority that directly addresses the U.S. federal income tax treatment of the Notes, and the Trust has received no ruling from the IRS in connection with the issuance of the Notes. Accordingly, the U.S. federal income tax characterization of the Notes is not certain. The characterization of the Notes may affect the amount, timing and character of income, deduction, gain or loss recognized by a U.S. Beneficial Owner in respect of a Note and the U.S. withholding tax consequences to a Non-U.S. Beneficial Owner of a Note. As noted, the Trust and Freddie Mac intend to take the position that the Class M Notes will be treated as indebtedness for U.S. federal income tax purposes, and that the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes. By purchasing Notes, Beneficial Owners will agree to treat their Notes in the manner described above. These characterizations are not binding on the IRS and the IRS may treat one or more Classes of Notes in some other manner. For example, the IRS may treat a Class M Note as a derivative instrument issued by us (or, even more unlikely, as an equity interest). Similarly, the IRS may treat a Class B Note as a derivative such as an NPC or an equity interest. In light of the uncertainty as to the characterization of the Notes, you should consult your own tax advisors as to the possible alternative characterizations of the Notes for U.S. federal income tax purposes and the U.S. federal income and withholding tax consequences of such alternative characterizations. See "*Certain United States Federal Income Tax Consequences*" for additional information.

ERISA Considerations

Each person purchasing the Notes will make or will be deemed to make certain representations and warranties regarding the prohibited transaction rules of ERISA, Section 4975 of the Code and the applicable provisions of Similar Law. Fiduciaries and other persons contemplating investing "plan assets" of Plans in such Notes should consider the fiduciary investment standards and prohibited transaction rules of ERISA and Section 4975 of the Code, Similar Law and the applicable provisions of any other applicable laws before authorizing an investment of the plan assets of any Plan in such Notes. See "*Certain ERISA Considerations.*"

Downgrades or Defaults of Government Debt or of U.S. Government-Sponsored Enterprises May Adversely Affect the Market Value of the Notes

Any downgrades or defaults of government debt or of U.S. government-sponsored enterprises may adversely affect the market value of the Notes. On August 5, 2011, S&P lowered the long-term sovereign credit rating of U.S. government debt obligations from "AAA" to "AA+" and on August 8, 2011, S&P downgraded the long-term credit ratings of U.S. government sponsored enterprises from "AAA" to "AA+." On August 1, 2023, Fitch downgraded the U.S.'s long-term foreign-currency issuer default rating from "AAA" to "AA+" and on August 2, 2023, Fitch downgraded the long-term credit ratings of U.S. government sponsored enterprises from "AAA" to "AA+". On May 16, 2025, Moody's downgraded the U.S.'s long-term issuer and senior unsecured ratings from "Aaa" to "Aa1" and on May 19, 2025, Moody's downgraded the long-term credit ratings of U.S. government sponsored enterprises from "Aaa" to "Aa1." These actions initially had an adverse effect on financial markets and although we are unable to predict the longer-term impact on such markets and the participants therein, it might be materially adverse to the value of the Notes. In addition, downgrades or defaults of sovereign debt of other countries may also have an impact on global financial markets and on the market value of the Notes.

The Interests of the Transaction Parties and Others May Conflict with and Be Adverse to the Interests of the Noteholders

The Relationships Among Freddie Mac, Sellers, Servicers, Underlying Borrowers, Mortgage Insurers, Interest Rate Cap or Swap Providers, the Investment Manager, the Indenture Trustee, the Owner Trustee, the Account Bank, the Custodian and Initial Purchasers are Multifaceted and Complex

We have various multifaceted and complex relationships with our sellers, servicers, underlying borrowers, mortgage insurers, interest rate cap or swap providers, the Investment Manager, the Indenture Trustee, the Owner Trustee, the Account Bank, the Custodian, the Initial Purchasers and their respective affiliates. Certain affiliates of the Initial Purchasers and the Owner Trustee also act as sellers, servicers and originators with respect to certain mortgage loans that are not included in the Reference Pool. This complexity increased as a result of the economic conditions experienced in 2007 and the periods that followed and as a result of disputes regarding various matters, including responsibility for deteriorations in the value of mortgage loans and mortgage securities. We purchase a significant portion of our mortgage loans from several large lenders. These lenders are among the largest mortgage loan originators in the U.S. In addition, many of our sellers or their affiliates have acted, and we expect will continue to act, as servicers and dealers. Further, we have many other relationships with these parties or their affiliates, including as counterparties to debt funding and derivative transactions. As discussed in more detail below, these various relationships can create circumstances, including disputes, that result in interests and incentives that are or may be inconsistent with or adverse to the interests of holders of mortgage securities, including the Notes.

Our Actions with Respect to REO Dispositions, Note Sales, Third-Party Sales, Short Sales and Disposition Timelines May Increase the Risk of Loss on the Notes

We have considerable discretion, influence and authority with respect to the ultimate disposition of the Reference Obligations. In the exercise of this discretion, we have the ability to accept or reject prices and bids on REOs, note sales, third-party sales and short sales. In the event we reject an offer, such rejection could delay the ultimate disposition of a mortgaged property. Any periods between an offer that is rejected and the ultimate disposition of the mortgaged property may result in additional expenses (including but not limited to delinquent accrued interest, legal fees, real estate taxes and maintenance and preservation expenses), being incurred that ultimately increase the actual loss realized on a mortgaged property. Subsequent offers that we ultimately accept could be less than previous offers presented to us. Any such additional expenses or reduced offers will reduce the Net Liquidation Proceeds and result in greater Tranche Write-down Amounts being allocated to the Reference Tranches (and the Corresponding Classes of Notes). Moreover, delays in the ultimate disposition of a mortgaged property beyond the Scheduled Maturity Date will prevent losses being allocated to the Notes. Accordingly, our ability to expedite the ultimate disposition of any mortgaged property before the Scheduled Maturity Date ultimately will result in losses allocated to the Notes.

Our Interests May Not be Aligned with the Interests of the Noteholders

In conducting our business, including the acquisition, financing, securitization and servicing of mortgage loans, we maintain on-going relationships with our sellers and servicers. As a result, while we may have contractual rights to enforce obligations that our sellers and servicers may have, we may elect not to do so or we may elect to do so in a way that serves our own interests (including, but not limited to, working with our regulators toward housing policy objectives, maintaining strong on-going relationships with our sellers and servicers and maximizing interests of the taxpayers) without taking into account the interests of the Noteholders. In addition, when acting in the capacity of directing party under the Series K SPCs backed by the Series K Reference Obligations and the SB Certificates backed by the SB Securitization Reference Obligations, we may be influenced by our desire to maintain good ongoing relationships with the borrowers or their sponsors and, in directing servicing decisions, may rely on internal policies and procedures which are not generally made public and will be acting solely for our own benefit. We cannot assure you that the existence of any prior, current or future disputes or litigation will not affect the manner in which we act in the future.

Our interests, as directing party, guarantor or administrator of the Multi PCs backed by the Multi PC Reference Obligations, the Series K SPCs backed by the Series K Reference Obligations and the SB Certificates backed by the SB Securitization Reference Obligations may be adverse to the interests of the Noteholders. The effect of linking the Notes to the Reference Pool and the Corresponding Classes of Reference Tranches established pursuant to the hypothetical structure is that we will transfer certain credit risk that we bear with respect to the Reference Pool to the

extent that the Notes are subject to principal write-downs and interest amount reductions as described in this Memorandum. We, in any of our capacities with respect to the Notes or the Reference Obligations, are not obligated to consider the interests of the Noteholders in taking or refraining from taking any action. Such action may include revising provisions of the Guide to provide for alternative modification programs. In implementing new provisions in the Guide, we do not differentiate between Reference Obligations and mortgage loans that are not in the Reference Pool. In addition, in connection with our role as Sponsor, we will be acting solely for our own benefit and not as agent or fiduciary on behalf of investors. Also, there is no independent third party engaged with respect to the Notes to monitor and supervise our activities as Sponsor.

Potential Conflicts of Interest of the Initial Purchasers and Their Affiliates

The activities of the Initial Purchasers and their respective affiliates may result in certain conflicts of interest. Wells Fargo Securities, BMO Capital Markets, BofA Securities, CastleOak Securities, L.P. and Performance Trust each acted as a placement agent, an initial purchaser and/or a co-manager for the Series K SPCs and/or SB Certificates relating to certain of the Series K Reference Obligations and SB Securitization Reference Obligations. The Initial Purchasers and their affiliates may retain, or own in the future, Classes of Notes, and any voting rights of those Classes could be exercised by them in a manner that could adversely affect the Notes. The Initial Purchasers and their affiliates may invest or take long or short positions in securities or instruments, including the Notes, that may be different from your position as an investor in the Notes. If that were to occur, such Initial Purchaser's or its affiliate's interests may not be aligned with your interests in Notes you acquire.

The Initial Purchasers and their respective affiliates include broker-dealers whose business includes executing securities and derivative transactions on their own behalf as principals and on behalf of clients. Accordingly, the Initial Purchasers and their respective affiliates and clients acting through them from time to time buy, sell or hold securities or other instruments, which may include one or more Classes of Notes, and do so without consideration of the fact that the Initial Purchasers acted as Initial Purchasers for the Notes. Such transactions may result in the Initial Purchasers and their respective affiliates and/or their clients having long or short positions in such instruments. Any such short positions will increase in value if the related securities or other instruments decrease in value. Further, the Initial Purchasers and their respective affiliates may (on their own behalf as principals or for their clients) enter into credit derivative or other derivative transactions with other parties pursuant to which they sell or buy credit protection with respect to one or more of the Notes. The positions of the Initial Purchasers and their respective affiliates or their clients in such derivative transactions may increase in value if the Notes suffer losses or decrease in value. In conducting such activities, none of the Initial Purchasers or their respective affiliates will have any obligation to take into account the interests of the Holders of the Notes or any possible effect that such activities could have on them. The Initial Purchasers and their respective affiliates and clients acting through them may execute such transactions, modify or terminate such derivative positions and otherwise act with respect to such transactions, and may exercise or enforce, or refrain from exercising or enforcing, any or all of their rights and powers in connection therewith, without regard to whether any such action might have an adverse effect on the Notes or the Holders of the Notes. Additionally, none of the Initial Purchasers and their respective affiliates will have any obligation to disclose any of these securities or derivatives transactions to you in your capacity as a Holder of a Note.

To the extent the Initial Purchasers or one of their respective affiliates makes a market in the Notes (which they are under no obligation to do), they would expect to receive income from the spreads between their bid and offer prices for the Notes. In connection with any such activity, they will have no obligation to take, refrain from taking or cease taking any action with respect to these transactions and activities based on the potential effect on an investor in the Notes. The prices at which the Initial Purchasers or one of their respective affiliates may be willing to purchase the Notes, if they make a market for the Notes, will depend on market conditions and other relevant factors and may be significantly lower than the issue prices for the Notes and significantly lower than the prices at which they may be willing to sell the Notes.

Furthermore, the Initial Purchasers expect that a completed offering will enhance their ability to assist clients and counterparties in transactions related to the Notes and in similar transactions (including assisting clients in additional purchases and sales of the Notes and hedging transactions). The Initial Purchasers expect to derive fees and other revenues from these transactions. In addition, participating in a successful offering and providing related services to clients may enhance the Initial Purchasers' relationships with various parties, facilitate additional business development and enable them to obtain additional business and to generate additional revenue.

The Initial Purchasers and their affiliates will not have any obligation to monitor the performance of the Notes or the actions of us, the sellers or servicers, the Indenture Trustee or any other Transaction Party and will not have the authority to advise any such party or to direct their actions. The Initial Purchasers or any of their respective affiliates may provide financing or funding with respect to any of the sellers and/or servicers of the Reference Obligations. No such Initial Purchaser or any affiliate thereof is obligated to consider the interests of the Noteholders in taking or refraining from taking any action with respect to such financing arrangements.

Investors should be aware that any of the Initial Purchasers may be affiliated with sellers and/or servicers of Reference Obligations, but the aggregate Cut-off Date Balance of the Reference Obligations related to any such seller and/or servicer does not exceed 5.257% of the Cut-off Date Reference Pool Balance. The interest of any affiliated seller and/or servicer with respect to the Reference Obligations may be adverse to the interests of the Noteholders, and any such affiliated seller and/or servicer is not obligated to consider the interests of the Noteholders in taking or refraining from taking any action.

Potential Conflicts of Interest of the Owner Trustee

WTNA, a wholly-owned subsidiary of M&T Bank, serves as the Owner Trustee. M&T Realty Capital Corporation, an affiliate of M&T Bank, is an originator and/or seller with respect to approximately 1.788% of the Reference Obligations by Cut-off Date Balance. In its roles as originator, seller and/or servicer, M&T Realty Capital Corporation's interests with respect to the Reference Obligations may be adverse to the interests of the Noteholders and M&T Realty Capital Corporation is not obligated to consider the interests of the Noteholders in taking or refraining from taking any action in its role as originator, seller and/or servicer. It is expected that M&T Realty Capital Corporation will continue to act as an originator, seller and/or servicer for mortgage loans that are not included in the Reference Pool.

Potential Conflicts of Interest Between the Classes of Notes

There may be conflicts of interest between the Classes of Notes due to differing payment priorities and terms. You should consider that certain decisions may not be in the best interests of each Class of Notes and that any conflict of interest among the Noteholders may not be resolved in your favor. For example, Noteholders may exercise their voting rights so as to maximize their own interests, resulting in certain actions and decisions that may not be in the best interests of different Noteholders.

Cybersecurity Incidents or Other Security Breaches Could Have a Material Adverse Effect on the Businesses of the Transaction Parties, Which Could Adversely Affect Your Investment

In the normal course of business, Freddie Mac and the other Transaction Parties may collect, process and retain confidential or sensitive information (including personal information) regarding their customers, counterparties or borrowers. The sharing, use, disclosure and protection of this information is governed by the privacy and data security policies of such parties. Moreover, there are federal, state and international laws regarding privacy and the storing, sharing, use, disclosure and protection of personally identifiable information and user data. Although the Transaction Parties may devote significant resources and management focus to ensuring the integrity of their systems through information security and business continuity programs, their facilities and systems, and those of their third-party service providers, may be subject to cybersecurity incidents, external or internal security breaches, acts of vandalism, computer viruses, misplaced or lost data, programming or human errors, or other similar events. We cannot assure you that any of the Transaction Parties can prevent, mitigate or remedy the risk of any compromise or failure in their systems, networks and other technology assets owned or controlled by their third-party service providers.

The access by unauthorized persons to, or the improper disclosure by Freddie Mac or any other Transaction Party of, confidential information regarding their customers, counterparties or borrowers or their own proprietary information, software, methodologies and business secrets could result in business disruptions, legal or regulatory proceedings, liability under laws that protect the privacy of personal information, reputational damage, or other adverse consequences, any of which could materially adversely affect their or their customers', counterparties' or borrowers' financial condition or results of operations (including the servicing of the Reference Obligations).

Cybersecurity risks for organizations like Freddie Mac and the other Transaction Parties have expanded in part because of new technologies such as artificial intelligence ("**AI**") based technologies and methods, the use of the

internet and telecommunications technologies (including mobile and other connected devices) to conduct financial and other business transactions, the increasing adoption of remote work environments, and the use of AI-based technologies and methods. AI-based technologies and methods, in particular, contain inherent risks, such as:

- the increased chance of identifying patterns in training data that are not representative of real effects and which could negatively impact AI predictions when using new data;
- the production of false or "hallucinatory" inferences or outputs;
- the holding of certain biases, and making of predictions that are not easily interpretable which make testing the model and its predictions to make sure it meets human intuition difficult; and
- the generation of otherwise inaccurate, incomplete, misleading or unexpected results, errors or inadequacies, any of which may not be easily detectable.

We cannot assure you that the use of AI-based technologies and methods will be successful in reducing operational risk or increasing operational efficiency or otherwise result in intended outcomes. Furthermore, AI-based technologies and methods can present ethical issues and may subject its users to new or heightened legal, regulatory, ethical or other challenges, and inappropriate or controversial data practices by developers and end-users. It is possible that Transaction Parties will not be able to anticipate how to respond to these rapidly developing laws and regulations. The transaction parties may not be able to sufficiently mitigate or detect any of the foregoing limitations or risks given the lack of experience with AI-based technologies and methods, the pace of technological change and the rapid rate of adoption of AI-based technologies and methods.

The growing sophistication and activities of organized crime, perpetrators of fraud, hackers, terrorists, state-sponsored actors and others, and the evolving nature of cybersecurity threats have further exacerbated cybersecurity risks. For example, hackers have engaged in targeted attacks against various organizations that were designed to disrupt key business sectors. We cannot assure you that Freddie Mac or the other Transaction Parties will not suffer any such attacks in the future.

Cybersecurity incidents and similar security breaches, whether affecting Freddie Mac or other Transaction Parties, could result in heightened consumer concern and regulatory focus and increased costs, which could have a material adverse effect on Freddie Mac's or other Transaction Parties' businesses. In addition, any Transaction Party could be adversely affected if it were to be subject to a cybersecurity incident. If the business of a Transaction Party was materially adversely affected by any such event, such Transaction Party may not be able to fulfill its obligations under the Basic Documents.

General Risk Factors

Combination or "Layering" of Multiple Risks May Significantly Increase Risk of Loss

Although the various risks discussed in this Memorandum are generally described individually, any combination of two or more risks, whether concurrent or serial in nature, may significantly increase the risk of loss on your Notes. The interaction of the risk factors described in this Memorandum and their effects are impossible to predict and are likely to change from time to time.

The Notes May Not Be a Suitable Investment for You

The Notes are not suitable investments for all investors. You should not purchase any Class of Notes unless you understand, and are able to bear, the prepayment, credit, liquidity, market and other risks associated with that Class of Notes. As described in these "*Risk Factors*," the yield to maturity and the aggregate amount and timing of payments on the Notes are subject to material variability from period to period and give risk to the potential for significant loss over the life of the Notes. An investment in the Notes involves substantial risks and uncertainties and should be considered only by sophisticated investors with substantial investment experience with similar types of securities. The interaction of these factors and their effects are impossible to predict and are likely to change from time to time. As a result, an investment in the Notes involves substantial risks and uncertainties and should be considered only by sophisticated institutional investors with substantial investment experience with similar types of securities.

The Prospective Performance of the Reference Obligations Should Be Evaluated Separately from the Performance of the Mortgage Loans in Any of Our Other Transactions

While there may be certain common factors affecting the performance and value of income-producing real properties in general, those factors do not apply equally to all income-producing real properties and, in many cases, there are unique factors that will affect the performance and/or value of a particular income-producing real property. Moreover, the effect of a given factor on a particular mortgaged real property will depend on a number of variables, including but not limited to property type, geographic location, competition, sponsorship and other characteristics of the property and the related Reference Obligation. Each income-producing mortgaged real property represents a separate and distinct business venture and, as a result each underlying mortgage loan requires a unique underwriting analysis. Furthermore, economic and other conditions affecting mortgaged real properties, whether worldwide, national, regional or local, vary over time. The performance of a pool of mortgage loans originated and outstanding under a given set of economic conditions may vary significantly from the performance of an otherwise comparable mortgage pool originated and outstanding under a different set of economic conditions. Accordingly, investors should evaluate the Reference Obligations independently from the performance of multifamily mortgage loans underlying, or referenced in, any other series of certificates or notes issued or guaranteed by Freddie Mac, including without limitation its regularly-issued, structured pass-through securities backed by recently-originated multifamily mortgage loans and commonly known as "Multifamily K Certificates."

The Volatile Economy and Credit Disruptions May Adversely Affect the Value and Liquidity of Your Investment

From time to time, the real estate and securitization markets, including the market for CMBS, as well as global financial markets and the economy generally, experience significant dislocations, illiquidity and volatility that may adversely affect the values of CMBS. We cannot assure you that another dislocation will not occur or that financial markets and the global economy will not be adversely affected by the long-term effects of the COVID-19 pandemic.

Any economic downturn or ensuing recession may adversely affect the financial resources of borrowers and may result in the inability of borrowers to make principal and interest payments on, or to refinance, their underlying mortgage loans when due or to sell their mortgaged real properties for an amount sufficient to pay off such underlying mortgage loans when due. In the event of a default by any borrower, there may be partial or total loss with respect to the related underlying mortgage loan. Any delinquency or loss on any underlying mortgage loan would have an adverse effect on the distributions of principal and interest received by Noteholders.

Negative economic trends may also increase the likelihood that banks and other financial entities may suffer a bankruptcy or insolvency. The bankruptcy or insolvency of any such entity may have an adverse effect on a lender, a borrower or any party to the Basic Documents in ways that may not be able to be anticipated in advance. For example, the Federal Deposit Insurance Corporation was appointed as receiver of Silicon Valley Bank, Signature Bank and First Republic Bank on March 10, 2023, March 12, 2023 and May 1, 2023, respectively, to protect depositors of both banks following their unexpected closures that resulted in part due to severe capital and liquidity concerns. Any other possible disruptions in the banking industry could have a material adverse impact on the value and liquidity of the Notes or may adversely affect a lender, a borrower or any party to the Basic Documents.

The Limited Nature of Ongoing Information May Make It Difficult for You to Resell the Notes

The primary source of ongoing information regarding your Notes, including information regarding the status of the Reference Obligations, will be the periodic reports delivered by the Indenture Trustee described under the heading "*The Agreements — The Indenture — Payment Date Statement*." We cannot assure you that any additional ongoing information regarding your Notes will be available through any other source. In addition, we are not aware of any source through which price information about the Notes will be generally available on an ongoing basis. The limited nature of the information regarding the Notes may adversely affect the liquidity of the Notes, even if a secondary market for the Notes becomes available. There will have been no secondary market for the Notes prior to this offering. We cannot assure you that a secondary market will develop or, if it does develop, that it will provide you with liquidity of investment or continue for the lives of the Notes. The market value of the Notes will fluctuate with changes in prevailing rates of interest or other credit related market changes. Consequently, the sale of the Notes in any market that may develop may be at a discount from the related par value or purchase price.

Mortgage Loan Historical Information is Not Indicative of Future Performance of the Reference Pool

The information with respect to the Reference Obligations and our multifamily mortgage loans generally in this Memorandum or otherwise made available to you is historical in nature and should not be relied upon as indicative of the future performance of the Reference Obligations. In the past, historical information was not indicative of future performance due to various factors, including changes in lending standards, availability of affordable mortgage products, the general state of the economy and housing prices.

Limited Information Causes Uncertainty

Certain of the Reference Obligations are loans that were made to enable the related borrower to acquire the related mortgaged real property. Accordingly, for certain of these Reference Obligations limited or no historical operating information is available with respect to the related mortgaged real property. As a result, you may find it difficult to analyze the historical performance of those properties.

Mortgage Fraud and Other Financial Crimes By Borrowers and Other Third Parties Could Result in Significant Losses on the Reference Obligations

In the process of purchasing, securitizing and servicing mortgage loans and serving as credit enhancer, we and the servicers rely on information provided to us and them by third parties and the representations of those third parties as to the accuracy and completeness of such information. This presents a risk that one or more of the third parties involved in the origination, sale, management and/or servicing of any of the Reference Obligations (for example, a borrower, originator, property manager, broker, appraiser, title agent, loan officer, servicer, depositor, trustee or custodian) will intentionally or negligently engage in fraud by misrepresenting facts about the Reference Obligations. Other financial crimes, including money laundering, wire fraud, payment fraud, bribery, terrorist financing and sanctions violations, may be committed by, against or through any of the foregoing parties. While we and the servicers have instituted measures to protect against mortgage fraud and various financial crimes, we cannot assure you that these measures will prevent or reduce this risk. If the borrower, originator, appraiser, property manager or other third party associated with a Reference Obligation engages in fraud or is involved in other financial crimes or provided or provides inaccurate information to us or the servicers, the performance of the Reference Obligations could be adversely affected.

Litigation May Adversely Affect Property Performance

There may be pending or, from time to time, threatened legal proceedings against the borrowers under the Reference Obligations, the property managers of the related mortgaged real properties and their respective affiliates, arising out of the ordinary business of those borrowers, property managers and affiliates. We cannot assure you that litigation will not have a material adverse effect on the borrowers, property managers or their respective affiliates, which may result in Credit Events or Modification Events occurring.

Changes in the Market Value of the Notes May Not Be Reflective of the Performance or Anticipated Performance of the Reference Obligations

The market value of the Notes may be volatile. These market values can change rapidly and significantly and changes can result from a variety of factors. However, a decrease in market value may not necessarily be the result of deterioration in the performance or anticipated performance of the Reference Obligations. For example, changes in interest rates, perceived risk, supply and demand for similar or other investment products, accounting standards, capital requirements that apply to regulated financial institutions and other factors that are not directly related to the Reference Obligations can adversely and materially affect the market value of the Notes. The risk of an early termination of the Collateral Administration Agreement and the Capital Contribution Agreement may also affect the market value of the Notes. Additionally, if we elect not to designate an Early Termination Date with respect to the Notes upon the occurrence of an Optional Termination Event, the liquidity and market value of the Notes may be materially and adversely affected.

U.S. International Policy and Related Events

The United States, China, Canada, Mexico, the EU and other countries have recently imposed, and in some instances have threatened the imposition of new or increased, tariffs, quotas, trade barriers and other restrictions on imports into their respective territories. Such actions, including the discussion of any impending actions, or retaliatory steps taken in response to such actions by the United States, China or other countries, could potentially serve to depress economic activity generally in the United States and abroad, adversely affecting borrowers and contributing to general market volatility.

U.S. Presidential Administration

Actions of the current administration could result in changes in federal policy with significant impacts on the legal and regulatory framework affecting the mortgage industry. These changes, including restructuring and widespread personnel changes at the applicable regulatory agencies, may alter the nature and scope of oversight affecting the mortgage finance industry generally and Freddie Mac in particular. The nature, timing and economic and political effects of potential changes affecting Freddie Mac and the mortgage industry generally remain uncertain and it is possible that such uncertainty may adversely affect the performance and market value of the Notes.

THE TRUST

The Trust is a statutory trust created under the laws of the State of Delaware pursuant to the Trust Agreement. The purpose of the Trust is to engage in the following activities:

(a) to enter into and perform its obligations under the Collateral Administration Agreement;

(b) to enter into and perform its obligations under the Capital Contribution Agreement;

(c) to enter into and perform its obligations under the Indenture;

(d) to enter into and perform its obligations under the Investment Management Agreement;

(e) to enter into and perform its obligations under the Administration Agreement;

(f) to enter into and perform its obligations under the Account Control Agreement;

(g) to enter into and perform its obligations under the Note Purchase Agreement;

(h) to issue the Notes pursuant to the Indenture and the Owner Certificate pursuant to the Trust Agreement;

(i) to enter into and perform its obligations under the other Basic Documents;

(j) to invest the proceeds of the sale of the Notes in Eligible Investments and to reinvest the proceeds realized upon the maturity or redemption or other prepayment of Eligible Investments in additional Eligible Investments, from time to time, as contemplated in the Trust Agreement; and

(k) to engage in such other activities, including entering into and performing its obligations under any other agreements that are necessary, suitable or convenient to accomplish the foregoing or are incidental thereto or connected therewith.

The Trust will not engage in any activity other than in connection with those specified above, other than as required or authorized by the terms of the Trust Agreement or the other Basic Documents to which it is a party. The Trust may not consolidate with, merge into, or transfer or convey all or substantially all of its assets to any other corporation, partnership, trust or other person or entity, except in accordance with the Trust Agreement.

As holder of the Owner Certificate, we will generally be empowered to direct the Owner Trustee in the management of the Trust, but only to the extent consistent with the limited purpose of the Trust and in accordance with the terms of the Trust Agreement and the other Basic Documents to which the Trust is a party.

The Trust Assets are comprised of all right, title and interest of the Trust in, to and under, whether now owned or existing, or hereafter acquired or arising, (a) the Basic Documents, (b) the Distribution Account and any amounts from time to time on deposit therein, (c) the Custodian Account and any amounts from time to time on deposit therein, (d) all Eligible Investments and all income realized from the investment thereof, (e) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing, and (f) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust.

On the Closing Date, pursuant to the Indenture, the Notes will be issued and the proceeds from such issuance will be deposited into the Custodian Account. In addition, no amendment may be made to the Trust Agreement unless the Owner Trustee has received a Tax Opinion.

The Trust will dissolve and be wound up upon the payment of the Notes in accordance with the terms of the Trust Agreement and the payment or discharge of all other amounts owed by the Trust under the Basic Documents.

DESCRIPTION OF THE NOTES

General

On the Closing Date, the Trust will issue the following Classes of Notes: the Class M-2 and Class B-1 Notes.

The Notes will be issued pursuant to the Indenture. Under the Indenture, the Indenture Trustee will act as the paying agent, Note Registrar and authenticating agent of the Notes. The Custodian will act as the custodian of the Custodian Account and the Custodian Account will be held at the Account Bank. See "*The Agreements*."

The Notes will be obligations of the Trust. Payments of principal and interest on and reductions and increases in the Class Principal Balance of the Notes will be subject to the performance of the Reference Obligations. The proceeds from the issuance of the Notes and Eligible Investments purchased using such proceeds will comprise a part of the Trust Assets. The Trust Assets will be used to pay the obligations of the Trust, including paying the Return Amount, if any, due to us on any Payment Date, prior to paying any principal and interest on the Notes on such Payment Date. The transaction is structured to furnish credit protection to us, with respect to the Reference Obligations which experience losses relating to Credit Events and Modification Events. The Class Principal Balances of the Notes may be written down, as applicable, as a result of Credit Events and Modification Events on the Reference Obligations and the actual losses we experience with respect thereto. In addition, the Interest Accrual Amounts payable to the Notes will be subject to reduction to the extent that the Reference Obligations experience losses as a result of Modification Events. See "*— Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-down Amounts*" and "*— Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*" below.

The principal balance of the Notes will amortize based on the collections of principal payments on the Reference Obligations. Unlike securities in a senior/subordinate private label commercial mortgage-backed securitization, the principal payments required to be paid on the Notes will be based in part on principal payments that are collected by us on the Reference Obligations, rather than on scheduled payments due on the Reference Obligations, as described under "*— Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*" below. In other words, to the extent that a delinquent mortgagor misses a payment (or makes only a partial scheduled payment) on a Reference Obligation, the Trust will not make principal payments on the Notes based on the amount that was due on such Reference Obligation, but, rather, it will only make principal payments on the Notes based in part on the principal collected by or on behalf of the related servicer with respect to such Reference Obligation. Additionally, the Notes will receive Stated Principal only upon the satisfaction of the Minimum Credit Enhancement Test and the Delinquency Test for the related Payment Date, as described under "*— Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*" below. You should make your own determination as to the effect of these characteristics of the Notes.

The actual cash flow from the Reference Obligations will never be paid to Noteholders. The Trust will make required payments to the Notes only from the Trust Assets and only after making the payments required to be paid by the Trust to us under the Collateral Administration Agreement.

Form, Registration and Transfer of the Notes

Form of Notes

Unless and until Definitive Notes are issued as described in "*— Registration of Transfer and Exchange of Notes — Issuance of Definitive Notes*" below, the Notes will be issued as Book-Entry Notes. The Book-Entry Notes will be deposited with (i) the Indenture Trustee as a custodian for, and registered in the name of Cede & Co., as the nominee of, DTC, or (ii) the Indenture Trustee as a Common Depositary, and registered in the name of such Common Depositary or a nominee of such Common Depositary. The Notes will be issued and maintained in minimum denominations of $10,000 and additional increments of $1 in excess thereof. The Notes are not intended to be and should not be directly or indirectly held or beneficially owned in amounts lower than such minimum denominations. A single Note of each Class may be issued in an amount different (but not less) than the minimum denomination described above.

Title

As used in the Indenture, the "Holder" of a Note is the person in whose name such Note is registered in the Note Register. Unless and until Definitive Notes are issued, it is anticipated that the only Holder will be Cede & Co., as nominee of DTC. Beneficial interests in a Note will be represented, and transfers thereof will be effected, only through book-entry accounts of financial institutions acting on behalf of the Beneficial Owners of such Note, as a direct or indirect participant in the applicable clearing system for such Note. Beneficial Owners will not be Holders as that term is used in the Indenture. Beneficial Owners are only permitted to exercise their rights indirectly through participants, indirect participants, Clearstream, Euroclear and DTC. The Indenture Trustee or another designated institution will act as the custodian of the Book-Entry Notes on DTC and as the common depositary for Book-Entry Notes that clear and settle through Euroclear or Clearstream.

The Trust, the Indenture Trustee, the Note Registrar and any agent of any of them may treat the Holders as the absolute owners of Notes for the purpose of making payments and for all other purposes, whether or not such Notes are overdue and notwithstanding any notice to the contrary. Owners of beneficial interests in a Note will not be considered by the Indenture Trustee or the Note Registrar as the owner or Holder of such Note and, except as described in "*— Registration of Transfer and Exchange of Notes — Issuance of Definitive Notes*" below, will not be entitled to have such Notes registered in their names and will not receive or be entitled to receive Definitive Notes. Any Beneficial Owner will rely on the procedures of the applicable clearing system and, if such Beneficial Owner is not a participant therein, on the procedures of the participant through which such Beneficial Owner holds its interest, to exercise any rights of a Holder of such Notes.

Whenever notice or other communication to Holders is required under the Indenture, unless and until Definitive Notes are issued as described in "*— Registration of Transfer and Exchange of Notes — Issuance of Definitive Notes*" below, the Indenture Trustee will give all such notices and communications to DTC for distribution to the related Beneficial Owners in satisfaction of such requirement.

Registration of Transfer and Exchange of Notes

Under the Indenture, the Trust will appoint the Indenture Trustee as the Note Registrar for the purpose of registering Notes and transfers and exchanges of Notes in the Note Register. Subject to such reasonable rules and regulations as the Indenture Trustee may prescribe, the Note Register will be amended from time to time by the Indenture Trustee or its agent to reflect notice of any changes received by the Indenture Trustee or its agent. The Note Registrar may at any time resign by giving at least 30 days' advance written notice of resignation to the Sponsor and Indenture Trustee. The Indenture Trustee may at any time remove the Note Registrar by giving written notice of such removal to such Note Registrar. Upon receiving a notice of resignation or upon such a removal, the Indenture Trustee may appoint a bank or trust company to act as successor note registrar, will give written notice of such appointment to the Sponsor and will mail notice of such appointment to all Holders of Notes. Any successor note registrar upon acceptance of its appointment hereunder will become vested with all the rights, powers, duties and responsibilities of

its predecessor hereunder, with like effect as if originally named as Note Registrar. The Note Registrar may appoint, by a written instrument delivered to the Holders and the Indenture Trustee, any bank or trust company to act as co-registrar under such conditions as the Note Registrar may prescribe. A Note Owner's ownership of a Book-Entry Note will be recorded on the records of the Financial Intermediary that maintains the Note Owner's account for such purpose. In turn, the Financial Intermediary's ownership of such Book-Entry Note will be recorded on the records of DTC (or of a participating firm that acts as agent for the Financial Intermediary, whose interest will in turn be recorded on the records of DTC, if the Note Owner's Financial Intermediary is not a participant but rather an indirect participant), and on the records of Clearstream or Euroclear, and their respective participants or indirect participants, as applicable.

Note Owners will receive all payments of principal and interest on the Book-Entry Notes from the Indenture Trustee through DTC (and Clearstream or Euroclear, as applicable) and participants. While the Book-Entry Notes are outstanding (except under the circumstances described below), under the Rules, DTC is required to make book-entry transfers among participants on whose behalf it acts with respect to the Book-Entry Notes and is required to receive and transmit payments of principal of, and interest on, the Book-Entry Notes. Participants and indirect participants with whom Note Owners have accounts with respect to Book-Entry Notes are similarly required to make book-entry transfers and receive and transmit such payments on behalf of their respective Note Owners. Accordingly, although Note Owners will not possess certificates representing their respective interests in the Book-Entry Notes, the Rules provide a mechanism by which a Note Owner will receive payments and will be able to transfer its interest. It is expected that payments by participants and indirect participants to Note Owners will be governed by such standing instructions and customary practices. However, payments of principal and interest in respect of such Book-Entry Notes will be the responsibility of the applicable participants and indirect participants and will not be the responsibility of DTC (or Clearstream or Euroclear, as applicable), the Trust or the Indenture Trustee once paid or transmitted by them.

As indicated above, Note Owners will not receive or be entitled to receive certificates representing their respective interests in the Book-Entry Notes, except under the limited circumstances described below. Unless and until Definitive Notes are issued, Note Owners who are not participants may transfer ownership of Book-Entry Notes only through participants and indirect participants by instructing such participants and indirect participants to transfer Book-Entry Notes, by book-entry transfer, through DTC (or Clearstream or Euroclear, as applicable), for the account of the purchasing Note Owner of such Book-Entry Notes, which account is maintained with their respective participants and indirect participants. Under the Rules, transfers of ownership of Book-Entry Notes will be executed through DTC and the accounts of the respective participants at DTC will be debited and credited. Similarly, the participants and indirect participants will make debits or credits, as the case may be, on their records on behalf of the selling and purchasing Note Owners.

The laws of some states require that certain persons take physical delivery of securities in definitive certificated form. Consequently, this may limit a Note Owner's ability to transfer its interests in a Book-Entry Note to such persons. Because DTC can only act on behalf of its participants, the ability of a Note Owner to pledge its interests in a Book-Entry Note to persons or entities that are not DTC participants, or otherwise take actions in respect of such interests, may be limited by the lack of a definitive certificate for such interest. In addition, issuance of the Book-Entry Notes in book-entry form may reduce the liquidity of such Notes in the secondary market because certain prospective investors may be unwilling to purchase Notes for which they cannot obtain a physical certificate.

On or prior to the Release Date, beneficial interests in any Regulation S Global Note may be held only through Euroclear or Clearstream. Prior to the Release Date, Notes issued in accordance with Regulation S will be issued in the form of temporary Regulation S Global Notes. After the Release Date, Notes issued in accordance with Regulation S will be issued in the form of permanent Regulation S Global Notes. After the Release Date, beneficial interests in temporary Regulation S Global Notes may be exchanged for beneficial interests in permanent Regulation S Global Notes upon receipt by the Indenture Trustee from Euroclear or Clearstream, as applicable, of a Non-U.S. Beneficial Ownership Certification. The Indenture Trustee will be required to effect such exchange by reducing the denomination of the temporary Regulation S Global Note with respect to the subject Class of Notes and increasing the denomination of the permanent Regulation S Global Note for such Class by the amount of the beneficial interest being exchanged. On or prior to the Release Date, distributions due in respect of a beneficial interest in a temporary Regulation S Global Note will only be made upon delivery to the Indenture Trustee by Euroclear or Clearstream, as applicable, of a Non-U.S. Beneficial Ownership Certification. After the Release Date, distributions due in respect of any beneficial interests in a temporary Regulation S Global Note will not be permitted to the holders of such beneficial interests unless

exchange for a beneficial interest in a permanent Regulation S Global Note of the same Class is improperly withheld or refused.

Because of time zone differences, credits of securities received in Clearstream or Euroclear as a result of a transaction with a participant will be made during subsequent securities settlement processing and dated as of the next business day for Clearstream and Euroclear following the DTC settlement date. Such credits or any transactions in such securities settled during such processing will be reported to the relevant Euroclear or Clearstream participants on such business day. Cash received in Clearstream or Euroclear as a result of sales of securities by or through a Clearstream participant or Euroclear participant to a DTC participant will be received with value on the DTC settlement date but will be available in the relevant Clearstream or Euroclear cash account only as of the next business day for Clearstream and Euroclear following settlement in DTC.

Subject to compliance with the transfer restrictions applicable to the Book-Entry Notes set forth above, transfers between participants will occur in accordance with the Rules. Transfers between Clearstream participants and Euroclear participants will occur in accordance with their respective rules and operating procedures.

DTC performs services for its participants, some of which (or their representatives) own DTC. In accordance with its normal procedures, DTC is expected to record the positions held by each DTC participant in the Book-Entry Notes, whether held for its own account or as a nominee for another person. In general, beneficial ownership of Book-Entry Notes will be subject to the Rules, as in effect from time to time. Note Owners will not receive written confirmation from DTC of their purchase, but each Note Owner is expected to receive written confirmations providing details of the transaction, as well as periodic statements of its holdings, from the DTC participant through which the Note Owner entered into the transaction.

Clearstream is registered as a bank in Luxembourg, and as such is subject to supervision by the Luxembourg Financial Sector Supervisory Commission, which supervises Luxembourg banks.

Clearstream holds securities for Clearstream participants and facilitates the clearance and settlement of securities transactions by electronic book-entry transfers between their accounts. Clearstream provides various services, including safekeeping, administration, clearance and settlement of internationally traded securities and securities lending and borrowing. Clearstream also deals with domestic securities markets in several countries through established depositary and custodial relationships. Clearstream has established an electronic bridge with Euroclear Banks S.A./N.V. as the Euroclear Operator in Brussels to facilitate settlement of trades between systems.

Clearstream's customers are world-wide financial institutions including underwriters, securities brokers and dealers, banks, trust companies and clearing corporations. Clearstream's United States customers are limited to securities brokers and dealers and banks. Currently, Clearstream offers settlement and custody services to more than 2,500 customers world-wide, covering 300,000 domestic and internationally traded bonds and equities. Clearstream offers one of the most comprehensive international securities services available, settling more than 250,000 transactions daily. Indirect access to Clearstream is available to other institutions which clear through or maintain custodial relationship with an account holder of Clearstream.

Euroclear was created in 1968 to hold securities for Euroclear participants and to clear and settle transactions between Euroclear participants through simultaneous electronic book-entry delivery against payment, thereby eliminating the need for physical movement of certificates and any risk from lack of simultaneous transfers of securities and cash. Transactions may be settled in a variety of currencies, including United States dollars. Euroclear includes various other services, including securities lending and borrowing and interfaces with domestic markets in several countries generally similar to the arrangements for cross-market transfers with DTC described above. Euroclear is operated by Euroclear Bank S.A./N.V. All operations are conducted by the Euroclear Operator, and all Euroclear securities clearance accounts and Euroclear cash accounts are accounts with Euroclear Operator. Euroclear plc establishes policy for Euroclear on behalf of Euroclear participants. Euroclear participants include banks (including central banks), securities brokers and dealers and other professional financial intermediaries. Indirect access to Euroclear is also available to other firms that clear through or maintain a custodial relationship with a Euroclear participant, either directly or indirectly.

Securities clearance accounts and cash accounts with the Euroclear Operator are governed by the Terms and Conditions. The Terms and Conditions govern transfers of securities and cash within Euroclear, withdrawals of

securities and cash from Euroclear, and receipts of payments with respect to securities in Euroclear. All securities in Euroclear are held on a fungible basis without attribution of specific certificates to specific securities clearance accounts. The Euroclear Operator acts under the Terms and Conditions only on behalf of Euroclear participants, and has no record of or relationship with persons holding through Euroclear participants.

Payments on the Book-Entry Notes will be made on each Payment Date by the Indenture Trustee to Cede & Co., as nominee of DTC. DTC will be responsible for crediting the amount of such payments to the accounts of the applicable DTC participants in accordance with DTC's normal procedures. Each DTC participant will be responsible for disbursing such payments to the Note Owners of the Book-Entry Notes that it represents and to each Financial Intermediary for which it acts as agent. Each such Financial Intermediary will be responsible for disbursing funds to the Note Owners of the Book-Entry Notes that it represents.

Under a book-entry format, Note Owners may experience some delay in their receipt of payments, since such payments will be forwarded by the Indenture Trustee to Cede & Co. Payments with respect to Notes held through Clearstream or Euroclear will be credited to the cash accounts of Clearstream participants or Euroclear participants in accordance with the relevant system's rules and procedures, to the extent received by the Common Depositary. Such payments will be subject to tax reporting in accordance with relevant United States tax laws and regulations. See "*Certain United States Federal Income Tax Consequences — Information Reporting and Backup Withholding*."

DTC has advised that unless and until Definitive Notes are issued or modified, DTC will take any action the Holders of the Book-Entry Notes are permitted to take under the Indenture only at the direction of one or more Financial Intermediaries to whose DTC accounts the Book-Entry Notes are credited, to the extent that such actions are taken on behalf of Financial Intermediaries whose holdings include such Book-Entry Notes. Clearstream or the Euroclear Operator, as the case may be, will take any other action permitted to be taken by a Noteholder under the Indenture on behalf of a Clearstream participant or Euroclear participant only in accordance with its relevant rules and procedures and subject to the ability of the Common Depositary to effect such actions on its behalf through DTC. DTC may take actions, at the direction of the related participants, with respect to some Book-Entry Notes which conflict with actions taken with respect to other Book-Entry Notes.

Although DTC, Clearstream and Euroclear have agreed to the foregoing procedures in order to facilitate transfers of Book-Entry Notes among DTC participants, Clearstream and Euroclear, they are under no obligation to perform or continue to perform such procedures and such procedures may be discontinued or modified at any time.

Neither we nor the Indenture Trustee will have any responsibility for the performance by any system or their respective participants or indirect participants or Financial Intermediaries of their respective obligations under the rules and procedures governing their operations. In addition, neither we nor the Indenture Trustee will have any responsibility for any aspect of the records relating to and payments made on account of beneficial ownership of the Book-Entry Notes held by Cede & Co., as nominee of DTC, or for maintaining, supervising or reviewing any records relating to such beneficial ownership interests. In the event of the insolvency of DTC, a participant or an indirect participant of DTC in whose name Book-Entry Notes are registered, the ability of the Note Owners of such Book-Entry Notes to obtain timely payment and, if the limits of applicable insurance coverage by the Securities Investor Protection Corporation are exceeded or if such coverage is otherwise unavailable, ultimate payment, of amounts distributable with respect to such Book-Entry Notes may be impaired.

Successors to DTC. In the event that DTC advises the Indenture Trustee in writing that DTC is no longer willing or able to discharge properly its responsibilities as nominee and depository with respect to the Notes and the Administrator, on behalf of the Indenture Trustee is unable to locate a qualified successor in accordance with the terms set forth in the Administration Agreement, the Notes will no longer be restricted to being registered in the Note Register in the name of Cede & Co. (or a successor nominee) as nominee of DTC. At that time, the Indenture Trustee may be directed to register the Notes in the name of and deposited with a successor depository operating a global book-entry system, as may be acceptable to the Trust, or such depository's agent or designee but, if the Administrator does not select such alternative global book-entry system, then upon surrender to the Note Registrar of the Notes by DTC, accompanied by the registration instructions from DTC for registration, the Indenture Trustee will, at the Trust's expense, authenticate Definitive Notes in accordance "*— Issuance of Definitive Notes*" below. Neither the Trust nor the Indenture Trustee will be liable for any delay in DTC's delivery of such instructions and may conclusively rely on, and will be protected in relying on, such instructions. Upon the issuance of Definitive Notes, the Indenture Trustee, the Note Registrar and the Trust will recognize the holders of the Definitive Notes as Holders under the Indenture.

Any portion of an interest in such a Book-Entry Note transferred or exchanged will be executed, authenticated and delivered only in the required minimum denomination as set forth herein. A Definitive Note delivered in exchange for an interest in such a Book-Entry Note will bear the applicable legend set forth in the applicable exhibits to the Indenture and will be subject to the transfer restrictions referred to in such applicable legends and any additional transfer restrictions as may from time to time be adopted by us and the Indenture Trustee.

Letter of Representations. So long as any Notes are registered in the name of Cede & Co., as nominee of DTC, all payments of principal and interest on such Notes and all notices with respect to such Notes will be made and given, respectively, in the manner provided in the Letter of Representations.

Surrender for Registration of Transfer. Subject to the preceding paragraphs, upon surrender for registration of transfer of any Note at the office of the Note Registrar and, upon satisfaction of the conditions set forth below, the Trust will execute and the Indenture Trustee will authenticate and deliver, in the name of the designated transferee or transferees, a new Note of the same aggregate percentage interest and dated the date of authentication by the Indenture Trustee. The Note Registrar will maintain a record of any such transfer and deliver it to the Trust upon request.

Clearance and Settlement Procedures. Notes distributed solely within the United States will clear and settle through the DTC System and Notes distributed solely outside of the United States will clear and settle through the systems operated by Euroclear, Clearstream and/or any other designated clearing system or, in certain cases, DTC. The Indenture Trustee will not bear responsibility, in connection with the Notes, for the performance by any system or the performance of the system's respective direct or indirect participants or accountholders of the respective obligations of such participants or accountholders under the rules and procedures governing such system's operations.

Issuance of Definitive Notes. Beneficial interests in Notes issued in global form will be subject to exchange for Definitive Notes only if such exchange is permitted by applicable law and (i) in the case of a DTC Note, DTC advises the Indenture Trustee in writing that DTC is no longer willing, qualified or able to discharge properly its responsibilities as nominee and depository with respect to the DTC Notes and the Administrator (or its agent) is unable to locate a successor; (ii) in the case of a particular DTC Note or Common Depositary Note, if all of the systems through which it is cleared or settled are closed for business for a continuous period of 14 days (other than by reason of holidays, statutory or otherwise) or are permanently closed for business or have announced an intention to permanently cease business and in any such situations the Sponsor is unable to locate a single successor within 90 days of such closure; or (iii) after the occurrence of an Indenture Event of Default, Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes evidenced by the DTC Notes and Common Depositary Notes advise the Indenture Trustee and DTC through the Financial Intermediaries and the DTC Participants in writing that the continuation of a book-entry system through DTC (or successor thereto) is no longer in the best interests of such Holders. In such circumstances, the Indenture Trustee will cause sufficient Definitive Notes to be executed, authenticated and delivered to the relevant registered holders of such Definitive Notes. A person having an interest in a DTC Note or Common Depositary Note issued in global form will provide the Indenture Trustee with a written order containing instructions and such other information as the Indenture Trustee may require to complete, execute and deliver such Definitive Notes in authorized denominations. In the event that Definitive Notes are issued in exchange for Notes issued in global form, such Definitive Notes will have terms identical to the Notes for which they were exchanged except as described in the Indenture.

Transfer and Exchange of Definitive Notes

Definitive Notes may be presented for registration of transfer or exchange (with the form of transfer included thereon properly endorsed, or accompanied by a written instrument of transfer, with such evidence of due authorization and guaranty of signature as may be required by the Indenture Trustee, duly executed) at the office of the Note Registrar or any other transfer agent upon payment of any taxes and other governmental charges and other amounts, but without payment of any service charge to the Note Registrar or such transfer agent for such transfer or exchange. A transfer or exchange will not be effective unless, and until, recorded in the Note Register.

A transfer or exchange of a Definitive Note will be effected upon satisfying the Indenture Trustee with regard to the documents and identity of the person making the request and subject to such reasonable regulations as we may from time to time agree with the Indenture Trustee. Such documents may include forms prescribed by U.S. tax authorities to establish the applicability of, or the exemption from, withholding or other taxes regarding the transferee Holder. Definitive Notes may be transferred or exchanged in whole or in part only in the authorized denominations of

the DTC Notes or Common Depositary Notes issued in global form for which they were exchanged. In the case of a transfer of a Definitive Note in part, a new Note in respect of the balance not transferred will be issued to the transferor. In addition, replacement of mutilated, destroyed, stolen or lost Definitive Notes also is subject to the conditions discussed above with respect to transfers and exchanges generally. Each new Definitive Note to be issued upon transfer of such a Definitive Note, as well as the Definitive Note issued in respect of the balance not transferred, will be mailed to such address as may be specified in the form or instrument of transfer at the risk of the Holder entitled thereto in accordance with the customary procedures of the Indenture Trustee.

The Indenture Trustee will replace any Definitive Note that becomes mutilated, destroyed, stolen or lost will be replaced at the expense of the Holder upon delivery to the Indenture Trustee of evidence of the destruction, theft or loss thereof, and an indemnity satisfactory to the Indenture Trustee. Upon the issuance of any substituted Definitive Note, the Indenture Trustee may require the payment by the Holder of a sum sufficient to cover any taxes and expenses connected therewith.

No transfer, sale, pledge or other disposition of any Note will be made unless such disposition is exempt from the registration requirements of the Securities Act, and any applicable state securities laws or is made in accordance with the Securities Act and laws. The Holder of a Note desiring to transfer a Note will be required to indemnify the Indenture Trustee and the Sponsor against any liability that may result if the transfer is not so exempt or is not made in accordance with such federal and state laws. The Sponsor will provide to any Holder of a Note and any prospective transferees designated by any such Holder, information regarding the related Notes and the Reference Pool and such other information as is necessary to satisfy the condition to eligibility set forth in Rule 144A(d)(4) for transfer of any such Note without registration thereof under the Securities Act pursuant to the registration exemption provided by Rule 144A. Any transferee of a Note will be deemed to represent that it is either (i) a Qualified Institutional Buyer or (ii) not a "U.S. person" and acquired the Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act. By acceptance of a Note, whether upon original issuance or subsequent transfer, each Holder of such a Note acknowledges the restrictions on the transfer of such Note set forth thereon and agrees that it will transfer such a Note only as provided herein. See "*Risk Factors — Governance and Regulation — Lack of Liquidity May Adversely Affect the Marketability of the Notes*," "*Certain United States Federal Income Tax Consequences*" and "*Certain ERISA Considerations*."

Payment Procedures; Withholding Requirements

General Payment Procedures. All payments with respect to the Notes will be made in U.S. dollars and will be subject to any applicable law or regulation. If a payment outside the United States is illegal or effectively precluded by exchange controls or similar restrictions, payments in respect of the related Definitive Notes may be made at the office of the Indenture Trustee in the United States. Any payment made on a Class of Notes on any Payment Date will be made to the Holders of record of such Class of Notes as of the related Record Date. All determinations of interest will be made by the Indenture Trustee and such determinations will, in the absence of manifest error, be conclusive for all purposes and binding on the Holders of the Notes. All percentages resulting from any calculation on the Notes will be rounded to the nearest one hundred-thousandth of a percentage point, five millionths of a percentage point rounded up and all dollar amounts used in or resulting from that calculation on the Note will be rounded to the nearest cent (with one-half cent being rounded up).

The Indenture Trustee will provide all calculations required by and as set forth in the Indenture. The determination by the Indenture Trustee of the interest rate on the Notes and the determination of any payment on any Note (or any interim calculation in the determination of any such interest rate, index or payment) will, absent manifest error, be final and binding on all parties. If a principal or interest payment error occurs, the Indenture Trustee may correct it by adjusting payments to be made on later Payment Dates or in any other manner the Indenture Trustee considers appropriate. If the source of the SOFR Rate changes in format, but the Administrator determines that the source continues to disclose the information necessary to determine the related Class Coupon substantially as required, the Administrator will direct the Indenture Trustee to amend the procedure for obtaining information from that source to reflect the changed format. The SOFR Rate values used to determine interest payments are subject to correction within 30 days from the applicable payment. The source of a corrected value must be the same source from which the original value was obtained. A correction might result in an adjustment on a later date to the amount paid to the Holder.

Payments on Book-Entry Notes. Payments in respect of Book-Entry Notes will be made in immediately available funds to DTC, Euroclear, Clearstream or any other applicable clearing system, or their respective nominees, as the

case may be, as the Holders thereof. All payments to or upon the order of the Holder of a Note will be valid and effective to discharge the liability of the Trust in respect of a Note. Ownership positions within each system referenced herein will be determined in accordance with the normal conventions observed by such system. The Indenture Trustee and the Note Registrar will not have any responsibility or liability for any aspect of the records relating to or payments made on account of beneficial ownership interests in a Book-Entry Note or for maintaining, supervising or reviewing any records relating to such beneficial ownership interests. Ownership of any Notes will be as indicated in the Note Register maintained by the Note Registrar.

Payments on Definitive Notes. Payments of principal and interest on a Definitive Note will be made by wire transfer of immediately available funds with a bank designated by the applicable Holder that is acceptable to the Indenture Trustee; *provided* that such bank has appropriate facilities therefor and accepts such transfer and such transfer is permitted by any applicable law or regulation and will not subject the Indenture Trustee to any liability, requirement or unacceptable charge. In order for a Holder of Definitive Notes to receive such payments, the Indenture Trustee must receive at their offices from such Holder (i) in the case of payments on a Payment Date, a written request not later than the close of business on the related Record Date and (ii) in the case of the final principal payment (on the Maturity Date or any earlier date of redemption or repayment) the related Definitive Note not later than two Business Days prior to such Payment Date. Such written request and Definitive Note, if applicable, must be delivered to the Indenture Trustee, by mail, by hand delivery or by any other method acceptable to the Indenture Trustee. Any such request will remain in effect until the Indenture Trustee receives written notice to the contrary.

Withholding Requirements. In the event that any jurisdiction imposes any withholding or other tax on any payment made by the Indenture Trustee (or its agent or any other person potentially required to withhold) with respect to a Note, the Indenture Trustee (or its agent or such other person) will deduct the amount required to be withheld from such payment, and the Indenture Trustee (or its agent or such other person) will not be required to increase any payment of interest or other amounts, or cause the Notes to be redeemed or repaid, as a result. See "*Certain United States Federal Income Tax Consequences.*"

Priority of Payments

On each Payment Date, the Indenture Trustee will apply the funds on deposit in the Distribution Account *first*, to the payment of the Return Amount due and payable by the Trust, if any, to us under the Collateral Administration Agreement and *second*, to the payment of interest and principal on the Notes as described under "— *Interest*" and "— *Principal*" below. See "*The Agreements — The Indenture — Payment Date Statement*" for additional information.

Scheduled Maturity Date and Early Redemption Date

The Scheduled Maturity Date for the Notes will be the Payment Date in March 2046. With respect to the Scheduled Maturity Date or the Early Redemption Date, the Indenture Trustee will (a) notify the Investment Manager and the Investment Manager will arrange for the liquidation of the Eligible Investments in the Custodian Account and the Custodian will deposit the proceeds thereof in the Custodian Account, (b) instruct the Custodian to deposit all funds held in the Custodian Account due and payable into the Distribution Account and (c) demand payment of any amounts due from us under the Collateral Administration Agreement and the Capital Contribution Agreement.

The Notes will be subject to redemption prior to the Scheduled Maturity Date on the Early Redemption Date, if any. The Early Redemption Date will be concurrent with the Early Termination Date. See "*The Agreements — The Collateral Administration Agreement and the Capital Contribution Agreement — Termination Date, Scheduled Termination Date and Early Termination Date*." We will give notice to the Trust and the Indenture Trustee of our election, if applicable, to designate an Early Termination Date upon the occurrence of an Optional Termination Event or the occurrence of an event described in clause (f) of the definition of "Early Termination Date" in the "*Glossary of Significant Terms*," as applicable. The Indenture Trustee will give notice to us of the election to designate an Early Termination Date, if applicable, as a result of a Freddie Mac Default or the occurrence of an event described in clause (f) of the definition of "Early Termination Date" in the "*Glossary of Significant Terms*," as applicable. The Indenture Trustee will give notice of the Early Redemption Date with respect to any Class of Notes to the Custodian, Investment Manager, DTC (or any successor thereto appointed by the Issuer) and each Clearance System for communication by them to entitled Holders not less than five days prior to such Early Redemption Date. The Indenture Trustee will also give notice of an Early Redemption Date with respect to any Class of Definitive Notes, by first class mail, postage prepaid, mailed not less than five days nor more than 30 days prior to such Early Redemption Date to each Holder of

Notes to be redeemed, at such Holder's address in the Note Register, with a copy (mailed at the same time as notice is mailed to the Holders) to the Rating Agency. Notice of redemption will be given by the Indenture Trustee at the direction of, in the name of, and at the expense of the Trust. Failure to give notice of redemption, or any defect therein, to any Holder of any Note selected for redemption will not impair or affect the validity of the redemption of any other Notes.

Notice of redemption having been given as provided above, the Notes will, on the Early Redemption Date, become due and payable, and from and after the Early Redemption Date (unless an Indenture Event of Default has occurred with respect to the payment of the Notes and accrued interest) such Notes will cease to bear interest. Upon final payment on a Note, the Holder will be required to present and surrender such Note at the place specified in the notice of redemption on or prior to such Early Redemption Date. Installments of interest on Notes of a Class will be payable to the Holders of such Notes, or one or more predecessor Notes, registered as such at the close of business on the relevant Record Date according to the terms and provisions of the Indenture.

The Trust will be required on the Scheduled Maturity Date or Early Redemption Date, as the case may be, to apply any monies on deposit in the Distribution Account as described in "— *Interest*" and "— *Principal*" below or as described in "*The Agreements — The Indenture — Application of Proceeds*."

Interest

Class Coupon

Each Class of Notes will bear interest, and solely for purposes of calculating allocations of any Modification Gain Amounts or Modification Loss Amounts, each of the Class M-1H Reference Tranche and the Class B-2H Reference Tranche will be deemed to bear interest, calculated pursuant to the applicable Class Coupon formula shown in Table 1. The Class Coupon for each Class of Notes is subject to any applicable Class Coupon Minimum Rate shown in Table 1. The initial Class Coupons that will apply to the first Accrual Period are also shown in Table 1.

The Indenture Trustee will calculate the Class Coupon for (i) the applicable Classes of Notes if the Class Principal Balance is greater than zero and (ii) the Class M-1H Reference Tranche and the Class B-2H Reference Tranche, in each case, for each Accrual Period (after the first Accrual Period) on the applicable SOFR Adjustment Date. The Indenture Trustee will determine the SOFR Rate for each Accrual Period (after the first Accrual Period) using the method described in the definition of "SOFR Rate" in "*Glossary of Significant Terms*." For the first Accrual Period, the SOFR Rate was determined by Freddie Mac on the pricing date of the Notes.

Interest on the Notes will be payable monthly in arrears on each Payment Date commencing in April 2026. On any Payment Date, the Interest Payment Amount for the Notes may be reduced as a result of Modification Events occurring during the related Reporting Period that reduce the yield on the Reference Obligations. See "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*."

If a Benchmark Transition Event and its related Benchmark Replacement Date have occurred, the Administrator will determine an alternative index in accordance with the Benchmark Replacement provisions described under "— *Benchmark Replacement Provisions*." See "*Risk Factors — Risks Related to the Index — SOFR Rate Levels Could Reduce the Yield on the Notes*" and "*Risk Factors — Risks Related to the Index — Changes to, or Elimination of, SOFR Could Adversely Affect Your Investment in the Notes*." In the event that the Benchmark is not available on the applicable date of determination, then unless the Indenture Trustee is notified of a Benchmark Replacement in accordance with the Indenture within one Business Day, the Indenture Trustee will use the Benchmark from the preceding Business Day, or from the most recent Business Day on which the Benchmark is available.

Interest Payment

On each Payment Date through and including the Maturity Date, the Trust will use funds on deposit in the Distribution Account *first*, to pay the Return Amount, if any, due and payable to us, and *second*, to pay the applicable Interest Payment Amount on each outstanding Class of Notes. Interest will be calculated and payable on the basis of the actual number of days in the related Accrual Period and a 360-day year. Interest will be payable in arrears.

Benchmark Replacement Provisions

Benchmark Replacement. If Freddie Mac determines prior to the relevant Reference Time that a Benchmark Transition Event and its related Benchmark Replacement Date have occurred with respect to the then-current Benchmark, the Benchmark Replacement will replace the then-current Benchmark for all purposes relating to the Notes in respect of all determinations on such date and for all determinations on all subsequent dates.

Benchmark Replacement Conforming Changes. In connection with the implementation of a Benchmark Replacement, Freddie Mac will have the right to make Benchmark Replacement Conforming Changes from time to time.

Decisions and Determinations. Any determination, decision or election that may be made by Freddie Mac pursuant to this section titled "*Benchmark Replacement Provisions*," including any determination with respect to administrative feasibility (whether due to technical, administrative or operational issues), a tenor, a rate, an adjustment or the occurrence or non-occurrence of an event, circumstance or date and any decision to take or refrain from taking any action or any selection, will be conclusive and binding absent manifest error, may be made in Freddie Mac's sole discretion, and, notwithstanding anything to the contrary in the documentation relating to the Notes, will become effective without consent from any other party.

Principal

On the Maturity Date the Trust will pay 100% of the outstanding Class Principal Balance as of such date for each Class of Notes outstanding. On all other Payment Dates, the Trust will pay principal on each Class of Notes in an amount equal to the portion of the Senior Reduction Amount, Subordinate Reduction Amount and/or Supplemental Subordinate Reduction Amount, as applicable, allocated to reduce the Class Notional Amount of the Corresponding Class of Reference Tranche on such Payment Date pursuant to the terms of the hypothetical structure described under "*— Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Senior Reduction Amount and Subordinate Reduction Amount*" and "*— Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Supplemental Subordinate Reduction Amount and Supplemental Senior Increase Amount*" below.

Reductions in Class Principal Balances of the Notes Due to Allocation of Tranche Write-down Amounts

On each Payment Date on or prior to the Maturity Date, the Class Principal Balance of each Class of Notes will be reduced without any corresponding payment of principal, by the amount of the reduction, if any, in the Class Notional Amount of the Corresponding Class of Reference Tranche due to the allocation of the Tranche Write-down Amount to such Class of Reference Tranche on such Payment Date pursuant to the terms of the hypothetical structure described under "*— Hypothetical Structure and Calculations with respect to the Reference Tranches*" below.

Increases in Class Principal Balances of the Notes Due to Allocation of Tranche Write-up Amounts

On each Payment Date on or prior to the Maturity Date, the Class Principal Balance of each Class of Notes will be increased by the amount of the increase, if any, in the Class Notional Amount of the Corresponding Class of Reference Tranche due to the allocation of Tranche Write-up Amounts to such Class of Reference Tranche on such Payment Date pursuant to the terms of the hypothetical structure described under "*— Hypothetical Structure and Calculations with respect to the Reference Tranches*" below.

Hypothetical Structure and Calculations with respect to the Reference Tranches

A hypothetical structure of Classes of Reference Tranches deemed to be backed by the Reference Pool has been established as indicated in the Transaction Diagram. The Indenture will reference this hypothetical structure to calculate, for each Payment Date, (i) Tranche Write-down Amounts (or Tranche Write-up Amounts) as a result of Credit Events (or reversals thereof) or Modification Events on the Reference Obligations, which may result in reductions (or increases) in principal amounts on the Notes, (ii) any reduction or increase in Interest Payment Amounts on the Notes as a result of Modification Events on the Reference Obligations and (iii) principal payments to be made on the Notes by the Trust. See "*Transaction Diagram — Hypothetical Structure and Calculations with respect to the Reference Tranches*" above.

Allocation of Tranche Write-down Amounts

On each Payment Date on or prior to the Maturity Date, the Tranche Write-down Amount, if any, for such Payment Date, will be allocated, *first*, to reduce any Overcollateralization Amount for such Payment Date, until such Overcollateralization Amount is reduced to zero, and, *second*, to reduce the Class Notional Amount of each Class of Reference Tranche in the following order of priority, in each case until its Class Notional Amount is reduced to zero: *first*, to the Class B-2H Reference Tranche; *second*, to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *third*, to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *fourth*, to the Class M-1H Reference Tranche; and *fifth*, to the Class A-H Reference Tranche, but only in an amount equal to the excess, if any, of the remaining unallocated Tranche Write-down Amount for such Payment Date over the Principal Loss Amount for such Payment Date attributable to clause (d) of the definition of "Principal Loss Amount" in the "*Glossary of Significant Terms.*"

Because the Class M-2 and Class B-1 Notes correspond to the Class M-2 and Class B-1 Reference Tranches, respectively, any Tranche Write-down Amounts allocated to such Classes of Reference Tranches pursuant to the hypothetical structure will result in a corresponding reduction in the Class Principal Balances of the Corresponding Classes of Notes, as applicable.

With respect to each Payment Date, the Class Notional Amount for the Class A-H Reference Tranche will be increased by the excess, if any, of the Tranche Write-down Amount for such Payment Date over the Credit Event Amount for such Payment Date.

Allocation of Tranche Write-up Amounts

On each Payment Date on or prior to the Maturity Date, the Tranche Write-up Amount, if any, for such Payment Date will be allocated to increase the Class Notional Amount of each Class of Reference Tranche in the following order of priority until the cumulative Tranche Write-up Amounts allocated to each such Class of Reference Tranche is equal to the cumulative Tranche Write-down Amounts previously allocated to such Class of Reference Tranche on or prior to such Payment Date: *first*, to the Class A-H Reference Tranche; *second*, to the Class M-1H Reference Tranche; *third*, to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *fourth,* to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; and *fifth,* to the Class B-2H Reference Tranche.

Because the Class M-2 and Class B-1 Notes correspond to the Class M-2 and Class B-1 Reference Tranches, respectively, any Tranche Write-up Amounts allocated to such Classes of Reference Tranches pursuant to the hypothetical structure will result in a corresponding increase in the Class Principal Balances of the Corresponding Classes of Notes, as applicable.

The Write-up Excess will be available as overcollateralization to offset any Tranche Write-down Amounts on future Payment Dates prior to such Tranche Write-down Amounts being allocated to reduce the Class Notional Amounts of the Reference Tranches.

Allocation of Modification Loss Amount

On each Payment Date on or prior to the Maturity Date, the Preliminary Principal Loss Amount, the Preliminary Tranche Write-down Amount, the Preliminary Tranche Write-up Amount and the Preliminary Class Notional Amount will be computed prior to the allocation of the Modification Loss Amount. The Modification Loss Amount, if any, for such Payment Date will be allocated to the Reference Tranches in the following order of priority: *first*, to the Class B-2H Reference Tranche, until the amount allocated to the Class B-2H Reference Tranche is equal to the Class B-2H Reference Tranche Interest Accrual Amount for such Payment Date; *second*, to the Class B-2H Reference Tranche, until the amount allocated to the Class B-2H Reference Tranche is equal to the Preliminary Class Notional Amount of the Class B-2H Reference Tranche for such Payment Date; *third*, to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date, until the amount allocated to the Class B-1 Reference Tranche is equal to the Class B-1 Notes Interest Accrual Amount for such Payment Date; *fourth*, to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Preliminary Class

Notional Amounts for such Payment Date, until the aggregate amount allocated to the Class B-1 and Class B-1H Reference Tranches is equal to the aggregate of the Preliminary Class Notional Amounts of the Class B-1 and Class B-1H Reference Tranches for such Payment Date; *fifth,* to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date, until the amount allocated to the Class M-2 Reference Tranche is equal to the Class M-2 Notes Interest Accrual Amount for such Payment Date*; sixth,* to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Preliminary Class Notional Amounts for such Payment Date, until the aggregate amount allocated to the Class M-2 and Class M-2H Reference Tranches is equal to the aggregate of the Preliminary Class Notional Amounts of the Class M-2 and Class M-2H Reference Tranches for such Payment Date; *seventh*, to the Class M-1H Reference Tranche, until the amount allocated to the Class M-1H Reference Tranche is equal to the Class M-1H Reference Tranche Interest Accrual Amount for such Payment Date; and *eighth*, to the Class M-1H Reference Tranche, until the amount allocated to the Class M-1H Reference Tranche is equal to the Preliminary Class Notional Amount of the Class M-1H Reference Tranche for such Payment Date.

For the avoidance of doubt and without duplication of the allocation of Tranche Write-down Amounts, if any, for such Payment Date, with respect to each Payment Date the Class Notional Amount for the Class A-H Reference Tranche will be increased by the sum of amounts included in the *second*, *fourth*, *sixth* and *eighth* priorities above. Any amounts allocated to the Class M-2 or Class B-1 Reference Tranches in the *fifth* or *third* priority above on any Payment Date will result in a corresponding reduction of the Interest Payment Amount of the Class M-2 or Class B-1 Notes, as applicable, for such Payment Date. Each of the Class M-1H Reference Tranche and Class B-2H Reference Tranche is assigned a Class Coupon solely for purposes of calculations in connection with the allocation of Modification Loss Amounts to the Mezzanine Reference Tranches and Junior Reference Tranches, and any such amounts allocated in the *first*, *second. seventh or eighth* priority above will not result in a corresponding reduction of the Interest Payment Amount or Class Principal Balance of any Class of Notes. Any amounts allocated to any of the Reference Tranches in the *second, fourth, sixth* or *eighth* priority above will be included in the Principal Loss Amount for the related Payment Date.

Allocation of Modification Gain Amount

On each Payment Date on or prior to the Maturity Date, the Preliminary Principal Loss Amount, the Preliminary Tranche Write-down Amount, the Preliminary Tranche Write-up Amount and the Preliminary Class Notional Amount will be computed prior to the allocation of the Modification Gain Amount. The Modification Gain Amount, if any, for such Payment Date will be allocated to the Reference Tranches in the following order of priority: *first*, to the Class M-1H Reference Tranche, until the amount allocated to the Class M-1H Reference Tranche is equal to the cumulative amount of unreimbursed Modification Loss Amounts allocated to reduce the Interest Accrual Amount on the Class M-1H Reference Tranche on all prior Payment Dates; *second*, to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date, until the amount allocated to the Class M-2 Reference Tranche is equal to the cumulative amount of unreimbursed Modification Loss Amounts allocated to reduce the Interest Payment Amount on the Class M-2 Notes on all prior Payment Dates; *third*, to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date, until the amount allocated to the Class B-1 Reference Tranche is equal to the cumulative amount of unreimbursed Modification Loss Amounts allocated to reduce the Interest Payment Amount on the Class B-1 Notes on all prior Payment Dates; *fourth*, to the Class B-2H Reference Tranche until the amount allocated to the Class B-2H Reference Tranche is equal to the cumulative amount of unreimbursed Modification Loss Amounts allocated to reduce the Interest Accrual Amount on the Class B-2H Reference Tranche on all prior Payment Dates; and *fifth*, to the most subordinate Classes of Reference Tranches outstanding*, pro rata* based on their Class Notional Amounts immediately prior to such Payment Date.

Any amounts allocated to the Class M-2 or Class B-1 Reference Tranches above on any Payment Date will result in a corresponding increase of the Interest Payment Amount of the Class M-2 or Class B-1 Notes, as applicable, for such Payment Date.

Allocation of Senior Reduction Amount and Subordinate Reduction Amount

On each Payment Date prior to the Maturity Date, after allocation of the Tranche Write-down Amount or Tranche Write-up Amount, if any, for such Payment Date as described under "— *Allocation of Tranche Write-down Amounts*" and "— *Allocation of Tranche Write-up Amounts*" above, the Senior Reduction Amount will be allocated to reduce

the Class Notional Amount of each Class of Reference Tranche in the following order of priority, in each case until its Class Notional Amount is reduced to zero: *first*, to the Class A-H Reference Tranche; *second*, to the Class M-1H Reference Tranche; *third*, to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *fourth,* to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; and *fifth*, to the Class B-2H Reference Tranche.

On each Payment Date prior to the Maturity Date, after allocation of the Tranche Write-down Amount or Tranche Write-up Amount, if any, for such Payment Date as described under "*— Allocation of Tranche Write-down Amounts*" and "*— Allocation of Tranche Write-up Amounts*" above, and after allocation of the Senior Reduction Amount, the Subordinate Reduction Amount will be allocated to reduce the Class Notional Amount of each Class of Reference Tranche in the following order of priority, in each case until its Class Notional Amount is reduced to zero: *first*, to the Class M-1H Reference Tranche, *second*, to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *third*, to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *fourth,* to the Class B-2H Reference Tranche; and *fifth*, to the Class A-H Reference Tranche.

Because the Class M-2 and Class B-1 Notes correspond to the Class M-2 and Class B-1 Reference Tranches, respectively, any Senior Reduction Amount and/or Subordinate Reduction Amount, as applicable, allocated to the Class M-2 or Class B-1 Reference Tranche pursuant to the hypothetical structure will result in a requirement of the Trust to make a corresponding payment of principal to the Class M-2 or Class B-1 Notes, as applicable.

Allocation of Supplemental Subordinate Reduction Amount and Supplemental Senior Increase Amount

On each Payment Date prior to the Maturity Date, after allocation of the Tranche Write-down Amount or Tranche Write-up Amount, if any, for such Payment Date as described under "*— Allocation of Tranche Write-down Amounts*" and "*— Allocation of Tranche Write-up Amounts*" above, and after allocation of the Senior Reduction Amount or Subordinate Reduction Amount, if any, for such Payment Date as described under "*— Allocation of Senior Reduction Amount and Subordinate Reduction Amount*" above, the Supplemental Subordinate Reduction Amount, if any, for such Payment Date will be allocated to reduce the Class Notional Amount of each Class of Reference Tranche in the following order of priority, in each case until its Class Notional Amount is reduced to zero: *first*, to the Class M-1H Reference Tranche; *second*, to the Class M-2 and Class M-2H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *third*, to the Class B-1 and Class B-1H Reference Tranches, *pro rata* based on their Class Notional Amounts immediately prior to such Payment Date; *fourth*, to the Class B-2H Reference Tranche; and *fifth*, to the Class A-H Reference Tranche.

Because the Class M-2 and Class B-1 Notes correspond to the Class M-2 and Class B-1 Reference Tranches, respectively, any portion of the Supplemental Subordinate Reduction Amount that is allocated to the Class M-2 or Class B-1 Reference Tranche will result in a corresponding reduction in the Class Principal Balance of the Class M-2 or Class B-1 Notes, as applicable.

Simultaneously, on each Payment Date on or prior to the Maturity Date, after allocation of the Senior Reduction Amount, the Subordinate Reduction Amount, any Tranche Write-down Amounts and any Tranche Write-up Amounts, the Supplemental Senior Increase Amount, if any, for such Payment Date will be allocated to increase the Class Notional Amount of the Class A-H Reference Tranche.

THE AGREEMENTS

The Collateral Administration Agreement and the Capital Contribution Agreement

The Collateral Administration Agreement

Pursuant to the Collateral Administration Agreement among the Trust, the Indenture Trustee and us, the Trust will provide us with credit protection with respect to the Reference Pool and we will pay the Trust the Transfer Amount and Return Reimbursement Amount as and when due.

Subject to the netting provisions and conditions to payment described herein, the Collateral Administration Agreement will require us to pay to the Trust on the Business Day immediately prior to each Payment Date, by deposit into the Distribution Account or otherwise, (a) the Transfer Amount due and (b) the Return Reimbursement Amount, if any. On any Payment Date on which a Tranche Write-down Amount has been allocated to any Class of Reference Tranche corresponding to an outstanding Class of Notes and which reduces the Class Principal Balance of any such Corresponding Class of Notes, the Collateral Administration Agreement will require the Indenture Trustee, acting on behalf of the Trust, to pay the applicable Return Amount to us on such Payment Date.

The payment obligation of the Trust to pay Return Amounts under the Collateral Administration Agreement is limited to amounts on deposit in the Custodian Account.

The respective obligations of us and the Trust to pay any amount due under the Collateral Administration Agreement will be subject to the following conditions precedent (other than in connection with any payments on the Early Termination Date):

(a) the monthly "Reference Pool File" for the related Payment Date has been delivered to the Indenture Trustee in accordance with the terms of the Indenture;

(b) the Termination Date has not occurred as of any prior Payment Date; and

(c) each of we and the Trust has received a payment notification from the Indenture Trustee pursuant to the terms of the Collateral Administration Agreement.

The Capital Contribution Agreement

On the Closing Date, we will enter into the Capital Contribution Agreement with the Trust and the Indenture Trustee. The Capital Contribution Agreement will require us to pay or cause to be paid to the Trust, by deposit into the Distribution Account or otherwise, an amount equal to the Capital Contribution Amount on the Business Day prior to each Payment Date, subject to the following conditions precedent: (a) the Termination Date has not occurred as of any prior Payment Date; and (b) we have received the payment notification from the Indenture Trustee pursuant to the terms of the Capital Contribution Agreement.

Netting of Payments

The Collateral Administration Agreement and Capital Contribution Agreement will permit netting of the Return Amount due on any Payment Date against the Transfer Amount, Return Reimbursement Amount and Capital Contribution Amount due on the Business Day immediately prior to such Payment Date. As a result, only one party (i.e., either the Trust or us) will actually make a payment to the other in connection with any Payment Date. The sum of the Capital Contribution Amount and the Transfer Amount with respect to any Payment Date may not be less than zero.

Assignment

The Collateral Administration Agreement and the Capital Contribution Agreement will be binding upon and will inure to the benefit of the parties thereto and their respective successors, including any successor by operation of law, and permitted assigns. Neither the Trust nor we, without the prior written consent of the other party (in the case of a transfer by the Trust) or without the prior written consent of the Indenture Trustee (in the case of a transfer by us), may transfer (whether by way of security or otherwise) the Collateral Administration Agreement or Capital Contribution Agreement or any interest or obligation therein or thereunder, except that:

(a) the Trust or we may make such a transfer pursuant to a consolidation or amalgamation with, or merger with or into, or transfer of all or substantially all its assets to, another entity, or, in the case of us, pursuant to, in connection with, or in furtherance of, the termination of our conservatorship (but, in each case, without prejudice to any other right or remedy under the Collateral Administration Agreement or Capital Contribution Agreement, as applicable);

(b) the Trust or we may make such a transfer of all or any part of its interest in any amount payable to it from a defaulting party upon an event of default thereunder; and

(c) we may make such a transfer by way of security or by transferring (by way of security or otherwise) all or any part of our right to receive payments under the Collateral Administration Agreement but not legal ownership interest (such as the grant of a participation or other transfer of our right to receive payment), subject to our related obligations, therein and thereunder.

Any purported transfer that is not in compliance with the foregoing terms and conditions will be void.

Termination Date, Scheduled Termination Date and Early Termination Date

The Collateral Administration Agreement and the Capital Contribution Agreement will terminate on the Termination Date, which date is the earlier to occur of the Scheduled Termination Date and the Early Termination Date. See the definition of "Early Termination Date" in the "*Glossary of Significant Terms*" for a description of the events that may give rise to an Early Termination Date. Our final payment obligations under the Collateral Administration Agreement and the Capital Contribution Agreement will be due on the Business Day prior to the Termination Date and the Trust's final payment obligations under the Collateral Administration Agreement will be due on the Termination Date, in each case subject to the netting provisions under such agreements. The performance of the Reference Pool during the period commencing at the end of the final Reporting Period and continuing until the Termination Date will be disregarded under the Collateral Administration Agreement and Capital Contribution Agreement for purposes of calculating the final payment obligations.

To the extent an Early Termination Date occurs as a result of a designation by the Trust or us, such Early Termination Date will occur on the first Payment Date following the date on which such notice becomes effective, unless such notice becomes effective five Business Days or less prior to such Payment Date, in which case the Early Termination Date will occur on the second Payment Date following the date on which such notice becomes effective, in each case, whether or not the relevant Freddie Mac Default or Optional Termination Event is then continuing.

The Indenture provides that if an Early Termination Date is designated the Notes will be redeemed on such Early Termination Date. Holders of Notes purchased at a premium may not recover their investments in any such Notes if an Early Termination Date occurs. See "*Description of the Notes — Scheduled Maturity Date and Early Redemption Date*."

The Indenture

General

On the Closing Date, the Trust, as Issuer, U.S. Bank Trust Co., in its capacity as Indenture Trustee, U.S. Bank Trust Co., as Custodian, and U.S. Bank N.A., as Account Bank, will enter into the Indenture to provide for the issuance of the Notes and the Grant of the Collateral and to make provisions for securing the payment of amounts payable to us and the Holders. See "*Description of the Notes*" above for additional information about the issuance of the Notes by the Trust pursuant to the Indenture.

Grant of the Collateral

Pursuant to the Indenture, the Trust will Grant to the Indenture Trustee on the Closing Date, for the benefit of the Secured Parties, in each case as their interests may appear, all of the Trust's right, title and interest in, to and under, whether now owned or existing, or hereafter acquired or arising, the Secured Collateral. The Secured Collateral consists of (a) the Distribution Account, (b) the Custodian Account, (c) all Eligible Investments (including, without limitation, any interest of the Trust in the Custodian Account and any amounts from time to time on deposit therein) purchased with funds on deposit in the Custodian Account and all income from the investment of funds therein, (d) the Account Control Agreement, (e) the Investment Management Agreement, (f) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing and (g) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust described in the preceding clauses.

In addition, the Trust will Grant to the Indenture Trustee on the Closing Date, for the benefit of the Holders of the Notes all of the Trust's right, title and interest in, to and under, whether now owned or existing, or hereafter

acquired or arising, the Additional Collateral. The Additional Collateral consists of (a) the Collateral Administration Agreement and all payments to the Trust thereunder or with respect thereto, (b) the Capital Contribution Agreement and all payments to the Trust thereunder or with respect thereto, (c) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing, and (d) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust described in the preceding clauses.

Such Grants will be made, in trust, to secure (a) solely with respect to the Secured Collateral, the payment of all amounts payable by the Trust to us under the Collateral Administration Agreement and (b) with respect to the Secured Collateral and the Additional Collateral, the payment of all amounts due and payable on the Notes equally and ratably without prejudice, priority or distinction between any Class and any other Class, except as expressly provided in the Indenture; *provided* that with respect to the Secured Collateral, the Grant for the benefit of the Holders is subordinate to the Grant for the benefit of us.

Except to the extent otherwise provided in the Indenture, the Indenture will constitute a security agreement under the laws of the State of New York applicable to agreements made and to be performed therein. Upon the occurrence of any Indenture Event of Default, and in addition to any other rights available under the Indenture or any other instruments included in the Collateral held for the benefit and security of the Secured Parties or otherwise available at law or in equity, the Indenture Trustee will have all rights and remedies of a secured party on default under the laws of the State of New York and other applicable law to enforce the assignments and security interests contained in the Indenture and, in addition, will have the right, subject to compliance with any mandatory requirements of applicable law, to sell or apply any rights and other interests assigned or pledged thereby in accordance with the terms thereof at public or private sale.

Pursuant to the Indenture, the Indenture Trustee will acknowledge the Grants described in the foregoing paragraphs and will accept the trusts under and in accordance with the provisions of the Indenture.

Standard of Conduct

In exercising any of its or their voting rights, rights to direct and consent or any other rights as a Secured Party under the Indenture, a Secured Party or the Secured Parties will not have any obligation or duty to any person or to consider or take into account the interests of any person and will not be liable to any person for any action taken by it or them or at its or their direction or any failure by it or them to act or to direct that an action be taken, without regard to whether such action or inaction benefits or adversely affects any Secured Party, the Trust, or any other person.

Accounts, Accountings and Reports

General. Each of the Indenture Trustee, the Custodian and the Account Bank will segregate and hold at U.S. Bank N.A. all such money and property received by it for the benefit of the Secured Parties as described in "*— Accounts*" below. Except as otherwise expressly provided in the Indenture, if any default occurs in the making of any payment or performance under any agreement or instrument that is part of the Secured Collateral, the Indenture Trustee may and, if directed to do so by us (so long as such default is not caused by a Freddie Mac Default and in respect of any Secured Collateral other than the Trust's rights under the Collateral Administration Agreement or the Capital Contribution Agreement) or by Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes in respect of such rights, will take such action as so directed to take to enforce such payment or performance, including the institution and prosecution of appropriate Proceedings. Any such action will be without prejudice to any right to claim the occurrence of an Indenture Event of Default and any right to proceed with respect thereto as described in "*— Indenture Events of Default*" below.

Accounts. The Indenture Trustee will, on or prior to the Closing Date, cause the Distribution Account to be established in the name of the Indenture Trustee at the Account Bank for the benefit of the Secured Parties pursuant to the Indenture. The Distribution Account must be an Eligible Account. The Indenture Trustee will from time to time deposit into the Distribution Account (i) investment income earned on the Eligible Investments, (ii) the proceeds from the liquidation of Eligible Investments and (iii) the Transfer Amounts, Return Reimbursement Amounts, Capital Contribution Amounts and Return Amounts that become due and payable as described in "*— Indenture Events of Default — Remedies; Liquidation of Collateral*" below.

The Custodian will, on or prior to the Closing Date, cause the Custodian Account to be established and held in the name of the Trust at the Account Bank subject to the lien of the Indenture Trustee for the benefit of the Secured Parties. The Custodian will deposit the proceeds of the offering of the Notes into the Custodian Account and the Investment Manager will cause the purchase of Eligible Investments pursuant to the Investment Management Agreement. Amounts on deposit in the Custodian Account may be used to purchase only Eligible Investments. All amounts on deposit in the Custodian Account are required to be invested in Eligible Investments prior to the close of business on each Business Day pursuant to the Investment Management Agreement. For the avoidance of doubt, in the unlikely event that any cash is on deposit in the Custodian Account after the deadline for investing in Eligible Investments on any Business Day, such cash will be invested in Eligible Investments on the next Business Day pursuant to the Investment Management Agreement.

All amounts deposited in the Custodian Account, together with any investment property in which funds included in such property are or will be invested or reinvested, and any income or other gain realized from such investments, will be held by the Custodian, or the Account Bank on its behalf, as part of the Collateral subject to disbursement and withdrawal as described in "*— The Collateral Administration Agreement and the Capital Contribution Agreement — The Collateral Administration Agreement*" and "*Description of the Notes — Interest*" and "*Description of the Notes — Principal*" above. Such amounts will be invested pursuant to the terms of the Investment Management Agreement.

With respect to each Payment Date prior to the Maturity Date, the earnings (including the aggregate amount of realized principal gains less any losses) on Eligible Investments during the prior calendar month will be reported to the Indenture Trustee and us by the fifth Business Day of each month and included in the calculation of the Capital Contribution Amount due with respect to such Payment Date. With respect to the Maturity Date, the earnings (including the aggregate amount of realized principal gains less any losses) on Eligible Investments during the prior calendar month and the then-current month will be included in the calculation of the Capital Contribution Amount due with respect to the Maturity Date. The Indenture Trustee will not in any way be held liable by reason of any insufficiency of such amounts held in the Distribution Account resulting from any loss relating to any such Eligible Investments.

On each Payment Date, the Indenture Trustee will distribute amounts held in the Distribution Account as described in "*— The Collateral Administration Agreement and the Capital Contribution Agreement — The Collateral Administration Agreement*," "*Description of the Notes — Interest*" and "*Description of the Notes — Principal*" above. Any amounts remaining in the Distribution Account after such distributions will be transferred to the Custodian Account and reinvested in Eligible Investments.

The Distribution Account and the Custodian Account may be transferred to a different depository institution by the Indenture Trustee and the Custodian, respectively, from time to time, and the Indenture Trustee and the Custodian, respectively, will be required to transfer the Distribution Account or the Custodian Account, as applicable, at such time as such account is no longer deemed an Eligible Account; *provided* that any such transfer will be made only upon the prior written consent of Freddie Mac and upon receipt of written instructions.

Payment Date Statement

The Indenture Trustee will prepare a Payment Date Statement each month setting forth certain information relating to the Reference Pool, the Notes, the Reference Tranches and the hypothetical structure described in this Memorandum, including:

(i) the Class Principal Balance of each Class of Notes and the percentage of the original Class Principal Balance of each Class of Notes on the first day of the immediately preceding Accrual Period, the amount of principal payments to be made on each Class of Notes on such Payment Date and the Class Principal Balance of each Class of Notes and the percentage of the original Class Principal Balance of each Class of Notes after giving effect to any payments of principal to be made on such Payment Date and the allocation of any Tranche Write-down Amounts and Tranche Write-up Amounts, to such Class of Notes on such Payment Date;

(ii) the SOFR Rate for the Accrual Period preceding the related Payment Date (including any replacement interest rate if a Benchmark Transition Event and its related Benchmark Replacement Date have occurred with respect to SOFR or the then current Benchmark);

(iii) the occurrence of a Benchmark Transition Event with respect to any Payment Date and the related Benchmark Replacement and Benchmark Replacement Date;

(iv) the Interest Payment Amount for each outstanding Class of Notes for the related Payment Date;

(v) the amount of principal required to be paid by the Trust for each outstanding Class of Notes for the related Payment Date and the Senior Reduction Amount, the Subordinate Reduction Amount, the Senior Percentage and the Subordinate Percentage for the related Payment Date;

(vi) the aggregate Tranche Write-down Amounts, Tranche Write-up Amounts, Modification Loss Amounts and Modification Gain Amounts previously allocated to each Class of Notes and each Class of Reference Tranche pursuant to the hypothetical structure and the Tranche Write-down Amounts, Tranche Write-up Amounts, Modification Loss Amounts and Modification Gain Amounts to be allocated on the related Payment Date;

(vii) the Supplemental Subordinate Reduction Amount and Supplemental Senior Increase Amount, if any, for the related Payment Date;

(viii) the cumulative number (to date) and UPB of the Reference Obligations that have become Credit Event Reference Obligations, the number and UPB of the Reference Obligations that have become Credit Event Reference Obligations during the related Reporting Period and the Cumulative Net Loss Percentage;

(ix) the number and aggregate UPB of Reference Obligations with respect to their delinquency status, including whether the status of such Reference Obligations is bankruptcy, foreclosure, or REO, as of the related Reporting Period;

(x) the number and UPB amount of Reference Obligations (A) that became Credit Event Reference Obligations (and identification under which clause of the definition of "Credit Event" each such Reference Obligation became a Credit Event Reference Obligation), (B) that were removed from the Reference Pool as a result of a defect or breach of a representation and warranty, and (C) that have been paid in full;

(xi) the percentage of the Reference Pool outstanding (equal to the outstanding principal amount of Reference Obligations divided by the Cut-off Date Reference Pool Balance) as of the current Reporting Period;

(xii) the principal collections on the Reference Obligations amounts, both cumulative and for the current Reporting Period;

(xiii) the Recovery Principal for the current Reporting Period;

(xiv) with respect to each Reference Obligation in the Reference Pool, as may be applicable, the following information: net sales proceeds (realized cumulative); taxes and insurance (realized cumulative); legal costs (realized cumulative); maintenance and preservation costs (realized cumulative); bankruptcy cramdown costs (realized cumulative); miscellaneous expenses (realized cumulative); miscellaneous credits (realized cumulative); modification costs (realized cumulative); delinquent accrued interest (realized cumulative); total realized net loss (cumulative); and current period net loss;

(xv) the amount of the Transfer Amount for such Payment Date;

(xvi) the amount of the Return Reimbursement Amount for such Payment Date;

(xvii) the amount of the Return Amount for such Payment Date;

(xviii) the amount of the Capital Contribution Amount for such Payment Date;

(xix) to the extent received or given by the Indenture Trustee, notification of the occurrence of an Early Termination Date;

(xx) to the extent received by the Indenture Trustee, notification from us in accordance with the Securitization Regulation Agreement of our on-going compliance with the terms thereof;

(xxi) the market value of any Eligible Investments (other than those Eligible Investments that were reinvested) both before and after giving effect to payments of principal to Noteholders and any payments of Notes Retirement Amounts to Freddie Mac in connection with the retirement of Notes, in each case, on such Payment Date as well as liquidation proceeds of any redemptions of Eligible Investments (other than those Eligible Investments in which investment income was reinvested) in respect of such Payment Date;

(xxii) investment income collected during the prior calendar month; *provided* that with respect to the final Payment Date, such earnings will be measured based on the prior calendar month and the then-current calendar month;

(xxiii) any principal gains or principal losses on Eligible Investments realized during the prior calendar month; *provided* that with respect to the final Payment Date, such earnings will be measured based on the prior calendar month and the then-current calendar month;

(xxiv) for the Payment Date Statement for the calendar month of January, the Class B Notes fair market value information (as of the last Business Day in the preceding calendar year) provided by us;

(xxv) any applicable notices regarding changes in any Reporting Period;

(xxvi) to the extent received by the Indenture Trustee, notification from us that we have determined that the Trust is a "commodity pool" under the Commodity Exchange Act, together with our proposed course of action with respect to such determination, including whether we intend to claim an exemption from CPO registration, effect an early redemption of the Notes, or register as a CPO; and

(xxvii) the amount of Notes Retirement Amount, if any, allocated to increase and decrease, as applicable, the Class Notional Amounts of all Classes of Reference Tranches for such Payment Date; the aggregate amount of Notes Retirement Amounts allocated to increase and decrease, as applicable, the Class Notional Amounts of all Classes of Reference Tranches for all prior Payment Dates; the initial Class Notional Amount of each Reference Tranche prior to the payment of any Notes Retirement Amounts; and the increase and decrease of the Class Notional Amounts of all Classes of Reference Tranches (expressed in dollars and percentage of their initial Class Notional Amounts) as a result of the allocation of all Notes Retirement Amounts.

We and the Indenture Trustee will reconcile each payment amount no later than two Business Days prior to a Payment Date. The reconciliation method will be an agreed upon method between our and the Indenture Trustee's respective operations groups. The Indenture Trustee will make the Payment Date Statement (and, at its option, any additional files containing the same information in an alternative format) available each month to Noteholders that provide appropriate certification in the form acceptable to the Indenture Trustee (which may be submitted electronically via the Indenture Trustee's internet site) and as any designee of ours via the Indenture Trustee's internet website at https://pivot.usbank.com. Assistance in using the internet website can be obtained by calling the Indenture Trustee at (800) 934-6802. Parties that are unable to use the above distribution options are entitled to have a paper copy mailed to them via first class mail by calling the customer service desk and indicating such. The Indenture Trustee will have the right to change the way the Payment Date Statement is distributed in order to make such distribution more convenient or more accessible to the above parties. The Indenture Trustee is required to provide timely and adequate notification to all above parties regarding any such changes. The Indenture Trustee will not be liable for the dissemination of information in accordance with the Indenture.

The Indenture Trustee will also be entitled to rely on but will not be responsible for the content or accuracy of any information provided by third parties for purposes of preparing the Payment Date Statement and may affix thereto any disclaimer it deems appropriate in its reasonable discretion (without suggesting liability on the part of any other party hereto).

Indenture Events of Default

"**Indenture Event of Default**" means

(a) a default in the payment, when due and payable, of interest due on any Note to the extent payable, as described under "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Gain Amount*" and "*— Allocation of Modification Loss Amount*," which default continues for a period of 30 days;

(b) a default in the payment of the Class Principal Balance of any Note on the Maturity Date, to the extent payable, as described under "*Description of the Notes — Principal*," "*— Allocation of Tranche Write-down Amounts*," "*— Allocation of Tranche Write-up Amounts*" and "*— Allocation of Modification Loss Amoun*t," or in the case of a default in payment due to an administrative error or omission by the Indenture Trustee or any paying agent, which default continues for a period of 30 days;

(c) a default in the performance, or breach, of any other covenant of the Trust under the Indenture or any representation or warranty of the Trust made in the Indenture or in any certificate or other writing delivered pursuant thereto or in connection therewith proves to be incorrect in any material respect when made and the continuation of such default or breach for a period of 30 days after the Trust has notice thereof by (i) a responsible officer of the Indenture Trustee, (ii) us (except in the case of a Freddie Mac Default) or (iii) the Holders of not less than a majority of the aggregate outstanding Class Principal Balance of the Notes;

(d) an involuntary Proceeding shall be commenced or an involuntary petition shall be filed seeking (i) winding up, liquidation, reorganization or other relief in respect of the Trust or its debts, or of a substantial part of its assets, under any bankruptcy, insolvency, receivership or similar law now or hereafter in effect or (ii) the appointment of a receiver, trustee, custodian, sequestrator, conservator or similar official for the Trust or for a substantial part of its assets, and, in any such case, such proceeding or petition shall continue undismissed for 60 days; or an order or decree approving or ordering any of the foregoing shall be entered;

(e) the Trust shall (i) voluntarily commence any Proceeding or file any petition seeking winding up, liquidation, reorganization or other relief under any bankruptcy, insolvency, receivership or similar law now or hereafter in effect, (ii) consent to the institution of, or fail to contest in a timely and appropriate manner, any proceeding or petition described in section (d) above, (iii) apply for or consent to the appointment of a receiver, trustee, custodian, sequestrator, conservator or similar official for the Trust or for a substantial part of its assets, (iv) file an answer admitting the material allegations of a petition filed against it in any such Proceeding, (v) make a general assignment for the benefit of creditors or (vi) take any action for the purpose of effecting any of the foregoing;

(f) the Indenture Trustee ceases to have a valid and enforceable first-priority security interest in the Collateral or such security interest proves not to have been a valid or enforceable first-priority security interest when granted or purported to have been granted; or

(g) it becomes unlawful for the Trust to perform or comply with any of its obligations under the Notes, the Indenture or any other transaction document to which it is a party;

provided, *however*, that no Indenture Event of Default with respect to any Notes shall occur under either *clause (a) or (b)* above if the Collateral has been realized upon in full and all amounts available to be paid in respect of such Collateral have been distributed in accordance with the provisions of the Indenture.

Acceleration and Maturity; Rescission and Annulment. If an Indenture Event of Default occurs and is continuing (other than an Indenture Event of Default described in *clause (d), (e), (f)* or *(g)* above), the Indenture Trustee, if a responsible officer thereof has actual knowledge of or has received notice of such Indenture Event of Default, may, or at the direction of Holders of not less than a majority of the aggregate outstanding Class Principal Balance of the Notes will, declare the Class Principal Balance of all the Notes to be due and payable on the next succeeding Payment Date, and upon any such declaration such principal, together with all accrued and unpaid Interest Payment Amounts on the Notes, and other amounts payable under the Indenture, will become due and payable on the next succeeding Payment Date. If an Indenture Event of Default described in *clause (d), (e), (f)* or *(g)* above occurs and is continuing,

the Class Principal Balance of all of the Notes, together with all accrued and unpaid Interest Payment Amounts on the Notes and other amounts payable under the Indenture, will automatically become due and payable without any declaration or other act on the part of the Indenture Trustee or any Holder.

At any time after such a declaration of acceleration of maturity has been made (except with respect to an Indenture Event of Default described in *clause (d), (e), (f)* or *(g)* above) and before a judgment or decree for payment of the money due has been obtained by the Indenture Trustee as provided in the Indenture, Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes, by written notice to the Indenture Trustee, may rescind and annul such declaration and its consequences if:

(i) the Trust has paid or deposited with the Indenture Trustee a sum sufficient to pay:

(A) all overdue amounts payable on or in respect of the Notes (other than amounts due solely as a result of the acceleration),

(B) to the extent that payment of interest on such amount is lawful, interest on such overdue amounts at a rate equal to the applicable Class Coupon,

(C) any accrued and unpaid amounts payable by the Trust pursuant to the Collateral Administration Agreement, and

(ii) the Indenture Trustee has determined that all Indenture Events of Default, other than the nonpayment of the principal of or interest on the Notes that have become due solely by such acceleration, have been cured and Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes, by written notice to the Indenture Trustee, has agreed with such determination or waived such Indenture Events of Default.

No such rescission and annulment will affect any subsequent Indenture Event of Default or impair any right consequent thereon.

Collection of Indebtedness and Suits for Enforcement by Indenture Trustee. If an Indenture Event of Default occurs and is continuing, the Indenture Trustee, at the direction of Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes, will proceed to protect and enforce its rights and the rights of the Secured Parties by such appropriate Proceedings as such Holders direct, whether for the specific enforcement of any covenant or agreement in the Indenture or in aid of the exercise of any power granted therein, or to enforce any other proper remedy or legal or equitable right vested in the Indenture Trustee by the Indenture or by law; *provided*, *however*, that no such Proceedings may be instituted with respect to the Eligible Investments or any proceeds thereof unless an Indenture Event of Default under *clause (f)* above has occurred and is continuing and, *provided further*, that the Indenture Trustee will have no duty or obligation to take such action unless such Holders offer indemnification satisfactory to the Indenture Trustee. Absent receipt of any such written direction by a responsible officer of the Indenture Trustee, the Indenture Trustee will have no duty or obligation to take any action in respect of an Indenture Event of Default. In any Proceedings brought by the Indenture Trustee on behalf of the Holders, the Indenture Trustee will be held to represent all the Holders of the Notes and it will not be necessary to make any Holder a party to any such proceeding.

Remedies; Liquidation of Collateral. If an Indenture Event of Default occurs and is continuing, and the Notes have been declared due and payable and such declaration and the consequences of such Indenture Event of Default and acceleration have not been rescinded and annulled, the Trust agrees that the Indenture Trustee will, upon direction of Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes, to the extent permitted by applicable law, exercise one or more of the following rights, privileges and remedies:

(i) institute Proceedings for the collection of all amounts then payable on the Notes or otherwise payable under the Indenture, whether by declaration or otherwise, enforce any judgment obtained, and collect from the Collateral any monies adjudged due;

(ii) take the actions described under "— *Application of Proceeds*" below;

(iii) exercise any remedies of a secured party under the UCC and take any other appropriate action to protect and enforce the rights and remedies of the Secured Parties under the Indenture; and

(iv) exercise any other rights and remedies that may be available at law or in equity.

If the Notes have been declared due and payable as described above, the Indenture Trustee will give notice under the Collateral Administration Agreement and the Capital Contribution Agreement of the designation of an Early Termination Date (if the Collateral Administration Agreement and the Capital Contribution Agreement have not yet terminated) and demand payment from us of any amounts due under the Collateral Administration Agreement and the Capital Contribution Agreement (and, if we fail to make any such payment, take the actions described in "*— Application of Proceeds — Procedures Relating to Delayed Payments*" below). Any amounts so paid by us will be held in the Distribution Account for the benefit of the Holders of the Notes, as their interests may appear. See "*Description of the Notes — Scheduled Maturity Date and Early Redemption Date*."

Application of Proceeds

If an Indenture Event of Default occurs and is continuing, and the Notes have been declared due and payable and such declaration and the consequences of such Indenture Event of Default and acceleration have not been rescinded and annulled, the Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes may direct the Indenture Trustee to (a) withdraw all proceeds of Eligible Investments for the related Payment Date held in the Distribution Account, (b) liquidate all Collateral (other than Collateral which is held in the form of cash) held in the Custodian Account into cash as provided in the Indenture, (c) give notice of a Freddie Mac Default or the occurrence of an event described in clause (f) of the definition of "Early Termination Date" in the "*Glossary of Significant Terms*," as applicable, in accordance with the Indenture, (d) designate an Early Termination Date in accordance with the Indenture and (e) demand payment from us of any amounts due under the Collateral Administration Agreement and/or the Capital Contribution Agreement, as applicable. If any such direction by the Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes, as applicable, has been given and carried out, then on the Early Termination Date the Indenture Trustee will apply the funds on deposit in the accounts as follows:

(i) to the payment of any amounts due and payable to us, if any, under the Collateral Administration Agreement;

(ii) to the payment of interest on the Class M-2 Notes, to the extent outstanding, as to amounts accrued and unpaid through such Payment Date;

(iii) to the repayment to the Holders of the Class M-2 Notes, to the extent outstanding, of any remaining Class Principal Balance of the Class M-2 Notes;

(iv) to the payment of interest on the Class B-1 Notes, to the extent outstanding, as to amounts accrued and unpaid through such Payment Date; and

(v) to the repayment to the Holders of the Class B-1 Notes, to the extent outstanding, of any remaining Class Principal Balance of the Class B-1 Notes.

Procedures Relating to Delayed Payments. If the Indenture Trustee does not receive the net amount, if any, owed by Freddie Mac under the Collateral Administration Agreement and the Capital Contribution Agreement when due, (a) the Indenture Trustee will promptly notify the Trust in writing and (b) unless within 30 days after such notice (i) such payment has been received by the Indenture Trustee, the Indenture Trustee will request us to make such payment as soon as practicable after such request but in no event later than three Business Days after the date of such request. If such payment is not made within such time period, the Indenture Trustee will notify the Holders of such nonpayment and will take such action as the Holders of not less than a majority of the aggregate outstanding Class Principal Balance of the Notes directs in writing or, if no such direction is received, such action as the Indenture Trustee deems most effectual (in each case, which may include declaring an Early Termination Date). Any such action will be without prejudice to any right to claim an Indenture Event of Default.

Limitation on Liability

Neither the Indenture Trustee nor any of its officers, directors, general or limited partners, shareholders, members, managers, employees, agents or Affiliates will have any liability to the Trust, the parties to the Indenture, the Noteholders or any other person for any action taken or for refraining from the taking of any action in good faith pursuant to the Indenture or the Basic Documents, or for errors in judgment; *provided*, *however*, that this provision will not protect the Indenture Trustee against any breach of warranties or representations made by it in the Indenture or any liability which would otherwise be imposed by reason of the Indenture Trustee's willful misfeasance, bad faith, fraud or negligence in the performance of its obligations and duties under the Indenture or negligent disregard of its obligations and duties under the Indenture. In addition, the Indenture Trustee will not be responsible for delays or failures in performance due to force majeure or acts of God.

Neither the Indenture Trustee nor the paying agent will be under any obligation (i) to monitor, determine or verify the unavailability or cessation of SOFR (or other applicable Benchmark), or whether or when there has occurred, or to give notice to any other Transaction Party of the occurrence of, any Benchmark Transition Event or Benchmark Replacement Date, except to the extent the Administrator has provided notice to the Indenture Trustee and paying agent for inclusion in the Payment Date Statement of (a) the occurrence of a Benchmark Transition Event or (b) the selection of a Benchmark Replacement and Benchmark Replacement Date, (ii) to select, determine or designate any alternative method, Benchmark Replacement or alternative index, or other successor or replacement alternative index, or whether any conditions to the designation of such a rate have been satisfied, (iii) to select, determine or designate any Benchmark Replacement Adjustment, or other modifier to any replacement or successor index, or (iv) to determine whether or what conforming changes with respect to such alternative method, Benchmark Replacement or alternative index are necessary or advisable, if any, in connection with any of the foregoing.

Neither the Indenture Trustee nor the paying agent will be liable for any inability, failure or delay on its part to perform any of its duties set forth in the Indenture as a result of the unavailability of SOFR (or other applicable Benchmark) and the absence of a designated Benchmark Replacement, including as a result of any inability, delay, error or inaccuracy on the part of any other Transaction Party, including without limitation the Administrator, in providing any direction, instruction, notice or information required or contemplated by the terms of the Indenture and reasonably required for the performance of such duties.

Amendments to the Indenture and the other Basic Documents

Each of the Basic Documents may be amended subject to certain limitations, if any, set forth therein. The following discussion summarizes some of such limitations.

The Indenture

The Indenture may be amended from time to time by the mutual agreement of the parties thereto without the consent of any Noteholders:

(i) to correct, modify or supplement any provision therein which may be inconsistent with this Memorandum;

(ii) to correct, modify or supplement any provision therein which may be inconsistent with any other Basic Document;

(iii) to cure any ambiguity or to correct, modify or supplement any provision therein which may be inconsistent with any other provision therein or to correct any error;

(iv) to make any other provisions with respect to matters or questions arising thereunder which may not be inconsistent with the then-existing provisions thereof;

(v) to modify, alter, amend, add to or rescind any provision therein to comply with any applicable rules, regulations, orders or directives promulgated from time to time;

(vi) as evidenced by an opinion of counsel delivered to the Indenture Trustee, to modify or eliminate certain transfer restrictions imposed on the Notes pursuant to the Indenture (if applicable law is amended or clarified such that any such restriction may be relaxed or eliminated);

(vii) to acknowledge the successors and permitted assigns of any party to a Basic Document and the assumption by any such successor or assign of such party's covenants and obligations thereunder;

(viii) to implement any Benchmark Replacement Conforming Changes; or

(ix) to implement any SOFR Adjustment Conforming Changes;

provided that no such amendment for the specific purposes described in any of clauses (iii) through (v) above adversely affects in any material respect the interests of the Noteholders, as evidenced by the receipt by the Indenture Trustee of an opinion of counsel or a certificate of an officer of Freddie Mac to the effect that such change does not adversely affect in any material respect the interests of the Noteholders or, alternatively, in the case of any particular Noteholder, an acknowledgment to that effect from such Noteholder (unless such Noteholder consents to such amendment); and, *provided further*, that no such amendment may adversely affect our interests (unless we have consented to such amendment); and, *provided further*, that in each case, we and the Indenture Trustee have received a Tax Opinion.

The Indenture may also be amended from time to time by mutual agreement of the parties thereto, and, if any Notes are outstanding, with the written consent of the Holders of Notes entitled to at least a majority of the aggregate outstanding Class Principal Balance of the Notes that are materially and adversely affected by such amendment, for the purpose of adding any provisions to or changing in any manner or eliminating any of the provisions of the Indenture or of modifying in any manner the rights of the Holders of Notes; *provided*, *however*, that no such amendment may, without the consent of the Holders of all Notes then outstanding, (i) modify the amendment provisions of the Indenture, (ii) change the Scheduled Maturity Date or any monthly Payment Date of the Notes, (iii) reduce the Class Principal Balance (other than as provided for in the Indenture), delay the principal distribution of (other than as provided for in the Indenture), or materially modify the rate of interest or the calculation of the rate of interest on, the Notes (other than as provided for in the Indenture), (iv) reduce the percentage of Holders of Notes whose consent or affirmative vote is necessary to amend the terms of the Notes, or (v) significantly change the activities of the Trust; *provided*, *further*, that no such amendment may adversely affect our interests (unless we have consented to such amendment); and, *provided*, *further*, that in each case, we and the Indenture Trustee have received a Tax Opinion.

You should note that pursuant to clause (b) of the definition of "Reporting Period" in the "*Glossary of Significant Terms*," we may designate a revised definition of Reporting Period from time to time to conform to any updates to our operational processes or timelines for mortgage loans serviced in accordance with the Guide without amending the Indenture or any other Basic Document pursuant to the amendment provisions thereof. Any such revised definition will be effective as the definition of "Reporting Period" in the Indenture and any other related Basic Documents upon satisfaction of the conditions set forth in such clause (b).

The Collateral Administration Agreement, Capital Contribution Agreement, Trust Agreement, Administration Agreement, Account Control Agreement and Investment Management Agreement

The Trust Agreement, the Collateral Administration Agreement, the Capital Contribution Agreement, the Administration Agreement, and/or the Account Control Agreement, may be amended from time to time without the consent of the Indenture Trustee or the Noteholders:

(i) to correct, modify or supplement any provision therein which may be inconsistent with this Memorandum;

(ii) to correct, modify or supplement any provision therein which may be inconsistent with any other Basic Document;

(iii) to cure any ambiguity or to correct, modify or supplement any provision therein which may be inconsistent with any other provision therein or to correct any error;

(iv) to make any other provisions with respect to matters or questions arising thereunder which may not be inconsistent with the then-existing provisions thereof;

(v) to modify, alter, amend, add to or rescind any provision therein to comply with any applicable rules, regulations, orders or directives promulgated from time to time;

(vi) to add to any covenants of us, the Sponsor or the Administrator for the benefit of the Noteholders or to surrender any right or power conferred upon us, the Sponsor or the Administrator;

(vii) to acknowledge the successors and permitted assigns of any party to a Basic Document and the assumption by any such successor or assign of such party's covenants and obligations thereunder; or

(viii) in the case of the Administration Agreement, for any other purpose;

provided that no such amendment for the specific purposes described in clauses (iii) through (v) or (viii) above adversely affects in any material respect the interests of the Noteholders, as evidenced by the receipt by the Indenture Trustee of an opinion of counsel or a certificate of an officer of Freddie Mac to the effect that such change does not adversely affect in any material respect the interests of the Noteholders or, alternatively, in the case of any particular Noteholder, an acknowledgment to that effect from such Noteholder (unless such Noteholder consents to such amendment); and, *provided*, *further*, that no such amendment may adversely affect our interests (unless we have consented to such amendment); and, *provided*, *further*, that no such amendment may adversely affect the interests of the Indenture Trustee (unless the Indenture Trustee consents to such amendment); and, *provided*, *further*, that in each case, the Sponsor, the Administrator, the Indenture Trustee and, in the case of the Collateral Administration Agreement and Capital Contribution Agreement, Freddie Mac, and, in the case of the Trust Agreement, the Owner Trustee, have received a Tax Opinion.

The Trust Agreement, the Collateral Administration Agreement, Capital Contribution Agreement, the Administration Agreement, and/or the Account Control Agreement, as applicable, may also be amended from time to time by mutual agreement of the parties thereto and, if any Notes are outstanding, with the written consent of the Indenture Trustee and the consent of Holders of Notes entitled to at least a majority of the aggregate outstanding Class Principal Balance of the Notes that are materially and adversely affected by such amendment, for any other purpose; *provided*, that no such amendment will be effective unless the Indenture Trustee has provided its consent; and, *provided*, *further*, that in each case, the Sponsor, the Administrator, the Indenture Trustee and, in the case of the Collateral Administration Agreement and Capital Contribution Agreement, Freddie Mac, and, in the case of the Trust Agreement, the Owner Trustee, have received a Tax Opinion.

Any amendment to the Trust Agreement that would affect our interests will require our prior consent. The provisions of the Trust Agreement relating to the purposes and powers of the Trust described under the heading "*The Trust*", as well as certain provisions relating to various notice and consent requirements may not be amended in any manner unless (i) the Indenture Trustee, at the written direction of the Noteholders (to the extent required in accordance with the terms of the Indenture), and we have consented in writing thereto or (ii) all amounts under the Collateral Administration Agreement and Capital Contribution Agreement (including any contingent amounts that may become due and payable after any date of determination) have been paid in full, no Notes are outstanding and the Indenture has been discharged.

The Investment Management Agreement may be amended by mutual agreement of the parties thereto; *provided*, *however*, that any list of approved funds or approved counterparties delivered in accordance with the Investment Management Agreement may be amended at any time upon written notice to the Investment Manager from a person authorized to do so under the Investment Management Agreement, without the consent of the Investment Manager.

You should note that pursuant to clause (b) of the definition of "Reporting Period" in the "*Glossary of Significant Terms*," we may designate a revised definition of Reporting Period from time to time to conform to any updates to our operational processes or timelines for mortgage loans serviced in accordance with the Guide without amending the Indenture or any other Basic Document pursuant to the amendment provisions thereof. Any such revised definition will be effective as the definition of "Reporting Period" in the Indenture and any other related Basic Documents upon satisfaction of the conditions set forth in such clause (b).

Quorum

A quorum at any meeting of Holders called to adopt a resolution will consist of Holders entitled to vote a majority of the aggregate outstanding Class Principal Balance of the Notes and called to such meeting. A quorum at any reconvened meeting adjourned for lack of a quorum, will consist of Holders entitled to vote 25% of the aggregate outstanding Class Principal Balance of the Notes, in both cases excluding any such Notes owned by us. Holders do not have to approve the particular form of any proposed amendment, as long as they approve the substance of such change. See "*Risk Factors — Risks Related to Certain Characteristics of the Notes — Investors Have No Direct Right to Enforce Remedies*."

As provided in the Indenture, the Indenture Trustee will establish a record date for the determination of Holders entitled to vote at any meeting of Holders of Notes, to grant any consent regarding Notes and to give notice of any such meeting or consent.

Any instrument given by or on behalf of any Holder of a Note relating to a consent to any modification, amendment or supplement will be irrevocable once given and will be conclusive and binding on all subsequent Holders of that Note or any substitute or replacement Note, whether or not notation of any amendment is made upon such Notes. Any amendment of the Indenture or of the terms of Notes will be conclusive and binding on all Holders of those Notes, whether or not they have given such consent or were present at any meeting (unless by the terms of the Indenture a written consent or an affirmative vote of such Holders is required), and whether or not notation of any such amendment is made upon the Notes.

Consolidation, Merger or Transfer of Assets

The Trust may not consolidate or merge with or into any other person or entity or transfer or convey all or substantially all of its assets to any person or entity.

Petitions for Bankruptcy

The Indenture will provide that the Holders of the Notes, the Note Owners, the Indenture Trustee, the Custodian and the Account Bank agree not to cause the filing of a petition in bankruptcy against the Trust before one year and one day or, if longer, the applicable preference period then in effect, has elapsed since the payment in full of all of the Notes.

Satisfaction and Discharge of the Indenture

The Indenture will be discharged and cease to be of further effect with respect to the Notes except as to certain limited rights specified in the Indenture and the Indenture Trustee, on demand of and at the expense of the Trust, will execute proper instruments acknowledging satisfaction and discharge of the Indenture, when:

(i) either:

(A) all Notes previously authenticated and delivered (other than (1) Notes that have been mutilated, defaced, destroyed, lost or stolen and which have been replaced or paid as provided in the Indenture and (2) Notes for whose payment money has previously irrevocably been deposited in trust and thereafter repaid to the Trust or discharged from such trust as provided in the Indenture) have been delivered to the Indenture Trustee for cancellation; or

(B) all Notes not previously delivered to the Indenture Trustee or the Authenticating Agent for cancellation (1) have become due and payable or (2) have been declared immediately due and payable as described in "*— Indenture Events of Default — Remedies; Liquidation of Collateral*" above;

(ii) the Trust has irrevocably deposited or caused to be deposited with the Indenture Trustee, in trust for such purpose, cash in an amount sufficient, as verified by a firm of nationally recognized independent certified public accountants, to pay and discharge (A) the entire indebtedness on all Notes not previously delivered to the Indenture Trustee for cancellation, including the entire Class Principal Balance thereof and all Interest Payment Amounts accrued to the date of such deposit (in the case of Notes which have become

due and payable) or to the Scheduled Maturity Date or the Early Redemption Date, as the case may be, and (B) all amounts payable to us under the Collateral Administration Agreement;

(iii) the Trust has paid or caused to be paid all other sums payable or to become payable hereunder (including, without limitation, amounts payable pursuant to the Administration Agreement and under the Collateral Administration Agreement) and no other amounts will become due and payable by the Trust;

(iv) the Trust has delivered to the Indenture Trustee an officer's certificate and an opinion of counsel, each stating that all conditions precedent herein provided for relating to the satisfaction and discharge of the Indenture have been complied with; and

(v) each of the Collateral Administration Agreement and the Capital Contribution Agreement has been terminated.

Binding Effect of the Indenture

You and any Financial Intermediary or Holder acting on your behalf agree that the receipt and acceptance of a Note indicates acceptance of the terms and conditions of the Indenture, as it may be supplemented or amended by its terms.

Notes Acquired by Us

We may, from time to time, purchase or otherwise acquire some or all of the Notes at any price or prices, in the open market or otherwise. We may hold, sell or cause the Trust to retire any Notes that we purchase. Any Notes of a particular Class we own will have an equal and proportionate benefit under the provisions of the Indenture to Notes of the same Class held by other Holders, without preference, priority or distinction. However, in determining whether the required percentage of the outstanding Class Principal Balance of the Notes have given any required demand, authorization, notice, consent or waiver, any Notes owned by us or any person or entity directly or indirectly controlling or controlled by us or under direct or indirect common control with us will be disregarded and deemed not to be outstanding.

Any Notes that we hold may be held as investment and may be sold from time to time in our sole discretion. Pursuant to the Indenture, we have the right to cause any Notes we acquire to be retired by the Trust as described below.

Optional Retirement of Notes Owned by Freddie Mac

We will have the right to cause any Notes we own or acquire, at our option and in our sole discretion, to be retired by the Trust. We will be required to notify the Indenture Trustee of our intention to cause any Notes we own to be retired by the Trust in accordance with the requirements set forth in the Indenture, no later than the eighth Business Day of the month in which such retirement is to occur. The notice must set forth the following information: (i) the CUSIP number of each of the Notes to be retired; and (ii) the outstanding Class Principal Balance of each of the Notes to be retired. With respect to any proposed retirement of Notes on a Payment Date, the Trust will pay Freddie Mac with respect to the Notes presented for retirement the Notes Retirement Amount on such Payment Date. The calculation of the Notes Retirement Amount to be paid to Freddie Mac on any Payment Date in connection with the retirement of any Notes will be made after giving effect to the allocation on such Payment Date of all Tranche Write-down Amounts, Tranche Write-up Amounts, Modification Gain Amounts, Modification Loss Amounts, Senior Reduction Amounts, Subordinate Reduction Amounts, Supplemental Subordinate Reduction Amounts and Supplemental Senior Increase Amounts. After the payment on the applicable Payment Date of the Notes Retirement Amount for the Notes presented for retirement by Freddie Mac, such Notes will be deemed retired and no longer outstanding.

After the payment of any Notes Retirement Amount on any Payment Date, the amounts of any Return Amount, Transfer Amount and Return Reimbursement Amount owed under the terms of the Collateral Administration Agreement for succeeding Payment Dates will be reduced, as applicable, as a result of the adjustment in the Class Notional Amount of any Class of Reference Tranche corresponding to such retired Notes in connection with the payment of such Notes Retirement Amount. At issuance of the Notes, we will initially retain the credit risk represented

by the Class M-2H and Class B-1H Reference Tranches. If we were to exercise our option to cause the Trust to retire any Notes that we own, the Class Notional Amount of any of the Class M-2H or Class B-1H Reference Tranches will be increased by the aggregate amount of Notes Retirement Amounts allocated to reduce the Class Notional Amount of the Class M-2 or Class B-1 Reference Tranche, respectively, in connection with the retirement of such Notes. We will, therefore, reacquire the credit risk with respect to the Reference Pool represented by such retired Notes.

Third-Party Beneficiaries

We will be a third-party beneficiary of each agreement or obligation in the Indenture relating to payments to be made by the Trust under the Collateral Administration Agreement, the rights and obligations of the Secured Parties with respect to the Collateral and the priorities of payments established in the Indenture, our rights to receive reports and notices thereunder and of each agreement and obligation in the Indenture and will have the right to enforce such rights, agreements and obligations as though we were a party thereto. The Investment Manager will be a third-party beneficiary of each agreement or obligation in the Indenture relating to investment of funds in the Custodian Account in Eligible Investments under the Investment Management Agreement and the rights of the Investment Manager to receive reports and notices thereunder.

Notice

Any notice, demand or other communication which by any provision of the Indenture is required or permitted to be given to or served upon any Holder may be given or served in writing and mailed, first class postage prepaid, to each Holder of a Note affected by such event, at the address of such Holder as it appears in the Note Register. Notices to any Holder will be deemed to be duly given by any party to the Indenture (i) in the case of any Holder of a Definitive Note, on the date mailed, first class postage prepaid, to the address of such Holder as included on the Note Register, or (ii) in the case of any Book-Entry Note, on the date when such notice or communication is delivered to DTC, it being understood that DTC will give such notices and communications to the related underlying participants in accordance with its applicable rules, regulations and procedures.

Any notice, demand or other communication which is required or permitted to be delivered to us must be given in writing addressed to Federal Home Loan Mortgage Corporation, 8100 Jones Branch Drive, McLean, Virginia 22102-3110, Attention: Senior Director—Multifamily Capital Markets, RE: Freddie Mac MSCR 2026-MN13, with a copy to Federal Home Loan Mortgage Corporation, 8200 Jones Branch Drive, McLean, Virginia 22102, Mail Stop 210, Attention: Vice President and Deputy General Counsel – Securities, RE: Freddie Mac MSCR 2026-MN13. The communication will be deemed to have been sufficiently given or made only upon actual receipt of the writing by us.

Governing Law

The Indenture and the Notes will be governed by and construed in accordance with the laws of the State of New York and the obligations, rights and remedies of the parties to the Indenture will be determined in accordance with such laws without regard to the conflicts of law provisions thereof (other than sections 5-1401 and 5-1402 of the New York General Obligations Law).

The Investment Management Agreement

On the Closing Date, the Trust will enter into the Investment Management Agreement with the Investment Manager, the Administrator and the Sponsor. Pursuant to the Investment Management Agreement, the Trust will appoint the Investment Manager as investment manager for purposes of directing the investment and reinvestment of the Collateral comprised of cash and Eligible Investments.

The investment guidelines set forth in the Investment Management Agreement will specify investment objectives, policies, restrictions and directions, including directions to liquidate Eligible Investments under certain circumstances, to be followed by the Investment Manager in managing the cash and Eligible Investments.

The Administrator will pay the Investment Manager for its services under the Investment Management Agreement.

The Investment Manager will in rendering its services, use a degree of skill and attention no less than that which it exercises with respect to comparable assets that it manages for others who are not subject to registration or other regulation under the Investment Company Act and in a manner which the Investment Manager reasonably believes to be consistent with practices followed by comparable investment managers of national standing investing in assets of the nature and character of the Collateral comprised of cash and Eligible Investments and consistent with the Investment Guidelines and its fiduciary duty, except as otherwise expressly provided for in the Investment Management Agreement. Subject to the immediately preceding sentence, the Investment Manager will generally follow its customary policies, standards and procedures in performing its duties under the Investment Management Agreement. Except as may otherwise be provided by law, the Investment Manager will not be liable to the Trust for (a) any loss that the Trust may suffer by reason of any investment decision made or other action taken or omitted in good faith by the Investment Manager consistent with the foregoing standard of care; (b) any loss arising from the Investment Manager's adherence to the Investment Guidelines; (c) acting in reliance upon any notices or instructions received from the Administrator or other authorized person under the Investment Management Agreement, including instructions communicated via e-mail; or (d) any act or failure to act by the Custodian, the Account Bank, any broker or dealer to which the Investment Manager directs transactions or by any other third party. See "— *The Administration Agreement*" for a description of our indemnification of the Investment Manager and other Transaction Parties.

The Account Control Agreement

On the Closing Date, the Trust will enter into the Account Control Agreement with the Indenture Trustee, the Account Bank and the Custodian. Pursuant to the Account Control Agreement, the Trust will appoint the Custodian as the custodian to hold all Eligible Investments comprised of certificated securities and instruments in physical form at an office in the United States. All certificated securities and instruments will be credited to the Custodian Account.

The proceeds from the sale of the Notes will be deposited with the Custodian. The Custodian will (i) receive, hold at the Account Bank and transfer the Collateral, (ii) perform all the obligations of the Trust under the Indenture, pursuant to written instructions from the Trust, that relate to such receipt, holding at the Account Bank and transfer of the Collateral, and (iii) comply with any written instruction made by the Trust, Freddie Mac or the Indenture Trustee to the Custodian pursuant to the Indenture and the Account Control Agreement.

Pursuant to the Account Control Agreement, the Custodian, the Trust, the Account Bank and the Indenture Trustee will agree that the Custodian Account consists of and will be deemed to consist of a "securities account" (within the meaning of Section 8-501 of the UCC and Article 1(1)(b) of the Hague Securities Convention) with respect to securities and other financial assets held therein and a "deposit account" (within the meaning of Section 9-102 of the UCC) with respect to deposited cash. The Account Bank will agree that: (i) it is a "securities intermediary" (within the meaning of Section 8-102(a)(14) of the UCC) and an "intermediary" (within the meaning of Article 1(1)(c) of the Hague Securities Convention) with respect to any financial assets held therein and a "bank" (as defined in Section 9-102(a)(8) of the UCC) with respect to any cash credited thereto, and the Trust is the "entitlement holder" (within the meaning of Section 8-102(a)(7) of the UCC) and the "account holder" (within the meaning of Article 1(1)(d) of the Hague Securities Convention), (ii) each item of property (whether a security, an instrument or any other property, other than cash) credited to any of the Accounts will be treated as a "financial asset" (within the meaning of Section 8-102(a)(9) of the UCC); *provided*, *however*, nothing in the Account Control Agreement will require the Account Bank to credit to any securities account or to treat as a financial asset (within the meaning of Section 8-102(a)(9) of the UCC) any asset in the nature of a general intangible (as defined in Section 9-102(a)(42) of the UCC) or to "maintain" a sufficient quantity thereof (within the meaning of Section 8-504 of the UCC) and (iii) the Collateral in the Custodian Account and any rights or proceeds derived therefrom will be subject to the liens and other security interests in favor of the Indenture Trustee acting on behalf of the Secured Parties as set forth in the Indenture.

All securities and other financial assets credited to the Custodian Account that are in registered form will be registered in the name of, or payable to or to the order of, the Account Bank (not in its individual capacity, but solely as Account Bank), or its nominee, indorsed to or to the order of the Account Bank (not in its individual capacity, but solely as Account Bank) or in blank or credited to another securities account maintained in the name of the Account Bank (not in its individual capacity, but solely as Account Bank); in no case will any financial asset credited to the Custodian Account be registered in the name of the Trust, payable to the order of the Trust or specially indorsed to the Trust unless the foregoing have been specially indorsed to or to the order of the Account Bank or in blank.

Absent receipt of a Notice of Exclusive Control, the Account Bank will comply with entitlement orders (as defined in Section 8-102(a)(8) of the UCC) originated by the Trust without further consent by the Indenture Trustee. The Trust, the Indenture Trustee and the Account Bank will agree that if at any time the Account Bank receives any "entitlement order" (within the meaning of Section 8-102(a)(8) of the UCC), or any other written instruction, originated by the Indenture Trustee pursuant to the Indenture and relating to the Custodian Account, the Account Bank will comply with such entitlement order or other written instruction without further consent by the Trust or any other person. If the Indenture Trustee delivers a Notice of Exclusive Control to the Account Bank and the Custodian, the Account Bank will cease (i) complying with entitlement orders or other directions concerning the Custodian Account originated by the Trust and (ii) distributing to the Trust interest and other distributions on property in the Custodian Account; *provided* that the Indenture Trustee will not deliver a Notice of Exclusive Control unless an Indenture Event of Default has occurred or a Termination Date has been declared and the Notes have been accelerated pursuant to the terms of the Indenture. The Account Bank will have no obligation to act and will be fully protected in refraining from acting, in respect of any such Collateral in the Custodian Account in the absence of such entitlement order or written instruction and will be fully protected in acting on any Notice of Exclusive Control received by it from the Indenture Trustee and will conclusively presume that any such Notice of Exclusive Control has been properly issued. The Custodian will deposit, and will cause the Account Bank to direct or otherwise cause each issuer, obligor, guarantor, clearing corporation or other applicable person to pay and deposit, into the Custodian Account under and in accordance with the Indenture all income, distributions and other cash payments and proceeds in respect of the Collateral which are received by it, until such time as the Indenture Trustee may otherwise direct the Custodian or the Account Bank in accordance with the Account Control Agreement and the Indenture.

We will pay the Custodian for its services under the Account Control Agreement pursuant to the Administration Agreement.

The Administration Agreement

Pursuant to the Administration Agreement, we will be required to pay the Fees and Expenses (subject to the relevant Expense Cap) of the Indenture Trustee, Custodian, Account Bank, Investment Manager and Owner Trustee. In addition, the Administration Agreement contains provisions for our indemnification of such parties for any loss, liability or expense incurred except for losses, liabilities or expenses caused or incurred by the willful misfeasance, bad faith, fraud or gross negligence in the performance of its obligations and duties under the Basic Documents.

Under the Administration Agreement and other Basic Documents, each Transaction Party will indemnify certain other Transaction Parties with respect to certain of its actions.

THE PARTIES

Freddie Mac as Sponsor and Administrator

Freddie Mac, a corporate instrumentality of the United States created and existing under the Freddie Mac Act, is the Sponsor of the Trust and will be appointed by the Trust as the Administrator. Freddie Mac's principal office is located at 8200 Jones Branch Drive, McLean, Virginia 22102. Freddie Mac currently has approximately 7,300 employees in the McLean, Virginia headquarters and in regional offices located in Atlanta, Georgia; Chicago, Illinois; Plano, Texas; Arlington, Virginia and Irvine, California. Freddie Mac conducts business in the U.S. secondary mortgage market by working with a national network of experienced multifamily seller/servicers to purchase multifamily mortgage loans and to set servicing standards for such mortgage loans. See "*About Freddie Mac*."

Prior to the Closing Date, Freddie Mac, as Sponsor, formed the Trust and caused the certificate of trust to be filed with the Secretary of State of the State of Delaware. Pursuant to the Trust Agreement, Freddie Mac, as Sponsor agrees not to take any action which would cause the Trust to become an "investment company" which would be required to register under the Investment Company Act. As Sponsor, Freddie Mac is the sole beneficial owner of the Trust.

The Administrator may assign the Administration Agreement to a corporation or other organization that is a successor (by merger, consolidation or purchase of assets) to the Administrator.

Information regarding Freddie Mac's senior long-term debt ratings and short-term debt ratings may be accessed online through Freddie Mac's website at https://www.freddiemac.com/investors/credit-ratings.

Since September 2008, Freddie Mac has been operating in conservatorship, with FHFA, as its Conservator. From time to time, Freddie Mac is a party to various lawsuits and other legal proceedings arising in the ordinary course of business and is subject to regulatory actions that could materially adversely affect its operations. See "*About Freddie Mac*" and "*Risk Factors — Risks Related to Freddie Mac*."

The information set forth in this section has been provided by Freddie Mac. No person other than Freddie Mac makes any representation or warranty as to the accuracy or completeness of such information.

Indenture Trustee, Account Bank and Custodian

U.S. Bank Trust Company, National Association ("**U.S. Bank Trust Co.**"), a national banking association, will act as Indenture Trustee and Custodian and U.S. Bank National Association ("**U.S. Bank N.A.**"), a national banking association, will act as the Account Bank.

U.S. Bank N.A. made a strategic decision to reposition its corporate trust business by transferring substantially all of its corporate trust business to its affiliate, U.S. Bank Trust Co., a non-depository trust company (U.S. Bank N.A. and U.S. Bank Trust Co. are collectively referred to herein as "**U.S. Bank**"). Upon U.S. Bank Trust Co.'s succession to the business of U.S. Bank N.A., it became a wholly owned subsidiary of U.S. Bank N.A. The Indenture Trustee and the Custodian will maintain the accounts of the Trust in the name of the Indenture Trustee at U.S. Bank N.A.

U.S. Bancorp, with total assets exceeding $692 billion as of December 31, 2025, is the parent company of U.S. Bank N.A., the fifth largest commercial bank in the United States. As of December 31, 2025, U.S. Bancorp operated over 2,000 branch offices in 26 states. A network of specialized U.S. Bancorp offices across the nation provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses, and institutions.

U.S. Bank has one of the largest corporate trust businesses in the country, with office locations in 44 domestic and 3 international cities. The Indenture will be administered from U.S. Bank's corporate trust office located at One Federal Street, 3rd Floor, Mailcode EX-MA-FED, Boston, Massachusetts 02110 (and for certificate transfer services, 111 Fillmore Avenue East, St. Paul, Minnesota 55107, Attention: Bondholder Services — MSCR 2026-MN13).

U.S. Bank has provided corporate trust services since 1924. As of December 31, 2025, U.S. Bank was acting as trustee with respect to over 158,000 issuances of securities with an aggregate outstanding principal balance of over $6.8 trillion. This portfolio includes corporate and municipal bonds, mortgage-backed and asset-backed securities and collateralized debt obligations.

As of December 31, 2025, U.S. Bank (and its affiliate U.S. Bank Trust National Association) was acting as trustee, registrar and paying agent on 402 issuances of CMBS with an outstanding aggregate principal balance of approximately $303,882,300,000.

The Indenture Trustee is required to make each monthly statement available to the Noteholders via the Indenture Trustee's internet website at https://pivot.usbank.com. Noteholders with questions may direct them to the Indenture Trustee's bondholder services group at (800) 934-6802.

U.S. Bank N.A. and other large financial institutions have been sued in their capacity as trustee or successor trustee for certain RMBS trusts. The complaints, primarily filed by investors or investor groups against U.S. Bank N.A. and similar institutions, allege the trustees caused losses to investors as a result of alleged failures by the sponsors, mortgage loan sellers and servicers to comply with the governing agreements for these RMBS trusts. The plaintiffs generally assert causes of action based upon the trustees' purported failures to enforce repurchase obligations of mortgage loan sellers for alleged breaches of representations and warranties, notify securityholders of purported events of default allegedly caused by breaches of servicing standards by mortgage loan servicers and abide by a heightened standard of care following alleged events of default.

U.S. Bank N.A. denies liability and believes that it has performed its obligations under the RMBS trusts in good faith, that its actions were not the cause of losses to investors, that it has meritorious defenses, and it has contested and intends to continue contesting the plaintiffs' claims vigorously. However, U.S. Bank N.A. cannot assure you as to the outcome of any of the litigation, or the possible impact of these litigations on the trustee or the RMBS trusts.

On March 9, 2018, a law firm purporting to represent fifteen Delaware statutory trusts (the "**DSTs**") that issued securities backed by student loans (the "**Student Loans**") filed a lawsuit in the Delaware Court of Chancery against U.S. Bank N.A. in its capacities as indenture trustee and successor special servicer, and three other institutions in their respective transaction capacities, with respect to the DSTs and the Student Loans. This lawsuit is captioned The National Collegiate Student Loan Master Trust I, et al. v. U.S. Bank National Association, et al., C.A. No. 2018-0167-JRS (Del. Ch.) (the "**NCMSLT Action**"). The complaint, as amended on June 15, 2018, alleged that the DSTs have been harmed as a result of purported misconduct or omissions by the defendants concerning administration of the trusts and special servicing of the Student Loans.

Since the filing of the NCMSLT Action, certain Student Loan borrowers have made assertions against U.S. Bank N.A. concerning special servicing that appear to be based on certain allegations made on behalf of the DSTs in the NCMSLT Action.

U.S. Bank N.A. has filed a motion seeking dismissal of the operative complaint in its entirety with prejudice pursuant to Chancery Court Rules 12(b)(1) and 12(b)(6) or, in the alternative, a stay of the case while other prior filed disputes involving the DSTs and the Student Loans are litigated. On November 7, 2018, the Court ruled that the case should be stayed in its entirety pending resolution of the first-filed cases. On January 21, 2020, the Court entered an order consolidating for pretrial purposes the NCMSLT Action and three other lawsuits pending in the Delaware Court of Chancery concerning the DSTs and the Student Loans, which remains pending.

U.S. Bank N.A. denies liability in the NCMSLT Action and believes it has performed its obligations as indenture trustee and special servicer in good faith and in compliance in all material respects with the terms of the agreements governing the DSTs and that it has meritorious defenses. It has contested and intends to continue contesting the plaintiffs' claims vigorously.

The foregoing information concerning the Indenture Trustee and Custodian has been provided by U.S. Bank Trust Co. None of the Sponsor, the Investment Manager, the Initial Purchasers, the Owner Trustee or any of their affiliates takes any responsibility for this information or makes any representation or warranty as to its accuracy or completeness.

At all times, the Indenture Trustee will be required to satisfy the following eligibility criteria: a corporation or national banking association organized and doing business under the laws of the United States or of any State, authorized under such laws to exercise corporate trust powers, having a combined capital and surplus of at least U.S. $50,000,000, having a long-term unsecured debt or long-term issuer rating that is at least investment grade from at least one NRSRO and subject to supervision or examination by federal or state authority. If such corporation or national banking association publishes reports of condition at least annually, pursuant to law or to the requirements of the aforesaid supervising or examining authority, then for purposes of determining eligibility, the combined capital and surplus of such corporation or national banking association will be deemed to be its combined capital and surplus as set forth in its most recent report of condition so published. If at any time the Indenture Trustee ceases to be eligible in accordance with the foregoing criteria, the Indenture will require the Indenture Trustee to give notice immediately of resignation, such resignation to be effective in no more than 30 days subject only to the designation of a replacement Indenture Trustee as described in "*— Resignation and Removal of the Indenture Trustee; Appointment of Successor*" below. On the Closing Date, U.S. Bank Trust Co. will be the Indenture Trustee.

We may maintain other banking relationships in the ordinary course of business with the Indenture Trustee. The payment of the fees and expenses of the Indenture Trustee is solely our obligation.

Resignation and Removal of the Indenture Trustee; Appointment of Successor

The Indenture Trustee may resign at any time by giving written notice to the Trust, the Holders and us. Upon receiving such notice of resignation, the Trust will promptly appoint a successor trustee or trustees by written instrument, in duplicate, executed by an authorized officer of the Trust on behalf of the Trust, one original copy of

which will be delivered to the Indenture Trustee so resigning and one original copy to the successor trustee or trustees, together with a copy to each Holder; *provided* that such successor indenture trustee will be appointed only upon the written consent of Holders of not less than a majority of the outstanding Class Principal Balance of the Notes. If no successor indenture trustee is appointed and an instrument of acceptance by a successor indenture trustee is not delivered to the Indenture Trustee within 30 days' after the giving of such notice of resignation, the resigning Indenture Trustee, the Trust or any Holder may, petition any court of competent jurisdiction for the appointment of a successor indenture trustee.

The Indenture Trustee may be removed (i) at any time by Holders of not less than 66-2/3% of the aggregate outstanding Class Principal Balance of the Notes, (ii) at any time when an Indenture Event of Default has occurred and is continuing or when a successor indenture trustee has been appointed at any time the Indenture Trustee ceases to be eligible as described in "*The Parties — Indenture Trustee, Account Bank and Custodian*" above, by Holders of not less than a majority of the aggregate outstanding Class Principal Balance of the Notes, by 30 days prior written notice delivered to the Indenture Trustee and to the Trust or (iii) at any time when (1) an Indenture Trustee payment-related Indenture Event of Default has occurred and is continuing or (2) the Indenture Trustee fails to deliver the Payment Date Statement to Freddie Mac by written notice delivered to the Indenture Trustee and to the Trust.

If at any time:

(i) the Indenture Trustee ceases to be eligible or ceases to maintain the Distribution Account as an Eligible Account and, in either case, fails to resign after written request by the Trust or by any Holder; or

(ii) the Indenture Trustee becomes incapable of acting or is adjudged as bankrupt or insolvent or a receiver or liquidator of the Indenture Trustee or of its property is appointed or any public officer takes charge or control of the Indenture Trustee or of its property or affairs for the purpose of rehabilitation, conservation or liquidation,

then, in any such case (A) the Trust, by written order or request of the Trust, may remove the Indenture Trustee, (B) any Holder may, on behalf of itself and all others similarly situated, petition any court of competent jurisdiction for the removal of the Indenture Trustee and the appointment of a successor Indenture Trustee, or (C) Freddie Mac may remove the Indenture Trustee.

If the Indenture Trustee resigns, is removed or becomes incapable of acting for any reason, the Trust, by written order or request, will promptly appoint a successor Indenture Trustee. If the Trust fails to appoint a successor indenture trustee within 60 days after such resignation, removal or incapability, a successor indenture trustee may be appointed by Holders of a majority of the aggregate outstanding Class Principal Balance of the Notes by written notice delivered to the Trust and the retiring Indenture Trustee. If no successor indenture trustee is so appointed by the Trust or such Holders and has accepted appointment in the manner set forth in the Indenture, any Holder may, on behalf of itself and all others similarly situated, petition any court of competent jurisdiction for the appointment of a successor indenture trustee.

Resignation and Removal of the Custodian; Appointment of Successor

The Custodian will be deemed removed or replaced, as applicable, upon the effective resignation or removal of the Indenture Trustee in accordance with the terms of the Indenture (if the Indenture Trustee and Custodian are the same entity) and the replacement successor indenture trustee will also be designated and appointed as the successor custodian or will appoint a successor custodian and such designation and appointment will be deemed accepted upon the effective appointment of such successor custodian. The Custodian may resign or be removed or replaced, as applicable, in accordance with the terms of the Indenture and the Account Control Agreement and a successor custodian designation and appointment will be deemed accepted upon the effective appointment of such successor Custodian. Any resignation or removal of the Custodian will be automatic removal of the Account Bank.

Investment Manager

BlackRock will act as the Investment Manager. BlackRock provides investment management services to institutional clients such as funds, corporations, public entities, foundations, endowments and other institutions (and occasionally individuals). BlackRock is a wholly-owned subsidiary of BlackRock, Inc. As of December 31, 2025,

BlackRock, Inc. had approximately $14.041 trillion in assets under management. BlackRock is a registered investment adviser pursuant to the Investment Advisers Act of 1940.

Owner Trustee

WTNA will act as the Owner Trustee. WTNA is a national banking association with trust powers incorporated under the federal laws of the United States. The Owner Trustee's principal place of business is located at 1100 North Market Street, Wilmington, Delaware 19890. WTNA is an affiliate of Wilmington Trust Company and both WTNA and Wilmington Trust Company are subsidiaries of M&T Bank Corporation. Since 1998, Wilmington Trust Company has served as owner trustee in numerous asset-backed securities transactions involving commercial mortgages.

On February 3, 2026, certain investors served WTNA with a civil complaint, filed in the Supreme Court of the State of New York, County of New York, for an unspecified amount of damages arising from alleged breaches of contract and duties related to WTNA's roles as custodian and indenture trustee for certain Tricolor Holdings, LLC asset-backed securitization transactions. The plaintiffs generally assert causes of action related to WTNA's purported failure to comply with certain provisions related to waterfall payments, servicing transition costs and post-event of default duties and related to WTNA's purported failure to perform certain actions as custodian with respect to the related receivables. WTNA intends to vigorously defend itself against this legal action. WTNA is subject to various other legal proceedings that arise from time to time in the ordinary course of business, and WTNA does not believe that the ultimate resolution of any of these proceedings will have a materially adverse effect on its services as owner trustee.

Other than the above two paragraphs, WTNA has not participated in the preparation of, and is not responsible for, any other information contained in this Memorandum.

The Owner Trustee must at all times (i) be a bank or trust company satisfying the provisions of Section 3807(a) of the Delaware Trust Statute; (ii) be authorized to exercise corporate trust powers; (iii) have, or have a parent that has, a combined capital and surplus of at least $50,000,000; (iv) not be an Affiliate of the Sponsor; and (v) be subject to supervision or examination by federal or state authorities. If such corporation is required to publish reports of condition at least annually, pursuant to law or to the requirements of the aforesaid supervising or examining authority, then for the purpose of satisfying such requirements, the combined capital and surplus of such corporation will be deemed to be its combined capital and surplus as set forth in its most recent report of condition so published. In case at any time the Owner Trustee ceases to be eligible in accordance with the provisions of the Trust Agreement, the Owner Trustee will resign immediately in the manner and with the effect specified in the Trust Agreement.

THE REFERENCE OBLIGATIONS

Unless otherwise noted, the statistical information presented in this Memorandum concerning the Reference Pool is based on the characteristics of the Reference Obligations as of the Cut-off Date. In addition, unless otherwise noted, references to a percentage of the Reference Obligations refer to a percentage of Reference Obligations by Cut-off Date Balance of the Reference Pool.

General

The Reference Obligations will consist of the applicable Reference Obligation Percentage of each of 675 fixed rate mortgage loans, 142 floating rate mortgage loans and 25 hybrid ARM mortgage loans that have a fixed rate for an initial period and have an adjustable rate thereafter, secured by 855 multifamily properties. The Reference Obligations had an aggregate Reference Obligation Balance of approximately $20,660,543,441 as of the close of business on March 1, 2026 (which we refer to in this Memorandum as the "**Cut-off Date**").

The Reference Pool will consist of (i) the applicable Reference Obligation Percentage of each of 366 underlying mortgage loans secured by one or more multifamily properties backing the underlying certificates relating to the Series K SPCs (each such Reference Obligation, a "**Series K Reference Obligation**") with an aggregate Reference Obligation Balance of approximately $10,652,245,959 as of the Cut-off Date, (ii) the applicable Reference Obligation Percentage of each of 312 underlying mortgage loans secured by one or more multifamily properties backing the related Multi PCs (each such Reference Obligation, a "**Multi PC Reference Obligation**"), with an aggregate

Reference Obligation Balance of approximately $9,525,759,534 as of the Cut-off Date, (iii) the applicable Reference Obligation Percentage of each of 100 underlying mortgage loans secured by one or more multifamily properties backing the related SB Certificates (each such Reference Obligation, an "**SB Securitization Reference Obligation**") with an aggregate Reference Obligation Balance of approximately $276,055,812 as of the Cut-off Date, and (iv) the applicable Reference Obligation Percentage of each of 64 underlying mortgage loans secured by one or more multifamily properties with an aggregate Reference Obligation Balance of approximately $206,482,136 as of the Cut-off Date that were originated pursuant to our small balance loan program and acquired by us from the related originator (each such Reference Obligation, an "**SB Portfolio Reference Obligation**", and together with the SB Securitization Reference Obligations, the "**SB Reference Obligations**"). None of the SB Portfolio Reference Obligations have been securitized, and we currently own all of the SB Portfolio Reference Obligations. The Multi PC Reference Obligations were owned by Freddie Mac at the time of issuance of each related Multi PC or were directly exchanged for each related Multi PC at the time of its issuance, and the Series K Reference Obligations and SB Securitization Reference Obligations were owned by Freddie Mac immediately prior to the issuance of each related Series K SPC or SB Certificate or were directly exchanged for each related Series K SPC or SB Certificate at the time of its issuance.

The Reference Obligations (i) are specified portions of certain multifamily mortgage loans that meet the Eligibility Criteria and (ii) were originated between April 22, 2019 and December 10, 2025. The Reference Obligations are subject to removal from the Reference Pool based on certain conditions described in the definition of "Reference Pool Removal" in the "*Glossary of Significant Terms*." Each of the original Reference Obligations must meet the Eligibility Criteria.

Certain Reference Obligations were made to the related underlying borrowers by various state and local governmental entities using the proceeds of the related tax-exempt loans ("**TELs**") made by the applicable originators to such governmental entities, and a fiscal agent appointed by such governmental entities (as identified in Appendix A) may administer or service such Reference Obligations in certain circumstances. Any reference to the servicer of a Reference Obligation in this Memorandum refers to such fiscal agent, if applicable, and with respect to any TEL, any reference to a "mortgage loan" in this Memorandum refers to such TEL.

1 Reference Obligation is subordinate in priority to the related Reference Obligation that is part of the Reference Pool and is a senior mortgage loan. 4 of the Reference Obligations are subordinate in priority to one or more mortgage loans that are not part of the Reference Pool. Each subordinate Reference Obligation is cross-defaulted with the related senior mortgage loan and may be cross-defaulted with any related subordinate mortgage loan.

32 Reference Obligations are cross-collateralized and cross-defaulted with certain other Reference Obligations included in the Reference Pool.

All of the Reference Obligations have been securitized or may be securitized in the future. Freddie Mac guarantees (i) the timely payment of the scheduled principal of and interest on each Multi PC backed by one or more related Multi PC Reference Obligation pursuant to the related guaranty, (ii) each Series K SPC that represents the entire undivided interest in the related class of underlying certificates backed by one or more related Series K Reference Obligation and (iii) each SB Certificate backed by one or more related SB Securitization Reference Obligation. Freddie Mac is entitled to receive certain fees and to be reimbursed for the guarantee payments paid by Freddie Mac from payments received from the underlying borrowers. Freddie Mac's obligations under such guarantees are not collateralized.

The SB Reference Obligations were originated pursuant to our small balance loan program, as further described under "— *SB Reference Obligations*" below. The SB Portfolio Reference Obligations have not been securitized, and no other offering document containing information regarding the SB Portfolio Reference Obligations will be made available to prospective investors in connection with the offering of the Notes.

The Optigo lender for each Reference Obligation identified on Appendix A originated the related Reference Obligation pursuant to the Guide and is currently acting as the servicer of such Reference Obligation. Freddie Mac has the right to replace the servicer or consent to certain servicing matters relating to such Reference Obligation.

Except for certain limited nonrecourse carveouts, each of the Reference Obligations is a nonrecourse obligation of the related borrower. In the event of a payment default by a borrower, recourse will be limited to the corresponding mortgaged real property, and any other assets that have been pledged to secure the related Reference Obligation for satisfaction of that borrower's obligations. Although Freddie Mac guarantees the Multi PCs that are backed by the

Reference Obligations, none of the Reference Obligations will be insured or guaranteed by any governmental entity or by any other person.

Certain characteristics of the Reference Obligations and of the corresponding mortgaged real properties are shown on Appendix A, Appendix B and Appendix C. The data disclosed on Appendix A and the statistics in the tables and schedules on Appendix B and Appendix C were derived, in many cases, from information and operating statements furnished by or on behalf of the respective borrowers. The information and the operating statements were generally unaudited and have not been independently verified by Freddie Mac.

See also the related Underlying Offering Documents with respect to the Multi PC Reference Obligations, Series K Reference Obligations and SB Securitization Reference Obligations, available on our website, for additional information regarding such Reference Obligations.

Servicing of the Reference Obligations

The servicer for each Reference Obligation performs mortgage servicing functions on behalf of Freddie Mac and in accordance with Freddie Mac requirements. The servicing arrangements between Freddie Mac and the servicers for servicing the Reference Obligations are solely between Freddie Mac and the respective servicer or, with respect to the Series K Reference Obligations and the SB Securitization Reference Obligations, between the master servicer for the related Series K SPC or SB Certificate and the related servicer.

SB Reference Obligations

The SB Reference Obligations were originated pursuant to our small balance loan program. Loans originated pursuant to our small balance loan program generally have an original principal balance ranging from $1 million to $7.5 million, and bear interest based on either (i) a fixed rate for the entire term of a loan or (ii) a fixed rate for the initial five, seven or ten-year initial period followed by a floating rate based on SOFR during the remaining term of a loan with six-month reset periods. A prospective investor may access more information on our small balance loan program at https://mf.freddiemac.com/product/sbl.

The credit and underwriting standards of the SB Reference Obligations are generally consistent with those of the other Reference Obligations described in the related Underlying Offering Document. However, in connection with the origination of each SB Reference Obligation, in lieu of a Phase I environmental site asset assessment and a property conditions report, we obtained a physical risk report prepared by a physical risk consultant pursuant to the requirements, duties and responsibilities of such physical risk consultant set forth in the Guide. Such physical risk report identifies any recognized environmental condition at the applicable mortgaged property and on adjacent properties and also reveals the results of a third-party engineering firm's inspection of the related mortgaged real property. For additional information regarding the credit and underwriting standards of the SB Reference Obligations, see the Guide, which can be assessed by a prospective investor through https://mf.freddiemac.com/ by clicking on "Guide and Forms". Like other Reference Obligations, all SB Reference Obligations are also serviced by the related servicer pursuant to the Guide.

Additional Information Regarding the Reference Obligations

32 Reference Obligations, collectively representing 3.257% of the Cut-off Date Reference Pool Balance, are cross-collateralized and cross-defaulted with certain other Reference Obligations included in the Reference Pool. In addition, each subordinate Reference Obligation is cross-defaulted with the related senior mortgage loan and may be cross-defaulted with any related subordinate mortgage loan. Unless otherwise indicated, we present the information regarding all of the Reference Obligations included in a Crossed Loan Group as separate Reference Obligations in Appendix A, Appendix B and Appendix C. However, each Reference Obligation in a Crossed Loan Group (including any junior Reference Obligation identified on Appendix A) is treated as having the same Cut-off Date LTV, Maturity LTV, Cut-off Date Balance/Unit and debt service coverage ratio as the related Crossed Loan Group as a whole. These ratios, except for the Cut-off Date Balance/Unit, reflect, in each case, a weighted average of the respective individual ratio for each Reference Obligation in a Crossed Loan Group, weighted based on the Cut-off Date Balance for such Reference Obligation and relative to the aggregate Cut-off Date Balance of all of the Reference Obligations in such Crossed Loan Group. The Cut-off Date Balance/Unit for the Reference Obligations in a Crossed Loan Group is based

on the aggregate Cut-off Date Balance for all of the Reference Obligations in such Crossed Loan Group and the aggregate Total Units of all of the mortgaged real properties securing the mortgage loans in such Crossed Loan Group.

With respect to Cut-off Date LTV, Maturity LTV, Cut-off Date Balance/Unit, Underwritten NCF DSCR and Underwritten NCF DSCR (IO) calculations presented for any supplemental loans (e.g. a taxable tail) subject to a TEL, or any TELs with taxable tails, the calculations include the related TEL and taxable tail.

Certain Reference Obligations are second-lien or third-lien mortgage loans that are subordinate to the related senior mortgage loans in the right of payment. Unless otherwise indicated, the information regarding Cut-off Date LTV, Cut-off Date Balance/Unit and debt service coverage ratio for such Reference Obligations shown in this Memorandum (Appendix A, Appendix B and Appendix C) includes the Cut-off Date Balance of the related senior mortgage loan, and the information regarding Maturity LTV and Maturity Date Balance/Unit shown in this Memorandum (Appendix A, Appendix B and Appendix C) includes the Maturity Balance of the related senior mortgage loan.

Furthermore, certain Reference Obligations may be only the specified portion of the related mortgage loan. Unless otherwise indicated, certain information regarding the loan-to-value ratios and debt service coverage ratios with respect to such Reference Obligation in Appendix A, Appendix B and Appendix C includes the portion of the related mortgage loan that is not included in the Reference Pool.

With respect to the floating-rate mortgage loans, Underwritten DSCR and Maturity LTV calculations shown in this Memorandum (Appendix A, Appendix B and Appendix C) are based on an average SOFR of 3.67924% *per annum*, and, with respect to the hybrid ARM mortgage loans, Maturity LTV calculations shown in this Memorandum (Appendix A, Appendix B and Appendix C) are based on an assumed average SOFR of 3.75000% *per annum*.

With respect to any Reference Obligation, the Cut-off Date LTV shown on Appendix A is calculated based on the most recent as-is appraised value, as-stabilized appraised value or as-restricted appraised value of the related mortgaged property obtained by, or in the possession of, Freddie Mac prior to the Cut-off Date.

With respect to any underwritten cash flow shown on Appendix A, Appendix B and Appendix C, such underwritten cash flow with respect to any Reference Obligation represents the estimation of as-is net cash flow by the related originator at the time when such Reference Obligation was originated, as adjusted based on a number of assumptions and projections used by such originator, and such assumptions and projections may be inaccurate or inconsistent with the actual performance. The inaccuracy of such assumptions or projections in whole or in part could substantially affect the actual net operating income of the mortgaged real properties. We make no representation that any underwritten net cash flow shown in Appendix A, Appendix B and Appendix C represents any future net cash flows. We have not re-underwritten any Reference Obligations in connection with the offering and sale of the Notes.

HISTORICAL INFORMATION

Loan-level credit performance data on a portion of the multifamily mortgage loans are available in our Multifamily Loan Performance Database online at https://mf.freddiemac.com/investors/performance-lookup. The Multifamily Loan Performance Database provides actual loss data and monthly loan performance data, including credit performance information up to and including property disposition beginning in 1994, when Freddie Mac actively reentered the multifamily market using a revised underwriting process after minimal participation in the market for several years, through December 2025. Specific credit performance information in the dataset includes voluntary prepayments and loans that were foreclosure alternatives and REOs. Specific actual loss data in the dataset includes net sales proceeds, non-mortgage insurance recoveries, expenses, current deferred UPB, and due date of last paid installment. Access to this web address is unrestricted and free of charge. The various mortgage loans for which performance information is shown at the above internet address had initial characteristics that differed, and may have differed in ways that were material to the performance of those mortgage loans. These differing characteristics include, among others, product type, credit quality, geographic concentration, average principal balance, weighted average interest rate, weighted average loan-to-value ratio and weighted average term to maturity. None of us, the Initial Purchasers or the Indenture Trustee make any representation, and you should not assume, that the performance information shown at the above internet address is in any way indicative of the performance of the Reference Obligations.

The Multifamily Loan Performance Database available on our website relating to any of our mortgage loans is deemed not to be part of this Memorandum. Various factors may affect the prepayment, delinquency and loss performance of the mortgage loans over time.

The Reference Obligations may not perform in the same manner as the mortgage loans in the Multifamily Loan Performance Database as a result of the various credit and servicing standards we have implemented over time. We cannot predict how these credit changes will affect the performance of the Reference Obligations compared to the performance of prior vintages of mortgage loans.

PREPAYMENT AND YIELD CONSIDERATIONS

Credit Events and Modification Events

The number and timing of Credit Events and Modification Events on the Reference Obligations and the actual losses realized with respect thereto will affect the yield on the Notes. Credit Events and Modification Events can be caused by, but not limited to, mortgagor mismanagement of credit and unforeseen events. The rate of delinquencies on refinanced mortgage loans may be higher than for other types of mortgage loans. Furthermore, the rate and timing of Credit Events and Modification Events and the actual losses realized with respect thereto on the Reference Obligations will be affected by the general economic condition of the region of the country in which the related mortgaged properties are located. The risk of Credit Events and Modification Events is greater and prepayments are less likely in regions where a weak or deteriorating economy exists, as may be evidenced by, among other factors, increasing unemployment or falling property values. The yield on any Class of Notes and the rate and timing of Credit Events and Modification Events on the Reference Obligations may also be affected by servicing decisions by the applicable servicer, including decisions relating to charge off or modification of a Reference Obligation in connection with the relief programs we initiate or otherwise.

Prepayment Considerations and Risks

The rate of principal payments on the Notes and the yield to maturity (or to early redemption) of Notes purchased at a price other than par are directly related to the rate and timing of payments of principal on the Reference Obligations. The principal payments on the Reference Obligations may be in the form of scheduled principal or unscheduled principal. Any unscheduled principal payments on the Reference Obligations may result in the acceleration of principal payments to the Noteholders that would otherwise be distributed over the remaining term of the Reference Obligations.

The rate at which mortgage loans in general prepay may be influenced by a number of factors, including general economic conditions, mortgage market interest rates, availability of mortgage funds, the value of the mortgaged property and the mortgagor's net equity therein, solicitations and servicer decisions.

- In general, if prevailing mortgage interest rates fall significantly below the mortgage rates on the Reference Obligations, the Reference Obligations are likely to prepay at higher rates than if prevailing mortgage interest rates remain at or above the mortgage rates on the Reference Obligations.

- Conversely, if prevailing mortgage interest rates rise above the mortgage rates on the Reference Obligations, the rate of prepayment would be expected to decrease.

In addition, we may purchase or otherwise acquire some or all of any Class of Notes at any price or prices, in the open market or otherwise. Pursuant to the Indenture, we have the right to cause any Notes we acquire to be retired by the Trust. The timing and frequency of any retirement of Notes by the Trust could affect the liquidity of the Notes that remain outstanding after such retirement by reducing the availability of such Notes in the secondary market; any such change in the liquidity of such Notes could adversely affect prices for such Notes. See "*The Agreements — The Indenture — Optional Retirement of Notes Owned by Freddie Mac*."

A mortgagor may make a full or partial prepayment on a mortgage loan with certain conditions. A mortgagor may fully prepay a mortgage loan for several reasons, including an early payoff, a sale of the related mortgaged property or a refinancing of the mortgage loan. A mortgagor who makes a partial prepayment of principal may request that the

monthly principal and interest installments be recalculated, *provided* that the monthly payments are current. Any recalculation of payments must be documented by a modification agreement. The recalculated payments cannot result in an extended maturity date or a change in the interest rate. The rate of payment of principal may also be affected by any Reference Pool Removals. See "*Summary — Reference Pool*." We may also remove Reference Obligations from the Reference Pool because they do not satisfy the Eligibility Criteria. Any Reference Pool Removals will shorten the Weighted Average Lives of the Notes.

The Reference Obligations will typically include "due-on-sale" clauses which allow the holder of such Reference Obligation to demand payment in full of the remaining principal balance upon sale or certain transfers of the property securing such Reference Obligation.

Acceleration of Reference Obligations as a result of enforcement of "due-on-sale" provisions in connection with transfers of the related mortgaged properties or the occurrence of certain other events resulting in acceleration would affect the level of prepayments on the Reference Obligations, which in turn would affect the Weighted Average Lives of the Classes of Notes.

In recent years, modifications and other default resolution procedures other than foreclosure, such as deeds in lieu of foreclosure and short sales, have become more common and those servicing decisions, rather than foreclosure, may affect the rate of principal prepayments on the Reference Obligations.

You should understand that the timing of changes in the SOFR Rate may affect the actual yields on the Notes even if the average rate of the SOFR Rate is consistent with your expectations. You must make an independent decision as to the appropriate SOFR Rate assumptions to be used in deciding whether to purchase a Note.

Assumptions Relating to the Weighted Average Life Tables, Declining Balances Tables, Credit Event Sensitivity Table, Cumulative Note Write-down Amount Tables and Yield Tables

The tables on the following pages have been prepared on the basis of the following Modeling Assumptions:

(a) The Reference Obligations consist of the assumed mortgage loans having the characteristics shown in Appendix A;

(b) the original Class Principal Balances for the Notes are as set forth or described in Table 1 and the Class Coupons for each of the Classes of Notes and Reference Tranche are as set forth or described in Table 1;

(c) (i) other than with respect to the Declining Balances Tables, the Reference Obligations experience Credit Events at the indicated CDR percentages, there is no lag between the related Credit Event Amounts and the application of any related Recovery Principal, the Preliminary Principal Loss Amount is equal to 25% of the Credit Event Amount; and (ii) with respect to the Declining Balances Tables, the Reference Obligations do not experience any Credit Events;

(d) the Delinquency Test is satisfied for each Payment Date;

(e) payments on the Notes on any Payment Date reflects principal collections on the Reference Obligations in the same calendar month in which such Payment Date occurs;

(f) principal prepayments on any Reference Obligation occurs on the related due date for such Reference Obligation under the related mortgage loan agreement;

(g) the Reference Obligations prepay at the indicated CPR percentages;

(h) no Reference Obligations are purchased or removed from, or reinstated to, the Reference Pool and no mortgage loans are substituted for the Reference Obligations included in the Reference Pool on the Closing Date;

(i) there are no Modification Events;

(j) there are no data corrections in connection with the Reference Obligations;

(k) there is no early redemption of the Notes;

(l) there are no Reversed Credit Event Reference Obligations or Modification Gain Amounts;

(m) the Projected Recovery Amount is equal to zero;

(n) the Notes are issued on March 19, 2026;

(o) cash payments on the Notes are received on the 25th day of each month beginning in April 2026 as described under "*Description of The Notes*";

(p) the SOFR Rate is assumed to remain constant at 3.65000% *per annum*;

(q) each Class of Notes is outstanding from the Closing Date to retirement, and Freddie Mac does not exercise its option to cause any Notes it owns to be retired by the Trust; and

(r) for floating rate mortgage loans, and hybrid ARM mortgage loans after the interest rate resets, principal amortization is calculated based on each Reference Obligation's remaining principal balance, remaining amortization term, and an interest rate equal to the SOFR Rate plus the gross margin, subject to caps and floors.

Although the characteristics of the Reference Obligations for the Weighted Average Life Tables, Declining Balances Tables, Credit Event Sensitivity Table, Cumulative Note Write-down Amount Tables and Yield Tables have been prepared on the basis of the weighted average characteristics of the mortgage loans that are expected to be in the Reference Pool, there is no assurance that the Modeling Assumptions will reflect the actual characteristics or performance of the Reference Obligations or that the performance of the Notes will conform to the results set forth in the tables.

Weighted Average Lives of the Notes

The Weighted Average Lives of the Notes will be influenced by, among other things, the rate at which principal of the Reference Obligations is actually paid by the related mortgagor, the timing of changes in such rate of principal payments and the timing and rate of allocation of Tranche Write-down Amounts and Tranche Write-up Amounts to the Notes. The interaction of the foregoing factors may have different effects on each Class of Notes and the effects on any such Class may vary at different times during the life of such Class. Accordingly, no assurance can be given as to the Weighted Average Life of any Class of Notes. For an example of how the Weighted Average Lives of the Notes are affected by the foregoing factors at various rates of prepayment and Credit Events, see the Weighted Average Life Tables and Declining Balances Tables set forth below.

Prepayments on mortgage loans are commonly measured relative to a constant prepayment standard or model. The model used in this Memorandum for the Reference Obligations is a CPR. CPR assumes that the outstanding principal balance of a pool of mortgage loans prepays at a specified constant annual rate. In projecting monthly cashflows, this rate is converted to an equivalent monthly rate.

CPR does not purport to be either a historical description of the prepayment experience of mortgage loans or a prediction of the anticipated rate of prepayment of any mortgage loans, including the Reference Obligations. The percentages of CPR in the tables below do not purport to be historical correlations of relative prepayment experience of the Reference Obligations or predictions of the anticipated relative rate of prepayment of the Reference Obligations. Variations in the prepayment experience and the principal balance of the Reference Obligations that prepay may increase or decrease the percentages of original Class Principal Balances (and Weighted Average Lives) shown in the Declining Balances Tables below and may affect the Weighted Average Lives shown in the Weighted Average Life Tables below. Such variations may occur even if the average prepayment experience of all such Reference Obligations equals any of the specified percentages of CPR.

It is highly unlikely that the Reference Obligations will have the precise characteristics referred to in this Memorandum or that they will prepay or experience Credit Events or Modification Events at any of the rates specified or times assumed, as applicable, or that Credit Events or Modification Events will be incurred according to one particular pattern. The Weighted Average Life Tables, Credit Event Sensitivity Table, Cumulative Note Write-down Amount Tables and Yield Tables below assume a constant rate of the Reference Obligations becoming Credit Event

Reference Obligations each month relative to the then-outstanding aggregate principal balance of the Reference Obligations. This assumed Constant Default Rate (or "**CDR**") does not purport to be either a historical description of the default experience of the Reference Obligations or a prediction of the anticipated rate of defaults on the Reference Obligations. The rate and extent of actual defaults experienced on the Reference Obligations are likely to differ from those assumed and may differ significantly. A CDR of 1% assumes Reference Obligations become Credit Event Reference Obligations at an annual rate of 1% which remains constant through the remaining lives of such Reference Obligations. Further, it is unlikely the Reference Obligations will become Credit Event Reference Obligations at any specified CDR.

The Weighted Average Life Tables, the Cumulative Note Write-down Amount Tables and the Yield Tables have been prepared on the basis of the Modeling Assumptions described above under "*— Assumptions Relating to the Weighted Average Life Tables, Declining Balances Tables, Credit Event Sensitivity Table, Cumulative Note Write-down Amount Tables and Yield Tables*."

The Weighted Average Life Tables and the Declining Balances Tables have been prepared on the basis of the Modeling Assumptions described above under "*— Assumptions Relating to the Weighted Average Life Tables, Declining Balances Tables, Credit Event Sensitivity Table, Cumulative Note Write-down Amount Tables and Yield Tables*." There will likely be discrepancies between the characteristics of the actual mortgage loans included in the Reference Pool and the characteristics of the hypothetical mortgage loans assumed in preparing the Weighted Average Life Tables and the Declining Balances Tables. Any such discrepancy may have an adverse effect upon the percentages of original Class Principal Balances outstanding set forth in the Declining Balances Tables (and the Weighted Average Lives of the Notes set forth in the Weighted Average Life Tables and the Declining Balances Tables). In addition, to the extent that the mortgage loans that actually are included in the Reference Pool have characteristics that differ from those assumed in preparing the following Declining Balances Tables, the Class Principal Balance of a Class of Notes could be reduced to zero earlier or later than indicated by the applicable Declining Balances Table.

Furthermore, the information contained in the Weighted Average Life Tables and the Declining Balances Tables with respect to the Weighted Average Life of any Note is not necessarily indicative of the Weighted Average Life of that Class of Notes that might be calculated or projected under different or varying prepayment assumptions.

It is not likely that all of the Reference Obligations will have the interest rates or remaining terms to maturity assumed or that the Reference Obligations will prepay at the indicated CPR percentages or experience Credit Events at the indicated CDR percentages. In addition, the diverse remaining terms to maturity of the Reference Obligations could produce slower or faster reductions of the Class Principal Balances than indicated in the Declining Balances Tables at the various CPR percentages specified.

Weighted Average Life Tables

Based upon the Modeling Assumptions, the following Weighted Average Life Tables indicate the projected Weighted Average Lives in years of each Class of Notes shown at various CPR percentages and CDR percentages.

Class M-2
Weighted Average Life (years) To Scheduled Maturity Date
CPR Prepayment Assumption*

CDR	0%	25%	50%	75%	100%
0.00%	5.62	4.78	4.55	4.50	4.29
0.25%	5.78	4.95	4.68	4.60	4.35
0.50%	5.99	5.15	4.88	4.77	4.49
0.75%	7.01	6.08	5.34	5.24	4.87
1.00%	7.96	6.62	6.08	5.87	5.27
1.50%	9.05	8.52	7.75	7.45	6.75
2.00%	7.52	8.25	8.37	8.34	8.00
3.00%	3.95	4.37	4.79	5.13	5.91

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

	Class B-1 Weighted Average Life (years) To Scheduled Maturity Date CPR Prepayment Assumption*				
CDR	**0%**	**25%**	**50%**	**75%**	**100%**
0.00%	7.92	7.09	6.89	6.78	6.51
0.25%	8.59	7.75	7.54	7.43	7.12
0.50%	9.51	8.88	8.37	8.48	7.87
0.75%	9.70	9.89	9.66	9.39	8.67
1.00%	8.14	8.78	9.09	9.23	9.24
1.50%	4.32	4.98	5.77	6.24	6.71
2.00%	3.13	3.31	3.49	3.65	3.93
3.00%	2.09	2.16	2.23	2.31	2.46

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

Declining Balances Tables

Based upon the Modeling Assumptions, the following Declining Balances Tables indicate the projected Weighted Average Lives of each Class of Notes and sets forth the percentages of the original Class Principal Balance of each Class that would be outstanding after each of the dates shown at various CPR percentages.

Percentages of Original Balances Outstanding† and Weighted Average Lives

	Class M-2 CPR Prepayment Assumption*				
Date	**0%**	**25%**	**50%**	**75%**	**100%**
Closing Date	100	100	100	100	100
March 25, 2027	100	100	100	100	100
March 25, 2028	100	100	100	100	100
March 25, 2029	100	100	100	100	100
March 25, 2030	100	100	100	100	100
March 25, 2031	56	15	1	0	0
March 25, 2032	54	8	0	0	0
March 25, 2033 and thereafter	0	0	0	0	0
Weighted Average Life (years) to Scheduled Maturity Date	5.62	4.78	4.55	4.50	4.29

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

	Class B-1 CPR Prepayment Assumption*				
Date	**0%**	**25%**	**50%**	**75%**	**100%**
Closing Date	100	100	100	100	100
March 25, 2027	100	100	100	100	100
March 25, 2028	100	100	100	100	100
March 25, 2029	100	100	100	100	100
March 25, 2030	100	100	100	100	100
March 25, 2031	100	100	100	97	94
March 25, 2032	100	100	94	89	76
March 25, 2033	48	24	19	19	17
March 25, 2034	47	21	17	17	16
March 25, 2035	44	17	12	10	0
March 25, 2036 and thereafter	0	0	0	0	0
Weighted Average Life (years) to Scheduled Maturity Date	7.92	7.09	6.89	6.78	6.51

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

† Rounded to the nearest whole percentage.

Yield Considerations with respect to the Notes

The Weighted Average Life of, and the yield to maturity on, the Notes will be sensitive to the rate and timing of Credit Events and Modification Events on the Reference Obligations (and the severity of losses realized with respect thereto). If the actual rate of Credit Events and Modification Events on the Reference Obligations (and the severity of the losses realized with respect thereto) is higher than those you assumed would occur, the actual yield to maturity of a Note may be lower than the expected yield. The timing of Credit Events and Modification Events on the Reference Obligations will also affect your actual yield to maturity on the Notes, even if the rate of Credit Events and Modification Events is consistent with your expectations. See "*Prepayment and Yield Considerations*."

Credit Event Sensitivity Table

Based upon the Modeling Assumptions, the following Credit Event Sensitivity Table indicates the projected cumulative Credit Event Amount divided by the Cut-off Date Reference Pool Balance shown at various CPR percentages and CDR percentages.

Cumulative Credit Event Amount (as % of Cut-off Date Reference Pool Balance)
to Scheduled Maturity Date

CDR	0% CPR*	25% CPR*	50% CPR*	75% CPR*	100% CPR*
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.25%	1.63%	1.45%	1.37%	1.32%	1.24%
0.50%	3.24%	2.87%	2.72%	2.63%	2.47%
0.75%	4.82%	4.28%	4.04%	3.91%	3.67%
1.00%	6.38%	5.66%	5.35%	5.18%	4.86%
1.50%	9.41%	8.36%	7.91%	7.65%	7.19%
2.00%	12.35%	10.98%	10.39%	10.06%	9.44%
3.00%	17.95%	15.99%	15.13%	14.65%	13.76%

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

Cumulative Note Write-down Amount Tables

Based upon the Modeling Assumptions, the following Cumulative Note Write-down Amount Tables indicate the projected cumulative write-down of the Class Principal Balance of a Note due to allocation of Tranche Write-down Amounts as a percentage of the Note's original Class Principal Balance at various CPR percentages and CDR percentages.

Class M-2 Cumulative Write-down Amount (as % of the Class M-2 Original Class Principal Balance)
To Scheduled Maturity Date
CPR Prepayment Assumption*

CDR	0%	25%	50%	75%	100%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
0.50%	0.00%	0.00%	0.00%	0.00%	0.00%
0.75%	0.00%	0.00%	0.00%	0.00%	0.00%
1.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.50%	23.54%	6.03%	0.00%	0.00%	0.00%
2.00%	72.54%	49.72%	39.82%	34.27%	24.06%
3.00%	100.00%	100.00%	100.00%	100.00%	96.05%

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

Class B-1 Cumulative Write-down Amount (as % of the Class B-1 Original Class Principal Balance)
To Scheduled Maturity Date
CPR Prepayment Assumption*

CDR	0%	25%	50%	75%	100%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
0.50%	0.00%	0.00%	0.00%	0.00%	0.00%
0.75%	20.51%	6.92%	1.10%	0.00%	0.00%
1.00%	59.39%	41.48%	33.79%	29.50%	21.54%
1.50%	100.00%	100.00%	97.71%	91.37%	79.66%
2.00%	100.00%	100.00%	100.00%	100.00%	100.00%
3.00%	100.00%	100.00%	100.00%	100.00%	100.00%

* 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

Yield Tables

Based upon the Modeling Assumptions and the assumed prices in the table captions, the following tables show pre-tax yields to maturity (corporate bond equivalent) of the Notes at various CPR percentages and CDR percentages.

Class M-2 Pre-Tax Yield (Assumed Price = 100.00000%)* To Scheduled Maturity Date
CPR Prepayment Assumption**

CDR	0%	25%	50%	75%	100%
0.00%	6.71%	6.71%	6.71%	6.71%	6.71%
0.25%	6.71%	6.71%	6.71%	6.71%	6.71%
0.50%	6.71%	6.71%	6.71%	6.71%	6.71%
0.75%	6.71%	6.71%	6.71%	6.71%	6.71%
1.00%	6.71%	6.71%	6.71%	6.71%	6.71%
1.50%	4.50%	6.22%	6.71%	6.71%	6.71%
2.00%	(3.68)%	0.81%	2.24%	2.96%	4.13%
3.00%	(45.96)%	(38.54)%	(32.46)%	(28.48)%	(15.06)%

* The SOFR Rate is assumed to remain constant at 3.67223% *per annum*.

** 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

Class B-1 Pre-Tax Yield (Assumed Price = 100.00000%)* To Scheduled Maturity Date
CPR Prepayment Assumption**

CDR	0%	25%	50%	75%	100%
0.00%	8.31%	8.31%	8.31%	8.31%	8.31%
0.25%	8.31%	8.31%	8.31%	8.31%	8.31%
0.50%	8.31%	8.31%	8.31%	8.31%	8.31%
0.75%	6.59%	7.83%	8.25%	8.31%	8.31%
1.00%	1.14%	3.94%	4.99%	5.53%	6.39%
1.50%	(33.64)%	(24.78)%	(12.49)%	(8.16)%	(4.35)%
2.00%	(56.16)%	(51.68)%	(47.59)%	(44.19)%	(38.78)%
3.00%	(91.36)%	(87.93)%	(84.57)%	(81.24)%	(75.87)%

* The SOFR Rate is assumed to remain constant at 3.67223% *per annum*.

** 0% CPR during any lockout, defeasance and yield maintenance periods — otherwise at indicated CPR.

You should make investment decisions based on determinations of anticipated rates of prepayments, Credit Events and Modification Events under a variety of scenarios. You should fully consider the risk that the occurrence of Credit Events and Modification Events on the Reference Obligations could result in a loss of your investment.

USE OF PROCEEDS

The Indenture Trustee will use the proceeds from the sale of the Notes to purchase Eligible Investments, which will be held by the Indenture Trustee at the Account Bank for the benefit of the Holders of the Notes. The Indenture Trustee will use the earnings on and proceeds of the Eligible Investments to first make any payments of Return

Amounts to us and then, together with any Transfer Amounts, Return Reimbursement Amounts and Capital Contribution Amounts paid by us to the Trust, to make payments of principal and interest on the Notes.

CERTAIN LEGAL ASPECTS OF MORTGAGE LOANS

The following discussion provides general summaries of certain legal aspects of mortgage loans which are general in nature. The summaries do not purport to be complete. Unless otherwise indicated, they do not reflect the laws of any particular state nor the laws of all states in which the mortgaged properties may be situated. This is because these legal aspects are governed in part by the law of the state that applies to a particular mortgaged property and the laws of the states may vary substantially.

Security Instruments

Mortgages and Deeds of Trust. Mortgage loans are evidenced by promissory notes or other similar evidences of the indebtedness secured by first mortgages, deeds of trust or similar security instruments (each, a "**mortgage**"), depending upon the prevailing practice and law in the state in which the related mortgaged property is located, on multifamily properties. Each mortgage note and related mortgage loan are obligations of one or more mortgagors and require the related mortgagor to make monthly payments of principal and interest. In some states, a mortgage or deed of trust creates a lien upon the real property encumbered by the mortgage or deed of trust. However, in other states, the mortgage or deed of trust conveys legal title to the property, respectively, to the mortgagee or to a trustee for the benefit of the mortgagee subject to a condition subsequent (i.e., the payment of the indebtedness secured thereby). The lien created by the mortgage or deed of trust is not prior to the lien for real estate taxes and assessments and other charges imposed under governmental police powers. Priority between mortgages depends on their terms or on the terms of separate subordination or inter-creditor agreements, on the knowledge of the parties in some cases and generally on the order of recordation of the mortgages in the appropriate recording office. There are two parties to a mortgage, the mortgagor and the mortgagee, who is the lender. In the case of a land trust, there are three parties because title to the property is held by a land trustee under a land trust agreement of which the mortgagor is the beneficiary; at origination of a mortgage loan, the mortgagor executes a separate undertaking to make payments on the mortgage note. Although a deed of trust is similar to a mortgage, a deed of trust has three parties: the trustor, who is the mortgagor; the beneficiary, who is the lender; and a third-party grantee called the trustee. Under a deed of trust, the mortgagor grants the property, irrevocably until the debt is paid, in trust, generally with a power of sale, to the trustee to secure payment of the obligation. The trustee's authority under a deed of trust, the grantee's authority under a deed to secure debt and the mortgagee's authority under a mortgage are governed by the law of the state in which the real property is located, the express provisions of the deed of trust or mortgage, and, in deed of trust transactions, the directions of the beneficiary.

Co-operative Loans. A co-operative is owned by tenant-stockholders, who, through ownership of stock, shares or membership certificates in the corporation, receive proprietary leases or occupancy agreements which confer exclusive rights to occupy specific co-operative units. The co-operative owns the real property and the specific units and is responsible for management of the property. An ownership interest in a co-operative and the accompanying rights are financed through a co-operative share loan evidenced by a promissory note and secured by a security interest in the co-operative shares or occupancy agreement or proprietary lease.

Foreclosure

Foreclosing Mortgages and Deeds of Trust. Foreclosure of a deed of trust in most states is generally most efficiently accomplished by a non-judicial trustee's sale under a specific provision in the deed of trust which authorizes the trustee to sell the property upon any default by the mortgagor under the terms of the note or deed of trust. In addition to any notice requirements contained in a deed of trust, in some states the trustee must record a notice of default and send a copy to the trustor and to any person who has recorded a request for a copy of notice of default and notice of sale. In addition, the trustee must provide notice in some states to any other individual having an interest of record in the real property, including any junior lienholders.

In some states, the trustor has the right to reinstate the loan at any time following default until shortly before the trustee's sale. Generally in these states, the mortgagor, or any other person having a junior encumbrance on the real estate, may, during a reinstatement period, cure the default by paying the entire amount in arrears plus the costs and

expenses incurred in enforcing the obligation. If the deed of trust is not reinstated within a specified period, a notice of sale must be posted in a public place and, in most states, published for a specific period of time in one or more newspapers in a specified manner prior to the date of trustee's sale. In addition, some state laws require that a copy of the notice of sale be posted on the property and sent to all parties having an interest of record in the real property.

Generally, the foreclosure action is initiated by the service of legal pleadings upon all parties having an interest of record in the real property. Delays in completion of the foreclosure may occasionally result from difficulties in locating necessary parties. Over the past few years, judicial foreclosure proceedings have become increasingly contested, with challenges often raised to the right of the foreclosing party to maintain the foreclosure action. The resolution of these proceedings can be time-consuming.

In the case of foreclosure under either a mortgage or a deed of trust, the sale by the referee or other designated officer or by the trustee is a public sale. The proceeds received by the referee or trustee from the sale are typically applied first to the costs, fees and expenses of the sale and then in satisfaction of the indebtedness secured by the mortgage or deed of trust under which the sale was conducted. Any remaining proceeds are generally payable to the holders of junior mortgages or deeds of trust and other liens and claims in order of their priority, whether or not the mortgagor is in default under such instruments. Any additional proceeds are generally payable to the mortgagor or trustor. The payment of the proceeds to the holders of junior mortgages may occur in the foreclosure action of the senior mortgagee or may require the institution of separate legal proceedings. It is common for the lender to purchase the property from the trustee, referee or other designated officer for a credit bid less than or equal to the unpaid principal amount of the note plus the accrued and unpaid interest and fees due under the note and the expense of foreclosure. If the credit bid is equal to, or more than, the mortgagor's obligations on the loan, the mortgagor's debt will be extinguished. However, if the lender purchases the property for an amount less than the total amount owed to the lender, it typically preserves its right against a mortgagor to seek a deficiency judgment if such a remedy is available under state law and the related loan documents, in which case the mortgagor's obligation will continue to the extent of the deficiency. Regardless of the purchase price paid by the foreclosing lender, the lender will be responsible to pay the costs, fees and expenses of the sale, which sums are generally added to the mortgagor's indebtedness. In some states, there is a statutory minimum purchase price which the lender must offer for the property and generally, state law controls the maximum amount of foreclosure costs and expenses, including attorneys' fees, which may be recovered by a lender. Thereafter, subject to the right of the mortgagor in some states to remain in possession during any redemption period, the lender will assume the burdens of ownership, including obtaining hazard insurance, paying taxes and making the repairs at its own expense as are necessary to render the property suitable for sale. Generally, the lender will obtain the services of a real estate broker or auction company and pay the broker's or auctioneer's commission in connection with the subsequent sale of the property. Depending upon market conditions, the ultimate proceeds of the sale of the property may not equal the lender's investment in the property and, as described above, in some states, the lender may be entitled to a deficiency judgment.

Foreclosure proceedings are governed in part by general equitable principles. Some of these equitable principles are designed to relieve the mortgagor from the legal effect of its defaults under the loan documents. Examples of judicial remedies that have been fashioned include judicial requirements that the lender undertake affirmative and expensive actions to determine the causes for the mortgagor's default and the likelihood that the mortgagor will be able to reinstate the loan. In some cases, courts have substituted their judgment for the lender's judgment and have required that lenders reinstate loans or recast payment schedules in order to accommodate mortgagors who are suffering from temporary financial hardship. In other cases, courts have limited the right of the lender to foreclose if the default under the mortgage instrument is not monetary, such as the mortgagor's failure to adequately maintain the property or the mortgagor's execution of a second mortgage or deed of trust affecting the property. Finally, some courts have been faced with the issue of whether or not federal or state constitutional provisions reflecting due process concerns for adequate notice require that mortgagors under deeds of trust or mortgages receive notices in addition to the statutorily-prescribed minimums for the content and timing of such notices. For the most part, these cases have upheld the notice provisions as being reasonable or have found that the sale by a trustee under a deed of trust, or under a mortgage having a power of sale, does not involve sufficient state action to afford constitutional protection to the mortgagor.

Under certain loan modification programs, to the extent a servicer is considering qualifying the related mortgagor for a loan modification after foreclosure proceedings have already been initiated, our Guide requires the servicer to halt foreclosure proceedings until it has determined whether the mortgagor has qualified for the loan modification.

In response to an unusually large number of foreclosures in recent years, a growing number of states have enacted laws that subject the holder to certain notice and/or waiting periods prior to commencing a foreclosure. In some instances, these laws require the servicer of the mortgage to consider modification of the mortgage or an alternative option prior to proceeding with foreclosure. The effect of these laws has been to delay foreclosure in particular jurisdictions.

Foreclosing Co-operative Loans. The co-operative shares owned by the tenant-stockholder and pledged to the lender or lender's agent or trustee are, in almost all cases, subject to restrictions on transfer as set forth in the co-operative's certificate of incorporation and bylaws, as well as the tenant-stockholder's proprietary lease or occupancy agreement, and may be cancelled by the co-operative for failure by the tenant-stockholder to pay rent or other obligations or charges owed by such tenant-stockholder, including mechanics' liens against the co-operative's property incurred by such tenant-stockholder. A proprietary lease or occupancy agreement generally permits the co-operative to terminate such lease or agreement in the event a tenant-stockholder fails to make payments or defaults in the performance of covenants required thereunder. Furthermore, a default by the tenant-stockholder under the proprietary lease or occupancy agreement will usually constitute a default under the security agreement between the lender and the tenant-stockholder.

Typically, the lender and the co-operative enter into a recognition agreement which establishes the rights and obligations of both parties in the event of a default by the tenant-stockholder with respect to its obligations under the proprietary lease or occupancy agreement and/or the security agreement. The recognition agreement generally provides that, in the event that the tenant-stockholder has defaulted under the proprietary lease or occupancy agreement, the co-operative will take no action to terminate such lease or agreement until the lender has been provided with an opportunity to cure the defaults. The recognition agreement typically provides that if the proprietary lease or occupancy agreement is terminated, the co-operative will recognize the lender's lien in respect of the proprietary lease or occupancy agreement, and will deliver to the lender the proceeds from the sale of the co-operative apartment unit to a third party up to the amount to which the lender is entitled by reason of its lien, subject to the co-operative's right to sums due under such proprietary lease or occupancy agreement. The total amount owed to the co-operative by the tenant-stockholder, which the lender generally cannot restrict and does not monitor, may reduce the proceeds available to the lender to an amount below the outstanding principal balance of the co-operative loan and accrued and unpaid interest thereon.

Recognition agreements typically also provide that in the event of a foreclosure on a co-operative loan, the lender must obtain the approval or consent of the co-operative as required by the proprietary lease or occupancy agreement before transferring the co-operative shares or assigning the proprietary lease to a third-party. Generally, the lender is not limited in any rights it may have to dispossess the tenant-stockholders.

In some states, foreclosure on the co-operative shares is accomplished by a sale in accordance with the provisions of Article 9 and the security instrument relating to those shares. Article 9 requires that a sale be conducted in a "commercially reasonable" manner. Whether a foreclosure sale has been conducted in a "commercially reasonable" manner will vary depending on the facts in each case and state law. In determining commercial reasonableness, a court typically will look to the notice (which generally includes a publication requirement) given the mortgagor and third parties and the method, manner, time, place and terms of the foreclosure.

As described above, any provision in the recognition agreement regarding the right of the co-operative to receive sums due under the proprietary lease or occupancy agreement prior to the lender's reimbursement supplements any requirement under Article 9 that the proceeds of the sale will be applied first to pay the costs and expenses of the sale and then to satisfy the indebtedness secured by the lender's security interest. If there are proceeds remaining after application to costs and expenses of the sale, amounts due under the proprietary lease or occupancy agreement, and satisfaction of the indebtedness, the lender must account to the tenant-stockholder for such surplus. Conversely, if a portion of the indebtedness remains unpaid, the tenant-stockholder is generally responsible for the deficiency.

In the case of foreclosure on a co-operative that was converted from a rental building to a co-operative under a non-eviction plan, some states require that a purchaser at a foreclosure sale take the property subject to rent control and rent stabilization laws which apply to certain tenants who elected to remain in the building but who did not purchase shares in the co-operative when the building was so converted.

Rights of Redemption

The purpose of a foreclosure action in respect of a mortgaged property is to enable the lender to realize upon its security and to bar the mortgagor, and all persons who have interests in the property that are subordinate to that of the foreclosing lender, from exercise of their "equity of redemption." The doctrine of equity of redemption provides that, until the property encumbered by a mortgage has been sold in accordance with a properly conducted foreclosure and foreclosure sale, those having interests that are subordinate to that of the foreclosing lender have an equity of redemption and may redeem the property by paying the entire debt with interest. Those having an equity of redemption must generally be made parties and joined in the foreclosure proceeding and provided statutorily prescribed notice, in the case of a non-judicial foreclosure, in order for their equity of redemption to be terminated.

The equity of redemption is a common-law (non-statutory) right which should be distinguished from post-sale statutory rights of redemption. In some states, after a trustee's sale pursuant to a deed of trust or foreclosure of a mortgage, the mortgagor and foreclosed junior lienors are given a statutory period in which to redeem the property. In some states, statutory redemption may occur only upon payment of the foreclosure sale price. In other states, redemption may be permitted if the former mortgagor pays only a portion of the sums due. The effect of a statutory right of redemption is to diminish the ability of the lender to sell the foreclosed property because the exercise of a right of redemption would defeat the title of any purchase through a foreclosure. Consequently, the practical effect of the redemption right is to force the lender to maintain the property and pay the expenses of ownership until the redemption period has expired. In some states, a post-sale statutory right of redemption may exist following a judicial foreclosure, but not following a trustee's sale under a deed of trust.

Anti-Deficiency Legislation and Other Limitations on Lenders

Some states have imposed statutory prohibitions which limit the remedies of a beneficiary under a deed of trust or a mortgagee under a mortgage. In some states (including California), statutes limit the right of the beneficiary or mortgagee to obtain a deficiency judgment against the mortgagor following non-judicial foreclosure by power of sale. A deficiency judgment is a personal judgment against the former mortgagor equal in most cases to the difference between the net amount realized upon the public sale of the real property and the amount due to the lender. In the case of a mortgage loan secured by a property owned by a trust where the mortgage note is executed on behalf of the trust, a deficiency judgment against the trust following foreclosure or sale under a deed of trust, even if obtainable under applicable law, may be of little value to the mortgagee or beneficiary if there are no trust assets against which the deficiency judgment may be executed. Some state statutes require the beneficiary or mortgagee to exhaust the security afforded under a deed of trust or mortgage by foreclosure in an attempt to satisfy the full debt before bringing a personal action against the mortgagor. In other states, the lender has the option of bringing a personal action against the mortgagor on the debt without first exhausting the security; however in some of these states, the lender, following judgment on the personal action, may be deemed to have elected a remedy and may be precluded from exercising other remedies, including with respect to the security. Consequently, the practical effect of the election requirement, in those states permitting the election, is that lenders will usually proceed against the security first rather than bringing a personal action against the mortgagor. This also allows the lender to avoid the delays and costs associated with going to court. Finally, in some states, statutory provisions limit any deficiency judgment against the former mortgagor following a foreclosure to the excess of the outstanding debt over the fair value of the property at the time of the public sale. The purpose of these statutes is generally to prevent a beneficiary or mortgagee from obtaining a large deficiency judgment against the former mortgagor as a result of low or no bids at the foreclosure sale.

In addition to laws limiting or prohibiting deficiency judgments, numerous other federal and state statutory provisions, including the federal bankruptcy laws and state laws affording relief to debtors, may interfere with or affect the ability of the secured mortgage lender to realize upon collateral or enforce a deficiency judgment. For example, under the United States Bankruptcy Code, virtually all actions (including foreclosure actions and deficiency judgment proceedings) to collect a debt are automatically stayed upon the filing of the bankruptcy petition and, often, no interest or principal payments are made during the course of the bankruptcy case. The delay and the consequences thereof caused by the automatic stay can be significant. Also, under the United States Bankruptcy Code, the filing of a petition in a bankruptcy by or on behalf of a junior lienor may stay the senior lender from taking action on a property that secures the junior lien. Moreover, with respect to federal bankruptcy law, a court with federal bankruptcy jurisdiction may permit a debtor through his or her Chapter 11 or Chapter 13 rehabilitative plan to cure a monetary default in respect of a mortgage loan on a debtor's residence by paying arrearage within a reasonable time period and reinstating the original mortgage loan payment schedule even though the lender accelerated the mortgage loan and

final judgment of foreclosure had been entered in state court (provided no sale of the residence had yet occurred) prior to the filing of the debtor's petition. Some federal bankruptcy courts have approved plans, based on the particular facts of the reorganization case, that effected the curing of a mortgage loan default by paying arrearage over a number of years.

Federal bankruptcy courts have also held that the terms of a mortgage loan secured by property of the debtor may be modified. These courts have allowed modifications that include reducing the amount of each monthly payment, changing the rate of interest, altering the repayment schedule, forgiving all or a portion of the debt and reducing the lender's security interest to the value of the residence, thus leaving the lender a general unsecured creditor for the difference between the value of the residence and the outstanding balance of the loan.

Tax liens arising under the Code may have priority over the lien of a mortgage or deed of trust.

Substantive requirements are imposed upon mortgage lenders and servicers in connection with the origination and the servicing of mortgage loans by numerous federal and some state consumer protection laws and their implementing regulations. These federal laws impose specific statutory liabilities upon lenders who originate mortgage loans and who fail to comply with the provisions of the law. Further, violations of the laws could result in a mortgagor's defense to foreclosure or an unwinding or rescission of the loan. In some cases, this liability may affect assignees of the mortgage loans; however we may require a seller or servicer who violated applicable law to repurchase the related mortgage loan, compensate us for any losses incurred and/or indemnify us against future losses.

Environmental Legislation

Under various federal and state laws, a current or previous owner or operator of real property may be liable for the costs of cleanup of environmental contamination on, under, at or emanating from, the property. These laws often impose liability whether or not the owner or operator knew of, or was responsible for, the presence of the contamination. The costs of any required cleanup and the owner's liability for these costs are generally not limited under these laws and could exceed the value of the property and/or the total assets of the owner. Contamination of a property may give rise to a lien on the property to assure the costs of cleanup. An environmental lien may have priority over the lien of an existing mortgage. In addition, the presence of hazardous or toxic substances, or the failure to properly clean up contamination on the property, may adversely affect the owner's or operator's future ability to refinance the property.

Certain environmental laws impose liability for releases of asbestos into the air, and govern the responsibility for the removal, encapsulation or disturbance of asbestos-containing materials when the asbestos-containing materials are in poor condition or when a property with asbestos-containing materials undergoes renovation or demolition. Certain laws impose liability for lead-based paint, lead in drinking water, elevated radon gas inside buildings and releases of polychlorinated biphenyl compounds. Third parties may also seek recovery from owners or operators of real property for personal injury or property damage associated with exposure to asbestos, lead, radon, polychlorinated biphenyl compounds and any other contaminants.

Pursuant to CERCLA as well as some other federal and state laws, a secured lender may be liable as an "owner" or "operator" of the real property, regardless of whether the borrower or a previous owner caused the environmental damage, if—

- prior to foreclosure, agents or employees of the lender participate in the management or operational affairs of the borrower; or

- after foreclosure, the lender fails to seek to divest itself of the facility at the earliest practicable commercially reasonable time on commercially reasonable terms, taking into account market conditions and legal and regulatory requirements.

Although the Asset Conservation, Lender Liability, and Deposit Insurance Protection Act of 1996 attempted to clarify the activities in which a lender may engage without becoming subject to liability under CERCLA or under the underground storage tank provisions of the federal Resource Conservation and Recovery Act, that legislation itself has not been clarified by the courts and has no applicability to other federal laws or to state environmental laws except

as may be expressly incorporated. Moreover, future laws, ordinances or regulations could impose material environmental liability.

Federal law requires owners of residential housing constructed prior to 1978 to disclose to potential residents or purchasers—

- any condition on the property that causes exposure to lead-based paint; and
- the potential hazards to pregnant women and young children, including that the ingestion of lead-based paint chips and/or the inhalation of dust particles from lead-based paint by children can cause permanent injury, even at low levels of exposure.

Property owners may be liable for injuries to their tenants resulting from exposure under various laws that impose affirmative obligations on property owners of residential housing containing lead-based paint.

Furthermore, any particular environmental testing may not have covered all potential adverse conditions. For example, testing for lead-based paint, asbestos-containing materials, lead in water and radon was done only if the use, age, location and condition of the applicable property warranted that testing. In general, testing was done for lead based paint only in the case of a multifamily property built prior to 1978, for asbestos containing materials only in the case of a property built prior to 1981 and for radon gas only in the case of a multifamily property located in an area determined by the Environmental Protection Agency to have a high concentration of radon gas or within a state or local jurisdiction requiring radon gas testing.

Enforceability of Due-On-Sale Clauses

Mortgage loans typically include "due-on-sale clauses" which allow the holder of such mortgage loan to demand payment in full of the remaining principal balance upon sale or certain transfers of the property securing such mortgage loan. The enforceability of these clauses has been the subject of legislation or litigation in many states, and in some cases the enforceability of these clauses was limited or denied. However, the Garn-St. Germain Act preempts state constitutional, statutory and case law that prohibits the enforcement of due-on-sale clauses and permits lenders to enforce these clauses in accordance with their terms, subject to limited exceptions. The Garn-St. Germain Act does "encourage" lenders to permit assumption of loans at the original rate of interest or at some other rate less than the average of the original rate and the market rate.

Subordinate Financing

When a mortgagor encumbers their mortgaged property with one or more junior liens, the senior lender is subjected to additional risk. *First*, the mortgagor may have difficulty servicing and repaying multiple loans. *Second*, acts of the senior lender that prejudice the junior lender or impair the junior lender's security may create a superior equity in favor of the junior lender. For example, if the mortgagor and the senior lender agree to an increase in the principal amount of or the interest rate payable on the senior loan, the senior lender may lose its priority to the extent an existing junior lender is harmed or the mortgagor is additionally burdened. *Third*, if the mortgagor defaults on the senior loan and/or any junior loan or loans, the existence of junior loans and actions taken by junior lenders can impair the security available to the senior lender and can interfere with or delay the taking of action by the senior lender. Moreover, the bankruptcy of a junior lender may operate to stay foreclosure or similar proceedings by the senior lender. In addition, the consent of the junior lender is sometimes required in connection with loan modifications, short sales and deeds-in-lieu of foreclosure, which may delay or prevent the loss mitigation actions taken by the senior lender.

Applicability of Usury Laws

Title V of the Depository Institutions Deregulation and Monetary Control Act of 1980 ("**Title V**") provides that state usury limitations will not apply to some types of residential (including multifamily) first mortgage loans originated by some lenders after March 31, 1980. A similar federal statute was in effect with respect to mortgage loans made during the first three months of 1980. The Office of the Comptroller of the Currency is authorized to issue rules and regulations and to publish interpretations governing implementation of Title V. The statute authorized any state to reimpose interest rate limits by adopting, before April 1, 1983, a law or constitutional provision which expressly

rejects application of the federal law. In addition, even where Title V is not so rejected, any state is authorized by the law to adopt a provision limiting discount points or other charges on mortgage loans covered by Title V. Some states have taken action to reimpose interest rate limits or to limit discount points or other charges.

State-Specific Legal Aspects of the Reference Obligations

The following discussion contains summaries of certain legal aspects related to Reference Obligations secured by mortgaged real properties located in Florida and California where mortgaged real properties securing Reference Obligations collectively representing approximately 13.931% and 12.269% of the Cut-off Date Reference Pool Balance are located. The summaries are general in nature, do not purport to be complete and are qualified in their entirety by reference to the applicable federal and state laws governing the Reference Obligations.

Various states have imposed statutory prohibitions or limitations that limit the remedies of a mortgagee under a mortgage or a beneficiary under a deed of trust. The underlying mortgage loans are limited recourse loans and are, therefore, generally not recourse to the borrowers but limited to the mortgaged real properties. Even if recourse is available pursuant to the terms of a Reference Obligation, certain states have adopted statutes which impose prohibitions against or limitations on such recourse. The limitations described below and similar other restrictions in other jurisdictions where mortgaged real properties are located may restrict the ability of the applicable servicer to realize on the Reference Obligations and may adversely affect the amount and timing of receipts on the Reference Obligations.

Certain Legal Aspects of Mortgaged Real Properties Located in Florida. Mortgage loans involving real property in Florida are secured by mortgages and foreclosures are accomplished by judicial foreclosure. There is no power of sale in Florida. After an action for foreclosure is commenced and the lender secures a judgment, the final judgment will provide that the property be sold at a public sale at the courthouse (or on-line depending on the county) if the full amount of the judgment is not paid prior to the scheduled sale. Generally, the foreclosure sale must occur no earlier than 20 (but not more than 35) days after the judgment is entered. During this period, a notice of sale must be published once a week for two consecutive weeks in the county in which the property is located. There is no right of redemption after the filing of the clerk's certificate at the conclusion of the foreclosure sale. However, a certificate of title transferring title to the foreclosed property is not issued until 10 days after the foreclosure sale and challenges to the foreclosure sale are permitted within that 10-day period. Florida does not have a "one action rule" or "anti-deficiency legislation," and deficiency judgments are permitted to the extent not prohibited by the applicable loan documents. Subsequent to a foreclosure sale, however, a lender may be required to prove the value of the property sold as of the date of foreclosure sale in order to recover a deficiency. Further, other statutory provisions in Florida limit any deficiency judgment (if otherwise permitted) against a borrower following a judicial sale to the excess of the final judgment amount (which generally equals the amount of outstanding debt plus attorneys' fees and other collection costs) over the fair market value of the property at the time of the judicial sale. In certain circumstances, the lender may have a receiver appointed.

Certain Legal Aspects of Mortgaged Real Properties Located in California. Mortgage loans in California are generally secured by deeds of trust on the related real estate. Foreclosure of a deed of trust in California may be accomplished by a non-judicial trustee's sale (so long as it is permitted under a specific provision in the deed of trust) or by judicial foreclosure, in each case subject to and in accordance with the applicable procedures and requirements of California law. Public notice of either the trustee's sale or the judgment of foreclosure is given for a statutory period of time after which the mortgaged real estate may be sold by the trustee, if foreclosed pursuant to the trustee's power of sale, or by court appointed sheriff under a judicial foreclosure. Following a judicial foreclosure sale, the borrower or its successor-in-interest may, for a period of up to one year, redeem the property; however, there is no redemption following a sale pursuant to a trustee's power of sale. California's "security first" and "one action" rules require the lender to complete foreclosure of all real estate provided as security under the deed of trust in a single action in an attempt to satisfy the full debt before bringing a personal action (if otherwise permitted) against the borrower for recovery of the debt, except in certain cases involving environmentally impaired real property where foreclosure of the real property is not required before making a claim under the indemnity. This restriction may apply to property which is not located in California if a single promissory note is secured by property located in California and other jurisdictions. California case law has held that acts such as (but not limited to) an offset of an unpledged account constitute violations of such statutes. Violations of such statutes may result in the loss of some or all of the security under the mortgage loan and a loss of the ability to sue for the debt. A sale by the trustee under the deed of trust does not constitute an "action" for purposes of the "one action rule." Other statutory provisions in California limit any

deficiency judgment (if otherwise permitted) against the borrower following a judicial foreclosure to the amount by which the indebtedness exceeds the fair value at the time of the public sale and in no event greater than the difference between the foreclosure sale price and the amount of the indebtedness. Further, under California law, once a property has been sold pursuant to a power of sale clause contained in a deed of trust (and in the case of certain types of purchase money acquisition financings, under all circumstances), the lender is precluded from seeking a deficiency judgment from the borrower or, under certain circumstances, guarantors.

On the other hand, under certain circumstances, California law permits separate and even contemporaneous actions against both the borrower (as to the enforcement of the interests in the collateral securing the loan) and any guarantors. California statutory provisions regarding assignments of rents and leases require that a lender whose loan is secured by such an assignment must exercise a remedy with respect to rents as authorized by statute in order to establish its right to receive the rents after an event of default. Among the remedies authorized by statute is the lender's right to have a receiver appointed under certain circumstances.

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

General

The following is a general discussion of the anticipated material federal income tax consequences relating to the purchase, ownership and transfer of Notes. It does not address all the federal income tax consequences that may apply to particular categories of investors. Some investors may be subject to special rules. The tax laws and other authorities for this discussion are subject to change or differing interpretations, and any change or interpretation may apply retroactively. You should consult your own tax advisors to determine the federal, state, local and any other tax consequences that may be relevant to you.

The Notes and payments on the Notes generally are not exempt from taxation by the United States, or by any state or possession of the United States, local taxing authority or non-U.S. taxing jurisdictions. In addition, a Note owned by an individual who, at the time of death, is a U.S. citizen or domiciliary is subject to U.S. federal estate tax. The following summary addresses certain U.S. federal tax consequences of an investment in the Notes and is based upon U.S. tax laws, the U.S. Treasury regulations and decisions now in effect, all of which are subject to change, potentially with retroactive effect, or to differing interpretations. In addition to the U.S. federal income tax discussion below, investors are urged to carefully review this entire Memorandum and, in particular, the discussion of risks associated with an investment in the Notes in "*Risk Factors*" above.

This summary discusses only Notes held by Beneficial Owners as capital assets within the meaning of Section 1221 of the Code. It does not discuss all of the tax consequences that may be relevant to a Beneficial Owner in light of its particular circumstances or to Beneficial Owners subject to special rules, such as certain financial institutions, insurance companies, certain former citizens or residents of the United States, traders in securities that elect to use a mark-to-market method of accounting for their securities holdings, dealers, Beneficial Owners holding Notes as part of a hedging transaction, straddle, conversion transaction or synthetic security transaction, U.S. Beneficial Owners whose functional currency (as defined in Section 985 of the Code) is not the U.S. dollar, partnerships or other pass-through entities, tax-exempt persons, or regulated investment companies. In all cases, you are advised to consult your own tax advisors regarding the U.S. federal tax consequences to you of purchasing, owning and disposing of Notes, including the advisability of making any of the elections described below and the need to make any disclosures in connection with relevant tax filings, as well as any tax consequences arising under the laws of any state, local, foreign or other taxing jurisdiction. In addition, this summary of certain U.S. federal tax consequences is for general information only and is not tax advice for any particular Beneficial Owner.

If a partnership (or other entity treated as a partnership for U.S. federal income tax purposes) holds Notes, the treatment of a partner will generally depend upon the status of the particular partner and the activities of the partnership. Partners in such partnerships should consult their own tax advisors.

Treatment of the Trust

In the opinion of Allen Overy Shearman Sterling US LLP, U.S. federal tax counsel to Freddie Mac, although the matter is not free from doubt, neither the Trust nor any portion thereof will be classified as an association taxable as

a corporation, a publicly traded partnership taxable as a corporation or a taxable mortgage pool taxable as a corporation for U.S. federal income tax purposes. In the opinion of Allen Overy Shearman Sterling US LLP, the Trust will not be treated as engaged in the conduct of a U.S. trade or business as a result of its contemplated activities. The Trust Agreement contains certain restrictions on the activities of the Trust and the opinion will be based on the assumption that all terms of the Amended and Restated Trust Agreement and related documents will be complied with.

Treatment of the Notes

In the opinion of Allen Overy Shearman Sterling US LLP, U.S. federal tax counsel to Freddie Mac, although the tax characterizations are not free from doubt, the Class M Notes will be treated as indebtedness for U.S. federal income tax purposes, and the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes. By purchasing the Notes, Beneficial Owners agree to treat such Notes in the manner described above unless a change in law or administrative practice requires a Note to be treated in some other manner.

Prospective investors of the Notes should be aware that there is no authority that directly addresses the U.S. federal income tax treatment of the Notes, and we have received no ruling from the IRS in connection with the issuance of the Notes. Accordingly, the U.S. federal income tax characterization of the Notes is not certain. The characterization of the Notes may affect the amount, timing and character of income, deduction, gain or loss recognized by a U.S. Beneficial Owner in respect of a Note, and the U.S. withholding tax consequences to a Non-U.S. Beneficial Owner of a Note. As noted, we intend to take the position that the Class M Notes will be treated as indebtedness for U.S. federal income tax purposes, and that the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes. By purchasing Notes, Beneficial Owners will agree to treat their Notes in the manner described above. These characterizations are not binding on the IRS, and the IRS may treat one or more Classes of Notes in some other manner. For example, the IRS may treat a Class M Note as a derivative instrument issued by us (or, even more unlikely, as an equity interest). Similarly, the IRS may treat the Class B Notes as a derivative (such as an NPC) or an equity interest. In light of the uncertainty as to the characterization of the Notes, prospective investors of Notes should consult their own tax advisors as to the possible alternative characterizations of the Notes for U.S. federal income tax purposes and the U.S. federal income and withholding tax consequences of such alternative characterizations.

U.S. Beneficial Owners

Class M Notes

In General

Although principal on the Class M Notes is payable generally in relation to principal payments made with respect to the Reference Obligations, the Class M Notes represent unsecured general obligations of Freddie Mac for U.S. federal income tax purposes and are not ownership interests in the Reference Obligations or the underlying mortgage loans. Consequently, (i) Class M Notes held by a domestic building and loan association will not be "qualifying real property loans" under Section 593(d) of the Code; (ii) Class M Notes held by a REIT will not be "real estate assets" under Section 856(c)(5)(B) of the Code, nor will interest payments on the Class M Notes be "interest on obligations secured by mortgages on real property or on interests in real property" under Section 856(c)(3)(B) of the Code; and (iii) Class M Notes held by a REMIC will not be "qualified mortgages" within the meaning of Section 860G(a)(3) of the Code. The IRS has ruled that Freddie Mac is an instrumentality of the United States for purposes of Section 7701(a)(19) of the Code. While not entirely clear, the Class M Notes likely constitute stock or obligations of a corporation that is an instrumentality of the United States. However, the Class M Notes likely are not treated as "Government securities" within the meaning of Section 856(c)(4)(A) or 851(b)(3) of the Code. Beneficial Owners should consult their own tax advisors as to the proper treatment of the Notes.

Interest and Original Issue Discount on the Class M Notes

Neither the Code nor the Regulations explain precisely how to accrue income, including OID, taking into account the effect of any principal or interest write-downs, for indebtedness with the characteristics of the Class M Notes. The CPDI Regulations generally apply to debt instruments where the amount of a payment under the instrument is subject to one or more contingencies that are neither remote nor incidental. Freddie Mac intends to take the position that, for

U.S. federal income tax purposes, the principal and interest write-down contingencies with respect to each Class of Class M Notes is remote. Furthermore, the CPDI Regulations do not currently provide tax accounting rules for instruments, like the Class M Notes, that also have timing contingencies. Accordingly, while the matter is unclear, Freddie Mac intends to tax account for each Class of Class M Notes in the manner described below and not in the manner described in the CPDI Regulations. The IRS could disagree with this tax accounting methodology and require U.S. Beneficial Owners to accrue interest on any Class of Class M Notes under a different tax accounting regime, including the CPDI Regulations, in which case the timing, amount and character of income recognized by a U.S. Beneficial Owner with respect to the Class M Notes could be materially different than under the method that we intend to use as described below.

Section 1272(a)(6) of the Code provides rules for the accrual of OID in cases when principal payments for a debt instrument are accelerated because of prepayments on other obligations securing the debt instrument. The Reference Obligations do not secure payments on the Class M Notes, but principal payments on the Class M Notes are made based upon the rate of principal payments on the Reference Obligations. Although Section 1272(a)(6) of the Code does not technically apply to the Class M Notes, Freddie Mac is of the position that the method for accruing OID provided in that provision appears to be the method that most clearly reflects income with respect to the Class M Notes. Consequently, Freddie Mac intends to apply the tax accounting principles of Section 1272(a)(6) of the Code to the Class M Notes, as described in greater detail below. The remainder of this discussion assumes that the tax accounting methodology for the Class M Notes set forth below, based on the principles of Section 1272(a)(6) of the Code, will be respected for U.S. federal income tax purposes other than as specifically discussed otherwise in this Memorandum. U.S. Beneficial Owners should consult their tax advisors regarding the proper manner of tax accounting for the Class M Notes for U.S. federal income tax purposes, including the potential application of the CPDI Regulations.

Payments of stated interest on the Class M Notes that represent qualified stated interest, if any, will be taxable to a U.S. Beneficial Owner as ordinary interest income at the time that such payments are accrued or are received, in accordance with such U.S. Beneficial Owner's method of accounting for U.S. federal income tax purposes. Qualified stated interest is stated interest that is unconditionally payable in cash at least annually at a single fixed or variable rate that appropriately takes into account the length of intervals between payments. Interest is treated as unconditionally payable even if the payment of such interest is subject to one or more contingencies, so long as any such contingency is remote. Because the Class M Notes are subject to reductions in their Class Principal Balances and initial Class Coupons resulting from write-downs with respect to the Reference Obligations, it is unclear whether "interest" on each Class of Class M Notes would be treated as unconditionally payable at least annually while the Class M Notes are outstanding (for example, because a U.S. Beneficial Owner may not realize the economic return at the stated interest rate). Freddie Mac intends to take the position that, for U.S. federal income tax purposes, stated interest payable on the Classes of Class M Notes is qualified stated interest. U.S. Beneficial Owners should be aware, however, that if a principal or interest write-down occurs on any Class of Class M Notes, such Class of Class M Notes likely would be treated as retired and reissued for its "adjusted issue price" (as defined below, but not reduced on account of any such principal write-down), in which case we will tax account for such deemed reissued Class of Class M Notes as having OID for U.S. federal income tax purposes (because the likelihood of principal or interest write-downs would no longer be remote and none of the remaining stated interest will be qualified stated interest). Subsequent principal or interest write-downs or write-ups will not result in further deemed retirements and reissuances, but such write-downs and write-ups would have an effect on the calculation of OID in respect of the deemed reissued Class of Class M Notes, as discussed below. The remainder of this discussion assumes that the foregoing treatment is correct.

A debt instrument generally is treated as having OID if its stated redemption price at maturity exceeds its issue price by more than a *de minimis* amount. For this purpose, a debt instrument's stated redemption price at maturity includes all payments on the instrument other than payments of qualified stated interest, and a debt instrument's issue price is the first price at which a substantial amount of the debt instrument is sold to persons other than those acting as placement agents, underwriters, brokers or wholesalers. Because stated interest on each Class of Class M Notes will be initially treated as qualified stated interest, it is expected that a Class of Class M Notes will have OID only on the basis of its issue price. Such OID generally is not expected other than as described directly below. If a principal or interest write-down occurs with respect to a Class of Class M Notes, we will tax account for such Class of Class M Notes as having OID at such time. Furthermore, all payments on the Class M Notes other than qualified stated interest will be tax accounted for under the principles of Section 1272(a)(6) of the Code. The IRS may not agree with this

treatment, including our treatment of the stated interest on each Class of Class M Notes as initially being qualified stated interest.

The U.S. Beneficial Owner's Section 1272(a)(6) Inclusion will equal the excess, if any, of (i) the sum of (A) the present value of all payments remaining to be made on the Class M Note as of the end of the Accrual Period and (B) the payments made on the Class M Note during the Accrual Period of amounts included in the stated redemption price, over (ii) the adjusted issue price of such Class M Note at the beginning of the Accrual Period. The present value of remaining payments will be calculated based on (i) the original yield to maturity of the Class M Note, calculated as of the issue date, (ii) events (including actual prepayments) that have occurred prior to the end of the Accrual Period, and (iii) the relevant prepayment assumption used to price the Class M Notes. For this purpose, we have used the pricing speed of 0% CPR as the relevant prepayment assumption. The original yield to maturity of a Class M Note and all remaining payments to be made on a Class M Note as of the end of an Accrual Period will be determined by projecting a level of future payments assuming that the variable rate is a fixed rate equal to the value of the variable rate as of the issue date. The adjusted issue price of a Class M Note is the sum of its issue price and the aggregate amount of previously accrued OID, less any prior payments of amounts included in its stated redemption price at maturity.

In certain circumstances (e.g., because of Tranche Write-down Amounts allocated to a Class of Class M Notes), a U.S. Beneficial Owner's Section 1272(a)(6) Inclusion may be negative. In that event, such U.S. Beneficial Owner generally will not be permitted to deduct such amount currently and will be entitled only to offset such amount against future positive Section 1272(a)(6) Inclusions with respect to the Class M Notes, and Freddie Mac intends to report income to the IRS in all cases in this manner. Subject to the discussion below, all or a portion of such a U.S. Beneficial Owner's loss may be treated as a capital loss on the disposition of a Class M Note or upon the retirement of a Class M Note on the Maturity Date if such U.S. Beneficial Owner holds the Class M Note as a capital asset. The timing and character of such losses is not entirely clear, and U.S. Beneficial Owners should consult their tax advisors regarding a Class M Note that has a negative Section 1272(a)(6) Inclusion during any Accrual Period. In contrast, a Tranche Write-up Amount allocated to a Class of Class M Notes will generally result in a positive Section 1272(a)(6) Inclusion (or reduce the amount of any prior negative Section 1272(a)(6) Inclusions).

Market Discount and Premium on the Class M Notes

A U.S. Beneficial Owner that purchases a Class M Note at a "market discount" (i.e., at a price less than its stated redemption price at maturity or, for an obligation issued with OID, its adjusted issue price) will be required (unless such difference is a *de minimis* amount) to treat any principal payments on, or any gain realized in a taxable disposition or retirement of, such Class M Note as ordinary income to the extent of the market discount that accrued while such U.S. Beneficial Owner held such Class M Note, unless the U.S. Beneficial Owner elects to include such market discount in income on a current basis. A U.S. Beneficial Owner of a Class M Note that acquired it at a market discount and that does not elect under Section 1278(b) of the Code to include market discount in income on a current basis also may be required to defer the deduction for a portion of the interest expense on any indebtedness incurred or continued to purchase or carry the Class M Note until the deferred income is realized. A U.S. Beneficial Owner who elects to include market discount in income currently must accrue market discount on all debt instruments that it acquires in the taxable year or thereafter and may revoke such election only with the consent of the IRS.

A U.S. Beneficial Owner that purchases a Class M Note for an amount in excess of its remaining stated redemption price at maturity will be treated as having premium with respect to such Class M Note in the amount of such excess. A U.S. Beneficial Owner that purchases a Class M Note at a premium is not required to include in income any OID with respect to such Class M Note. If such a U.S. Beneficial Owner makes an election under Section 171(c)(2) of the Code to treat such premium as "amortizable bond premium," the amount of interest on a Class M Note that must be included in such U.S. Beneficial Owner's income for each Accrual Period will be reduced (but not below zero) by the portion of the premium allocable to such period based on the Class M Note's yield to maturity. If a U.S. Beneficial Owner makes this election, the election will also apply to all taxable bonds held by the U.S. Beneficial Owner at the beginning of, or acquired during and after, the first taxable year to which the election applies, and this election is irrevocable without the consent of the IRS. If this election is not made, such a U.S. Beneficial Owner must include the full amount of each interest payment in income in accordance with its regular method of accounting and will take the premium into account in computing its gain or loss upon the sale or other disposition or retirement of the Class M Note. Thus, the premium may reduce capital gain or increase capital loss realized on the disposition or retirement of the Class M Note. See "— *Disposition or Retirement of the Class M Notes*" below.

Market discount and premium on a debt instrument to which Section 1272(a)(6) of the Code applies may be treated as accruing either (a) on the basis of a constant interest rate or (b)(1) in the case of a Class M Note issued without OID, in the ratio of stated interest payable in the relevant period to the total stated interest remaining to be paid from the beginning of such period (computed taking into account the prepayment assumption) or (2) in the case of a Class M Note issued with OID, in the ratio of original issue discount accrued for the relevant period to the total remaining OID at the beginning of such period. The Indenture Trustee will publish at least quarterly a monthly market discount accrual ratio for U.S. Beneficial Owners to determine the amount of market discount and premium using the method described in (b) above.

The CPDI Regulations provide rules for accruing market discount and premium on a contingent payment debt instrument. Because the CPDI Regulations, however, reserve on the tax accounting for instruments subject to timing contingencies such as the Class M Notes, Freddie Mac intends to apply the principles of Section 1272(a)(6) of the Code, as discussed above, in reporting market discount and premium accrual fractions to investors. U.S. Beneficial Owners should consult their own tax advisors regarding the application of the market discount and premium rules and the advisability of making the elections described above for their investments in the Class M Notes.

Accrual Method Election for the Class M Notes

A U.S. Beneficial Owner of a Class M Note is permitted to elect to include in gross income its entire return on a Class M Note (i.e., the excess of all remaining payments to be received on the Class M Note over the amount paid for the Class M Note by such U.S. Beneficial Owner) based on the compounding of interest at a constant rate. In some instances, the accrual method election may mitigate the amount of potential negative Section 1272(a)(6) Inclusion that may arise with respect to the Class M Notes. However, if a U.S. Beneficial Owner makes this election with respect to a Class M Note acquired with market discount or premium, respectively, it will be deemed to have made the election under Section 1278(b) or 171(c)(2) of the Code, respectively. U.S. Beneficial Owners are urged to consult their own tax advisors regarding the consequences of making this election to their particular circumstances.

Disposition or Retirement of the Class M Notes

Upon the sale, exchange or other disposition of a Class M Note, or upon the retirement of a Class M Note, a U.S. Beneficial Owner will recognize gain or loss in an amount equal to the difference, if any, between the amount realized upon the disposition or retirement (not including any amount attributable to accrued but unpaid interest, which will be taxable separately as ordinary interest income to the extent not previously included in gross income) and the U.S. Beneficial Owner's adjusted tax basis in the Class M Note.

A U.S. Beneficial Owner's adjusted tax basis in a Class M Note for determining gain or loss on the disposition or retirement of a Class M Note generally is the U.S. Beneficial Owner's purchase price of the Class M Note, increased by the amount of any OID and any market discount previously included in such U.S. Beneficial Owner's gross income with respect to such Class M Note, and decreased (but not below zero) by (i) the amount of any payments on the Class M Note that are part of its stated redemption price at maturity (i.e., payments other than qualified stated interest); and (ii) the portion of any premium applied to reduce interest payments as described above.

The character of gains or losses recognized upon the disposition or retirement of the Class M Notes will depend on whether the Class M Notes are characterized as contingent payment debt instruments for U.S. federal income tax purposes. As discussed above, the Class M Notes will be characterized as contingent payment debt instruments if the amount of a payment under the Class M Notes is subject to one or more contingencies that are neither remote nor incidental. If a Class M Note is not characterized as a contingent payment debt instrument for U.S. federal income tax purposes, gain or loss recognized upon the disposition or retirement of such Class M Note will be capital gain or loss, except to the extent the gain represents accrued market discount on such Class M Note not previously included in gross income, to which extent such gain or loss would be treated as ordinary income. Any capital gain or loss upon the disposition or retirement of such Class M Note will be long-term capital gain or loss if at the time of disposition or retirement the U.S. Beneficial Owner held the Class M Note for more than one year. Certain noncorporate U.S. Beneficial Owners (including individuals) are eligible for preferential rates of U.S. federal income taxation in respect of long-term capital gains. The deductibility of capital losses is subject to limitations under the Code.

In the event that a Class M Note is treated as a contingent payment debt instrument for U.S. federal income tax purposes, the CPDI Regulations provide special rules that generally would treat any taxable gain on such Class M

Note as ordinary income. Any taxable loss generally would be ordinary to the extent of the U.S. Beneficial Owner's ordinary income inclusions with respect to such Class M Note, and any excess would generally be treated as capital loss. Further, even if contingencies with respect to a Class of Class M Notes are treated as remote or incidental, if one or more such contingencies actually occurs with respect to such Class of Class M Notes, such Class of Class M Notes likely would be treated as retired and reissued, and we will treat such Class of Class M Notes as a contingent payment debt instrument for U.S. federal income tax purposes on such deemed reissuance. Any gain or loss arising from a subsequent disposition of the deemed reissued Class of Class M Notes also would be treated as ordinary (subject to the limitations described above with respect to a loss). U.S. Beneficial Owners should consult their own tax advisors regarding the U.S. federal income tax treatment of a disposition or retirement of Class M Notes.

Class B Notes

In General

Similar to the Class M Notes, the Class B Notes are not ownership interests in the Reference Obligations or the underlying mortgage loans for U.S. federal income tax purposes. Consequently, (i) Class B Notes held by a domestic building and loan association will not be "qualifying real property loans" under Section 593(d) of the Code; (ii) Class B Notes held by a REIT will not be "real estate assets" under Section 856(c)(5)(B) of the Code, nor will stated payments on the Class B Notes be "interest on obligations secured by mortgages on real property or on interests in real property" under Section 856(c)(3)(B) of the Code; and (iii) Class B Notes held by a REMIC will not be "qualified mortgages" within the meaning of Section 860G(a)(3) of the Code. In addition, although the IRS has ruled that Freddie Mac is an instrumentality of the United States for purposes of Section 7701(a)(19) of the Code, the Class B Notes likely do not constitute stock or obligations of a corporation that is an instrumentality of the United States. Furthermore, the Class B Notes likely will not be treated as "Government securities" within the meaning of Section 856(c)(4)(A) or 851(b)(3) of the Code. Beneficial Owners should consult their own tax advisors as to the proper treatment of the Class B Notes.

Periodic Inclusions (or Deductions) with Respect to the Class B Notes

As described above, in the opinion of Allen Overy Shearman Sterling US LLP, the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement to the extent of the principal balance of the Class B Notes for U.S. federal income tax purposes. By purchasing the Class B Notes, Beneficial Owners agree to treat the Class B Notes in the manner described above unless a change in law or administrative practice requires the Class B Notes to be treated in some other manner. The remainder of this discussion assumes such treatment.

Accordingly, a portion of each payment on each Class B Note attributable to interest on Eligible Investments will be includible as ordinary interest by the Beneficial Owner. Amounts paid on the Class B Notes in excess of the return realized on Eligible Investments will constitute guarantee payments and will be includible as ordinary income by the Beneficial Owner. Beneficial Owners should consult their tax advisors regarding their specific circumstances.

Losses

When a write-down occurs on an underlying Reference Obligation, the principal amount of Class B Notes will be written down and Beneficial Owners of the Class B Notes will be deemed to have made a guarantee payment with respect to the actual loss experienced on the Reference Obligation. The deemed guarantee payment will result in a loss to the Beneficial Owner in the taxable year in which the guarantee payment is deemed to be made. In the case of Beneficial Owners other than corporations who hold the Class B Notes as investments, the loss will be treated as a loss from the sale or exchange of a capital asset held for not more than one year. The deductibility of capital losses is subject to limitations under the Code. Taxpayers should consult their tax advisors as to the availability of the loss deduction.

Gain or Loss on Disposition of Class B Notes

On a sale or other disposition (other than a retirement) of a Class B Note, a U.S. Beneficial Owner will recognize gain or loss in an amount equal to the difference between the amount realized upon the disposition of the Class B Note other than any amount attributable to accrued interest, which will be accounted for in the manner described above,

and the U.S. Beneficial Owner's adjusted tax basis in such Class B Note. A U.S. Beneficial Owner who holds a Class B Note as a capital asset will realize capital gain or loss on the sale or other disposition of such Class B Note. U.S. Beneficial Owners should consult their own tax advisors regarding the U.S. federal income tax treatment of a sale or other disposition of Class B Notes.

Treatment if the Class M Notes are Not Respected as Indebtedness or if the Class B Notes are Not Treated in part as a Limited Recourse Guarantee Contract and in part as an Interest-bearing Collateral Arrangement

As discussed above, the IRS may not agree with Freddie Mac's treatment of the Class M Notes as indebtedness for U.S. federal income tax purposes and may, for example, treat the Class M Notes as derivatives issued by Freddie Mac (or, even more unlikely, as equity). If the Class M Notes were treated as derivatives, the tax accounting for the Class M Notes would be unclear. Similarly, the IRS may not agree with Freddie Mac's treatment of the Class B Notes in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes and may, for example, treat the Class B Notes as a derivative such as an NPC or an equity interest. Any such alternative treatment could affect the timing, character and source of income, deduction, gain or loss with respect to the Notes. While not entirely clear, if the Class B Notes were treated as a derivative, we are of the position that the U.S. federal income tax accounting rules for NPCs provide the most reasonable method for accounting for income, deduction, gain or loss with respect to the Class B Notes. Prospective investors in Notes should consult their own tax advisors as to the possible alternative characterizations of the Notes for U.S. federal income tax purposes and the U.S. federal income tax consequences of such alternative characterizations.

Non-U.S. Beneficial Owners

Class M Notes

Subject to the discussion below, although the matter is not free from doubt, payments on the Class M Notes to a Non-U.S. Beneficial Owner will not be subject to U.S. withholding tax.

Interest

Interest (including OID) on a Class M Note held by a Non-U.S. Beneficial Owner will be subject to a 30-percent U.S. federal income and withholding tax, unless an exemption applies. An exemption generally exists in the following circumstances:

Exemption for Portfolio Interest. Interest on a Class M Note held by a Non-U.S. Beneficial Owner that is not effectively connected with a trade or business of the Non-U.S. Beneficial Owner within the United States (or if an income tax treaty applies, such interest is not attributable to a U.S. permanent establishment) generally will be exempt from U.S. federal income and withholding taxes if the person otherwise required to withhold receives, in the manner provided by U.S. tax authorities, a certification that the Non-U.S. Beneficial Owner is not a U.S. Person. A Non-U.S. Beneficial Owner may provide this certification by providing a properly completed Form W-8BEN, Form W-8BEN-E or other documentation as may be prescribed by U.S. tax authorities. The portfolio interest exemption will not apply if: (i) the Non-U.S. Beneficial Owner is a bank that receives payments on the Notes that are described in Section 881(c)(3)(A) of the Code; (ii) the Non-U.S. Beneficial Owner is a "10-percent shareholder" of Freddie Mac within the meaning of Section 871(h)(3)(B) of the Code; or (iii) the Non-U.S. Beneficial Owner is a "controlled foreign corporation" related to Freddie Mac within the meaning of Section 881(c)(3)(C) of the Code.

In addition, the portfolio interest exemption will not apply if the interest payable on the Class M Notes is "contingent interest" within the meaning of Section 871(h)(4)(A) of the Code. Among the types of interest treated as contingent for this purpose is interest determined by reference to the income or profits of the issuer or a related person, or a change in value of any property of the issuer or a related person. Certain types of interest that would otherwise be considered contingent are excluded from the definition of contingent interest, such as interest on nonrecourse indebtedness or interest that is determined by reference to interest and/or principal payments on other debt instruments that do not pay contingent interest. Although the matter is not free from doubt, Allen Overy Shearman Sterling US LLP is of the opinion that interest payable on the Class M Notes will not be contingent interest for this purpose, either because the interest on the Class M Notes does not fit within one of the defined types of contingent interest for this purpose or because an exception to the contingent interest rules applies.

Exemption or Reduced Rate for Non-U.S. Beneficial Owners Entitled to the Benefits of a Treaty. Interest on a Note held by a Non-U.S. Beneficial Owner may be exempt from U.S. federal income and withholding taxes (or subject to such tax at a reduced rate) under an income tax treaty between the United States and a foreign jurisdiction. In general, the exemption (or reduced rate) applies only if the Non-U.S. Beneficial Owner provides a properly completed Form W-8BEN, Form W-8BEN-E or other documentation as may be prescribed by U.S. tax authorities.

Exemption for Non-U.S. Beneficial Owners with Effectively Connected Income. Interest on a Class M Note held by a Non-U.S. Beneficial Owner will be exempt from the 30-percent U.S. withholding tax if it is effectively connected with the conduct of a trade or business within the United States (and if an income tax treaty applies, such interest is attributable to a U.S. permanent establishment) and the Non-U.S. Beneficial Owner establishes this exemption by providing a properly completed Form W-8ECI or other documentation as may be prescribed by U.S. tax authorities. Interest on a Note that is, or is deemed to be, effectively connected with the conduct of a trade or business in the United States by a Non-U.S. Beneficial Owner (and if an income tax treaty applies, such interest is attributable to a U.S. permanent establishment), although exempt from the 30-percent U.S. withholding tax, generally will be subject to U.S. federal income tax at graduated rates and, in the case of a Non-U.S. Beneficial Owner that is a foreign corporation, may also be subject to U.S. federal branch profits tax.

Disposition or Retirement of Class M Notes

Except as provided in the discussion of backup withholding below, a Non-U.S. Beneficial Owner of a Class M Note will not be subject to U.S. federal income and withholding taxes on any gain realized on the sale, exchange, retirement or other disposition of a Class M Note (other than amounts attributable to accrued interest) unless (i) such gain is, or is deemed to be, effectively connected with a trade or business in the United States of the Non-U.S. Beneficial Owner (and if an income tax treaty applies, such gain is attributable to a U.S. permanent establishment); or (ii) such Non-U.S. Beneficial Owner is an individual who is present in the United States for 183 days or more in the taxable year of the sale, exchange, retirement or other disposition and certain conditions are met.

Except as provided in the discussion of backup withholding below, gain on the sale of a Class M Note that is, or is deemed to be, effectively connected with the conduct of a trade or business in the United States by a Non-U.S. Beneficial Owner (and if an income tax treaty applies, such gain is attributable to a U.S. permanent establishment), although exempt from U.S. withholding tax, generally will be subject to U.S. federal income tax at graduated rates, and in the case of a Non-U.S. Beneficial Owner that is a foreign corporation, may also be subject to U.S. federal branch profits tax.

Treatment if the Class M Notes are Not Respected as Indebtedness

As discussed above, the IRS may not agree with Freddie Mac's treatment of the Class M Notes as indebtedness for U.S. federal income tax purposes and may, for example, treat the Class M Notes as derivatives issued by Freddie Mac (or, even more unlikely, as equity). If the Class M Notes were treated as derivatives or as equity, income on the Class M Notes held by a Non-U.S. Beneficial Owner generally would not be subject to U.S. withholding tax in the case of derivative treatment but generally would be subject to U.S. withholding tax in the case of equity treatment (at a 30 percent rate unless reduced by an applicable income tax treaty). In the opinion of Allen Overy Shearman Sterling US LLP, although the matter is not free from doubt, income in respect of the Class M Notes received by Non-U.S. Beneficial Owners will not be subject to U.S. withholding tax, *provided* that Non-U.S. Beneficial Owners comply with the procedures required to establish their exemptions from U.S. withholding tax (described in "— *Information Reporting and Backup Withholding*" below). Gain on the disposition of the Notes would be subject to U.S. federal income tax only in the circumstances described above under "— *Disposition or Retirement of Class M Notes*."

Class B Notes

As described above, Allen Overy Shearman Sterling US LLP is of the opinion that the Class B Notes will be treated in part as a limited recourse guarantee contract and in part as an interest-bearing collateral arrangement for U.S. federal income tax purposes. To the extent payments on the Class B Notes are treated as interest with respect to the interest-bearing collateral arrangement, such interest will be eligible for the portfolio interest exemption subject to certain exceptions and requirements. Interest on a Class B Note held by a Non-U.S. Beneficial Owner that is not effectively connected with a trade or business of the Non-U.S. Beneficial Owner within the United States (or if an income tax treaty applies, such interest is not attributable to a U.S. permanent establishment) generally will be exempt

from U.S. federal income and withholding taxes if the person otherwise required to withhold receives, in the manner provided by U.S. tax authorities, a certification that the Non-U.S. Beneficial Owner is not a U.S. Person. A Non-U.S. Beneficial Owner may provide this certification by providing a properly completed Form W-8BEN, Form W-8BEN-E or other documentation as may be prescribed by U.S. tax authorities. The portfolio interest exemption will not apply if: (i) the Non-U.S. Beneficial Owner is a bank that receives payments on the Notes that are described in Section 881(c)(3)(A) of the Code; (ii) the Non-U.S. Beneficial Owner is a "10-percent shareholder" of Freddie Mac or the Trust, if applicable, within the meaning of Section 871(h)(3)(B) of the Code; or (iii) the Non-U.S. Beneficial Owner is a "controlled foreign corporation" related to Freddie Mac within the meaning of Section 881(c)(3)(C) of the Code.

With respect to the portion of payments on the Class B Notes that are treated as guarantee fees, Allen Overy Shearman Sterling US LLP is of the opinion that payments on the Class B Notes will be foreign source for non-U.S. Beneficial Owners that are not engaged in the conduct of a U.S. trade or business (and if an income tax treaty applies, such payments are not attributable to a U.S. permanent establishment). While this will depend on factors specific to each Beneficial Owner, generally the guarantee payments will be foreign source income for Non-U.S. Beneficial Owners who reside outside the United States, make their investment decisions outside of the United States, and maintain their assets outside of the United States. Beneficial Owners should consult their tax advisors regarding their specific circumstances. Accordingly, Allen Overy Shearman Sterling US LLP is of the opinion that payments to a Non-U.S. Beneficial Owner with respect to the Class B Notes will not be subject to U.S. withholding tax. In addition, no U.S. withholding tax or U.S. federal income tax will apply to any gain realized on the sale, exchange or other disposition on the Class B Notes, unless (i) the Beneficial Owner receiving such amounts is an individual who is present in the United States for more than 183 days or more during the taxable year of the sale, exchange or other disposition and certain conditions are met, or (ii) if such gain is, or is deemed to be, effectively connected with the conduct of a trade or business in the United States (and if an income tax treaty applies, such gain is attributable to a U.S. permanent establishment), as described below. Non-U.S. Beneficial Owners may provide their certification that they are not a U.S. Person by providing the withholding agent a properly-executed Form W-8BEN, Form W-8BEN-E or other documentation as may be prescribed by U.S. tax authorities. The characterization of the guarantee fees as foreign source income for Non-U.S. Beneficial Owners not engaged in the conduct of a U.S. trade or business and as not subject to U.S. withholding tax is not binding on the IRS or withholding agents and is not without doubt. Paying agents other than Freddie Mac and its paying agent making such payments may disagree with such characterization. Accordingly, there can be no assurance that a paying agent that does not agree with such characterization will not withhold on payments with respect to the Class B Notes.

Alternatively, in the event that the Class B Notes are treated as NPCs for U.S. federal income tax purposes, inclusions of payments with respect to any portion of a Class B Note treated as an on-market NPC would not be subject to U.S. withholding tax. In addition, any deemed interest payment with respect to a deemed loan component of a Class B Note would not be subject to U.S. withholding tax if the requirements for the portfolio interest exemption described above in "— *Class M Notes — Interest*" are met. Further, no U.S. withholding tax or U.S. federal income tax should apply to any gain recognized on the sale or other disposition of the Class B Notes, unless the Non-U.S. Beneficial Owner is an individual who is present in the United States for 183 days or more in the taxable year of the sale, exchange, retirement or other disposition and certain conditions are met. In the event the Class B Notes were treated as equity in the Trust for U.S. federal income tax purposes, payments on a Class B Note would be treated as U.S. source income subject to withholding. In addition, if, contrary to the opinion of Allen Overy Shearman Sterling US LLP, the IRS were to successfully assert that the Trust is engaged in a U.S. trade or business and that the Trust is deemed to be a partnership, the Class B Notes could be treated as interests in the deemed partnership engaged in a U.S. trade or business and gain on a disposition of a Class B Note, if any, may be subject to withholding under Section 1446(f).

If payments with respect to the Class B Notes are effectively connected with a Non-U.S. Beneficial Owner's conduct of a trade or business in the United States (and if an income tax treaty applies, such payments are attributable to a U.S. permanent establishment), these payments would not be subject to U.S. withholding tax, regardless of the characterization of the Class B Notes (but would be subject to U.S. federal income tax in the same manner as they would be if received by a U.S. Beneficial Owner). Such Non-U.S. Beneficial Owners must timely provide the withholding agent a properly-executed IRS Form W-8ECI or other documentation as may be prescribed by U.S. tax authorities stating that the receipt of payments with respect to its Class B Notes is effectively connected with that Non-U.S. Beneficial Owner's conduct of a trade or business in the United States (and if an income tax treaty applies, such payments are attributable to a U.S. permanent establishment).

Non-U.S. Beneficial Owners will not be eligible for the safe harbor under Section 864(b)(2)(A) that exempts trading in stocks or securities from treatment as the conduct of a U.S. trade or business with respect to the Class B Notes because the Class B Notes do not constitute "stocks or securities" under the Treasury Regulations. Whether an investment in the Class B Notes will be treated as part of the conduct of a U.S. trade or business by a Non-U.S. Beneficial Owner will depend on their particular circumstances. Non-U.S. Beneficial Owners should consult their tax advisors regarding the impact of the investment in the Class B Notes on whether such Non-U.S. Beneficial Owner is engaged in the conduct of a U.S. trade or business and the correct withholding forms to provide.

U.S. Federal Estate and Gift Taxes

In general, stock or obligations issued by U.S. Persons that are owned by an individual who is not a citizen or domiciliary of the United States are subject to U.S. federal estate tax. However, debt obligations such as the Class M Notes are not subject to the U.S. federal estate tax if interest paid on such debt obligations to a non-U.S. individual at the time of his or her death would have been exempt from U.S. federal income and withholding taxes as described above under "*— Non-U.S. Beneficial Owners — Class M Notes — Interest*" and "*— Exemption for Portfolio Interest*" (without regard to the requirement that a non-U.S. beneficial ownership statement be received).

The U.S. federal estate tax consequences with respect to Class B Notes owned by an individual who is not a citizen or domiciliary of the United States are not entirely clear. Non-U.S. Beneficial Owners of Class B Notes should consult with their tax advisors regarding the U.S. federal estate tax consequences of holding Class B Notes. A Non-U.S. Beneficial Owner of a Note generally will not be subject to U.S. federal gift tax on a transfer of the Note.

Information Reporting and Backup Withholding

Payments of interest (including OID) on a Class M Note and certain payments with respect to a Class B Note to a U.S. Beneficial Owner (other than certain corporations or other exempt recipients) are required to be reported to the IRS and the U.S. Beneficial Owner. Payments of interest (including OID) on a Class M Note and certain payments with respect to a Class B Note generally will be reported to U.S. tax authorities and the Non-U.S. Beneficial Owner. Form W-8BEN, Form W-8BEN-E, Form W-8ECI or other documentation or information about the Non-U.S. Beneficial Owner may be provided to U.S. tax authorities.

Backup withholding of U.S. federal income tax at the applicable rate may apply to a payment made in respect of a Note, as well as a payment of proceeds from the sale of a Note, to a Beneficial Owner (other than certain corporations or other exempt recipients), unless the Beneficial Owner provides certain information. Any amount withheld under these rules will be creditable against the Beneficial Owner's U.S. federal income tax liability, and if withholding results in an overpayment of taxes, the Beneficial Owner may apply for a refund from the IRS. If a Beneficial Owner (other than certain corporations or other exempt recipients) sells a Note before the Maturity Date to (or through) certain brokers, the broker must report the sale to the IRS and the Beneficial Owner unless, in the case of a Non-U.S. Beneficial Owner, the Non-U.S. Beneficial Owner certifies that it is not a U.S. Person (and certain other conditions are met). The broker may be required to withhold U.S. federal income tax at the applicable rate on the entire sale price unless the Beneficial Owner provides certain information and, in the case of a Non-U.S. Beneficial Owner, the Non-U.S. Beneficial Owner certifies that it is not a U.S. Person (and certain other conditions are met).

FATCA Withholding

Investors should be aware that under legislation and related administrative guidance (commonly known as FATCA), certain payments in respect of the Notes received by a non-U.S. entity may be subject to withholding of U.S. federal income tax at a rate of 30% if such non-U.S. entity fails to take the required steps to provide certain information regarding its "United States accounts" or its direct or indirect "substantial U.S. owners." The required steps and the information to be provided will depend on whether the non-U.S. entity is considered a "foreign financial institution" for this purpose, and if an intergovernmental agreement exists between the United States and an applicable foreign country that may modify the applicable requirements. Investors should consult their tax advisors regarding the potential application and impact of the FATCA withholding rules based on their particular circumstances, including the applicability of any intergovernmental agreement modifying these rules.

In the event that a withholding tax under FATCA is imposed on any payment on a Note, Freddie Mac has no obligation to pay additional interest or other amounts as a consequence thereof or to redeem any Note before its stated maturity.

THE U.S. FEDERAL TAX DISCUSSION SET FORTH ABOVE IS INCLUDED FOR GENERAL INFORMATION ONLY AND MAY NOT BE APPLICABLE DEPENDING UPON A BENEFICIAL OWNER'S PARTICULAR SITUATION. BENEFICIAL OWNERS SHOULD CONSULT THEIR OWN TAX ADVISORS REGARDING THE TAX CONSEQUENCES TO THEM OF THE OWNERSHIP AND DISPOSITION OF THE NOTES, INCLUDING THE TAX CONSEQUENCES UNDER THE TAX LAWS OF THE UNITED STATES, STATES, LOCALITIES, COUNTRIES OTHER THAN THE UNITED STATES AND ANY OTHER TAXING JURISDICTIONS AND THE POSSIBLE EFFECTS OF CHANGES IN SUCH TAX LAWS.

STATE, LOCAL AND FOREIGN TAX CONSEQUENCES

In addition to the U.S. federal income tax consequences described above, prospective investors in the Notes should consider the potential United States state and local tax consequences of the acquisition, ownership and disposition of the Notes and the tax consequences of the law of any non-United States jurisdiction in which they reside or do business. State, local and foreign tax law may differ substantially from the corresponding U.S. federal tax law, and the discussion above does not purport to describe any aspect of the tax law of any state or other jurisdiction. Prospective investors should consult their own tax advisors with respect to such matters.

LEGAL INVESTMENT

If prospective investors' investment activities are subject to investment laws and regulations, regulatory capital requirements or review by regulatory authorities, prospective investors may be subject to restrictions on investment in the Notes. Prospective investors should consult legal, tax and accounting advisers for assistance in determining the suitability of and consequences of the purchase, ownership and sale of the Notes.

- The Notes do not represent an interest in and will not be secured by the Reference Pool or any Reference Obligation.

- The Notes will not constitute "mortgage related securities" for purposes of the SMMEA.

- The Notes may be regarded by governmental authorities or others, or under applicable law, as high-risk, derivative, risk-linked or otherwise complex securities.

The Notes should not be purchased by prospective investors who are prohibited from acquiring securities having the foregoing characteristics. In addition, the Notes should not be purchased by prospective investors located in jurisdictions where their purchase of Notes could subject them to the risk of regulation as an insurance or reinsurance company or as otherwise being engaged in an insurance business.

None of the Sponsor, the Investment Manager, the Initial Purchasers, the Indenture Trustee, the Owner Trustee, the Custodian or any of their respective affiliates have made or will make any representation as to (i) the proper characterization of the Notes for legal investment or other purposes, (ii) the ability of particular prospective investors to purchase Notes for legal investment or other purposes or (iii) the ability of particular prospective investors to purchase Notes under applicable investment restrictions. Without limiting the generality of the foregoing, none of the Sponsor, the Investment Manager, the Initial Purchasers, the Indenture Trustee, the Owner Trustee, the Custodian or any of their respective affiliates have made or will make any representation as to the characterization of the Notes as a United States or non-United States investment under any state insurance code or related regulations. None of the Sponsor, the Investment Manager the Initial Purchasers, the Indenture Trustee, the Owner Trustee, the Custodian or any of their respective affiliates are aware of any published precedent that addresses such characterization. There can be no assurance as to the nature of any advice or other action that may result from such consideration or the effect, if any, such advice or other action resulting from such consideration may have on the Notes.

SECURITIZATION REGULATION AGREEMENT

On the Closing Date, we will enter into the Securitization Regulation Agreement pursuant to which we will irrevocably undertake for the benefit of each Institutional Investor, in connection with the Due Diligence Requirements, on an ongoing basis, so long as any Notes remain outstanding, that:

(a) we will, as originator (as such term is defined in the Securitization Regulations), retain on an ongoing basis a material net economic interest in the transaction constituted by the issuance of the Notes of not less than 5% in the form specified in Article 6(3)(a) of the EU Securitization Regulation and UK SECN 5.2.8(1)(a) (i.e., retention of not less than 5% of the nominal value of each of the tranches sold or transferred to the investors) by: (i) retaining the credit risk on the Class M-2H Reference Tranche and the Class B-1H Reference Tranche, in each case, in an amount such that it will be not less than 5% of the credit risk on each of: (a) the Class M-2 and Class M-2H Reference Tranches (in the aggregate) and (b) the Class B-1 and Class B-1H Reference Tranches (in the aggregate), respectively, and (ii) retaining the credit risk on not less than 5% of each of the Class A-H Reference Tranche, the Class M-1H Reference Tranche and the Class B-2H Reference Tranche and, in the case of any tranching of the Class A-H Reference Tranche, the Class M-1H Reference Tranche or the Class B-2H Reference Tranche, on not less than 5% of each tranche into which the Class A-H Reference Tranche, the Class M-1H Reference Tranche or the Class B-2H Reference Tranche, as applicable, is tranched;

(b) neither we nor our affiliates will sell, hedge or otherwise enter into any credit risk mitigation, short position or any other credit risk hedge with respect to the Retained Interest or the Reference Obligations, except to the extent permitted in accordance with each of the Securitization Regulations;

(c) we will take such further action, provide such information and enter into such other agreements as may reasonably be required to satisfy the Retention Requirements or either of them as of the Closing Date and, solely as regards to the provision of information in our possession or that of our affiliates and to the extent the same is not subject to a duty of confidentiality, any time prior to maturity of the Notes;

(d) we will confirm our continued compliance with the undertakings set forth in paragraphs (a) and (b) above: (i) on a quarterly basis to the Indenture Trustee in writing for reporting to Holders of the Notes; (ii) where the performance of the Notes or the risk characteristics of the Transaction or of the Reference Obligations materially change; and (iii) following a breach of the obligations included in the Indenture;

(e) we will promptly notify the Indenture Trustee in writing if for any reason: (i) we cease to hold the Retained Interest in accordance with paragraph (a) above, or (ii) we or any of our affiliates fails to comply with the covenants set out in paragraphs (b) and (c) above in any way;

(f) we will provide on a monthly basis loan-level disclosure in respect of the Reference Obligations in the form of the reporting template set out in Annex 3 (Underlying Exposures – Commercial Real Estate) to Commission Delegated Regulation (EU) 2020/1224 as such reporting template is published on the website of the European Securities and Markets Authority as of the date of this Memorandum; *provided* that: we may not provide information in respect of certain fields in such reporting template where (A) we do not have available the data that would be required to complete them, (B) such fields are not applicable to the Reference Obligations or (C) disclosing the data necessary to complete them would result in us breaching applicable law or confidentiality obligations. We make available on our website a mapping and explanation document which explains how we provide data for the different fields in such reporting template; and if a replacement reporting template is adopted for the purpose of the EU Transparency Requirements and may be used for securitizations which are issued prior to such adoption, we may elect to instead report in the form of such replacement template; and

(g) we will provide on a monthly basis investor reporting in respect of the Notes in the form of the reporting template set out in Annex 12 (Investor Report – Non-ABCP Securitisation) to Commission Delegated Regulation (EU) 2020/1224 as such reporting template is published on the website of the European Securities and Markets Authority as of the date of this Memorandum; *provided* that: we may not provide information in respect of certain fields in such reporting template where (A) we do not have available the data that would be required to complete them, or (B) such fields are not applicable to the Notes, (C) disclosing the data necessary to complete them would result in us breaching applicable law or confidentiality obligations or (D) such fields will not be of any meaningful use to investors. In respect of clause (D), the reporting template set forth in Annex 3 (Underlying Exposures – Commercial

Real Estate) to Commission Delegated Regulation (EU) 2020/1224 includes fields relating to certain tenant-level information which are intended to capture the information of a single industrial tenant in respect of each mortgaged property. However, we note that the Reference Pool will consist of mortgage loans secured by multifamily properties, each consisting of five or more units that are or will be occupied by natural persons. Additionally, the tenant-level data will be received in different formats for each property and we will not be able to provide standardized loan-level disclosure with respect to this information. Further, such information would ordinarily be relevant in assisting investors with making an assessment of the concentration risk of key commercial tenants. This risk is not applicable as the tenants are natural persons. Consequently, we believe that this disclosure will be of limited use to investors. We make available on our website a mapping and explanation document which explains how we provide data for the different fields in such reporting template; and if a replacement reporting template is adopted for the purpose of the EU Transparency Requirements and may be used for securitizations which are issued prior to such adoption, we may elect to instead report in the form of such replacement template.

Each prospective investor in the Notes is required to independently assess and determine the sufficiency for the purposes of complying with the Due Diligence Requirements of the information described above and in this Memorandum generally. None of the Transaction Parties, their respective affiliates or any other person makes any representation or provides any assurance to the effect that the information described above or in this Memorandum is sufficient in all circumstances for the purpose of permitting an Institutional Investor to comply with the Due Diligence Requirements or any other applicable legal, regulatory, or other requirements in respect of an investment in the Notes. The Initial Purchasers will be third-party beneficiaries to the Securitization Regulation Agreement.

The Indenture Trustee will not have any obligation to monitor or enforce our compliance with the Securitization Regulation Agreement or any risk retention rules or regulations. Prospective investors in the Notes should note that our undertakings under the Securitization Regulation Agreement are made as of the date thereof and that the Retained Interest required to be retained by us thereunder will not change in quantum or nature as a consequence of any changes in either of the Due Diligence Requirements. Each prospective investor in the Notes that is subject to the Due Diligence Requirements should consult with its own legal, accounting and other advisors and/or its national regulator in determining the extent to which such information is sufficient for such purpose.

We provide additional information for institutional investors located in the EU and the UK on our website at https://capitalmarkets.freddiemac.com/crt/resources/regulatory-information/resources-eu-institutional-investors.

See "*Risk Factors — Governance and Regulation — Regulatory Rules Applicable to Investment in Asset-Backed Securities May Apply to Investors in the Notes and/or Adversely Affect the Liquidity of the Notes*".

CERTAIN ERISA CONSIDERATIONS

The following is a summary of material considerations arising under ERISA and the prohibited transaction provisions of Section 4975 of the Code that may be relevant to a prospective investor in the Notes that is an ERISA Plan or a person or entity acting on behalf of, using the assets of or deemed to use the assets of an ERISA Plan. The discussion does not purport to deal with all aspects of ERISA or Section 4975 of the Code or foreign or other federal, state or local law that may be relevant to particular ERISA Plans in light of their particular circumstances.

The discussion is based on current provisions of ERISA and the Code, existing regulations under ERISA and the Code, the legislative history of ERISA and the Code, existing administrative rulings of the U.S. Department of Labor and reported judicial decisions. No assurance can be given that legislative, judicial, or administrative changes will not affect the accuracy of any statements herein with respect to transactions entered into or contemplated prior to the effective date of such changes.

General

ERISA and Section 4975 of the Code impose certain requirements and duties on ERISA Plans and on persons who are fiduciaries of ERISA Plans and of entities whose underlying assets include assets of ERISA Plans by reason of an ERISA Plan's investment in such entities. These duties include investment prudence and diversification and the requirement that investments by an ERISA Plan be made in accordance with the documents governing the ERISA Plan. The prudence of a particular investment must be determined by the responsible fiduciary of the ERISA Plan by

taking into account the ERISA Plan's particular circumstances and liquidity needs and all of the facts and circumstances of the investment, including the availability of a public market for the investment. In addition, certain United States federal, state and local laws impose similar duties on fiduciaries of Plans, such as governmental or church plans, that are not subject to Title I of ERISA or Section 4975 of the Code.

Any Plan Fiduciary that proposes to cause a Plan or entity to purchase the Notes should determine whether, under the general fiduciary standards of ERISA or other applicable law, an investment in the Notes is appropriate for such Plan or entity. In determining whether a particular investment is appropriate for a Plan, U.S. Department of Labor regulations provide that the fiduciaries of an ERISA Plan must give appropriate consideration to, among other things, the role that the investment plays in the ERISA Plan's portfolio, taking into consideration whether the investment is designed reasonably to further the ERISA Plan's purposes, an examination of the risk and return factors, the portfolio's composition with regard to diversification, the liquidity and current return of the total portfolio relative to the anticipated cash flow needs of the ERISA Plan and the projected return of the total portfolio relative to the ERISA Plan's funding objectives. Before investing the assets of a Plan in the Notes, a fiduciary should determine whether such an investment is consistent with the foregoing regulations (or other applicable law) and its fiduciary responsibilities, including any specific restrictions to which such Plan Fiduciary may be subject.

Prohibited Transactions

General

Section 406 of ERISA and Section 4975 of the Code prohibit certain transactions involving the assets of an ERISA Plan and certain persons (referred to as "parties in interest" under ERISA or "disqualified persons" under the Code) having certain relationships to such ERISA Plans, unless an exemption is available. A party in interest or disqualified person who engages in a Prohibited Transaction may be subject to excise taxes and other penalties and liabilities under ERISA and the Code. Section 4975 of the Code imposes excise taxes, or, in some cases, a civil penalty may be assessed pursuant to Section 502(i) of ERISA, on parties in interest which engage in non-exempt Prohibited Transactions. If the disqualified person who engages in the transaction is the individual on behalf of whom an IRA is maintained (or his beneficiary), the IRA will lose its tax-exempt status and its assets will be deemed to have been distributed to such individual in a taxable distribution (and no excise tax will be imposed) on account of the Prohibited Transaction. In addition, a Plan Fiduciary who permits an ERISA Plan to engage in a transaction that the Plan Fiduciary knows or should know is a Prohibited Transaction may be liable to the ERISA Plan for any loss the ERISA Plan incurs as a result of the transaction or for any profits earned by the Plan Fiduciary in the transaction.

Plan Asset Regulation

The Plan Asset Regulation describes what constitutes the assets of an ERISA Plan with respect to the ERISA Plan's investment in an entity for purposes of certain provisions of ERISA and Section 4975 of the Code, including the fiduciary responsibility provisions of Title I of ERISA, and Section 4975 of the Code. The Plan Asset Regulation describes the circumstances under which Plan Fiduciaries and entities with certain specified relationships to an ERISA Plan are required to "look through" the investment vehicle and treat as an asset of the ERISA Plan each underlying investment made by such investment vehicle. If the assets of an entity or an investment vehicle in which a Plan invests are considered to be "plan assets" pursuant to the Plan Asset Regulation, then any person who exercises control over those assets may be subject to ERISA's fiduciary standards. Under the Plan Asset Regulation, if an ERISA Plan invests in an "equity interest" of an entity that is neither a "publicly-offered security" nor a security issued by an investment company registered under the Investment Company Act, the ERISA Plan's assets include both the equity interest and an undivided interest in each of the entity's underlying assets, unless it is established that the entity is an "operating company" or that equity participation in the entity by Benefit Plan Investors is not "significant." Equity participation by Benefit Plan Investors in an entity or investment vehicle is significant if, after the most recent acquisition of any class of securities in the entity or investment vehicle, 25% or more of the value of any class of equity interests in the entity or investment vehicle (excluding the value of interests held by certain persons who exercise discretion and control over the assets of such entity or investment vehicle or receive a fee for advice to such entity or vehicle) is held by Benefit Plan Investors.

Under the Plan Asset Regulation, the term "equity interest" is defined as any interest in an entity other than an instrument that is treated as indebtedness under "applicable local law" and which has no "substantial equity features." The Issuer believes that the Class M Notes should not be considered to be "equity interests" in the Trust, although this

is not free from doubt. However, the Class B Notes may be considered equity interests in the Trust for purposes of the Plan Asset Regulation.

Therefore, Plans and persons acting on behalf of or using the assets of Plans will be prohibited from acquiring or holding any interest in any Class B Notes.

Prohibited Transaction Exemptions

Additionally, Prohibited Transactions within the meaning of Section 406 of ERISA or Section 4975 of the Code may arise if Notes are acquired by an ERISA Plan or a person or entity acting on behalf of, using the assets of or deemed to use the assets of an ERISA Plan with respect to which the Trust or certain other parties to the transaction or any of their respective affiliates are parties in interest or disqualified persons. Certain exemptions from the Prohibited Transaction provisions of Section 406 of ERISA and Section 4975 of the Code may be applicable, however, depending in part on the type of Plan Fiduciary making the decision to acquire the Class M Notes and the circumstances under which such decision is made. Included among these exemptions are PTCE 96-23 (relating to transactions directed by an in-house professional asset manager); PTCE 95-60 (relating to transactions involving insurance company general accounts); PTCE 91-38 (relating to investments by bank collective investment funds); PTCE 84-14 (relating to transactions effected by a qualified professional asset manager); and PTCE 90-1 (relating to investments by insurance company pooled separate accounts). In addition, Section 408(b)(17) of ERISA and Section 4975(d)(20) of the Code provide a statutory exemption for prohibited transactions between an ERISA Plan and a person that is a party in interest or a disqualified person (other than a fiduciary or an affiliate of a fiduciary that has or exercises discretionary authority or control or renders investment advice with respect to the assets involved in the transaction) solely by reason of providing services to the ERISA Plan, *provided* that there is adequate consideration. Prospective investors should consult with their advisors regarding the application of any of the foregoing administrative or statutory exemptions. There can be no assurance that any of the foregoing exemptions or any other exemption will be available with respect to any particular transaction involving the Class M Notes.

Certain Plans, including governmental plans, church plans and foreign plans, while not subject to the prohibited transaction provisions of Section 406 of ERISA or Section 4975 of the Code or the fiduciary provisions of ERISA (including the provisions of ERISA pursuant to which assets of an ERISA Plan may be deemed to include assets of the Trust or pursuant to which the Trust could be deemed to be a fiduciary with respect to such Plan) may nevertheless be subject to Similar Law. As noted above, Plans subject to Similar Law will not be permitted to acquire or hold the Class B Notes.

Each purchaser or transferee of any interest in a Class M Note that is a Plan or a person or entity acting on behalf of, using the assets of or deemed to use the assets of any Plan will represent or be deemed to have represented that the purchase, ownership and disposition of such Note or any interest therein will not constitute or result in a non-exempt Prohibited Transaction or in the case of a governmental plan, church plan or foreign plan, a violation of Similar Law, and neither the Trust nor any of its affiliates is a fiduciary with respect to the acquisition, holding or disposition of such Note or in connection with any of its rights in connection therewith. Each purchaser or transferee of any interest in a Class B Note will represent or be deemed to represent that it is not and is not using the assets of any Plan or any other account subject to Similar Law to purchase or hold any such interest in any Class B Note.

Review by Plan Fiduciaries

Any Plan Fiduciary considering whether to purchase Class M Notes on behalf of a Plan should consult with its counsel regarding the applicability of the fiduciary responsibility and prohibited transaction provisions of ERISA and the Code (or in the case of a governmental plan, church plan or foreign plan, applicable Similar Law) to a related investment and the availability of any prohibited transaction exemptions. The sale of Class M Notes to a Plan is in no respect a representation by the Trust that this investment meets all relevant requirements with respect to investments by Plans generally or any particular Plan or that this investment is appropriate for any such Plans generally or any particular Plan.

In addition, because the Transaction Parties, or their respective affiliates, may receive certain benefits in connection with the sale or holding of the Notes, the purchase or holding of the Notes using "plan assets" of any ERISA Plan over which any of these parties or their affiliates has discretionary authority or control, or renders "investment advice" (within the meaning of Section 3(21) of ERISA and/or Section 4975 of the Code and applicable

regulations) for a fee (direct or indirect) with respect to the assets of an ERISA Plan, or is the employer or other sponsor of an ERISA Plan, might be deemed to be a violation of the prohibited transaction provisions of Part 4, Subtitle B of Title I of ERISA or Section 4975 of the Code (or could otherwise constitute a violation of fiduciary responsibilities under Title I of ERISA). Accordingly, the Notes may not be purchased using the assets of any ERISA Plan if any Transaction Party or any of their respective affiliates has discretionary authority or control or renders investment advice for a fee with respect to the assets of the ERISA Plan, or is the employer or other sponsor of the ERISA Plan, unless an applicable prohibited transaction exemption is available (all of the conditions of which are satisfied) to cover the purchase and holding of the Notes or the transaction is not otherwise prohibited.

BY ITS INVESTMENT IN A NOTE, THE INVESTOR THEREOF WILL REPRESENT OR WILL BE DEEMED TO REPRESENT AND WARRANT ON EACH DATE ON WHICH IT PURCHASES OR HOLDS ANY INTEREST IN SUCH NOTE THAT (A) IN THE CASE OF THE CLASS B NOTES, IT IS NOT AND IS NOT ACTING ON BEHALF OF OR USING THE ASSETS OF AN "EMPLOYEE BENEFIT PLAN" AS DEFINED IN SECTION 3(3) OF ERISA, A PLAN DESCRIBED IN SECTION 4975(e)(1) OF THE CODE, AN ENTITY WHICH IS DEEMED TO HOLD THE ASSETS OF ANY SUCH PLAN PURSUANT TO 29 C.F.R. SECTION 2510.3-101, AS MODIFIED BY SECTION 3(42) OF ERISA, WHICH EMPLOYEE BENEFIT PLAN, PLAN OR ENTITY IS SUBJECT TO PROVISIONS THAT ARE SIMILAR TO ERISA OR SECTION 4975 OF THE CODE ("SIMILAR LAW" AND ALL SUCH ARRANGEMENTS COLLECTIVELY REFERRED TO AS "PLANS"), AND (B) IN THE CASE OF THE CLASS M NOTES, EITHER (I) IT IS NOT AND IS NOT ACTING ON BEHALF OF ANY PLAN OR (II) ITS PURCHASE, HOLDING OR DISPOSITION OF ANY INTEREST IN SUCH NOTE WILL NOT CONSTITUTE OR RESULT IN A NON-EXEMPT PROHIBITED TRANSACTION UNDER SECTION 406 OF ERISA OR SECTION 4975 OF THE CODE (OR, IN THE CASE OF A GOVERNMENTAL PLAN, CHURCH PLAN OR FOREIGN PLAN, ANY VIOLATION OF SIMILAR LAW).

PLACEMENT

Subject to the terms and conditions set forth in the Note Purchase Agreement, the Initial Purchasers will agree to offer the Notes on a "commercially reasonable best efforts" basis and purchase the Notes they place with investors from the Trust on the Closing Date for resale to investors. The Initial Purchasers will be acting as the Sponsor's and the Issuer's agents in the placing of the Notes with no understanding, express or implied, on the Initial Purchasers' part of a commitment to purchase or place the Notes. Sales of the Notes may be effected from time to time in one or more negotiated transactions or otherwise at varying prices to be determined at the time of sale. In addition, at the option of the Sponsor, sales of the Notes may also be effected pursuant to an auction process, the procedures and parameters of which may not be communicated to potential investors in advance of pricing. Upon the completion of any such auction, the Notes will be allocated to investors in accordance with, and based on, prices bid, terms of the bid and any other factors communicated to the bidders participating in any such auction. We have agreed in the Note Purchase Agreement to indemnify the Initial Purchasers against certain liabilities.

The Notes may be offered and sold outside of the United States, within the United States or simultaneously outside of and within the United States, only where it is legal to make such offers and sales. The Initial Purchasers have represented and agreed that, subject to compliance by the other transaction parties, they have complied and will comply with all applicable laws and regulations in each jurisdiction in which or from which they may purchase, offer, sell or deliver any Notes or distribute this Memorandum or any other offering material. The Initial Purchasers also have agreed to comply with the selling restrictions relating to the jurisdictions set forth in Appendix D to this Memorandum.

The Notes are being offered only in transactions exempt from the registration requirements of the Securities Act as set forth below under "*Notice to Investors*."

The Notes have not been registered under the Securities Act or registered or qualified under any applicable state securities laws, and none of the Trust, us, the Indenture Trustee, the Owner Trustee or any other person is required to so register or qualify the Notes or to provide registration rights to any investor therein. There currently is no secondary market for the Notes, and there can be no assurance that such a market will develop or, if it does develop, that it will continue or will provide investors with a sufficient level of liquidity of investment. While the Initial Purchasers intend to make a market in the Notes, they may discontinue or limit such activities at any time. In addition, the liquidity of the Notes may be affected by present uncertainties and future unfavorable developments concerning legal investment.

Consequently, investors should be aware that they may be required to bear the financial risks of an investment in the Notes for an indefinite period of time.

NOTICE TO INVESTORS

The Notes have not been registered under the Securities Act and may not be offered or sold except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act.

The Sponsor will provide to any Holder of a Note and any prospective transferees designated by any such Holder, information regarding the related Notes and the Reference Pool and such other information as is necessary to satisfy the condition to eligibility set forth in Rule 144A(d)(4) for transfer of any such Note without registration thereof under the Securities Act pursuant to the registration exemption provided by Rule 144A. The Holder of any Note asserts and agrees, by its acceptance of such Note, that it is either (i) a "qualified institutional buyer" as such term is defined in Rule 144A under the Securities Act, or (ii) not a "U.S. person" and that acquired such Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act and it will indemnify the Indenture Trustee and us against any liability that may result if any such transfer is not exempt or is not made in accordance with such federal and state laws.

Each purchaser of a Book-Entry Note will be deemed to, and each purchaser of a Definitive Note will be required to, acknowledge, represent to and agree with the Trust, the Sponsor, the Initial Purchasers and the Indenture Trustee as follows:

1. It is either (i) a QIB that is aware that the sale of the Notes to it will be made in reliance on Rule 144A of the Securities Act and is acquiring the Notes for its own account or for the account of another QIB, and as to each of which the purchaser exercises sole investment discretion, and in a principal amount of not less than the minimum denomination of such Note for the purchaser and for each such account or (ii) not a "U.S. person" and acquired the Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act. The Notes at any time may only be held by or on behalf of any person that is either (i) a QIB or (ii) not a "U.S. person" and that acquired the related Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act. Any purported transfer of the Notes to a purchaser that does not comply with the requirements of this paragraph shall be null and void *ab initio.* The Trust may sell any Notes acquired in violation of the foregoing at the cost and risk of the purported purchaser.

2. It acknowledges that none of the Sponsor, the Trust, the Initial Purchasers or any person representing the Sponsor, the Trust or the Initial Purchasers has made any representation to it with respect to the Sponsor or the offering or sale of the Notes, other than the information contained in this Memorandum, which Memorandum has been delivered to it and upon which it is relying in making its investment decision with respect to the Notes. It acknowledges that it has received this Memorandum and all additional information considered by it to be necessary to verify the accuracy of or to supplement the information herein and that it has been afforded an opportunity to review the Memorandum and all such additional information. It understands and agrees that any information provided to it prior to the delivery of the Memorandum is superseded by the information herein. It has had access to such financial and other information concerning the Trust, the Sponsor, the Indenture Trustee and the Notes as it has deemed necessary or appropriate in connection with its decisions to purchase the Notes, including an opportunity to ask questions of and receive information from the Sponsor regarding any such matters. Further, it understands that the information contained in this Memorandum and all such additional information, as well as all information to be received by it as a Noteholder, is confidential and agrees to keep such information confidential and in accordance with all applicable federal and state securities laws and regulations (a) by not disclosing any such information other than to a person who needs to know such information and who has agreed to keep such information confidential and (b) by not using any such information other than for the purpose of evaluating an investment in the Notes; *provided*, *however*, that any such information may be disclosed as required by applicable law if the Sponsor is given written notice of such requirement sufficient to enable the Sponsor to seek a protective order or other appropriate remedy in advance of disclosure.

3. It acknowledges that the Trust, the Sponsor, the Initial Purchasers, the Investment Manager, the Administrator, the Owner Trustee, the Indenture Trustee, the Account Bank, the Custodian and others will rely upon the truth and accuracy of the foregoing acknowledgments, representations and agreements and agrees that, if any of

the acknowledgements, representations or agreements deemed to have been made by it by its purchase of the Notes were not accurate when made, it will promptly so notify the party from which it purchased the Notes, the Trust, the Indenture Trustee and the Sponsor. If it is acquiring any Notes as a fiduciary or agent for one or more investor accounts, it represents that it has sole investment discretion with respect to each such account and that it has full power to make the foregoing acknowledgements, representations and agreements on behalf of each such account. It understands that the Indenture Trustee may receive a list of participants holding positions in the Notes from one or more book-entry depositories.

4. It understands and acknowledges that the Notes have not been registered under the Securities Act or any other applicable securities laws and that (A) the Notes may be offered, sold pledged or otherwise transferred only (i) to a person that is a QIB in a transaction meeting the requirements of Rule 144A under the Securities Act, or (ii) to a person that is not a "U.S. person" and that acquired the Note in an "offshore transaction," as such terms are defined in, and in accordance with, Regulation S under the Securities Act, in each case subject to the applicable state securities laws of any State of the United States or any other applicable jurisdiction and (B) the purchaser will, and each subsequent holder is required to, notify any subsequent purchaser from it of the resale restrictions set forth in (A) above. It understands that each holder of a Note, by virtue of its acceptance thereof, assents to, and agrees to be bound by, the terms, provisions and conditions of the Indenture including those relating to the above-described transfer restrictions. It will not transfer any Note except in accordance with applicable law, the above-described transfer restrictions and such other terms, provisions and conditions of the Indenture as may be applicable thereto.

5. It understands that an investment in the Notes involves certain risks, including the risk of loss of all or a substantial part of its investment under certain circumstances. The purchaser has such knowledge and experience in financial and business matters as to be capable of evaluating the merits and risks of its investment in the Notes, and the purchaser and any accounts for which it is acting are each able to bear the economic risk of its investment.

6. In connection with the purchase of the Notes (a) none of the Trust, the Initial Purchasers, the Investment Manager, the Administrator, the Owner Trustee, the Indenture Trustee, the Custodian, the Account Bank or the Sponsor is acting as a fiduciary or financial or investment advisor for the purchaser; (b) the purchaser is not relying (for purposes of making any investment decision or otherwise) upon any advice, counsel or representations (whether written or oral) of any of the parties listed in (a) above other than in the most current private placement memorandum for such Notes and any representations set forth in a written agreement with such party; (c) none of the parties listed in (a) above has given to the purchaser (directly or indirectly through any other person) any assurance, guarantee, or representation whatsoever as to the expected or projected success, profitability, return, performance, result, effect, consequence, or benefit (including legal, regulatory, tax, financial, accounting, or otherwise) of its purchase or the documentation for such Notes; (d) the purchaser has consulted with its own legal, regulatory, tax, business, investment, financial, and accounting advisers to the extent it has deemed necessary and that the investment by it is within its powers and authority, is permissible under applicable laws governing such purchase, has been duly authorized by it and complies with applicable securities laws and other laws and regulations, and it has made its own investment decisions (including decisions regarding the suitability of any transactions pursuant to the Indenture) based upon its own judgment and upon any advice from such advisors as it has deemed necessary and not upon any view expressed by the Trust, the Initial Purchasers, the Investment Manager, the Administrator, the Owner Trustee, the Indenture Trustee, the Account Bank, the Custodian or the Sponsor; (e) the purchaser has determined that the rates, prices or amounts and other terms of the purchase and sale of such Notes reflect those in the relevant market for similar transactions; (f) the purchaser is purchasing such Notes with a full understanding of all the terms, conditions and risks thereof (economic and otherwise), and is capable of assuming and willing to assume (financially and otherwise) these risks; and (g) the purchaser is a sophisticated investor familiar with transactions similar to its investment in such Notes.

7. It will not, at any time, offer to buy or offer to sell the Notes by any form of general solicitation or advertising, including, but not limited to, any advertisement, article, notice or other communication published in any newspaper, magazine or similar medium or broadcast over television or radio or at a seminar or meeting whose attendees have been invited by general solicitations or advertising.

8. It is not purchasing the Notes with a view to resale, distribution or other disposition thereof in violation of the Securities Act.

9. It acknowledges that the Notes do not represent deposits with or other liabilities of the Initial Purchasers, the Investment Manager, the Administrator, the Owner Trustee, the Indenture Trustee, the Account Bank, the Custodian,

the Sponsor or any entity related to any of them or any other purchaser of Notes. Unless otherwise expressly provided herein, each of the Trust, the Initial Purchasers, the Investment Manager, the Administrator, the Owner Trustee, the Indenture Trustee, the Account Bank, the Custodian, the Sponsor, any entity related to any of them and any other purchaser of Notes will not, in any way, be responsible for or stand behind the capital value or the performance of the Notes or the assets held by the Trust. The purchaser acknowledges that purchase of Notes involves investment risks including prepayment and interest rate risks, possible delay in repayment and loss of income and principal invested. The purchaser has considered carefully, in the light of its own financial circumstances and investment objectives, all the information set forth herein and, in particular, the risk factors described in this Memorandum.

10. It acknowledges that each Book-Entry Note will contain a legend substantially to the following effect and agrees to the provisions set forth in such legend:

> UNLESS THIS NOTE IS PRESENTED BY AN AUTHORIZED REPRESENTATIVE OF THE DEPOSITORY TRUST COMPANY, A NEW YORK CORPORATION ("DTC"), TO THE TRUST OR ITS AGENT FOR REGISTRATION OF TRANSFER, EXCHANGE OR PAYMENT, AND ANY NOTE ISSUED IS REGISTERED IN THE NAME OF CEDE & CO. OR TO SUCH OTHER ENTITY AS IS REQUESTED BY AN AUTHORIZED REPRESENTATIVE OF DTC (AND ANY DISTRIBUTION IS MADE TO CEDE & CO. OR TO SUCH OTHER ENTITY AS IS REQUESTED BY AN AUTHORIZED REPRESENTATIVE OF DTC), ANY TRANSFER, PLEDGE OR OTHER USE HEREOF FOR VALUE OR OTHERWISE BY OR TO ANY PERSON IS WRONGFUL INASMUCH AS THE REGISTERED OWNER HEREOF, CEDE & CO., HAS AN INTEREST HEREIN.

It acknowledges that each Note will contain a legend substantially to the following effect and agrees to the provisions set forth in such legend:

> THIS NOTE HAS NOT BEEN AND WILL NOT BE REGISTERED UNDER THE SECURITIES ACT, OR THE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES AND MAY NOT BE RESOLD OR TRANSFERRED UNLESS IT IS REGISTERED PURSUANT TO SUCH ACT AND LAWS OR IS SOLD OR TRANSFERRED IN TRANSACTIONS WHICH ARE EXEMPT FROM REGISTRATION UNDER SUCH ACT AND UNDER APPLICABLE STATE LAW AND IS TRANSFERRED IN ACCORDANCE WITH THE PROVISIONS OF THE INDENTURE.
>
> THE HOLDER OF THIS NOTE BY ITS ACCEPTANCE HEREOF AGREES TO OFFER, SELL, PLEDGE OR OTHERWISE TRANSFER THIS NOTE (A) (1) ONLY IN THE UNITED STATES TO A "QUALIFIED INSTITUTIONAL BUYER" AS DEFINED IN RULE 144A OF THE SECURITIES ACT THAT PURCHASES FOR ITS OWN ACCOUNT OR FOR THE ACCOUNT OF A QUALIFIED INSTITUTIONAL BUYER, OR (2) ONLY TO A PERSON THAT IS NOT A "U.S. PERSON" AND THAT ACQUIRED THIS NOTE IN AN "OFFSHORE TRANSACTION," AS SUCH TERMS ARE DEFINED IN, AND IN ACCORDANCE WITH, REGULATION S UNDER THE SECURITIES ACT, IN EACH CASE IN A PRINCIPAL AMOUNT OF NOT LESS THAN $10,000 AND IN GREATER WHOLE NUMBER DENOMINATIONS OF $1 IN EXCESS THEREOF, TO WHOM NOTICE IS GIVEN THAT THE TRANSFER IS BEING MADE IN RELIANCE ON RULE 144A OF THE SECURITIES ACT OR REGULATION S, AS APPLICABLE, OR OTHERWISE IN ACCORDANCE WITH THE SECURITIES ACT, FOR INVESTMENT PURPOSES AND NOT WITH A VIEW TO, OR FOR OFFER OR SALE IN CONNECTION WITH, ANY DISTRIBUTION IN VIOLATION OF THE SECURITIES ACT IN A TRANSACTION EXEMPT FROM REGISTRATION UNDER THE SECURITIES ACT, (B) IN ACCORDANCE WITH ALL APPLICABLE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES AND ANY OTHER APPLICABLE JURISDICTIONS AND (C) THAT IT WILL, AND EACH SUBSEQUENT HOLDER IS REQUIRED TO, NOTIFY ANY PURCHASER FROM IT OF THIS NOTE OF THE RESALE RESTRICTIONS SET FORTH IN (A) AND (B) ABOVE.
>
> [FOR A BOOK-ENTRY NOTE: EACH PURCHASER OF THIS NOTE WILL BE DEEMED TO HAVE MADE THE FOLLOWING REPRESENTATIONS: THE PURCHASER IS [FOR A NOTE SOLD UNDER RULE 144A: A QUALIFIED INSTITUTIONAL BUYER] [FOR A NOTE SOLD UNDER REGULATION S: NOT A "U.S. PERSON" AND ACQUIRED THIS NOTE IN AN "OFFSHORE TRANSACTION," AS SUCH TERMS ARE DEFINED IN, AND IN ACCORDANCE WITH, REGULATION S UNDER THE SECURITIES ACT]; AND THE PURCHASER UNDERSTANDS THAT THIS NOTE HAS NOT BEEN

REGISTERED UNDER THE SECURITIES ACT OR REGISTERED OR QUALIFIED UNDER ANY APPLICABLE STATE AND FOREIGN SECURITIES LAWS, THIS NOTE IS A "RESTRICTED SECURITY" WITHIN THE MEANING OF RULE 144 UNDER THE SECURITIES ACT, ANY OFFER, RESALE, PLEDGE OR OTHER TRANSFER OF THIS NOTE WILL BE SUBJECT TO VARIOUS TRANSFER RESTRICTIONS, AND MAY NOT BE REOFFERED, RESOLD, PLEDGED OR OTHERWISE TRANSFERRED IN ANY PARTICULAR JURISDICTION EXCEPT IN ACCORDANCE WITH ALL APPLICABLE SECURITIES LAWS OF THAT JURISDICTION.]

[FOR A DEFINITIVE NOTE: EACH PURCHASER OF THIS NOTE WILL BE REQUIRED TO EXECUTE A CERTIFICATION MAKING CERTAIN ACKNOWLEDGEMENTS, REPRESENTATIONS AND CERTIFICATIONS AS MORE PARTICULARLY DESCRIBED IN THE INDENTURE, AND WILL BE REQUIRED TO REPRESENT THAT IT UNDERSTANDS THAT THIS NOTE HAS NOT BEEN REGISTERED UNDER THE SECURITIES ACT OR REGISTERED OR QUALIFIED UNDER ANY APPLICABLE STATE AND FOREIGN SECURITIES LAWS, THIS NOTE IS A "RESTRICTED SECURITY" WITHIN THE MEANING OF RULE 144 UNDER THE SECURITIES ACT, ANY OFFER, RESALE, PLEDGE OR OTHER TRANSFER OF THIS NOTE WILL BE SUBJECT TO VARIOUS TRANSFER RESTRICTIONS, AND MAY NOT BE REOFFERED, RESOLD, PLEDGED OR OTHERWISE TRANSFERRED IN ANY PARTICULAR JURISDICTION EXCEPT IN ACCORDANCE WITH ALL APPLICABLE SECURITIES LAWS OF THAT JURISDICTION.]

ANY SALE OR TRANSFER IN VIOLATION OF THE FOREGOING WILL BE OF NO FORCE AND EFFECT, WILL BE VOID *AB INITIO*, AND WILL NOT OPERATE TO TRANSFER ANY RIGHTS TO THE TRANSFEREE, NOTWITHSTANDING ANY INSTRUCTIONS TO THE CONTRARY TO THE INDENTURE TRUSTEE OR ANY INTERMEDIARY, IF AT ANY TIME THE INDENTURE TRUSTEE OBTAINS ACTUAL KNOWLEDGE OR IS NOTIFIED THAT THE HOLDER OF SUCH BENEFICIAL INTEREST IN SUCH NOTE WAS IN BREACH, AT THE TIME GIVEN, OF ANY OF THE ABOVE REPRESENTATIONS, THE INDENTURE TRUSTEE MAY CONSIDER THE ACQUISITION OF THIS NOTE OR SUCH INTEREST IN THIS NOTE VOID AND REQUIRE THAT THIS NOTE OR SUCH INTEREST HEREIN BE TRANSFERRED TO A PERSON DESIGNATED BY THE TRUST.

THIS NOTE IS AN OBLIGATION OF THE TRUST ONLY. THIS NOTE, INCLUDING ANY INTEREST THEREON, IS NOT GUARANTEED BY THE UNITED STATES AND DOES NOT CONSTITUTE A DEBT OR OBLIGATION OF THE UNITED STATES OR ANY AGENCY OR INSTRUMENTALITY OF THE UNITED STATES OTHER THAN THE TRUST.

11. In the case of a Note sold outside of the United States of America, its territories and possessions to a person that is not a "U.S. person" in reliance on Regulation S under the Securities Act prior to the date that is 40 days after the later of (i) the commencement of the offering of the Notes to persons other than distributors in reliance on Regulation S under the Securities Act and (ii) the date of closing of the offering of the Notes, such purchaser acknowledges that such Note will contain a legend substantially to the following effect and agrees to the provisions set forth in such legend:

PRIOR TO THE DATE THAT IS 40 DAYS AFTER THE LATER OF (A) THE COMMENCEMENT OF THE OFFERING TO PERSONS OTHER THAN DISTRIBUTORS IN RELIANCE ON REGULATION S UNDER THE SECURITIES ACT AND (B) THE DATE OF CLOSING OF THE OFFERING, THIS NOTE MAY NOT BE OFFERED, SOLD, PLEDGED OR OTHERWISE TRANSFERRED IN THE UNITED STATES OR TO A U.S. PERSON WITHIN THE MEANING OF RULE 902(k) OF REGULATION S UNDER THE SECURITIES ACT EXCEPT PURSUANT TO AN EXEMPTION FROM THE REGISTRATION REQUIREMENTS OF THE SECURITIES ACT. NO BENEFICIAL OWNERS OF THIS NOTE SHALL BE ENTITLED TO RECEIVE PAYMENT OF PRINCIPAL OR INTEREST HEREON UNLESS THE REQUIRED CERTIFICATIONS HAVE BEEN DELIVERED PURSUANT TO THE TERMS OF THE INDENTURE.

12. In addition, each Class M Note will bear a legend substantially to the following effect:

FURTHER, THIS NOTE MAY NOT BE SOLD OR TRANSFERRED TO ANY PLAN SUBJECT TO THE UNITED STATES EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS

AMENDED ("ERISA") OR SECTION 4975 OF THE UNITED STATES INTERNAL REVENUE CODE OF 1986, AS AMENDED (THE "CODE"), OR TO ANY PERSON OR ENTITY ACTING ON BEHALF OF, OR USING OR DEEMED TO BE USING "PLAN ASSETS" OF ANY SUCH PLAN, INCLUDING AN INSURANCE COMPANY GENERAL ACCOUNT, OR TO A GOVERNMENTAL OR CHURCH PLAN OR FOREIGN PLAN WHICH IS SUBJECT TO ANY FOREIGN, UNITED STATES FEDERAL, STATE OR LOCAL LAW THAT IS SIMILAR TO ERISA OR SECTION 4975 OF THE CODE ("SIMILAR LAW"), UNLESS THE PURCHASER OR TRANSFEREE IS ELIGIBLE FOR CERTAIN EXEMPTIVE RELIEF. ACCORDINGLY, BY ITS INVESTMENT IN A NOTE, THE INVESTOR THEREOF WILL REPRESENT OR WILL BE DEEMED TO REPRESENT AND WARRANT ON EACH DATE ON WHICH IT PURCHASES OR HOLDS ANY INTEREST IN SUCH NOTE THAT EITHER (A) IT IS NOT AND IS NOT ACTING ON BEHALF OF OR USING THE ASSETS OF AN "EMPLOYEE BENEFIT PLAN" AS DEFINED IN SECTION 3(3) OF ERISA, A PLAN DESCRIBED IN SECTION 4975(e)(1) OF THE CODE, AN ENTITY WHICH IS DEEMED TO HOLD THE ASSETS OF ANY SUCH PLAN PURSUANT TO 29 C.F.R. SECTION 2510.3-101, AS MODIFIED BY SECTION 3(42) OF ERISA, WHICH EMPLOYEE BENEFIT PLAN, PLAN OR ENTITY IS SUBJECT TO TITLE I OF ERISA OR SECTION 4975 OF THE CODE, OR A GOVERNMENTAL PLAN, CHURCH PLAN OR FOREIGN PLAN WHICH IS SUBJECT TO SIMILAR LAW (ALL SUCH ARRANGEMENTS COLLECTIVELY REFERRED TO AS "PLANS"), OR (B) ITS PURCHASE, HOLDING OR DISPOSITION OF ANY INTEREST IN SUCH NOTE WILL NOT CONSTITUTE OR RESULT IN A NON-EXEMPT PROHIBITED TRANSACTION UNDER SECTION 406 OF ERISA OR SECTION 4975 OF THE CODE (OR, IN THE CASE OF A GOVERNMENTAL PLAN, CHURCH PLAN OR FOREIGN PLAN, ANY VIOLATION OF SIMILAR LAW).

Each Class B Note will bear a legend substantially to the following effect:

FURTHER, THIS NOTE MAY NOT BE SOLD OR TRANSFERRED TO ANY PLAN SUBJECT TO THE UNITED STATES EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED ("ERISA") OR SECTION 4975 OF THE UNITED STATES INTERNAL REVENUE CODE OF 1986, AS AMENDED (THE "CODE"), OR TO ANY PERSON OR ENTITY ACTING ON BEHALF OF OR USING OR DEEMED TO BE USING "PLAN ASSETS" OF ANY SUCH PLAN, INCLUDING AN INSURANCE COMPANY GENERAL ACCOUNT, OR TO A GOVERNMENTAL OR CHURCH PLAN OR FOREIGN PLAN WHICH IS SUBJECT TO ANY FOREIGN, UNITED STATES FEDERAL, STATE OR LOCAL LAW THAT IS SIMILAR TO ERISA OR SECTION 4975 OF THE CODE ("SIMILAR LAW"). ACCORDINGLY, BY ITS INVESTMENT IN A NOTE, THE INVESTOR THEREOF WILL REPRESENT OR WILL BE DEEMED TO REPRESENT AND WARRANT ON EACH DATE ON WHICH IT PURCHASES OR HOLDS ANY INTEREST IN SUCH NOTE THAT IT IS NOT AND IS NOT ACTING ON BEHALF OF OR USING THE ASSETS OF AN "EMPLOYEE BENEFIT PLAN" AS DEFINED IN SECTION 3(3) OF ERISA, A PLAN DESCRIBED IN SECTION 4975(e)(1) OF THE CODE, AN ENTITY WHICH IS DEEMED TO HOLD THE ASSETS OF ANY SUCH PLAN PURSUANT TO 29 C.F.R. SECTION 2510.3-101, AS MODIFIED BY SECTION 3(42) OF ERISA, WHICH EMPLOYEE BENEFIT PLAN, PLAN OR ENTITY IS SUBJECT TO TITLE I OF ERISA OR SECTION 4975 OF THE CODE, OR A GOVERNMENTAL PLAN, CHURCH PLAN OR FOREIGN PLAN WHICH IS SUBJECT TO SIMILAR LAW.

Notice to Canadian Investors

The Notes may be sold only to purchasers purchasing, or deemed to be purchasing, as principal that are accredited investors, as defined in National Instrument 45-106 Prospectus Exemptions or subsection 73.3(1) of the Securities Act (Ontario), and are permitted clients, as defined in National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations. Any resale of the Notes must be made in accordance with an exemption from, or in a transaction not subject to, the prospectus requirements of applicable securities laws.

Securities legislation in certain provinces or territories of Canada may provide a purchaser with remedies for rescission or damages if this Memorandum (including any amendment thereto) contains a misrepresentation, *provided* that the remedies for rescission or damages are exercised by the purchaser within the time limit prescribed by the

securities legislation of the purchaser's province or territory. The purchaser should refer to any applicable provisions of the securities legislation of the purchaser's province or territory for particulars of these rights or consult with a legal advisor.

Pursuant to section 3A.3 of National Instrument 33-105 Underwriting Conflicts (NI 33-105), the Initial Purchasers are not required to comply with the disclosure requirements of NI 33-105 regarding underwriter conflicts of interest in connection with this offering.

Notice to Spanish Investors

No action has been or will be taken by Freddie Mac that would permit a public offering of the Notes in Spain to be non-exempted from the prospectus requirement. Neither the Notes nor the offering have been or will be registered or approved by the Spanish Securities Market Commission (Comisión Nacional del Mercado de Valores) ("**CNMV**") and, therefore, no prospectus has been or will be registered or approved by the CNMV for the purposes of this offering.

RATINGS

It is a condition to the issuance of the Notes that the Rated Notes receive from the Rating Agency the ratings identified for such Classes of Notes in Table 1. No other Notes will be rated and we have no obligation to obtain ratings for such Notes in the future. The ratings assigned to the Rated Notes will be subject to ongoing monitoring, upgrades, downgrades, withdrawals and surveillance by the Rating Agency after the date of issuance of such Notes.

It is possible that the Rating Agency could revise its delinquency and loss models and, following the Closing Date, downgrade its ratings on certain Classes of the Rated Notes that were not subject to such models as part of the rating process.

The ratings address the likelihood of the timely receipt of payments of interest to which the Holders of the Rated Notes are entitled and the ultimate payment of principal by the Maturity Date. The ratings of the Rated Notes should be evaluated independently from similar ratings on other types of securities. The ratings are not a recommendation to buy, sell or hold the Rated Notes and may be subject to revision or withdrawal at any time by the Rating Agency.

In addition, the ratings do not address: (i) the likelihood, timing, or frequency of prepayments (both voluntary and involuntary) on the Reference Obligations and their impact on interest payments or the degree to which such prepayments might differ from those originally anticipated, (ii) the possibility that a Noteholder might suffer a lower than anticipated yield, (iii) the tax treatment of the Rated Notes or the effect of taxes on the payments received, (iv) the likelihood or willingness of the parties to the respective documents to meet their contractual obligations or the likelihood or willingness of any party or court to enforce, or hold enforceable, the documents in whole or in part, (v) an assessment of the yield to maturity that investors may experience, or (vi) other non-credit risks, including, without limitation, market risks or liquidity.

The ratings take into consideration certain credit risks with respect to the Reference Obligations. However, as noted above, the ratings do not represent an assessment of the likelihood, timing or frequency of principal prepayments (both voluntary and involuntary) on the Reference Obligations, or the degree to which such prepayments might differ from those originally anticipated. In general, the ratings address credit risk and not prepayment risk. In addition, the ratings do not represent an assessment of the yield to maturity that investors may experience.

Other NRSROs that we have not engaged to rate the Rated Notes may issue unsolicited credit ratings or provide commentary on one or more Classes of the Notes, relying on information they receive pursuant to Rule 17g-5 or otherwise. If any such unsolicited ratings are issued, we cannot assure you that they will not be different from the ratings assigned by the Rating Agency, and if lower than the Rating Agency's ratings, whether such unsolicited ratings will have an adverse impact on the liquidity, market value and regulatory characteristics of such Notes. Further, a determination by the SEC that the Rating Agency no longer qualifies as an NRSRO or is no longer qualified to rate the Rated Notes, could adversely affect the liquidity, market value and regulatory characteristics of the Rated Notes. See *"Risk Factors — General Risks — The Ratings on the Rated Notes May Not Reflect All Risks"*.

LEGAL MATTERS

Our General Counsel or one of our Deputy General Counsels will render an opinion on the legality of the Notes. Certain tax matters with respect to the Notes will be passed upon for the Trust by Allen Overy Shearman Sterling US LLP. Cadwalader, Wickersham & Taft LLP will deliver certain opinions on other legal matters.

GLOSSARY OF SIGNIFICANT TERMS

Whenever used in this Memorandum, the following words and phrases have the following meanings, unless the context otherwise requires.

"**30-Day Average SOFR**" with respect to any U.S. Government Securities Business Day, means the compounded average of SOFR over a rolling 30-calendar day period as such rate appears on the FRBNY's Website (currently at https://www.newyorkfed.org/markets/reference-rates/sofr-averages-and-index) as "30-Day Average SOFR" on such U.S. Government Securities Business Day; *provided*, *however*, that if the FRBNY ceases to publish 30-Day Average SOFR, at such other source selected by Freddie Mac in its sole discretion.

"**Account Bank**" means U.S. Bank National Association.

"**Account Control Agreement**" means the Account Control Agreement dated as of the Closing Date, among the Trust, the Indenture Trustee, the Account Bank and the Custodian, as the same may be amended, supplemented or modified from time to time.

"**Accounting Net Yield**" with respect to each Payment Date and any Reference Obligation, means the related mortgage rate less the related servicing fee rate.

"**Accrual Period**" with respect to each Payment Date, means the period beginning on and including the prior Payment Date (or, in the case of the first Payment Date, the Closing Date) and ending on and including the day preceding such Payment Date.

"**Additional Collateral**" means, all of the Trust's right, title and interest in, to and under, whether now owned or existing, or hereafter acquired or arising, (a) the Collateral Administration Agreement and Capital Contribution Agreement and all payments to the Trust thereunder or with respect thereto, (b) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing and (c) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust described in the preceding clauses.

"**Administration**" means the executive branch of the United States government and its agencies, including but not limited to FHFA and Treasury.

"**Administration Agreement**" means the Administration Agreement dated as of the Closing Date, among the Indenture Trustee, the Custodian, the Account Bank, the Investment Manager, the Owner Trustee, the Trust, the Sponsor and the Administrator, as the same may be amended, supplemented or modified from time to time.

"**Administrator**" means the administrator pursuant to the Administration Agreement. On the Closing Date, the Administrator will be Freddie Mac.

"**Affiliate**" with respect to a specified person, means a person that directly, or indirectly through one or more intermediaries, controls or is controlled by, or is under common control with, the person specified.

"**Article 9**" means Article 9 of the UCC.

"**Authenticating Agent**" means the authenticating agent pursuant to the Indenture. On the Closing Date, the Authenticating Agent will be U.S. Bank Trust Co.

"**Balloon Loan**" means any Reference Obligation, other than a fully-amortizing Reference Obligation, whose principal balance is not scheduled to be fully amortized by the Reference Obligation's scheduled maturity date and thus requires a payment at such scheduled maturity date larger than the regular monthly debt service payment due on such Reference Obligation.

"**Basic Documents**" means the Trust Agreement, the Notes, the Owner Certificate, the Indenture, the Collateral Administration Agreement, the Capital Contribution Agreement, the Administration Agreement, the Account Control Agreement, the Investment Management Agreement, the Note Purchase Agreement and each other document to which the Trust is or may become a party, in each case as the same may be amended, supplemented or modified from time to time.

"**Benchmark**" means, initially, SOFR; *provided* that if Freddie Mac determines prior to the Reference Time that a Benchmark Transition Event and its related Benchmark Replacement Date have occurred with respect to SOFR or the then-current Benchmark, then "Benchmark" means the applicable Benchmark Replacement.

"**Benchmark Replacement**" means the first alternative set forth in the order below that can be determined by Freddie Mac as of the Benchmark Replacement Date:

(a) the sum of: (i) the alternate rate of interest that has been selected or recommended by the Relevant Governmental Body as the replacement for the then-current Benchmark and (ii) the Benchmark Replacement Adjustment;

(b) the sum of: (i) the ISDA Fallback Rate and (ii) the Benchmark Replacement Adjustment; or

(c) the sum of: (i) the alternate rate of interest that has been selected by Freddie Mac as the replacement for the then-current Benchmark giving due consideration to any industry-accepted rate of interest as a replacement for the then-current Benchmark for U.S. dollar-denominated floating rate securities at such time and (ii) the Benchmark Replacement Adjustment.

"**Benchmark Replacement Adjustment**" means the first alternative set forth in the order below that can be determined by Freddie Mac as of the Benchmark Replacement Date:

(a) the spread adjustment (which may be a positive or negative value or zero), or method for calculating or determining such spread adjustment, that has been selected or recommended by the Relevant Governmental Body for the applicable Unadjusted Benchmark Replacement;

(b) if the applicable Unadjusted Benchmark Replacement is equivalent to the ISDA Fallback Rate, the ISDA Fallback Adjustment; or

(c) the spread adjustment (which may be a positive or negative value or zero) that has been selected by Freddie Mac giving due consideration to any industry-accepted spread adjustment, or method for calculating or determining such spread adjustment, for the replacement of the then-current Benchmark with the applicable Unadjusted Benchmark Replacement for U.S. dollar-denominated floating rate securities at such time.

"**Benchmark Replacement Conforming Changes**" means, with respect to any Benchmark Replacement, any technical, administrative or operational changes (including changes to the Accrual Period, timing and frequency of determining rates and making payments of interest, rounding of amounts or tenors, and other administrative matters) that Freddie Mac decides may be appropriate to reflect the adoption of such Benchmark Replacement in a manner substantially consistent with market practice (or, if Freddie Mac decides that adoption of any portion of such market practice is not administratively feasible or if Freddie Mac determines that no market practice for use of the Benchmark Replacement exists, in such other manner as Freddie Mac determines is reasonably necessary).

"**Benchmark Replacement Date**" means the earliest to occur of the following events with respect to the then-current Benchmark (including the daily published component used in the calculation thereof):

(a) in the case of clause (a) or (b) of the definition of "Benchmark Transition Event," the later of (i) the date of the public statement or publication of information referenced therein and (ii) the date on which the administrator of the Benchmark permanently or indefinitely ceases to provide the Benchmark (or such component); or

(b) in the case of clause (c) of the definition of "Benchmark Transition Event," the date of the public statement or publication of information referenced therein.

For the avoidance of doubt, if the event that gives rise to the Benchmark Replacement Date occurs on the same day as, but earlier than, the Reference Time in respect of any determination, the Benchmark Replacement Date will be deemed to have occurred prior to the Reference Time for such determination.

"**Benchmark Transition Event**" means the occurrence of one or more of the following events with respect to the then-current Benchmark (including the daily published component used in the calculation thereof):

(a) a public statement or publication of information by or on behalf of the administrator of the Benchmark (or such component) announcing that such administrator has ceased or will cease to provide the Benchmark (or such component), permanently or indefinitely, *provided* that, at the time of such statement or publication, there is no successor administrator that will continue to provide the Benchmark (or such component); or

(b) a public statement or publication of information by the regulatory supervisor for the administrator of the Benchmark (or such component), the central bank for the currency of the Benchmark (or such component), an insolvency official with jurisdiction over the administrator for the Benchmark (or such component), a resolution authority with jurisdiction over the administrator for the Benchmark (or such component) or a court or an entity with similar insolvency or resolution authority over the administrator for the Benchmark, which states that the administrator of the Benchmark (or such component) has ceased or will cease to provide the Benchmark (or such component) permanently or indefinitely, *provided* that, at the time of such statement or publication, there is no successor administrator that will continue to provide the Benchmark (or such component); or

(c) a public statement or publication of information by the regulatory supervisor for the administrator of the Benchmark announcing that the Benchmark is no longer representative.

"**Beneficial Owner**" means, individually and collectively, a U.S. Beneficial Owner and a Non-U.S. Beneficial Owner.

"**Benefit Plan Investors**" has the meaning ascribed thereto in the Plan Asset Regulation; *i.e.*, (i) any employee benefit plan as defined in Section 3(3) of ERISA that is subject to Title I of ERISA, (ii) any plan described in and subject to Section 4975(e)(1) of the Code and (iii) any entity whose underlying assets are deemed to include plan assets (determined pursuant to the Plan Asset Regulation) by reason of an employee benefit plan's or a plan's investment in such entity.

"**BlackRock**" means BlackRock Financial Management, Inc.

"**BMO Capital Markets**" means BMO Capital Markets Corp.

"**BofA Securities**" means BofA Securities, Inc.

"**Book-Entry Notes**" means global notes in book-entry form held through the book-entry system of DTC, Euroclear or Clearstream, as applicable.

"**Business Day**" means a day other than (i) a Saturday or Sunday; or (ii) a day on which the offices of Freddie Mac, the corporate trust offices of the Owner Trustee, the corporate trust offices of the Indenture Trustee, DTC, or the banking institutions in the City of New York are authorized or obligated by law or executive order to be closed.

"**Canadian Purchaser**" means any purchaser of a Note who is located or resident in Canada or otherwise subject to the laws of Canada.

"**Canadian Securities Laws**" means all applicable securities laws, regulations, rules, instruments, rulings and orders, including those applicable in each of the provinces and territories of Canada.

"**Capital Contribution Agreement**" means the Capital Contribution Agreement dated as of the Closing Date, among the Trust, the Indenture Trustee and Freddie Mac, as the same may be amended, supplemented or modified from time to time.

"**Capital Contribution Amount**" with respect to each Payment Date, means the sum of the Index Component Contribution plus the Investment Liquidation Contribution for such Payment Date.

"**CARES Act**" means the Coronavirus Aid, Relief and Economic Security Act, which was enacted on March 27, 2020.

"**CastleOak Securities, L.P.**" means CastleOak Securities, L.P.

"**CDR**" or "**Constant Default Rate**" means a rate based on an assumption that a constant rate of Reference Obligations become Credit Event Reference Obligations each month relative to the then-outstanding aggregate principal balance of the Reference Obligations.

"**CERCLA**" means the federal Comprehensive Environmental Response, Compensation and Liability Act of 1980, as amended.

"**CFTC**" means the Commodity Futures Trading Commission.

"**Class**" means, individually and collectively, the classes of Notes and/or the classes of Reference Tranches, as the context may require.

"**Class B Notes**" means the Class B-1 Notes.

"**Class Coupon**" means the applicable *per annum* interest rate for each Class of Notes, the Class M-1H Reference Tranche and the Class B-2H Reference Tranche, which will be equal to: (x) for the first Accrual Period, the *per annum* interest rate shown for such Class under the column "Initial Class Coupon" in Table 1 and (y) for all other Accrual Periods, the sum of (a) the SOFR Rate plus (b) the margin shown for such Class in Table 1, subject to the applicable Class Coupon Minimum Rate set forth in Table 1.

"**Class M Notes**" means the Class M-2 Notes.

"**Class Notional Amount**" with respect to each Class of Reference Tranche as of any Payment Date, means the notional principal amount on such Payment Date, which amount will equal the initial Class Notional Amount of such Class of Reference Tranche, *minus* the aggregate amount of Senior Reduction Amounts and/or Subordinate Reduction Amounts and Supplemental Subordinate Reduction Amounts allocated to such Class of Reference Tranche on such Payment Date and all prior Payment Dates, *minus* the aggregate amount of Tranche Write-down Amounts allocated to reduce the Class Notional Amount of such Class of Reference Tranche on such Payment Date and on all prior Payment Dates, *minus* the aggregate amount of Notes Retirement Amounts paid, if any, by the Trust to Freddie Mac to retire any portion of the Corresponding Class of Notes on such Payment Date and on all prior Payment Dates, *plus* the aggregate amount of Tranche Write-up Amounts allocated to increase the Class Notional Amount of such Class of Reference Tranche on such Payment Date and on all prior Payment Dates, *plus*, with respect to the Class A-H Reference Tranche, the aggregate amount of Supplemental Senior Increase Amounts allocated to increase the Class Notional Amount thereof on such Payment Date and on all prior Payment Dates, and *plus*, in the case of each of the Class M-2H and Class B-1H Reference Tranches, the aggregate amount of Notes Retirement Amounts allocated to reduce the Class Notional Amount of the Class M-2 and Class B-1 Reference Tranches, respectively. For the avoidance of doubt, no Tranche Write-up Amount or Tranche Write-down Amount will be applied twice on the same Payment Date.

"**Class Principal Balance**" means, individually and collectively, as of any Payment Date and with respect to each Class of Notes, the maximum dollar amount of principal to which the Holders of such Class of Notes are then entitled, with such amount being equal to the original Class Principal Balance of such Class of Notes, *minus* the aggregate amount of principal paid by the Trust on such Class of Notes on such Payment Date and all prior Payment Dates, *minus* the aggregate amount of Notes Retirement Amounts paid, if any, by the Trust to Freddie Mac on such Payment Date and all prior Payment Dates to retire any portion of such Class of Notes, *minus* the aggregate amount of Tranche Write-down Amounts allocated to reduce the Class Principal Balance of such Class of Notes on such Payment Date and on all prior Payment Dates, and *plus* the aggregate amount of Tranche Write-up Amounts allocated to increase the Class Principal Balance of such Class of Notes on such Payment Date and on all prior Payment Dates.

"**Clearance System**" means, individually and collectively, Euroclear and Clearstream.

"**Clearstream**" means Clearstream Banking, société anonyme, which holds securities for its participants and facilitates the clearance and settlement of securities transactions between its participants through electronic book-entry changes in accounts of its participants.

"**Closing Date**" means March 19, 2026.

"**CMBS**" means commercial mortgage backed securities.

"**Code**" means the Internal Revenue Code of 1986, as amended.

"**Collateral**" means collectively, the Additional Collateral and the Secured Collateral.

"**Collateral Administration Agreement**" means the Collateral Administration Agreement dated as of the Closing Date, among the Trust, the Indenture Trustee and Freddie Mac, as the same may be amended, supplemented or modified from time to time.

"**Commodity Exchange Act**" means the Commodity Exchange Act, 7 U.S.C. 1 *et seq*.

"**Common Depositary**" means the common depositary for Euroclear, Clearstream and/or any other applicable clearing system, which will hold Common Depositary Notes on behalf of Euroclear, Clearstream and/or any such other applicable clearing system.

"**Common Depositary Notes**" means Notes that are deposited with a Common Depositary and that will clear and settle through the systems operated by Euroclear, Clearstream and/or any such other applicable clearing system other than DTC.

"**Condemnation Prepayment Premium**" means a prepayment premium due to condemnation that will be due to the extent permitted by applicable law if the related underlying mortgage loan was originated after January 1, 2020 (or December 5, 2019 in the case of a mortgaged real property located in King County, Washington) and either (1) such condemnation is intended to result in the continued use of the mortgaged real property subject to such condemnation for residential purposes, or (2) applicable law expressly requires or permits that the condemning authority or acquiring entity reimburse prepayment premiums incurred in connection with a prepayment occurring as a result of a condemnation.

"**Conservator**" means FHFA in its capacity as conservator of Freddie Mac.

"**Corresponding Class of Notes**" means with respect to each of the Class M-2 and Class B-1 Reference Tranches, the Class M-2 and Class B-1 Notes, respectively.

"**Corresponding Class of Reference Tranche**" means with respect to (i) the Class M-2 Notes, the Class M-2 Reference Tranche and (ii) the Class B-1 Notes, the Class B-1 Reference Tranche.

"**COVID-19**" means the disease caused by the 2019 novel coronavirus.

"**CPDI Regulations**" means the Regulations governing contingent payment debt instruments**.**

"**CPO**" means a "commodity pool operator" as defined under the Commodity Exchange Act.

"**CPR**" or "**Constant Prepayment Rate**" means a rate based on an assumption that the outstanding principal balance of a pool of mortgage loans prepays at a specified constant annual rate.

"**Credit Event**" with respect to any Payment Date on or before the Termination Date and any Reference Obligation, means the first to occur of any of the following events with respect to such Reference Obligation being reported by the applicable servicer to Freddie Mac during the related Reporting Period: (i) a seriously delinquent mortgage note is sold in good faith to a party other than Freddie Mac or its affiliate prior to foreclosure with the intent to maximize the net recovery from the underlying mortgage loan, (ii) the mortgaged property that secured the related mortgage note is sold to a third party at a foreclosure sale, (iii) an REO disposition occurs, (iv) any final disposition of a bankruptcy or insolvency petition or action involving the underlying borrower, guarantor or other loan obligor on

such Reference Obligation or of an action in which any such obligor admits in writing its inability to pay its obligations as they arise, or (v) the related mortgage note is charged off. With respect to any Credit Event Reference Obligation, there can only be one occurrence of a Credit Event, *provided* that one additional separate Credit Event can occur with respect to each instance of such Credit Event Reference Obligation becoming a Reversed Credit Event Reference Obligation.

"**Credit Event Amount**" with respect to each Payment Date, means the aggregate amount of the Credit Event UPBs of all Credit Event Reference Obligations for the related Reporting Period.

"**Credit Event Net Gain**" with respect to any Credit Event Reference Obligation, means an amount equal to the excess, if any, of:

(a) the related Net Liquidation Proceeds; over

(b) the sum of:

(i) the related Credit Event UPB;

(ii) the total amount of prior principal forgiveness modifications, if any, on the related Credit Event Reference Obligation; and

(iii) delinquent accrued interest thereon, calculated at the related Current Accrual Rate from the related last paid interest date through the date Freddie Mac determines such Reference Obligation has been reported as a Credit Event Reference Obligation.

"**Credit Event Net Loss**" with respect to any Credit Event Reference Obligation, means an amount equal to the excess, if any, of:

(a) the sum of:

(i) the related Credit Event UPB;

(ii) the total amount of prior principal forgiveness modifications, if any, on the related Credit Event Reference Obligation; and

(iii) delinquent accrued interest thereon, calculated at the related Current Accrual Rate from the related last paid interest date through the date Freddie Mac determines such Reference Obligation has been reported as a Credit Event Reference Obligation, over

(b) the related Net Liquidation Proceeds.

"**Credit Event Reference Obligation**" with respect to any Payment Date, means any Reference Obligation with respect to which a Credit Event has occurred during the related Reporting Period.

"**Credit Event Sensitivity Table**" means the table set forth in "*Prepayment and Yield Considerations — Yield Considerations with respect to the Notes — Credit Event Sensitivity Table*."

"**Credit Event UPB**" with respect to any Credit Event Reference Obligation, means the UPB thereof as of the end of the Reporting Period related to the Payment Date on which it became a Credit Event Reference Obligation.

"**Crossed Loan Group**" means a group of two or more Reference Obligations that are cross-collateralized or cross-defaulted with each other.

"**CRR**" means Regulation (EU) No. 575/2013.

"**Cumulative Net Loss Percentage**" with respect to each Payment Date, means a percentage equal to (i) the Principal Loss Amount for such Payment Date and all prior Payment Dates less the Principal Recovery Amount for such Payment Date and all prior Payment Dates; divided by (ii) the Cut-off Date Reference Pool Balance.

"**Cumulative Note Write-down Amount Tables**" means the tables set forth in "*Prepayment and Yield Considerations — Yield Considerations with respect to the Notes — Cumulative Note Write-down Amount Tables.*"

"**Current Accrual Rate**" with respect to each Payment Date and any Reference Obligation, means the related current Accounting Net Yield (as adjusted for any modifications).

"**Custodian**" means the custodian pursuant to the Account Control Agreement. On the Closing Date, the Custodian will be U.S. Bank Trust Co.

"**Custodian Account**" means the Eligible Account designated as the "Custodian Account" established and maintained by the Custodian at the Account Bank pursuant to the Indenture and the Account Control Agreement in the name of the Trust, subject to the lien of the Indenture Trustee, for the benefit of the Secured Parties, in each case as their interests may appear.

"**Custodian and Indenture Trustee Fee Letter**" means the fee letter dated February 3, 2026 and effective as of February 6, 2026, among U.S. Bank Trust Co., U.S. Bank N.A. and Freddie Mac, as the same may be amended from time to time.

"**Custodian Fee**" means the annual administration fee for services as Custodian set forth in the Custodian and Indenture Trustee Fee Letter.

"**Cut-off Date**" means the close of business on March 1, 2026.

"**Cut-off Date Balance**" means with respect to any Reference Obligation or supplemental loan (e.g., a taxable tail), the UPB of such Reference Obligation or supplemental loan, as applicable, as of the Cut-off Date, and if the context requires, the aggregate UPB of any Reference Obligations and/or supplement loans.

"**Cut-off Date LTV**" means, with respect to any Reference Obligation, the loan-to-value ratio, expressed as a percentage, obtained by dividing (a) the Reference Obligation Balance as of the Cut-off Date to (b) the most recent as-is appraised value, as-stabilized appraised value or as-restricted appraised value of the related mortgaged property obtained by, or in the possession of, Freddie Mac prior to the Cut-off Date.

"**Cut-off Date Reference Pool Balance**" means $20,660,543,441, which is the aggregate UPB of the Reference Obligations in the Reference Pool as of the Cut-off Date.

"**Day Count Fraction**" means the percentage equivalent of a fraction, the numerator of which is the actual number of days in the related Accrual Period and the denominator of which is 360.

"**Declining Balances Tables**" means the tables set forth in "*Prepayment and Yield Considerations — Declining Balances Tables*."

"**Definitive Notes**" means fully-registered Notes in definitive form.

"**Delaware Trust Statute**" means Chapter 38 of Title 12 of the Delaware Code, 12 *Del. Code* § 3801 *et seq.*, as the same may be amended from time to time.

"**Delinquency Test**" with respect to any Payment Date, means a test that will be satisfied if:

(a) the sum of the Distressed Principal Balance for the current Payment Date and each of the preceding two Payment Dates, divided by three or, in the case of any Payment Date prior to the third Payment Date after the Closing Date, the sum of the Distressed Principal Balance for the current Payment Date and each of the preceding Payment Dates, divided by the number of Payment Dates since the Closing Date, is less than

(b) 40% of the amount by which (i) the product of (x) the Subordinate Percentage and (y) the aggregate UPB of the Reference Obligations as of the preceding Payment Date; exceeds (ii) the Principal Loss Amount for the current Payment Date.

"**Distressed Principal Balance**" with respect to any Payment Date, means the sum, without duplication, of the UPB of Reference Obligations that meet any of the following criteria:

(a) Reference Obligations that are reported as 60 days or more delinquent; or

(b) Reference Obligations that are in foreclosure, bankruptcy, or REO status.

"**Distribution Account**" means the Eligible Account designated as the "Distribution Account," and established in the name of the Indenture Trustee at the Account Bank pursuant to the Indenture in which the following amounts will be deposited upon receipt: (a) investment income earned on the Eligible Investments, (b) proceeds from the liquidation of Eligible Investments and (c) the Transfer Amounts, Return Reimbursement Amounts, Capital Contribution Amounts and Return Amounts that become due and payable.

"**Dodd-Frank Act**" means the Dodd-Frank Wall Street Reform and Consumer Protection Act.

"**DTC**" means The Depository Trust Company, a New York-chartered limited purpose trust company.

"**DTC Note**" means a Note cleared, settled and maintained on the DTC system, registered in the name of a nominee of DTC. All Notes will be DTC Notes at issuance.

"**DTC Participants**" means participants in the DTC System.

"**DTC System**" means the book-entry system of DTC.

"**Due Diligence Requirements**" means the EU Due Diligence Requirements and the UK Due Diligence Requirements.

"**Earliest Time-Based Call Option Date**" means the Payment Date occurring in March 2031.

"**Early Redemption Date**" means the Payment Date on which the Notes will be redeemed, which date is concurrent with the Early Termination Date.

"**Early Termination Date**" means, prior to or on the Scheduled Maturity Date, the earliest to occur of:

(a) the Payment Date so designated by the Trust following the occurrence of a Freddie Mac Default;

(b) the Payment Date so designated by Freddie Mac following the occurrence of an Optional Termination Event;

(c) the Payment Date related to the Reporting Period in which there occurs the final payment or other liquidation of the last Reference Obligation remaining in the Reference Pool or the disposition of any REO in respect thereof;

(d) the Payment Date related to the Reporting Period in which there occurs the removal of the last Reference Obligation remaining in the Reference Pool or any REO in respect thereof;

(e) the Payment Date on which the aggregate Class Principal Balance of all outstanding Classes of Notes is reduced to zero (without giving effect to any allocations of Tranche Write-down Amounts or Tranche Write-up Amounts on such Payment Date and all prior Payment Dates) and accrued and unpaid interest due on the Notes has been paid in full; and

(f) the Payment Date so designated by the Trust or Freddie Mac:

(i) in the event the maturity of the Notes has been accelerated in accordance with the Indenture; or

(ii) following a merger or analogous event by the Trust or Freddie Mac without a corresponding assumption of the Trust's or Freddie Mac's respective obligations under the Basic Documents.

"**EEA**" means European Economic Area.

"**Eligibility Criteria**" means the eligibility criteria to be satisfied with respect to each mortgage loan and the related Reference Obligation in the Reference Pool as of the Cut-off Date, which criteria are as follows:

(a) is a first-lien mortgage loan, a second-lien mortgage loan, a third-lien mortgage loan, a TEL or a taxable tail secured by a multifamily mortgaged property, with an original term of 60 to 360 months;

(b) was originated between April 22, 2019 and December 10, 2025;

(c) has not been 30 or more days delinquent from the date of acquisition;

(d) has not been in forbearance or other payment relief program within 12 months prior to the Cut-off Date and any deferred amounts have been repaid as of the Cut-off Date;

(e) has an underwritten debt service coverage ratio that is greater than or equal to 1.25x (or, in the case of (i) a floating-rate or hybrid ARM loan, greater than or equal to 1.00x, (ii) a targeted affordable housing loan, greater than or equal to 1.15x or (iii) a loan that was specially approved by Freddie Mac, greater than or equal to 1.20x); and

(f) has an Underwritten LTV (which may be different from the Cut-off Date LTV shown on Appendix A) that is less than or equal to 80.0% (or, in the case of a targeted affordable housing loan, less than or equal to 90.0%).

"**Eligible Account**" means:

(a) with respect to the Distribution Account, a segregated account maintained with the corporate trust department of a federal or state-chartered depository institution or trust company that has a combined capital and surplus of at least $50,000,000 and has corporate trust powers, and that has a short-term unsecured debt obligations or issuer rating of at least "A-2" by S&P, "P-2" by Moody's and "F2" by Fitch; *provided*, that any state-chartered depository institution or trust company is subject to regulation regarding fiduciary funds substantially similar to 12 C.F.R. § 9.10(b); and

(b) with respect to the Custodian Account, a segregated account maintained with the corporate trust department of a federal or state-chartered depository institution or trust company that has a combined capital and surplus of at least $1,000,000,000 and that has a long-term unsecured debt obligations or issuer rating of at least "BBB" by S&P, "Baa2" by Moody's and "BBB" by Fitch.

"**Eligible Investments**" means each of the following U.S. dollar-denominated investments, *provided* such investment has a maturity date no later than the earlier of one year from the date of purchase and the Earliest Time-Based Call Option Date and, beginning on the 180th day preceding the Earliest Time-Based Call Option Date, such investment must have a maturity date no later than 60 days from the date of purchase (except as otherwise set forth in (b) below):

(a) Obligations issued or fully guaranteed by (i) the U.S. government or a U.S. government agency or instrumentality, (ii) the World Bank, (iii) the International Finance Corporation, (iv) the Inter-American Development Bank or (v) the Asian Development Bank;

(b) Repurchase obligations involving any security described in (a) above (without any restriction based on the maturity date of such security) and entered into with an approved counterparty under the Investment Management Agreement; and

(c) Government money market funds rated in one of the two highest categories for long-term unsecured debt or in the highest category for short-term obligations by each applicable NRSRO; *provided* that such fund is an approved fund under the Investment Management Agreement;

provided, *however*, that: (1) from the Closing Date and up to and including the 181st day preceding the Earliest Time-Based Call Option Date: (i) at least 25% of the Eligible Investments must have a maturity date no later than 30 days from the date of purchase; (ii) at least 50% of the Eligible Investments must have a maturity date no later than 60 days from the date of purchase; and (iii) 100% of the Eligible Investments must be noncallable; and (2) in the event an

investment fails to qualify under any of clauses (a) through (c) above, the proceeds of the sale of such investment will still be deemed to be proceeds of an Eligible Investment, *provided* such proceeds are promptly distributed in accordance with the Indenture or reinvested in Eligible Investments, as applicable. With respect to government money market funds, the maturity date will be determined under SEC Rule 2a-7 promulgated under the Investment Company Act.

"**ERISA**" means the Employee Retirement Income Security Act of 1974, as amended.

"**ERISA Plan**" means an employee benefit plan, or certain other retirement plans and arrangements, including IRAs and annuities, Keogh plans, and collective investment funds in which such plans, accounts, annuities or arrangements are invested, that are described in or must follow Title I of ERISA or Section 4975 of the Code, or an entity that is deemed to hold the assets of any such plan.

"**EU**" means the European Union.

"EU CRR" means Regulation (EU) No. 575/2013, as amended.

"**EU Due Diligence Requirements**" means the requirements applicable to EU Institutional Investors under Article 5 of the EU Securitization Regulation.

"**EU Institutional Investor**" means an institutional investor as defined in the EU Securitization Regulation.

"**EU Retention Requirement**" means the risk retention requirement under Article 6(1) of the EU Securitization Regulation or any replacement provision included in the EU Securitization Regulation from time to time.

"**EU Securitization Regulation**" means Regulation (EU) 2017/2402 relating to a European framework for simple, transparent and standardized securitization, as amended, varied or substituted from time to time, and including any implementing regulation, technical standards and official guidance related thereto, in each case as amended, varied or substituted from time to time.

"**EU Transparency Requirements**" means the disclosure requirements under Article 7 of the EU Securitization Regulation or any replacement provision included in the EU Securitization Regulation from time to time.

"**Euroclear**" means the Euroclear system.

"**Euroclear Operator**" means Euroclear Bank S.A./N.V.

"**EUWA**" means the European Union (Withdrawal) Act 2018, as amended.

"**Excess Expenses**" as of any date of determination, means any Expenses due and owing which are in excess of the applicable Expense Cap.

"**Exchange Act**" means the Securities Exchange Act of 1934, as amended.

"**Expense Cap**" means the maximum Expenses that will be reimbursed in any consecutive 12-month period, as follows:

(a) with respect to the Indenture Trustee, Account Bank, Custodian and Investment Manager, individually and collectively, the aggregate amount of $100,000; *provided* that the portion of the Expense Cap applicable to the Indenture Trustee will be $50,000 and the portion of the Expense Cap applicable to the Custodian, Account Bank and Investment Manager, individually and collectively, will be $50,000; *provided*, *however*, that if the Custodian, Account Bank and Investment Manager are not affiliated, the portion of the Expense Cap applicable to the Custodian and the Account Bank, individually and collectively, will be $25,000 and the portion of the Expense Cap applicable to the Investment Manager will be $25,000; and

(b) with respect to the Owner Trustee, the aggregate amount of $100,000;

provided, that, Expenses incurred by the Indenture Trustee or the Owner Trustee related to or resulting from an Indenture Event of Default will not be subject to the Expense Cap. For the avoidance of doubt, Excess Expenses will be reimbursed in the next subsequent month in which the Expense Cap is not exceeded in the immediately preceding 12-month period.

"**Expenses**" with respect to any Payment Date, means an amount equal to the sum of all related fees, charges, indemnity amounts, costs and other amounts payable or reimbursable to each of the Indenture Trustee, the Account Bank, the Custodian, the Investment Manager and the Owner Trustee, but excluding the Fees.

"**Fannie Mae**" means the Federal National Mortgage Association.

"**FATCA**" means Sections 1471 through 1474 of the Code (or any amended or successor version) and any current or future Regulations or official interpretations thereof.

"**FCA**" means the Financial Conduct Authority of the United Kingdom.

"**FDIC**" means the Federal Deposit Insurance Corporation.

"**Federal Reserve**" means the Federal Reserve System.

"**Fees**" with respect to each Transaction Party, means the annual fees (whether payable annually, monthly or otherwise) payable to such party with respect to the execution of their respective duties under the Basic Documents as may be agreed to by such Transaction Party and the Sponsor, including, without limitation, the Indenture Trustee Fee, the Custodian Fee, the Investment Manager Fee and the Owner Trustee Fee.

"**FEMA**" means the Federal Emergency Management Agency.

"**FHFA**" means the Federal Housing Finance Agency.

"**FIEA**" means the Financial Instruments and Exchange Act of Japan (Act No. 25 of 1948, as amended).

"**Financial Intermediary**" means each brokerage firm, bank, thrift institution or other financial intermediary that maintains the account for each person who owns a beneficial ownership interest in the Notes issued in global form.

"**Fitch**" means Fitch Ratings, Inc. and its successors and assigns.

"**FRBNY**" means the Federal Reserve Bank of New York.

"**FRBNY's Website**" means the website of the FRBNY, currently at https://www.newyorkfed.org/markets/reference-rates/sofr-averages-and-index or at such other page as may replace such page on the FRBNY's website.

"**Freddie Mac**" means the Federal Home Loan Mortgage Corporation, a United States government-sponsored enterprise created and existing under the Freddie Mac Act, its successors and assigns.

"**Freddie Mac Act**" means the Federal Home Loan Mortgage Corporation Act, as amended (12 U.S.C. §1451-1459).

"**Freddie Mac Default**" means an Indenture Event of Default resulting from any one or more of the following, subject to any applicable notice and cure provisions:

(a) any failure by Freddie Mac to pay an amount in excess of $10,000 (in the aggregate) due and owing by Freddie Mac under the Administration Agreement, which failure continues unremedied for 30 days after the receipt of notice of such failure by Freddie Mac from the Indenture Trustee; or

(b) any failure by Freddie Mac to pay any amount due and owing by Freddie Mac under the Collateral Administration Agreement and/or the Capital Contribution Agreement, which failure continues unremedied for 30 days after the receipt of notice of such failure by Freddie Mac from the Indenture Trustee; or

(c) any failure by Freddie Mac to perform in any material way any other covenant or agreement in the Administration Agreement, the Collateral Administration Agreement and/or the Capital Contribution Agreement, which failure continues unremedied for 60 days after the receipt of notice of such failure by Freddie Mac from the Indenture Trustee; or

(d) a court having jurisdiction enters a decree or order for relief in respect of Freddie Mac in an involuntary case under any applicable bankruptcy, insolvency or other similar law now or hereafter in effect, or appoints a receiver, liquidator, assignee, custodian, or sequestrator (or other similar official) of Freddie Mac or for all or substantially all of Freddie Mac's property, or order the winding up or liquidation of Freddie Mac's affairs, and such decree or order remains unstayed and in effect for a period of 60 consecutive days; or

(e) Freddie Mac commences a voluntary case under any applicable bankruptcy, insolvency or other similar law now or hereafter in effect, or Freddie Mac consents to the entry of an order for relief in an involuntary case under any such law, or Freddie Mac consents to the appointment of or taking possession by a receiver, liquidator, assignee, trustee, custodian, or sequestrator (or other similar official) of Freddie Mac or any substantial part of Freddie Mac's property, or Freddie Mac makes any general assignment for the benefit of creditors, or Freddie Mac fails generally to pay its debts as they become due; *provided*, that the appointment of a conservator (or other similar official) by a regulator having jurisdiction over Freddie Mac, whether or not Freddie Mac consents to such appointment, will not constitute a Freddie Mac Default.

"**FSCMA**" means the Financial Investment Service and Capital Markets Act of Korea.

"**FSMA**" means the United Kingdom's Financial Services and Markets Act 2000, as amended by the Financial Services and Markets Act 2023.

"**GAAP**" means generally accepted accounting principles.

"**Garn-St. Germain Act**" means the Garn-St. Germain Depository Institutions Act of 1982.

"**Grant**" means to grant, bargain, sell, warrant, alienate, remise, demise, release, convey, assign, transfer, mortgage, pledge, create and grant a security interest in and right of set-off against, deposit, set over and confirm. A Grant of any item of Collateral will include all rights, powers and options (but none of the obligations) of the granting party thereunder, including the immediate continuing right to claim for, collect, receive and receipt for principal, interest and fee payments in respect of such item of Collateral, and all other monies payable thereunder, to give and receive notices and other communications, to make waivers or other agreements, to exercise all rights and options, to bring Proceedings in the name of the granting party or otherwise, and generally to do and receive anything that the granting party is or may be entitled to do or receive thereunder or with respect thereto.

"**GSE Act**" means the Federal Housing Enterprises Financial Safety and Soundness Act of 1992, as amended by the Reform Act.

"**Guide**" means the Freddie Mac Multifamily Seller/Servicer Guide.

"**Hague Securities Convention**" means the Hague Convention on the Law Applicable to Certain Rights in Respect of Securities Held with an Intermediary.

"**Holder**" means, in the case of (a) DTC Notes, DTC or its nominee; (b) Common Depositary Notes, the depositary, or its nominee, in whose name the Notes are registered on behalf of a related clearing system; and (c) Notes in definitive registered form, the person or entity in whose name such Notes are registered in the Note Register.

"**Home Sharing**" means short-term rentals marketed through online peer-to-peer platforms.

"**Home Sharing Master Lease**" means a master lease entered into between the related borrower and a third-party provider that markets the master leased units online to potential unit occupants.

"**HSTP Act**" means the New York Housing Stability and Tenant Protection Act of 2019.

"**HUD**" means the U.S. Department of Housing and Urban Development.

"**Incorporated Documents**" means, collectively, the documents incorporated by reference in this Memorandum including, (1) our most recent Annual Report on Form 10-K filed with the SEC; (2) all other reports we have filed with the SEC pursuant to Section 13(a) of the Exchange Act since the end of the year covered by that Form 10-K report, excluding any information we "**furnish**" to the SEC on Form 8-K; and (3) all documents that we file with the SEC pursuant to Section 13(a), 13(c) or 14 of the Exchange Act after the date of this Memorandum and prior to the termination of the offering of the Notes, excluding any information we "furnish" to the SEC on Form 8-K. The Incorporated Documents are available on the Investor Relations page of our website at www.freddiemac.com/investors and the SEC's website atwww.sec.gov.

"**Indenture**" means that certain Indenture, to be dated as of the Closing Date, among the Trust, as Issuer, U.S. Bank Trust Co., as Indenture Trustee, U.S. Bank Trust Co., as Custodian, and U.S. Bank N.A., as Account Bank, as the same may be amended, supplemented or modified from time to time.

"**Indenture Event of Default**" means the occurrence of an event of default under the Indenture as described in "*The Agreements — The Indenture — Indenture Events of Default*."

"**Indenture Trustee**" means the indenture trustee pursuant to the Indenture. On the Closing Date, the Indenture Trustee will be U.S. Bank Trust Co.

"**Indenture Trustee Fee**" means the annual administration fee for services as indenture trustee set forth in the Custodian and Indenture Trustee Fee Letter.

"**Index Component**" with respect to any Payment Date, means an amount equal to the product of (i) the SOFR Rate for such Payment Date, (ii) the aggregate Class Principal Balance of the Notes immediately preceding such Payment Date and (iii) the Day Count Fraction.

"**Index Component Contribution**" with respect to any Payment Date, means an amount equal to the excess, if any, of the Index Component over the investment earnings on Eligible Investments.

"**Initial Purchaser**" means, individually and collectively, Wells Fargo Securities, Nomura, BMO Capital Markets, BofA Securities, CastleOak Securities, L.P. Performance Trust and StoneX.

"**Institutional Investors**" means, individually and collectively, EU Institutional Investors and UK Institutional Investors.

"**Interest Accrual Amount**" with respect to each outstanding Class of Notes (and for purposes of calculating allocations of any Modification Gain Amounts or Modification Loss Amounts, the Class M-1H Reference Tranche and the Class B-2H Reference Tranche) during each Accrual Period, means an amount equal to:

(a) the Class Coupon for such Class of Notes, the Class M-1H Reference Tranche or the Class B-2H Reference Tranche, as applicable, for such Accrual Period (calculated using the applicable Class Coupon formula described in Table 1, if applicable), multiplied by

(b) the Class Principal Balance or Class Notional Amount of such Class of Notes, the Class M-1H Reference Tranche or the Class B-2H Reference Tranche, as applicable, immediately prior to such Payment Date, multiplied by

(c) the Day Count Fraction.

"**Interest Payment Amount**" with respect to each outstanding Class of Notes and any Payment Date, means an amount equal to the Interest Accrual Amount for such Class of Notes on such Payment Date, less any Modification Loss Amount for such Payment Date allocated to reduce the Interest Payment Amount for such Class of Notes for such Payment Date pursuant to the Modification Loss Priority, or plus any Modification Gain Amount for such Payment Date allocated to increase the Interest Payment Amount of such Class of Notes for such Payment Date pursuant to the Modification Gain Priority.

"**Investment Company Act**" means the Investment Company Act of 1940, as amended.

"**Investment Guidelines**" means the investment objectives, policies, directions and restrictions set forth in Exhibit A to the Investment Management Agreement.

"**Investment Liquidation Contribution**" with respect to any Payment Date, means an amount equal to the excess, if any, of (a) the book value of Eligible Investments liquidated with respect to such Payment Date over (b) the liquidation proceeds of such Eligible Investments.

"**Investment Management Agreement**" means the Investment Management Agreement dated as of the Closing Date, among the Investment Manager, the Administrator, the Sponsor and the Trust, as the same may be amended, supplemented or modified from time to time.

"**Investment Manager**" means the investment manager pursuant to the Investment Management Agreement. On the Closing Date, the Investment Manager will be BlackRock.

"**Investment Manager Fee**" means the annual administration fee for services as Investment Manager set forth in the Investment Manager Fee Letter.

"**Investment Manager Fee Letter**" means the letter agreement, dated February 5, 2026 and effective as of March 19, 2026, among the Issuer, the Sponsor, the Investment Manager and others, as may be amended from time to time.

"**IRA**" means an individual retirement account.

"**IRS**" means the Internal Revenue Service.

"**ISDA Definitions**" means the 2006 ISDA Definitions published by the International Swaps and Derivatives Association, Inc. or any successor thereto, as amended or supplemented from time to time, or any successor definitional booklet for interest rate derivatives published from time to time.

"**ISDA Fallback Adjustment**" means the spread adjustment (which may be a positive or negative value or zero) that would apply for derivatives transactions referencing the ISDA Definitions to be determined upon the occurrence of an index cessation event with respect to the Benchmark.

"**ISDA Fallback Rate**" means the rate that would apply for derivatives transactions referencing the ISDA Definitions to be effective upon the occurrence of an index cessation date with respect to the Benchmark for the applicable tenor excluding the applicable ISDA Fallback Adjustment.

"**Issuer**" means the Trust.

"**Junior Reference Tranche**" means each of the Class B-1, Class B-1H and Class B-2H Reference Tranches.

"**KBRA**" means Kroll Bond Rating Agency, LLC and its successors and assigns.

"**Letter of Representations**" means, collectively, the Blanket Issuer Letter of Representations dated July 5, 2017, the related 144A rider dated March 2, 2026, and the related Regulation S rider dated March 2, 2026, each from us to DTC.

"**Liquidation Proceeds**" means, with respect to any Payment Date and any Credit Event Reference Obligation, the sum of the following recoveries, without duplication:

(a) all cash proceeds actually received by Freddie Mac from a third-party under any foreclosure, power-of-sale or other sale of the underlying mortgaged property to a third party;

(b) all rental income actually received by Freddie Mac in connection with the underlying mortgaged property plus all other cash amounts received by the lender or its servicer under the mortgage loan from the borrower, guarantor or other obligor in connection with the Credit Event Reference Obligation;

(c) any cash amounts actually received by Freddie Mac from any third-party in connection with such Credit Event Reference Obligation that are not applied to the restoration of the mortgaged property or to obligations owed by the underlying borrower under the terms of the mortgage loan; and

(d) any escrows or reserves not previously applied against the Credit Event UPB.

"**Maturity Date**" means the earliest to occur of (i) the Scheduled Maturity Date, (ii) the Early Redemption Date and (iii) the Termination Date.

"**MCIP**" means multifamily credit insurance pool.

"**Memorandum**" means this Private Placement Memorandum.

"**Mezzanine Reference Tranche**" means each of the Class M-1H, Class M-2 and Class M-2H Reference Tranches.

"**MHC**" means a manufactured housing community.

"**Minimum Credit Enhancement Test**" with respect to any Payment Date, means a test that will be satisfied if the Subordinate Percentage is greater than or equal to 4.50%.

"**Modeling Assumptions**" means the modeling assumptions set forth in "*Prepayment and Yield Considerations — Assumptions Relating to the Weighted Average Life Tables, Declining Balances Tables, Credit Event Sensitivity Table, Cumulative Note Write-down Amount Tables and Yield Tables*."

"**Modification Event**" with respect to any Reference Obligation, means the occurrence of a principal forbearance or mortgage rate modification relating to such Reference Obligation, in each case as reported by the applicable servicer to Freddie Mac during the related Reporting Period, it being understood that in the absence of such mortgage rate modifications or principal balance reductions on account of principal forbearance, a conversion of an adjustable rate to a fixed rate or a term extension with respect to a Reference Obligation will not constitute a Modification Event.

"**Modification Excess**" with respect to each Payment Date and any Reference Obligation that has experienced a Modification Event, means the excess, if any, of:

(a) the monthly Current Accrual Rate of such Reference Obligation multiplied by the interest bearing UPB of such Reference Obligation; over

(b) the monthly Original Accrual Rate of such Reference Obligation multiplied by the UPB of such Reference Obligation, in each case, subject to the interest rate accrual conventions applicable to such Reference Obligation.

"**Modification Gain Amount**" with respect to each Payment Date, means the excess, if any, of the aggregate Modification Excess over the aggregate Modification Shortfall for such Payment Date.

"**Modification Gain Priority**" means the order of priority in which the Modification Gain Amount, if any, will be allocated on each Payment Date on or prior to the Maturity Date, as described in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Gain Amount*."

"**Modification Loss Amount**" with respect to each Payment Date, means the excess, if any, of the aggregate Modification Shortfall over the aggregate Modification Excess for such Payment Date.

"**Modification Loss Priority**" means the order of priority in which the Modification Loss Amount, if any, will be allocated on each Payment Date on or prior to the Maturity Date, as described in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*."

"**Modification Shortfall**" with respect to each Payment Date and any Reference Obligation that has experienced a Modification Event, means the excess, if any, of:

(a) the monthly Original Accrual Rate of such Reference Obligation multiplied by the UPB of such Reference Obligation; over

(b) the monthly Current Accrual Rate of such Reference Obligation multiplied by the interest bearing UPB of such Reference Obligation, in each case, subject to the interest rate accrual conventions applicable to such Reference Obligation.

"**Moody's**" means Moody's Investors Service, Inc. and its successors and assigns.

"**Morningstar DBRS**" means DBRS, Inc. and its successors and assigns.

"**MSCR Notes**" means the Freddie Mac Multifamily Structured Credit Risk Notes.

"**Multi PC**" means a Freddie Mac Multifamily Mortgage Participation Certificate.

"**Multi PC Reference Obligation**" means the applicable Reference Obligation Percentage of a mortgage loan secured by a multifamily property that backs the related Multi PCs.

"**Multi PC Underlying Offering Document**" means an offering document relating to the Multi PCs.

"**Multifamily Loan Performance Database**" means loan-level credit performance data on a portion of multifamily mortgage loans that is available online at https://mf.freddiemac.com/investors/performance-lookup. The current database provides performance information from 1994 to December 2025.

"**Net Liquidation Proceeds**" with respect to each Payment Date and any Credit Event Reference Obligation, means the related Liquidation Proceeds (except for those included in the Modification Excess for such Credit Event Reference Obligation), less related expenses and fees, credits and reimbursement of advances and interest thereon; including but not limited to (1) taxes and insurance, legal fees and costs, maintenance and preservation costs, (2) all servicing fees and expenses, (3) all loss mitigation costs, fees and expenses, (4) all bankruptcy or forbearance related costs, expenses and fees, (5) all operating costs related to rehabilitation, maintenance and operation, (6) all disposition costs and expenses, (7) any other payments due but unpaid by the borrower, guarantor or other obligor and (8) any other costs, fees and expenses incurred in respect of such Credit Event Reference Obligation that were reimbursed by Freddie Mac under the related guarantee provided by Freddie Mac in connection with any securitization of such Credit Event Reference Obligation.

"**NFIP**" means the National Flood Insurance Program.

"**NI 31-103**" means Canadian National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations.

"**NI 45-106**" means Canadian National Instrument 45-106 Prospectus Exemptions.

"**Nomura**" means Nomura Securities International, Inc.

"**Non-U.S. Beneficial Owner**" means a Beneficial Owner of a Note that is an individual, a corporation, an estate or a trust that is not a U.S. Person.

"**Non-U.S. Beneficial Ownership Certification**" means a certification substantially in the form attached as an exhibit to the Indenture, generally to the effect that the holder of a beneficial interest in the temporary Regulation S Global Note is not a "U.S. person" as defined by Regulation S.

"**Note Owner**" with respect to a Book-Entry Note, means the Person who is the beneficial owner of such Note as reflected on the books of DTC or on the books of a DTC Participant or on the books of an indirect participating brokerage firm for which a DTC Participant acts as agent.

"**Note Purchase Agreement**" means the Note Purchase Agreement, dated on or before the Closing Date, among Freddie Mac, the Trust, Wells Fargo Securities and Nomura under which Wells Fargo Securities is acting for itself and as representative of the Initial Purchasers, other than Nomura, as the same may be amended, supplemented or modified from time to time.

"**Note Register**" means a register of the Holders of Notes maintained by the Note Registrar pursuant to the Indenture.

"**Note Registrar**" means the note registrar pursuant to the Indenture. On the Closing Date, the Note Registrar will be U.S. Bank Trust Co.

"**Noteholder**" means a holder of a Note and is used interchangeably with Holder.

"**Notes**" means the Classes of Notes issued on the Closing Date, *i.e.*, the Class M-2 and Class B-1 Notes.

"**Notes Retirement Amount**" means, with respect to any Notes presented by Freddie Mac to the Trust for retirement of such Notes in accordance with the Indenture, an amount equal to the portion of unpaid Class Principal Balance attributable to such Notes after taking in account the allocation on such Payment Date of all Tranche Write-down Amounts, Tranche Write-up Amounts, Modification Gain Amounts, Modification Loss Amounts, Senior Reduction Amounts, Subordinate Reduction Amounts, Supplemental Subordinate Reduction Amounts and Supplemental Senior Increase Amounts.

"**Notice of Exclusive Control**" means a written notice delivered by the Indenture Trustee to the Custodian and the Account Bank that the Indenture Trustee will exercise exclusive control over the Custodian Account pursuant to the Account Control Agreement.

"**NPC**" means notional principal contract.

"**NRSRO**" means a nationally recognized statistical rating organization as defined in Section 3(a)(62) of the Exchange Act.

"**Offered Reference Tranche Percentage**" with respect to each Payment Date, means a fraction, expressed as a percentage, equal to the aggregate Class Notional Amount of the Class M-1H, Class M-2, Class M-2H, Class B-1 and Class B-1H Reference Tranches (after allocation of the Senior Reduction Amount, the Subordinate Reduction Amount and any Tranche Write-down Amounts and Tranche Write-up Amounts for such Payment Date) divided by the UPB of the Reference Obligations at the end of the related Reporting Period.

"**Official Body**" means any government or political subdivision or any agency, authority, bureau, central bank, commission, department or instrumentality of any such government or political subdivision, or any court, tribunal, grand jury or arbitrator, or any accounting board or authority (whether or not part of any government) that is responsible for establishing or interpreting accounting standards or principles, in each case whether foreign or domestic.

"**OID**" means original issue discount.

"**Optigo**" means our lender network and our loan offerings.

"**Optional Termination Event**" means the occurrence of any of the following:

(a) The SEC makes a final determination that the Trust must register as an investment company under the Investment Company Act.

(b) Freddie Mac reasonably determines, after consultation with external counsel (which will be a nationally recognized and reputable law firm), that Freddie Mac or another Transaction Party must register as a CPO under the Commodity Exchange Act and the regulations promulgated thereunder.

(c) Freddie Mac reasonably determines that after the Closing Date, the adoption of any applicable law, regulatory guideline or interpretation or other statement of or regarding financial or regulatory accounting

standards or principles, including with respect to capital adequacy, or any change therein, or any change in the interpretation or administration thereof by any Official Body, or any request or directive regarding the foregoing (in each case, whether or not having the force of law) of any Official Body, (i) materially adversely affects or would have the effect of materially adversely affecting the rate of return on the capital of Freddie Mac or any affiliate thereof, (ii) materially increases the cost or reduces the benefit or would have the effect of materially increasing the cost or reducing the benefit to Freddie Mac or any such affiliate, in any case with respect to the Collateral Administration Agreement or (iii) has or would have a materially adverse effect on the treatment of the Collateral Administration Agreement by Freddie Mac or any affiliate thereof for financial accounting purposes.

(d) Freddie Mac reasonably determines that a financial accounting, tax, banking, insurance or regulatory (including regulatory accounting) requirement or event not contemplated by Freddie Mac on the Closing Date has occurred, which requirement or event could have a material adverse effect upon Freddie Mac.

(e) Freddie Mac reasonably determines after consultation with a nationally recognized and reputable law firm, that any amendment, supplement or other modification of any Basic Document or any waiver of any provision thereof would materially and adversely affect Freddie Mac's interests, but only if Freddie Mac has not provided its written consent to such amendment, supplement, modification or waiver.

(f) The aggregate UPB of the Reference Obligations is less than or equal to 10% of the Cut-off Date Reference Pool Balance.

(g) The Payment Date occurring in any month commencing with the Payment Date in March 2031 if any Notes remain outstanding on or after each such Payment Date.

(h) Any failure by the Trust to pay any amount due and owing to Freddie Mac under the Collateral Administration Agreement, which failure continues unremedied for 30 days after the receipt of notice of such failure by the Trust from Freddie Mac.

(i) Any failure by the Trust to perform in any material way any other covenant or agreement in the Collateral Administration Agreement, which failure continues unremedied for 60 days after the receipt of notice of such failure by the Trust from Freddie Mac.

"**Original Accrual Rate**" with respect to (a) any Reference Obligation with a fixed interest rate means the interest rate as of the Cut-off Date and (b) any Reference Obligation with an adjustable interest rate and each Payment Date means an interest rate calculated for such Payment Date using the interest rate benchmark and spread that was applicable to such Reference Obligation as of the Cut-off Date.

"**Overcollateralization Amount**" with respect to each Payment Date, means an amount equal to (a) the aggregate amount of Write-up Excesses for such Payment Date and all prior Payment Dates, *minus* (b) the aggregate amount of Write-up Excesses used to offset Tranche Write-down Amounts on all prior Payment Dates.

"**Owner Certificate**" means the certificate evidencing beneficial ownership of the Trust.

"**Owner Trustee**" means the owner trustee pursuant to the Trust Agreement. On the Closing Date, the Owner Trustee will be Wilmington Trust, National Association, not in its individual capacity but solely in its capacity as owner trustee of the Trust.

"**Owner Trustee Fee**" means the annual fee set forth in the Owner Trustee Fee Letter.

"**Owner Trustee Fee Letter**" means the letter agreement, dated February 18, 2026, between the Owner Trustee and Freddie Mac setting forth the Owner Trustee's schedule of fees for the Trust, as the same may be amended from time to time.

"**Payment Date**" means the 25th day of each calendar month (or, if such date is not a Business Day, the following Business Day), commencing in April 2026.

"**Payment Date Statement**" means a statement prepared by the Indenture Trustee each month setting forth certain information relating to the Reference Pool, the Collateral Administration Agreement, the Capital Contribution

Agreement, the Investment Management Agreement, the Account Control Agreement, the Notes, the Reference Tranches and the hypothetical structure described in this Memorandum.

"**Performance Trust**" means Performance Trust Capital Partners, LLC.

"**PILOT**" means a "payment in lieu of taxes" agreement.

"**Plan**" means an ERISA Plan or a governmental plan, church plan or foreign plan that is subject to foreign law or United States federal, state or local law similar to that of ERISA or Section 4975 of the Code.

"**Plan Asset Regulation**" means the regulations at 29 CFR § 2510.3-101, as modified by Section 3(42) of ERISA promulgated by the U.S. Department of Labor.

"**Plan Fiduciary**" means a fiduciary of a Plan.

"**Preliminary Class Notional Amount**" with respect to each Reference Tranche and any Payment Date, means an amount equal to the Class Notional Amount of such Reference Tranche immediately prior to such Payment Date, after the application of the Preliminary Tranche Write-down Amount in accordance with the same priorities set forth in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-down Amounts*," and after the application of the Preliminary Tranche Write-up Amount in accordance with the same priorities set forth in "*— Allocation of Tranche Write-up Amounts*." The Preliminary Class Notional Amount for each Payment Date will be computed prior to the allocation of the Modification Loss Amount and the Modification Gain Amount pursuant to the Modification Loss Priority and Modification Gain Priority, respectively, for such Payment Date.

"**Preliminary Principal Loss Amount**" means an amount equal to the Principal Loss Amount computed without giving effect to clause (d) of the definition of "Principal Loss Amount." The Preliminary Principal Loss Amount for each Payment Date will be computed prior to the allocation of the Modification Loss Amount and the Modification Gain Amount pursuant to the Modification Loss Priority and Modification Gain Priority, respectively, for such Payment Date.

"**Preliminary Tranche Write-down Amount**" means an amount equal to the Tranche Write-down Amount computed using the Preliminary Principal Loss Amount instead of the Principal Loss Amount. The Preliminary Tranche Write-down Amount for each Payment Date will be computed prior to the allocation of the Modification Loss Amount and the Modification Gain Amount pursuant to the Modification Loss Priority and Modification Gain Priority, respectively, for such Payment Date.

"**Preliminary Tranche Write-up Amount**" means an amount equal to the Tranche Write-up Amount computed using the Preliminary Principal Loss Amount instead of the Principal Loss Amount. The Preliminary Tranche Write-up Amount for each Payment Date will be computed prior to the allocation of the Modification Loss Amount and the Modification Gain Amount pursuant to the Modification Loss Priority and Modification Gain Priority, respectively, for such Payment Date.

"**Principal Loss Amount**" with respect to each Payment Date, means the sum of:

(a) the aggregate amount of Credit Event Net Losses for all Credit Event Reference Obligations for the related Reporting Period;

(b) the aggregate amount of court-approved principal reductions ("cramdowns") on all Reference Obligations in the related Reporting Period;

(c) subsequent losses in the related Reporting Period on any Reference Obligation that became a Credit Event Reference Obligation on a prior Payment Date;

(d) amounts included in the *second*, *fourth*, *sixth* or *eighth* priorities set forth in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Modification Loss Amount*"; and

(e) the aggregate amount of Credit Event Net Gains for all Reversed Credit Event Reference Obligations for the related Reporting Period.

"**Principal Recovery Amount**" with respect to each Payment Date, means the sum of:

(a) the aggregate amount of Credit Event Net Losses for all Reversed Credit Event Reference Obligations for the related Reporting Period;

(b) subsequent recoveries in the related Reporting Period on any Reference Obligation that became a Credit Event Reference Obligation on a prior Payment Date;

(c) the aggregate amount of the Credit Event Net Gains of all Credit Event Reference Obligations for the related Reporting Period; and

(d) solely with respect to the Payment Date that is the Termination Date, the Projected Recovery Amount.

"**Proceeding**" means any suit in equity, action at law or other judicial or administrative proceeding.

"**Prohibited Transactions**" means transactions involving the assets of a Plan and certain persons having certain relationships to such Plans that are prohibited by Section 406 of ERISA and Section 4975 of the Code.

"**Projected Recovery Amount**" means the fair value of the estimated amount of future subsequent recoveries on the Credit Event Reference Obligations as determined solely by the Sponsor in its sole discretion on the Termination Date (other than to the extent any such amount has been included in the calculation of any Modification Loss Amount). The Projected Recovery Amount will be included in the Principal Recovery Amount on the Termination Date. For the avoidance of doubt, the Projected Recovery Amount will not be recalculated or redetermined after the Termination Date, even if subsequent recoveries are greater or lesser than the Projected Recovery Amount.

"**Purchase Agreement**" means the Senior Preferred Stock Purchase Agreement dated September 7, 2008 between the Conservator and Treasury, as amended from time to time.

"**QIB**" or "**Qualified Institutional Buyer**" means a qualified institutional buyer as defined in Rule 144A under the Securities Act.

"**Rated Notes**" means the Notes identified in Table 1 as having expected ratings by the Rating Agency.

"**Rating Agency**" means Morningstar DBRS.

"**Record Date**" with respect to each Payment Date, means:

(a) with respect to Book-Entry Notes, the close of business on the Business Day immediately preceding such Payment Date; and

(b) with respect to Definitive Notes, the close of business on the last Business Day of the calendar month preceding such Payment Date.

"**Recovery Principal**" with respect to any Payment Date, means the sum of:

(a) the excess, if any, of the Credit Event Amount for such Payment Date, over the Tranche Write-down Amount for such Payment Date; and

(b) the Tranche Write-up Amount for such Payment Date.

"**Reference Obligation**" means the portion specified by the applicable Reference Obligation Percentage of each certain multifamily mortgage loan, TEL or taxable tail, as applicable, deed of trust or similar security instrument encumbering the related mortgaged property that meets the Eligibility Criteria, as described under "Scaled Cut-off Balance" in Appendix A, and collectively, the "Reference Obligations"; *provided* that, if a Reference Pool Removal

occurs, the related Reference Obligation will cease to be a "Reference Obligation" as of the related Reference Pool Removal Date.

"**Reference Obligation Balance**" means, with respect to any Reference Obligation, the unpaid principal balance of such Reference Obligation.

"**Reference Obligation Percentage**" means the reference obligation percentage of each loan as described in Appendix A.

"**Reference Pool**" means the pool of Reference Obligations as more fully described in Appendix A.

"**Reference Pool Removal**" means the removal of a Reference Obligation from the Reference Pool after the issuance of the Notes because:

(a) the Reference Obligation becomes a Credit Event Reference Obligation;

(b) the Reference Obligation is paid in full;

(c) the lender who sold the Reference Obligation to Freddie Mac repurchases the Reference Obligation from Freddie Mac or enters into an agreement with Freddie Mac providing for indemnification in full with respect to the Reference Obligation;

(d) the Reference Obligation is fully defeased pursuant to the terms of the related loan documents;

(e) Freddie Mac determines that the information in Appendix A, with respect to the Reference Obligation, is untrue, incomplete or inaccurate in any material respect;

(f) the Reference Obligation becomes subject to sanctions violations under OFAC rules requiring the blocking of payments on, or restriction of transfers of, the underlying mortgage loan; or

(g) (i) the related mortgaged property is in an area impacted by a hurricane that makes landfall in the United States prior to the Closing Date, (ii) the related mortgaged property is located in a presidentially-declared major disaster area as a result of such hurricane, (iii) the related mortgaged property is located in an area for which FEMA authorizes individual assistance to individuals and households as a result of such hurricane, (iv) at any time through the last day of the sixth full calendar month immediately following the first date that such hurricane makes landfall in the United States (i.e., excluding the month in which such landfall occurs), the related servicer reports that the Reference Obligation has entered disaster forbearance as a result of such hurricane and (v) the Reference Obligation subsequently becomes delinquent (excluding any payments missed as part of such forbearance period).

In the case of any Reference Obligation required to be removed pursuant to an event described in clauses (a) through (g) above, such removal will be effective as of the related Reference Pool Removal Date.

"**Reference Pool Removal Date**" means, with respect to any Reference Pool Removal, the Payment Date related to the Reporting Period during which an event described in clauses (a) through (g) of the definition of "Reference Pool Removal" occurred with respect to such Reference Obligation, after giving effect to the payment of all Return Amounts required to be paid on such Payment Date.

"**Reference Time**" with respect to any determination of the Benchmark means (1) if the Benchmark is SOFR, the SOFR Determination Time, and (2) if the Benchmark is not SOFR, the time determined by Freddie Mac after giving effect to the Benchmark Replacement Conforming Changes.

"**Reference Tranche**" means each Class of reference tranche deemed to be backed by the Reference Pool and comprising part of the hypothetical structure described in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches,*" *i.e.*, the Class A-H, Class M-1H, Class M-2, Class M-2H, Class B-1, Class B-1H and Class B-2H Reference Tranches.

"**Reform Act**" means the Federal Housing Finance Regulatory Reform Act of 2008, as amended.

"**Regulation AB**" means Regulation AB under the Securities Act.

"**Regulation S**" means Regulation S under the Securities Act.

"**Regulation S Global Note**" means, with respect to any Notes held in book-entry form and offered and sold outside of the United States in reliance on Regulation S, a single global Note, or multiple global Notes collectively, in definitive, fully registered form without interest coupon, each of which Notes bears a legend generally to the effect that such Notes may not be offered, sold, pledged or otherwise transferred in the United States or to a "U.S. person" as defined in Rule 902(k) of Regulation S prior to the Release Date except pursuant to an exemption from the registration requirements of the Securities Act.

"**Regulations**" means the U.S. Treasury regulations.

"**REIT**" means real estate investment trust.

"**Release Date**" means the date that is 40 days following the later of (a) the commencement of the offering of the Notes to persons other than distributors in reliance upon Regulation S and (b) the Closing Date.

"**Relevant Governmental Body**" means the Federal Reserve Board and/or the FRBNY, or a committee officially endorsed or convened by the Federal Reserve Board and/or the FRBNY or any successor thereto.

"**REMIC**" means real estate mortgage investment conduit.

"**REO**" means real estate owned property.

"**Reporting Period**" means:

(a) with respect to each Payment Date and for purposes of making calculations with respect to the hypothetical structure described in "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches*" and Reference Tranches, the calendar month preceding such Payment Date; and

(b) such other period as Freddie Mac may specify from time to time to conform to any updates to Freddie Mac's operational processes or timelines for mortgage loans serviced in accordance with the Guide, *provided* that notice of such revision is included in a Payment Date Statement made available to the Noteholders at least two calendar months prior to the first Payment Date affected by such revision.

"**Retained Interest**" means a material net economic interest in the Transaction as provided in Article 6(3)(a) of the EU Securitization Regulation and UK SECN 5.2.8(1)(a) and Article 6(3)(a) of Chapter 2 of UK PRASR in force as of the Closing Date (retention of not less than 5% of the nominal value of each of the tranches sold or transferred to investors) in the form of (x) the credit risk on the Class M-2H Reference Tranche and the Class B-1H Reference Tranche, in each case, in an amount such that it will be not less than 5% of the credit risk on each of: (a) the Class M-2 and Class M-2H Reference Tranches (in the aggregate) and (b) the Class B-1 and Class B-1H Reference Tranches (in the aggregate), respectively, and (y) the credit risk on not less than 5% of each of the Class A-H Reference Tranche, the Class M-1H Reference Tranche and the Class B-2H Reference Tranche and, in the case of any further tranching of the Class A-H Reference Tranche, the Class M-1H Reference Tranche or the Class B-2H Reference Tranche, on not less than 5% of each tranche into which the Class A-H Reference Tranche, the Class M-1H Reference Tranche or the Class B-2H Reference Tranche, as applicable, is tranched.

"**Retention Requirements**" means the EU Risk Retention Requirement and the UK Retention Requirement.

"**Return Amount**" with respect to any Payment Date, means the aggregate Tranche Write-down Amounts, if any, allocated to reduce the Class Principal Balance of each applicable outstanding Class of Notes on such Payment Date.

"**Return Reimbursement Amount**" with respect to any Payment Date, means the aggregate Tranche Write-up Amounts, if any, allocated to increase the Class Principal Balance of each applicable outstanding Class of Notes on such Payment Date.

"**Reversed Credit Event Reference Obligation**" with respect to each Payment Date, means a Reference Obligation formerly in the Reference Pool that became a Credit Event Reference Obligation in a prior Reporting Period that is found in the related Reporting Period to have a data correction that invalidates the previously determined Credit Event.

"**RMBS**" means residential mortgage backed securities.

"**Rule 17g-5**" means Rule 17g-5 of the Exchange Act.

"**Rules**" means the rules, regulations and procedures creating and affecting DTC and its operations.

"**S&P**" means Standard & Poor's Ratings Services, a Standard & Poor's Financial Services LLC business, and its successors and assigns.

"**SB Certificate**" means a Multifamily Mortgage Pass-Through Certificate, Series SB-126.

"**SB Portfolio Reference Obligation**" means the applicable Reference Obligation Percentage of a mortgage loan secured by a multifamily property that was originated as part of Freddie Mac's small balance program, which has not been securitized and is currently held by us.

"**SB Reference Obligations**" means the SB Portfolio Reference Obligations and the SB Securitization Reference Obligations, collectively.

"**SB Securitization Reference Obligation**" means the applicable Reference Obligation Percentage of a mortgage loan secured by a multifamily property that was originated as part of Freddie Mac's small balance program, which has been included in a securitization and backs the SB Certificates.

"**Scheduled Maturity Date**" means the Payment Date in March 2046.

"**Scheduled Termination Date**" means the Payment Date in March 2046.

"**SEC**" means the U.S. Securities and Exchange Commission.

"**Section 8**" means the Section 8 Tenant-Based Assistance Rental Certificate Program of the United States Department of Housing and Urban Development.

"**Section 1272(a)(6) Inclusion**" means the gross income inclusion under Section 1272(a)(6) of the Code for an accrual period.

"**Secured Collateral**" means, individually and collectively, all of the Trust's right, title and interest in, to and under, whether now owned or existing, or hereafter acquired or arising, (a) the Distribution Account, (b) the Custodian Account, (c) all Eligible Investments (including, without limitation, any interest of the Trust in the Custodian Account and any amounts from time to time on deposit therein) purchased with funds on deposit in the Custodian Account and all income from the investment of funds therein, (d) the Account Control Agreement, (e) the Investment Management Agreement, (f) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing, and (g) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust described in the preceding clauses.

"**Secured Party**" means each of Freddie Mac, the Indenture Trustee and the Holders of the Notes.

"**Securities Act**" means the Securities Act of 1933, as amended.

"Securitization Regulation Agreement" means our letter agreement, dated the Closing Date, for the benefit of each Institutional Investor.

"**Securitization Regulations**" means the EU Securitization Regulation and the UK Securitization Framework.

"**Senior Percentage**" with respect to any Payment Date, means the percentage equivalent of a fraction, the numerator of which is the Class Notional Amount of the Class A-H Reference Tranche immediately prior to such Payment Date and the denominator of which is the aggregate UPB of the Reference Obligations in the Reference Pool at the end of the previous Reporting Period.

"**Senior Preferred Stock**" means the Variable Liquidation Preference Senior Preferred Stock (with an initial liquidation preference of $1 billion).

"**Senior Reduction Amount**" with respect to any Payment Date, means:

(a) if either of the Minimum Credit Enhancement Test or the Delinquency Test is not satisfied, the sum of:

(i) 100% of Stated Principal for such Payment Date; and

(ii) 100% of Recovery Principal for such Payment Date; or

(b) if the Minimum Credit Enhancement Test and the Delinquency Test are satisfied, the sum of:

(i) the Senior Percentage of Stated Principal for such Payment Date; and

(ii) 100% of Recovery Principal for such Payment Date.

"**Series K Reference Obligation**" means the applicable Reference Obligation Percentage of a mortgage loan secured by a multifamily property that backs the underlying certificates relating to the Series K SPCs.

"**Series K SPC**" means a Freddie Mac Structured Pass-Through Certificate (SPC), Series K-174, K-175, K-549, K-550, K-551, K-552, K-553, K-554, K-762, K-763, K-F168 and K-F169.

"**Series K SPC Underlying Offering Document**" means an offering document relating to the Series K SPCs.

"**SFA**" means the Securities and Futures Act, Chapter 289 of Singapore.

"**Similar Law**" means any foreign, United States federal, state or local law which is similar to ERISA or Section 4975 of the Code.

"**SMMEA**" means the Secondary Mortgage Market Enhancement Act of 1984, as amended.

"**SOFR**" means, with respect to any day, the secured overnight financing rate published for such day by the FRBNY (or a successor administrator), as the administrator of the benchmark, on the FRBNY's Website (or such successor administrator's website).

"**SOFR Adjustment Conforming Changes**" means, with respect to any SOFR Rate, any technical, administrative or operational changes (including changes to the Accrual Period, timing and frequency of determining rates and making payments of interest, rounding of amounts or tenors, and other administrative matters) that Freddie Mac decides, from time to time, may be appropriate to adjust such SOFR Rate in a manner substantially consistent with or conforming to market practice (or, if Freddie Mac decides that adoption of any portion of such market practice is not administratively feasible or if Freddie Mac determines that no market practice exists, in such other manner as Freddie Mac determines is reasonably necessary).

"**SOFR Adjustment Date**" means, with respect to the Notes and any Accrual Period (other than the first Accrual Period), the second U.S. Government Securities Business Day before such Accrual Period begins.

"**SOFR Determination Time**" means 3:00 p.m. (New York time).

"**SOFR Rate**" means 30-Day Average SOFR as published on the applicable U.S. Government Securities Business Day at the SOFR Determination Time; *provided*, *however*, if 30-Day Average SOFR does not so appear, 30-Day Average SOFR as published in respect of the first preceding U.S. Government Securities Business Day for which such rate appeared on the FRBNY's Website; and *provided further*, *however*, if a Benchmark Transition Event and its

related Benchmark Replacement Date have occurred, the Administrator will determine an alternative Benchmark in accordance with the Benchmark Replacement provisions described under "*Description of the Notes — Benchmark Replacement Provisions*", and references to the SOFR Rate in this Memorandum will be deemed to reference such Benchmark Replacement.

"**Sponsor**" means Freddie Mac.

"**SSPE**" means a securitization special purpose entity.

"**Stated Principal**" with respect to any Payment Date, means the sum of:

(a) all monthly scheduled payments of principal due (whether with respect to the related Reporting Period or any prior Reporting Period) on the Reference Obligations in the Reference Pool and collected during the related Reporting Period, plus

(b) all partial principal prepayments on the Reference Obligations collected during the related Reporting Period, plus

(c) the aggregate UPB of all Reference Obligations that became Reference Pool Removals during the related Reporting Period, other than Credit Event Reference Obligations or any Reversed Credit Event Reference Obligations, plus

(d) negative adjustments in the UPB of all Reference Obligations as the result of loan modifications or data corrections, minus

(e) positive adjustments in the aggregate UPB of all Reference Obligations as the result of loan modifications, reinstatements into the Reference Pool of Reference Obligations that were previously removed from the Reference Pool in error, or data corrections.

In the event the amount in clause (e) above exceeds the sum of the amounts in clauses (a) through (d) above, the sum of the amounts in clauses (a) through (e) above for the applicable Payment Date will be deemed to be zero, and the Class Notional Amount for the Class A-H Reference Tranche will be increased by the amount in clause (e) above exceeds the sum of the amounts in clauses (a) through (d) above. In the event that Freddie Mac was ever to employ a policy that permitted or required principal forgiveness as a loss mitigation alternative that would be applicable to the Reference Obligations, any principal that may be forgiven with respect to a Reference Obligation will be treated as a negative adjustment in the UPB of such Reference Obligation pursuant to clause (d) above.

"**StoneX**" means StoneX Financial Inc.

"**Subordinate Percentage**" with respect to any Payment Date, means the percentage equal to 100% minus the Senior Percentage for such Payment Date.

"**Subordinate Reduction Amount**" with respect to any Payment Date, means the sum of the Stated Principal and Recovery Principal for such Payment Date, less the Senior Reduction Amount.

"**Supplemental Information Documents**" means (i) with respect to each Reference Obligation (other than any SB Portfolio Reference Obligation), the related Underlying Offering Documents and (ii) with respect to each Reference Obligation (including any SB Portfolio Reference Obligation), certain pool or mortgage loan-level information reported and furnished to us by the sellers and servicers of such Reference Obligation (x) in connection with our acquisition of such Reference Obligation, (y) through subsequent data revisions or (z) in monthly servicing updates.

"**Supplemental Senior Increase Amount**" with respect to each Payment Date, means an amount equal to the Supplemental Subordinate Reduction Amount for such Payment Date.

"**Supplemental Subordinate Reduction Amount**" with respect to each Payment Date, means the UPB of the Reference Obligations at the end of the related Reporting Period multiplied by the excess, if any, of (i) the Offered Reference Tranche Percentage for such Payment Date over (ii) 5.00%.

"**Tax Opinion**" means an opinion, subject to customary assumptions, qualifications and exclusions, of nationally recognized U.S. federal income tax counsel to the effect that such amendment will not result in Holders recognizing income, gain or loss for U.S. federal income tax purposes.

"**Termination Date**" means the earlier to occur of:

(a) the Scheduled Termination Date; and

(b) the Early Termination Date.

"**Terms and Conditions**" means, collectively, the Terms and Conditions Governing Use of Euroclear and the related Operating Procedures of Euroclear and applicable Belgian law.

"**Tranche Write-down Amount**" with respect to each Payment Date, means the excess, if any, of the Principal Loss Amount for such Payment Date over the Principal Recovery Amount for such Payment Date.

"**Tranche Write-up Amount**" with respect to each Payment Date, means the excess, if any, of the Principal Recovery Amount for such Payment Date over the Principal Loss Amount for such Payment Date.

"**Transaction**" means the transactions consummated pursuant to the Basic Documents.

"**Transaction Party**" means each of the Sponsor, the Administrator, the Trust, the Owner Trustee, each Initial Purchaser, the Indenture Trustee, the Account Bank, the Custodian, the Investment Manager and the successors, assigns and Affiliates of any of them.

"**Transfer Amount**" with respect to each Payment Date, means an amount equal to the excess, if any, of the aggregate Interest Payment Amount for such Payment Date over the Index Component for such Payment Date.

"**Treasury**" means the United States Department of the Treasury.

"**Trust**" means Freddie Mac MSCR Trust MN13, a Delaware statutory trust.

"**Trust Agreement**" means the trust agreement, dated as of January 23, 2026, as amended and restated by that certain Amended and Restated Trust Agreement dated as of the Closing Date, each between the Sponsor and the Owner Trustee, as the same may be amended, supplemented or modified from time to time.

"**Trust Assets**" means all right, title and interest of the Trust in, to and under, whether now owned or existing, or hereafter acquired or arising, (a) the Basic Documents, (b) the Distribution Account and any amounts from time to time on deposit therein, (c) the Custodian Account and any amounts from time to time on deposit therein, (d) all Eligible Investments and all income realized from the investment thereof, (e) all accounts, general intangibles, chattel paper, instruments, documents, goods, money, investment property, deposit accounts, letters of credit and letter-of-credit rights, consisting of, arising from, or relating to, any of the foregoing, and (f) all proceeds, accessions, profits, income, benefits, substitutions and replacements, whether voluntary or involuntary, of and to any of the property of the Trust.

"**UCC**" means the Uniform Commercial Code as in effect in the State of New York from time to time.

"**UK**" means the United Kingdom.

"UK CRR" means Regulation (EU) No 575/2013 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 and as amended.

"**UK Due Diligence Requirements**" means, collectively, the diligence requirements under:

(a) regulations 32B, 32C and 32D of the UK Securitization Regulations;

(b) UK SECN 4; and

(c) Article 5 of Chapter 2 of the UK PRASR, Chapter 5 of the UK PRASR (including its Annexes) and Chapter 6 of the UK PRASR (including its Annexes)

or, in each case, any replacement provision included in the UK Securitization Framework from time to time.

"**UK Institutional Investor**" means an institutional investor as defined in the UK Securitization Framework.

"**UK PRASR**" means the Securitisation Part of the Rulebook of published policy of the Prudential Regulation Authority of the Bank of England.

"**UK Retention Requirement**" means the requirement that the originator, sponsor or original lender of the securitization (i) retains on an ongoing basis a material net economic interest which, in any event, shall not be less than 5%, determined in accordance with UK SECN 5, and (ii) discloses the risk retention to UK Institutional Investors.

"UK SECN" means the securitization sourcebook of the FCA Handbook.

"**UK Securitization Framework**" means, collectively:

(a) the UK Securitization Regulations;

(b) UK SECN; and

(c) the UK PRASR

together with the relevant provisions of FSMA, and, in each case, as amended, varied or substituted from time to time.

"**UK Securitization Regulations**" means the Securitization Regulations 2024 (SI 2024/102) of the UK.

"**UK Transparency Requirements**" means the disclosure requirements under (a) chapters 6, 11 (including its Annexes) and 12 (including its Annexes) of the securitization sourcebook of the FCA Handbook and (b) Article 7 of Chapter 2 of the UK PRASR, Chapter 5 of the UK PRASR (including its Annexes) and Chapter 6 of the UK PRASR (including its Annexes), or, in each case, any replacement provision included in the UK Securitization Framework from time to time.

"**Unadjusted Benchmark Replacement**" means the Benchmark Replacement excluding the Benchmark Replacement Adjustment.

"**Underlying Offering Document**" means (i), with respect to any Multi PC Reference Obligation, an offering document relating to the related Multi PC, (ii) with respect to any Series K Reference Obligation, an offering document relating to the related Series K SPCs and (iii) with respect to any SB Securitization Reference Obligation, an offering document relating to the related SB Certificates.

"**Underwritten LTV**" means, with respect to any Reference Obligation, the loan-to-value ratio, expressed as a percentage, obtained by dividing (a) the Reference Obligation Balance at origination by (b) the value of the mortgaged property, as defined in the Guide, at origination.

"**United States**" and "**U.S.**" mean the United States of America, including the states thereof and the District of Columbia.

"**Unrated Notes**" means the Notes that are not Rated Notes.

"**UPB**" with respect to any Reference Obligation or mortgage loan, means the unpaid principal balance of such Reference Obligation or mortgage loan.

"**U.S. Bank**" means, collectively, U.S. Bank N.A. and U.S. Bank Trust Co.

"**U.S. Bank N.A.**" means U.S. Bank National Association.

"**U.S. Bank Trust Co.**" means U.S. Bank Trust Company, National Association.

"**U.S. Beneficial Owner**" means a U.S. Person that beneficially owns a Note.

"**U.S. Government Securities Business Day**" means any day except for a Saturday, a Sunday or a day on which the Securities Industry and Financial Markets Association recommends that the fixed income departments of its members be closed for the entire day for purposes of trading in U.S. government securities.

"**U.S. Person**" means:

(a) an individual who, for U.S. federal income tax purposes, is a citizen or resident of the United States;

(b) a corporation or partnership (or other business entity treated as a corporation or partnership for U.S. federal income tax purposes) created or organized in or under the laws of the United States, any state thereof, or the District of Columbia;

(c) an estate the income of which is subject to U.S. federal income taxation regardless of its source; or

(d) a trust if a court within the United States is able to exercise primary supervision over the administration of the trust and one or more U.S. persons have the authority to control all substantial decisions of the trust. Certain trusts in existence on or before August 20, 1996 that were treated as U.S. persons under the law in effect on such date but fail to qualify as U.S. persons under current law may elect to continue to be treated as U.S. persons to the extent prescribed in the applicable Regulations.

"**Volcker Rule**" means Section 619 (12 U.S.C. § 1851) of the Dodd-Frank Act.

"**WAL**" or "**Weighted Average Life**" with respect to any Class of Notes, means the average amount of time that will elapse from the date of issuance of such Class of Notes until its balance is reduced to zero.

"**Warrant**" means a warrant to purchase, for a nominal price, shares of our common stock equal to 79.9% of the total number of shares of our common stock outstanding on a fully diluted basis at the time the warrant is exercised.

"**Weighted Average Life Tables**" means the tables set forth in "*Prepayment and Yield Considerations — Weighted Average Lives of the Notes — Weighted Average Life Tables*."

"**Wells Fargo Securities**" means Wells Fargo Securities, LLC.

"**WTNA**" means Wilmington Trust, National Association.

"**Write-up Excess**" with respect to any Payment Date, means the amount by which the Tranche Write-up Amount on such Payment Date exceeds the Tranche Write-up Amount allocated on such Payment Date described under "*Description of the Notes — Hypothetical Structure and Calculations with respect to the Reference Tranches — Allocation of Tranche Write-up Amounts*."

"**Yield Tables**" means the tables set forth in "*Prepayment and Yield Considerations — Yield Considerations with respect to the Notes — Yield Tables*."

Appendix A

The Reference Obligations

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Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
1	Seven Springs Apartments	Berkadia Commercial Mortgage LLC	1 Seven Springs Lane	Burlington	MA	01803	Middlesex	Boston-Cambridge-Newton, MA-NH	Multifamily	Garden
2	Venue At Lockwood	Berkadia Commercial Mortgage LLC	5385 30th Street East	Bradenton	FL	34203	Manatee	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
3	Cedar Forest Apartments	Berkadia Commercial Mortgage LLC	12835 Cedar Forest Drive	Tampa	FL	33625	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
4	Cambridge Cove Apartment Homes	Berkadia Commercial Mortgage LLC	1700 Cambridge Cove Pass	Lakeland	FL	33810	Polk	Lakeland-Winter Haven, FL	Multifamily	Garden
5	Enclave On Woodbridge Apartment Homes	Berkadia Commercial Mortgage LLC	95150 Woodbridge Parkway	Fernandina Beach	FL	32034	Nassau	Jacksonville, FL	Multifamily	Garden
6	Preserve On 51st Apartment Homes	Berkadia Commercial Mortgage LLC	4880 51st Street West	Bradenton	FL	34210	Manatee	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
7	Rose Harbor Apartments	Berkadia Commercial Mortgage LLC	11927 Rose Harbor Drive	Tampa	FL	33625	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
8	Charleston Place Apartments	Berkadia Commercial Mortgage LLC	1971 Nova Road	Holly Hill	FL	32117	Volusia	Deltona-Daytona Beach-Ormond Beach, FL	Multifamily	Garden
9	Nantucket Bay Apartments	Berkadia Commercial Mortgage LLC	11800 Sophia Drive	Temple Terrace	FL	33637	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
10	The Club At Sugar Mill	Berkadia Commercial Mortgage LLC	3635 Caramel Avenue	Port Orange	FL	32129	Volusia	Deltona-Daytona Beach-Ormond Beach, FL	Multifamily	Garden
11	The Villas At Newport Landing	Berkadia Commercial Mortgage LLC	6240 Americas Cup Avenue	Tampa	FL	33625	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
12	Brookwood Forest Apartments	Berkadia Commercial Mortgage LLC	1250 Brookwood Forest Boulevard	Jacksonville	FL	32225	Duval	Jacksonville, FL	Multifamily	Garden
13	Williams Landing Apartments	Berkadia Commercial Mortgage LLC	3730 Williams Landing Circle	Tampa	FL	33610	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
14	Savannah Cove Apartments	Berkadia Commercial Mortgage LLC	1124 Lauren Lane	Tarpon Springs	FL	34689	Pinellas	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
15	Nantucket Cove Apartments	Berkadia Commercial Mortgage LLC	400 Cape Cod Loop	Spring Hill	FL	34607	Hernando	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
16	Kathleen Pointe Apartment Homes	Berkadia Commercial Mortgage LLC	1810 Grand Bay Circle	Lakeland	FL	33810	Polk	Lakeland-Winter Haven, FL	Multifamily	Garden
17	Williams Landing Villas	Berkadia Commercial Mortgage LLC	3730 Williams Landing Circle	Tampa	FL	33610	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
18	Crystal Towers & Crystal Flats	NewPoint Real Estate Capital LLC	1600 South Eads Street And 505 18th Street South	Arlington	VA	22202	Arlington	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	High Rise
19	Park Place I	JPMorgan Chase Bank, N.A.	3395 Michelson Drive	Irvine	CA	92612	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Mid Rise
20	AMLI Midtown Miami	Grandbridge Real Estate Capital LLC	3000 Northeast 2nd Avenue	Miami	FL	33137	Miami-Dade	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	High Rise
21	Anagram Nomad	Wells Fargo Bank, National Association	10 East 29th Street	New York	NY	10016	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	High Rise
22	Park Kiely Apartments	JLL Real Estate Capital, LLC	355 Kiely Boulevard	San Jose	CA	95129	Santa Clara	San Jose-Sunnyvale-Santa Clara, CA	Multifamily	Garden
23	Commons At White Marsh	Arbor Agency Lending, LLC	9901 Langs Road	Middle River	MD	21220	Baltimore	Baltimore-Columbia-Towson, MD	Multifamily	Garden
24	Icon Las Olas	Grandbridge Real Estate Capital LLC	500 East Las Olas Boulevard	Fort Lauderdale	FL	33301	Broward	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	High Rise
25	The Gramercy	Newpoint Real Estate Capital LLC	550 14th Road South	Arlington	VA	22202	Arlington	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	High Rise
26	Kitt At Warner Center	Berkeley Point Capital LLC, d/b/a Newmark	21200 Kittridge Street	Los Angeles	CA	91303	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
27	River View Apartments Phase 5 And 6	PNC Bank, National Association	250 Brandon Street	San Jose	CA	95134	Santa Clara	San Jose-Sunnyvale-Santa Clara, CA	Multifamily	Mid Rise
28	Alden Park Apartments	CBRE Capital Markets, Inc.	5500 Wissahickon Avenue	Philadelphia	PA	19144	Philadelphia	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	High Rise
29	Icon At Dulles	NewPoint Real Estate Capital LLC	2341 Dulles Station Boulevard	Herndon	VA	20171	Fairfax	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
30	The Addison	Capital One, National Association	700 Lower State Road	North Wales	PA	19454	Montgomery	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
31	Sterling Pointe	JLL Real Estate Capital, LLC	14300 Southwest Teal Boulevard	Beaverton	OR	97008	Washington	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
32	AVA Noma	Capital One, National Association	55 M Street Northeast	Washington	DC	20002	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	High Rise
33	WestEnd 25	Berkadia Commercial Mortgage LLC	1255 25th Street Northwest	Washington	DC	20037	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
34	Acclaim At Carriage Hill	Arbor Agency Lending, LLC	7050 Coachman Lane	Richmond	VA	23228	Henrico	Richmond, VA	Multifamily	Age Restricted
35	Park Regency Club	NewPoint Real Estate Capital LLC	10000 Imperial Highway	Downey	CA	90242	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
36	The Atlantic Palms At Tradition	Wells Fargo Bank, National Association	11349 Southwest Discovery Way	Port Saint Lucie	FL	34987	Saint Lucie	Port St. Lucie, FL	Multifamily	Garden
37	The Northern I & II	Berkadia Commercial Mortgage LLC	38-38 32nd Street	Long Island City	NY	11101	Queens	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
38	IMT Cornerstar Ranch	Walker & Dunlop, LLC	16363 East Fremont Avenue	Aurora	CO	80016	Arapahoe	Denver-Aurora-Lakewood, CO	Multifamily	Garden
39	Chase Knolls	Berkadia Commercial Mortgage LLC	13401 Riverside Drive	Sherman Oaks	CA	91423	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
40	LC Dublin	Bellwether Enterprise Real Estate Capital, LLC	5730 Silver Falls Street	Dublin	OH	43016	Franklin	Columbus, OH	Multifamily	Garden
41	Bridgewater Apartments	NewPoint Real Estate Capital LLC	1500 Ridge Brook Trail	Duluth	GA	30096	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	Berkadia Commercial Mortgage LLC	3 Russell Slade Boulevard	Coralville	IA	52241	Johnson	Iowa City, IA	Multifamily	Assisted Living
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	Berkadia Commercial Mortgage LLC	850 West Norvell Bryant Highway	Hernando	FL	34442	Citrus	Homosassa Springs, FL	Multifamily	Assisted Living
44	Hudson At East And Eight At East Apartments	Berkeley Point Capital LLC, d/b/a Newmark	3200 Innovation Walk Loop	Orlando	FL	32828	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
45	Montane	JLL Real Estate Capital, LLC	18301 Cottonwood Drive	Parker	CO	80134	Douglas	Denver-Aurora-Lakewood, CO	Multifamily	Garden
46	The Batley	CBRE Capital Markets, Inc.	1270 4th Street Northeast	Washington	DC	20002	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
47	Liberty Creek Apartment Homes	KeyBank National Association	13100 East Kansas Drive	Aurora	CO	80012	Arapahoe	Denver-Aurora-Lakewood, CO	Multifamily	Garden
48	Element Deer Valley	CBRE Capital Markets, Inc.	19940 North 23rd Avenue	Phoenix	AZ	85027	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
49	Surf City Beach Cottages	Arbor Agency Lending, LLC	80 Huntington Street	Huntington Beach	CA	92648	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Manufactured Housing Community
50	Maison's Landing	Berkadia Commercial Mortgage LLC	4341 Riverboat Road	Taylorsville	UT	84123	Salt Lake	Salt Lake City, UT	Multifamily	Garden
51	365 Nicollet	CBRE Capital Markets, Inc.	365 Nicollet Mall	Minneapolis	MN	55401	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	High Rise
52	Estates At Park Avenue	Greystone Servicing Company LLC	2801 Biltmore Park Drive	Orlando	FL	32835	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
53	Mondrian Lake Eola	Berkadia Commercial Mortgage LLC	125 East Pine Street	Orlando	FL	32801	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	High Rise
54	Montclair At Partridge Creek	Berkadia Commercial Mortgage LLC	17721 Montage	Clinton Township	MI	48038	Macomb	Detroit-Warren-Dearborn, MI	Multifamily	Garden
55	Avana Cliffside	CBRE Capital Markets, Inc.	500 Broadway	Malden	MA	02148	Middlesex	Boston-Cambridge-Newton, MA-NH	Multifamily	Mid Rise
56	Cortland At The Hammocks Phase II	Walker & Dunlop, LLC	15000 Southwest 104th Street	Miami	FL	33196	Miami-Dade	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Garden
57	Citra At Windermere	NorthMarq Capital, LLC	11353 Citra Circle	Windermere	FL	34786	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
58	Hickory Mill And Larkspur	NewPoint Real Estate Capital LLC	Various	Hilliard	OH	43026	Franklin	Columbus, OH	Multifamily	Garden
	Hickory Mill		2767 Hickory Mill Drive	Hilliard	OH	43026	Franklin		Multifamily	Garden
	Larkspur		5350 Jasmine Lane	Hilliard	OH	43026	Franklin		Multifamily	Garden
59	Suffolk Grove And Willowood	NewPoint Real Estate Capital LLC	Various	Grove City	OH	43123	Franklin	Columbus, OH	Multifamily	Garden
	Suffolk Grove		2288 Suffolk Lane	Grove City	OH	43123	Franklin		Multifamily	Garden
	Willowood		3466 Willowood Place	Grove City	OH	43123	Franklin		Multifamily	Garden
60	Dartmouth Place And Millburn	NewPoint Real Estate Capital LLC	Various	Various	OH	Various	Various	Akron, OH	Multifamily	Various
	Dartmouth Place		705 South Lincoln Street	Kent	OH	44240	Portage		Multifamily	Student
	Millburn		4392 Millburn Avenue	Stow	OH	44224	Summit		Multifamily	Garden
61	Meldon Place And Timbercreek	NewPoint Real Estate Capital LLC	Various	Toledo	OH	Various	Lucas	Toledo, OH	Multifamily	Garden
	Meldon Place		1736 Brownstone Boulevard	Toledo	OH	43614	Lucas		Multifamily	Garden
	Timbercreek		2140 Timbercreek Drive	Toledo	OH	43615	Lucas		Multifamily	Garden
62	Woodlands (OH)	NewPoint Real Estate Capital LLC	5354 Deerbrook Lane	Columbus	OH	43213	Franklin	Columbus, OH	Multifamily	Garden
63	Annhurst (OH)	NewPoint Real Estate Capital LLC	4957 Clancy Court	Gahanna	OH	43230	Franklin	Columbus, OH	Multifamily	Garden
64	Ashgrove	NewPoint Real Estate Capital LLC	15010 Ashgrove Drive	Sterling Heights	MI	48313	Macomb	Detroit-Warren-Dearborn, MI	Multifamily	Garden
65	Slate Run (OH)	NewPoint Real Estate Capital LLC	248 Heincke Road	Miamisburg	OH	45342	Montgomery	Dayton-Kettering, OH	Multifamily	Garden
66	Latitudes Apartments	Berkeley Point Capital LLC, d/b/a Newmark	1701 Chase Pointe Circle	Virginia Beach	VA	23454	Virginia Beach	Virginia Beach-Norfolk-Newport News, VA-NC	Multifamily	Garden
67	Lakes Of Schaumburg	PGIM Real Estate Agency Financing, LLC	801 Belinder Lane	Schaumburg	IL	60173	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
68	Eton At Warner Center	JLL Real Estate Capital, LLC	6701 Eton Avenue	Woodland Hills	CA	91303	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Mid Rise
69	Town Laurel Crossing	Walker & Dunlop, LLC	1520 Laurel Crossing Parkway Northeast	Buford	GA	30519	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
70	Canyon Club Apartments	Bellwether Enterprise Real Estate Capital, LLC	420 Activity Way	Oceanside	CA	92058	San Diego	San Diego-Chula Vista-Carlsbad, CA	Multifamily	Garden
71	Piero II	Walker & Dunlop, LLC	609 Saint Paul Avenue	Los Angeles	CA	90017	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Mid Rise
72	Manor Barrett	Walker & Dunlop, LLC	2650 Cobb Place Lane Northwest	Kennesaw	GA	30144	Cobb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Mid Rise
73	The Point At Ridgeline	JPMorgan Chase Bank, N.A.	13280 Woodland Park Road	Herndon	VA	20171	Fairfax	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
74	LINQ Apartments	M&T Realty Capital Corporation	1700 Newbury Park Drive	San Jose	CA	95133	Santa Clara	San Jose-Sunnyvale-Santa Clara, CA	Multifamily	Mid Rise

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Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
75	Gateway Plaza TEL	JLL Real Estate Capital, LLC	400 West 9th Street	Cincinnati	OH	45203	Hamilton	Cincinnati, OH-KY-IN	Multifamily	High Rise
76	Gateway Plaza Taxable Tail	JLL Real Estate Capital, LLC	400 West 9th Street	Cincinnati	OH	45203	Hamilton	Cincinnati, OH-KY-IN	Multifamily	High Rise
77	Astor On Third	Berkadia Commercial Mortgage LLC	2-24 26th Avenue	Astoria	NY	11102	Queens	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
78	Lazo	JLL Real Estate Capital, LLC	875 West Pecos Road	Chandler	AZ	85225	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
79	IMT Gallery 421	Walker & Dunlop, LLC	421 West Broadway	Long Beach	CA	90802	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Mid Rise
80	Avana At The Moors	Walker & Dunlop, LLC	6200 Northwest 173rd Street	Hialeah	FL	33015	Miami-Dade	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Garden
81	Misty Ridge Apartments	Berkadia Commercial Mortgage LLC	1989 Delaware Drive	Woodbridge	VA	22191	Prince William	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
82	The Bayshore On Hilton Head Island	Berkeley Point Capital LLC, d/b/a Newmark	421 Squire Pope Road	Hilton Head Island	SC	29926	Beaufort	Hilton Head Island-Bluffton, SC	Multifamily	Independent Living
83	Windscape Village	JLL Real Estate Capital, LLC	1300 North L Street	Lompoc	CA	93436	Santa Barbara	Santa Maria-Santa Barbara, CA	Multifamily	Garden
84	Seasons At Plainfield	Walker & Dunlop, LLC	13915 South Autumn Way	Plainfield	IL	60544	Will	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
85	Epic At Gateway Centre	Grandbridge Real Estate Capital LLC	3115 Grand Avenue	Pinellas Park	FL	33782	Pinellas	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
86	The Pines Of Cloverlane	Walker & Dunlop, LLC	4907 Cloverlane Drive	Ypsilanti	MI	48197	Washtenaw	Ann Arbor, MI	Multifamily	Garden
87	Grammercy Apartment Homes	KeyBank National Association	17425 120th Lane Southeast	Renton	WA	98058	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
88	Hamptons Of Cloverlane	Walker & Dunlop, LLC	4685 Hunt Club Drive	Ypsilanti	MI	48197	Washtenaw	Ann Arbor, MI	Multifamily	Garden
89	Summit Station	JLL Real Estate Capital, LLC	3925 Satellite Boulevard	Duluth	GA	30096	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
90	The Laurel	JLL Real Estate Capital, LLC	800 West Willis Road	Chandler	AZ	85286	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
91	Tuller Flats Apartments	Lument Real Estate Capital, LLC	4272 McCune Avenue	Dublin	OH	43017	Franklin	Columbus, OH	Multifamily	Garden
92	Aura Colliers Hill	JLL Real Estate Capital, LLC	1300 Colliers Parkway	Erie	CO	80516	Weld	Greeley, CO	Multifamily	Garden
93	La Valencia Apartment Homes	Walker & Dunlop, LLC	350 Budd Avenue	Campbell	CA	95008	Santa Clara	San Jose-Sunnyvale-Santa Clara, CA	Multifamily	Garden
94	Modera Skylar	JLL Real Estate Capital, LLC	1444 Northwest 14th Avenue	Miami	FL	33125	Miami-Dade	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	High Rise
95	Kinstead McKinney	Citibank, N.A.	5701 McKinney Place Drive	McKinney	TX	75070	Collin	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
96	Venue Live Oak	Wells Fargo Bank, National Association	2509 Cattlemen Road	Sarasota	FL	34232	Sarasota	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
97	Cortland Sugarloaf	Berkeley Point Capital LLC, d/b/a Newmark	5375 Sugarloaf Parkway	Lawrenceville	GA	30043	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
98	Hyland Hills	JLL Real Estate Capital, LLC	275 Oakville Drive	Pittsburgh	PA	15220	Allegheny	Pittsburgh, PA	Multifamily	Garden
99	Avalon At Gallery Place	Capital One, National Association	770 5th Street Northwest	Washington	DC	20001	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
100	Aura Delray Beach	Berkadia Commercial Mortgage LLC	2095 West Atlantic Avenue	Delray Beach	FL	33445	Palm Beach	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Mid Rise
101	The Point At Merrimack River	JPMorgan Chase Bank, N.A.	30 Shattuck Road	Andover	MA	01810	Essex	Boston-Cambridge-Newton, MA-NH	Multifamily	Garden
102	Overlook At Magnolia	JLL Real Estate Capital, LLC	3520 27th Place West	Seattle	WA	98199	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Mid Rise
103	The Wyatt	NorthMarq Capital, LLC	7017 South Buffalo Drive	Las Vegas	NV	89113	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
104	Fox Run Apartments	M&T Realty Capital Corporation	7650 Goddard Street	Shawnee	KS	66214	Johnson	Kansas City, MO-KS	Multifamily	Garden
105	EVSB Portfolio	JLL Real Estate Capital, LLC	Various	New York	NY	10003	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
106	Hershey Heights	Berkadia Commercial Mortgage LLC	2151 Gramercy Place	Hummelstown	PA	17036	Dauphin	Harrisburg-Carlisle, PA	Multifamily	Garden
107	Vibe Apartments	KeyBank National Association	25220 109th Place Southeast	Kent	WA	98030	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
108	ARIUM Altamonte Springs	Wells Fargo Bank, National Association	520 Terraceview Cove	Altamonte Springs	FL	32714	Seminole	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
109	Vinoy At St Johns	Walker & Dunlop, LLC	12310 Seacrest Lane	Jacksonville	FL	32224	Duval	Jacksonville, FL	Multifamily	Garden
110	Zone	JLL Real Estate Capital, LLC	7455 North 95th Avenue	Glendale	AZ	85305	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
111	Harper's Station Of Gainesville	M&T Realty Capital Corporation	15951 Loves Mill Lane	Gainesville	VA	20155	Prince William	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Independent Living
112	First Colonial Inn	PNC Bank, National Association	845 First Colonial Road	Virginia Beach	VA	23451	Virginia Beach	Virginia Beach-Norfolk-Newport News, VA-NC	Multifamily	Independent Living
113	Sole At Casselberry	CBRE Capital Markets, Inc.	3851 Grandpine Way	Casselberry	FL	32707	Seminole	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
114	Rosebud MHC	Berkadia Commercial Mortgage LLC	8800 South Harlem Avenue	Bridgeview	IL	60455	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Manufactured Housing Community
115	Arbor Ridge Apartment Homes	CBRE Capital Markets, Inc.	9204 Appleford Circle	Owings Mills	MD	21117	Baltimore	Baltimore-Columbia-Towson, MD	Multifamily	Garden
116	Canyon Villa Apartment Homes	NorthMarq Capital, LLC	601 Telegraph Canyon Road	Chula Vista	CA	91910	San Diego	San Diego-Chula Vista-Carlsbad, CA	Multifamily	Garden
117	Skyline	Berkeley Point Capital LLC, d/b/a Newmark	8849 Pearl Street	Thornton	CO	80229	Adams	Denver-Aurora-Lakewood, CO	Multifamily	Garden
118	ICON	JLL Real Estate Capital, LLC	1616 Walnut Street	Philadelphia	PA	19103	Philadelphia	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	High Rise
119	The Encore Apartment Homes	Capital One, National Association	3916 Northwest 164th Street	Oklahoma City	OK	73013	Oklahoma	Oklahoma City, OK	Multifamily	Garden
120	The Elms At Oakton	Wells Fargo Bank, National Association	3223 Arrowhead Circle	Fairfax	VA	22030	Fairfax	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
121	The Point At Royal Palm Beach	JPMorgan Chase Bank, N.A.	570 Christina Drive	Royal Palm Beach	FL	33414	Palm Beach	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Garden
122	Ashford Santa Ana	Berkadia Commercial Mortgage LLC	3400 Woodchase Drive	Houston	TX	77042	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
123	The Crest At Altamonte Luxury Apartments	CBRE Capital Markets, Inc.	599 Calibre Crest Parkway	Altamonte Springs	FL	32714	Seminole	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
124	The District At Vinings Apartment Homes	Berkadia Commercial Mortgage LLC	2800 Paces Ferry Road Southeast	Atlanta	GA	30339	Cobb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
125	The Museum Tower	JLL Real Estate Capital, LLC	4899 Montrose Boulevard	Houston	TX	77006	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	High Rise
126	Storehouse Lofts	NorthMarq Capital, LLC	2350 Saratoga Street	Alameda	CA	94501	Alameda	San Francisco-Oakland-Berkeley, CA	Multifamily	Garden
127	Cyan Southcreek	Wells Fargo Bank, National Association	13220 Foster Street	Overland Park	KS	66213	Johnson	Kansas City, MO-KS	Multifamily	Garden
128	Grand Villas At Cinco Ranch	NorthMarq Capital, LLC	1550 Katy Gap Road	Katy	TX	77494	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
129	Iron Rock Ranch	Berkadia Commercial Mortgage LLC	1215 West Slaughter Lane	Austin	TX	78748	Travis	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
130	The Elms At Kingstowne	Wells Fargo Bank, National Association	6008 Rock Cliff Lane	Alexandria	VA	22315	Fairfax	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
131	Gateway At Malden Center	CBRE Capital Markets, Inc.	14 Summer Street	Malden	MA	02148	Middlesex	Boston-Cambridge-Newton, MA-NH	Multifamily	High Rise
132	San Marino	Walker & Dunlop, LLC	600 West Grove Parkway	Tempe	AZ	85283	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
133	Parc At Roxbury	Arbor Agency Lending, LLC	400 Cardinal Court	Ledgewood	NJ	07852	Morris	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
134	Fox Valley Villages	Berkeley Point Capital LLC, d/b/a Newmark	710 South Eola Road	Aurora	IL	60504	DuPage	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
135	Townhomes At Easton Park	Berkeley Point Capital LLC, d/b/a Newmark	4187 Beechwold Drive	Columbus	OH	43224	Franklin	Columbus, OH	Multifamily	Townhome
136	The Heights At Shadowood	CBRE Capital Markets, Inc.	2180 Shadowood Parkway	Atlanta	GA	30339	Cobb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Mid Rise
137	Lakehaus	CBRE Capital Markets, Inc.	3100 Lake Street West	Minneapolis	MN	55416	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Mid Rise
138	Knob Creek	CBRE Capital Markets, Inc.	1185 West Mountain View Road	Johnson City	TN	37604	Washington	Johnson City, TN	Multifamily	Garden
139	Blackhawk Apartments	PGIM Real Estate Agency Financing, LLC	926 Congdon Avenue	Elgin	IL	60120	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
140	Eden Ruby Lake	PGIM Real Estate Agency Financing, LLC	9950 Elan Circle	Orlando	FL	32836	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
141	River House Apartment Homes	NorthMarq Capital, LLC	2111 West 17th Street	Santa Ana	CA	92706	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
142	Runaway Bay Apartments	Walker & Dunlop, LLC	1480 Runaway Bay Drive	Columbus	OH	43204	Franklin	Columbus, OH	Multifamily	Garden
143	Prose Eastgate	Arbor Agency Lending, LLC	255 Williamsburg Parkway	Fate	TX	75189	Rockwall	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
144	Chesapeake Pointe	JLL Real Estate Capital, LLC	6617 Bickford Lane	Portsmouth	VA	23703	Portsmouth City	Virginia Beach-Norfolk-Newport News, VA-NC	Multifamily	Garden
145	Green Valley Apartments & Parktowne Townhomes	Berkadia Commercial Mortgage LLC	333 Greentree Drive	East Stroudsburg	PA	18301	Monroe	East Stroudsburg, PA	Multifamily	Garden
146	BayVue Apartment Homes	Berkeley Point Capital LLC, d/b/a Newmark	5902 Memorial Highway	Tampa	FL	33615	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
147	Lakeview Terrace Apartments	CBRE Capital Markets, Inc.	251 South Olds Boulevard	Fairless Hills	PA	19030	Bucks	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
148	Eagle Creek Apartments	Walker & Dunlop, LLC	1130 South Williams Street	Westmont	IL	60559	DuPage	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
149	Enclave At Waterways	Walker & Dunlop, LLC	4359 Southwest 10th Place	Deerfield Beach	FL	33442	Broward	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Garden
150	The Jade At Avondale	Greystone Servicing Company LLC	2740 East College Avenue	Decatur	GA	30030	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Mid Rise
151	Lenox Reserve Apartments	JLL Real Estate Capital, LLC	23403 Kingsland Boulevard	Katy	TX	77494	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
152	Tapestry At The Realm	M&T Realty Capital Corporation	2901 Lady Bettye Drive	Lewisville	TX	75056	Denton	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
153	The Napier	Walker & Dunlop, LLC	2351 North Williamson Boulevard	Daytona Beach	FL	32117	Volusia	Deltona-Daytona Beach-Ormond Beach, FL	Multifamily	Garden
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	NewPoint Real Estate Capital LLC	Various	Various	FL	Various	Duval	Jacksonville, FL	Multifamily	Garden
	Driftwood		91 West 11th Street	Atlantic Beach	FL	32233	Duval		Multifamily	Garden
	Heron Pointe		2553 State Road A1A North	Jacksonville	FL	32233	Duval		Multifamily	Garden
	Manchester		2900 Coronet Lane	Jacksonville	FL	32207	Duval		Multifamily	Garden
	Shadow Bay		8833 Old Kings Road South	Jacksonville	FL	32257	Duval		Multifamily	Garden

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Appendix A

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
155	High Points, Miguel Place And Ranchside	NewPoint Real Estate Capital LLC	Various	Various	FL	Various	Pasco	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
	High Points		6611 Trichel Lane	New Port Richey	FL	34653	Pasco		Multifamily	Garden
	Miguel Place		8940 Miguel Place	Port Richey	FL	34668	Pasco		Multifamily	Garden
	Ranchside		2508 Ranchside Terrace	New Port Richey	FL	34655	Pasco		Multifamily	Garden
156	Capital Ridge And Indian Ridge	NewPoint Real Estate Capital LLC	Various	Tallahassee	FL	32308	Leon	Tallahassee, FL	Multifamily	Garden
	Capital Ridge		3255 Capital Circle Northeast	Tallahassee	FL	32308	Leon		Multifamily	Garden
	Indian Ridge		2922 Miccosukee Road	Tallahassee	FL	32308	Leon		Multifamily	Garden
157	Terrace Gardens	Citibank, N.A.	195 Steuben Street	Staten Island	NY	10304	Richmond	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
158	Waterbend Apartments	CBRE Capital Markets, Inc.	5880 3rd Street	San Francisco	CA	94124	San Francisco	San Francisco-Oakland-Berkeley, CA	Multifamily	Mid Rise
159	Caroline At Longhorn Quarry	PNC Bank, National Association	5206 Wurzbach Parkway	San Antonio	TX	78233	Bexar	San Antonio-New Braunfels, TX	Multifamily	Garden
160	The Lucie At Tradition	CBRE Capital Markets, Inc.	10550 Southwest Innovation Way	Port Saint Lucie	FL	34987	Saint Lucie	Port St. Lucie, FL	Multifamily	Garden
161	Yale West	Wells Fargo Bank, National Association	443 New York Avenue	Washington	DC	20001	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	High Rise
162	Residences At La Cantera	Walker & Dunlop, LLC	6215 Via La Cantera	San Antonio	TX	78256	Bexar	San Antonio-New Braunfels, TX	Multifamily	Garden
163	Flats At Stones Crossing	Greystone Servicing Company LLC	1490 Saint Clare Way	Greenwood	IN	46143	Johnson	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
164	Tides On Commerce	Berkadia Commercial Mortgage LLC	4249 North Commerce Street	North Las Vegas	NV	89032	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
165	Arbor Blvd At Canopy	CBRE Capital Markets, Inc.	2730 Welaunee Boulevard	Tallahassee	FL	32308	Leon	Tallahassee, FL	Multifamily	Garden
166	Aspen Heights Fayetteville	JLL Real Estate Capital, LLC	1101 South Beechwood Avenue	Fayetteville	AR	72701	Washington	Fayetteville-Springdale-Rogers, AR	Multifamily	Student
167	Bella Grace	Lument Real Estate Capital, LLC	2121 North Grace Boulevard	Chandler	AZ	85225	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
168	Parc At West Point	JLL Real Estate Capital, LLC	131 Church Road	North Wales	PA	19454	Montgomery	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
169	Gates At Citiplace	CBRE Capital Markets, Inc.	2500 Gates Circle	Baton Rouge	LA	70809	East Baton Rouge Parish	Baton Rouge, LA	Multifamily	Garden
170	Portola On Russell	JLL Real Estate Capital, LLC	9620 West Russell Road	Las Vegas	NV	89148	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
171	Morgan's Landing	Capital One, National Association	3300 Bay Area Boulevard	La Porte	TX	77571	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
172	Park At Palm Valley	JLL Real Estate Capital, LLC	6706 North Dysart Road	Glendale	AZ	85307	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
173	Boulders Lakeside	Capital One, National Association	1006 Boulder Lake Terrace	North Chesterfield	VA	23225	Chesterfield	Richmond, VA	Multifamily	Garden
174	Center Point Apartments	Merchants Capital Corp.	6710 North Hollow Run Place	Indianapolis	IN	46214	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
175	Brooks Landing	Capital One, National Association	3055 Floyd Avenue	Modesto	CA	95355	Stanislaus	Modesto, CA	Multifamily	Garden
176	Santana Ridge	Berkeley Point Capital LLC, d/b/a Newmark	1355 South Galena Street	Aurora	CO	80247	Arapahoe	Denver-Aurora-Lakewood, CO	Multifamily	Garden
177	Amber Chase	Berkeley Point Capital LLC, d/b/a Newmark	570 McDonough Parkway	McDonough	GA	30253	Henry	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
178	The Drake	JLL Real Estate Capital, LLC	1355 17th Street, Northwest	Washington	DC	20036	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
179	Abberly Crest Phase 2	PGIM Real Estate Agency Financing, LLC	46900 Abberly Crest Lane	Lexington Park	MD	20653	Saint Mary's	California-Lexington Park, MD	Multifamily	Garden
180	Reserve At Capital Center	Walker & Dunlop, LLC	3466 Data Drive	Rancho Cordova	CA	95670	Sacramento	Sacramento-Roseville-Folsom, CA	Multifamily	Garden
181	Abberly Crest Phase 1	PGIM Real Estate Agency Financing, LLC	46850 Abberly Crest Lane	Lexington Park	MD	20653	Saint Mary's	California-Lexington Park, MD	Multifamily	Garden
182	Raintree Apartments	Walker & Dunlop, LLC	175 North Locust Hill Drive	Lexington	KY	40509	Fayette	Lexington-Fayette, KY	Multifamily	Garden
183	Abberly Crossing	PGIM Real Estate Agency Financing, LLC	9698 Patriot Boulevard	Ladson	SC	29456	Dorchester	Charleston-North Charleston, SC	Multifamily	Garden
184	Zone Luxe	JLL Real Estate Capital, LLC	9450 West Cabela Drive	Glendale	AZ	85305	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
185	Meridian West Shore	CBRE Capital Markets, Inc.	2960 Meridian Way	Mechanicsburg	PA	17055	Cumberland	Harrisburg-Carlisle, PA	Multifamily	Garden
186	The Crest At Elm Tree	CBRE Capital Markets, Inc.	100 Crestwyck Circle	Mount Joy	PA	17552	Lancaster	Lancaster, PA	Multifamily	Garden
187	Amber Grove	Regions Bank	2050 Austell Road Southwest	Marietta	GA	30008	Cobb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
188	Tapestry At Turkey Creek	Walker & Dunlop, LLC	810 Tapestry Way	Knoxville	TN	37932	Knox	Knoxville, TN	Multifamily	Garden
189	The Tribute	CBRE Capital Markets, Inc.	1300 Tribute Center Drive	Raleigh	NC	27612	Wake	Raleigh-Cary, NC	Multifamily	Mid Rise
190	Corbin Crossing	Walker & Dunlop, LLC	6801 West 138th Terrace	Overland Park	KS	66223	Johnson	Kansas City, MO-KS	Multifamily	Garden
191	Preserve On Blue Road	Merchants Capital Corp.	502 Ginny Trace	Greenfield	IN	46140	Hancock	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
192	The Grant Apartments (fka Park South)	CBRE Capital Markets, Inc.	10102 8th Avenue South	Seattle	WA	98168	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
193	DREAM Lehigh Valley	Capital One, National Association	100 Dream Drive	Wind Gap	PA	18091	Northampton	Allentown-Bethlehem-Easton, PA-NJ	Multifamily	Garden
194	Volare At The Woodlands	CBRE Capital Markets, Inc.	3720 College Park Drive	The Woodlands	TX	77384	Montgomery	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
195	Renaissance At Carol Stream	Walker & Dunlop, LLC	201 Flame Drive	Carol Stream	IL	60188	Dupage	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
196	The Vista At Laguna Niguel	Walker & Dunlop, LLC	30122 Niguel Road	Laguna Niguel	CA	92677	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
197	The Lodges On English Station Road	NorthMarq Capital, LLC	14500 English Park Circle	Louisville	KY	40299	Jefferson	Louisville/Jefferson County, KY-IN	Multifamily	Garden
198	Waterford Bluffs	KeyBank National Association	2020 Lorain Avenue	Cleveland	OH	44113	Cuyahoga	Cleveland-Elyria, OH	Multifamily	Mid Rise
199	College Town At Coastal	M&T Realty Capital Corporation	2511 US 501 East	Conway	SC	29526	Horry	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	Multifamily	Student
200	Tapestry Park Apartment Homes	Walker & Dunlop, LLC	100 Town Center Drive	Garden City	GA	31405	Chatham	Savannah, GA	Multifamily	Garden
201	Chisholm Trace Apartments	KeyBank National Association	2051 Mayfield Parkway	Cleburne	TX	76033	Johnson	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
202	Resia Dallas West	Greystone Servicing Company LLC	5050 Keeneland Parkway	Dallas	TX	75211	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
203	Lake Taylor Pointe	PNC Bank, National Association	1060 Kempsville Road	Norfolk	VA	23502	Norfolk City	Virginia Beach-Norfolk-Newport News, VA-NC	Multifamily	Garden
204	West 10 Apartments	CBRE Capital Markets, Inc.	2614 West Tennessee Street	Tallahassee	FL	32304	Leon	Tallahassee, FL	Multifamily	Student
205	The Lofts At Reynolds Village	Walker & Dunlop, LLC	50 North Merrimon Avenue	Woodfin	NC	28804	Buncombe	Asheville, NC	Multifamily	Garden
206	Renaissance HDFC	CPC Mortgage Company LLC	130 Malcolm X Boulevard	New York	NY	10026	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Co-Op
207	The Atlantic At Tradition	Wells Fargo Bank, National Association	10297 Southwest Village Parkway	Port Saint Lucie	FL	34987	Saint Lucie	Port St. Lucie, FL	Multifamily	Garden
208	The Lookout	JLL Real Estate Capital, LLC	9330 Lookout Point	Dallas	TX	75231	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
209	Abberly Village	PGIM Real Estate Agency Financing, LLC	1000 Abberly Village Circle	West Columbia	SC	29169	Lexington	Columbia, SC	Multifamily	Garden
210	NEO Midtown Apartments	Capital One, National Association	14145 Noel Road	Dallas	TX	75254	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
211	Desert Vistas Apartments	Wells Fargo Bank, National Association	5225 East Charleston Boulevard	Las Vegas	NV	89142	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
212	Aspen Pointe	Berkadia Commercial Mortgage LLC	1300 Gran Crique Drive	Roswell	GA	30076	Fulton	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
213	Village At Haddonfield	CBRE Capital Markets, Inc.	126 Kent Road	Haddonfield	NJ	08033	Camden	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
214	Reed Creek	CBRE Capital Markets, Inc.	303 Wave Hill	Augusta	GA	30907	Columbia	Augusta-Richmond County, GA-SC	Multifamily	Garden
215	Latitude At Presidio	Walker & Dunlop, LLC	3440 Ranch Trails	Cedar Park	TX	78613	Williamson	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
216	Copper Springs Retirement Community	Berkadia Commercial Mortgage LLC	3303 East Gary Way	Gilbert	AZ	85234	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Independent Living
217	Green Mount Lakes	Berkadia Commercial Mortgage LLC	1200 Greenfield Place	O'Fallon	IL	62269	Saint Clair	St. Louis, MO-IL	Multifamily	Garden
218	Marabella On Pioneer	Wells Fargo Bank, National Association	602 West Pioneer Parkway	Grand Prairie	TX	75051	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
219	The View	JLL Real Estate Capital, LLC	3460 West 7th Street	Los Angeles	CA	90005	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	High Rise
220	Accent On Sahara	KeyBank National Association	4801 East Sahara Avenue	Las Vegas	NV	89104	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
221	Highbridge Concourse Phase II	Berkadia Commercial Mortgage LLC	55 West 166th Street	Bronx	NY	10452	Bronx	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
222	Venn On Market	CBRE Capital Markets, Inc.	1844 Market Street	San Francisco	CA	94102	San Francisco	San Francisco-Oakland-Berkeley, CA	Multifamily	Mid Rise
223	Reserve At Mill Creek	CBRE Capital Markets, Inc.	2350 Freedom Boulevard	Florence	SC	29505	Florence	Florence, SC	Multifamily	Garden
224	Monticello At Southport Apartments	Wells Fargo Bank, National Association	2150 Valley Oak Lane	West Sacramento	CA	95691	Yolo	Sacramento-Roseville-Folsom, CA	Multifamily	Garden
225	Union Club Apartments	JLL Real Estate Capital, LLC	13101 Union Club Boulevard	Fort Wayne	IN	46845	Allen	Fort Wayne, IN	Multifamily	Garden
226	Enclave At Breckenridge	Arbor Agency Lending, LLC	7204 Churchill Park Drive	Louisville	KY	40220	Jefferson	Louisville/Jefferson County, KY-IN	Multifamily	Garden
227	Radius West	Berkadia Commercial Mortgage LLC	1721 Greenhouse Road	Houston	TX	77084	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
228	Hickory Creek Apartments	Regions Bank	1820 Hickory Creek Lane	Columbus	OH	43229	Franklin	Columbus, OH	Multifamily	Garden
229	Avion At Carrollwood	JLL Real Estate Capital, LLC	11500 North Dale Mabry Highway	Tampa	FL	33618	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
230	Lavana Falls Apartments	Lument Real Estate Capital, LLC	7200 Marion Avenue	Levittown	PA	19055	Bucks	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
231	Ludlam Point	Berkeley Point Capital LLC, d/b/a Newmark	6880 Southwest 44th Street	Miami	FL	33155	Miami-Dade	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Townhome
232	Preserve At Copperleaf	Greystone Servicing Company LLC	14811 West Road	Houston	TX	77095	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden

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Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
233	The Flats At East Bay	Berkadia Commercial Mortgage LLC	9376 Twin Beech Road	Fairhope	AL	36532	Baldwin	Daphne-Fairhope-Foley, AL	Multifamily	Garden
234	Mesquite Terrace Apartments TEL	Lument Real Estate Capital, LLC	5055 North 19th Avenue	Phoenix	AZ	85015	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Mid Rise
235	The Capitol District Apartments	JLL Real Estate Capital, LLC	225 North 12th Street	Omaha	NE	68102	Douglas	Omaha-Council Bluffs, NE-IA	Multifamily	High Rise
236	The Meridian	KeyBank National Association	400 Canal Street	San Rafael	CA	94901	Marin	San Francisco-Oakland-Berkeley, CA	Multifamily	Garden
237	ARIUM Mission Bay	Wells Fargo Bank, National Association	3378 Mission Lake Drive	Orlando	FL	32817	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
238	The Estuary	Grandbridge Real Estate Capital LLC	3450 Evans Road	Atlanta	GA	30341	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
239	Grand Reserve	Berkadia Commercial Mortgage LLC	22101 Grand Corner Drive	Katy	TX	77494	Fort Bend	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
240	Kentlands Manor Apartments	NewPoint Real Estate Capital LLC	217 Booth Street	Gaithersburg	MD	20878	Montgomery	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Age Restricted
241	Cobblestone Grove Apartment Homes	Berkadia Commercial Mortgage LLC	1 Westwood Drive	Fairfield	OH	45014	Butler	Cincinnati, OH-KY-IN	Multifamily	Garden
242	Verlaine On The Parkway	Berkadia Commercial Mortgage LLC	5151 Verde Valley Lane	Dallas	TX	75254	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
243	Poplar Glen Apartment Homes	M&T Realty Capital Corporation	11608 Little Patuxent Parkway	Columbia	MD	21044	Howard	Baltimore-Columbia-Towson, MD	Multifamily	Garden
244	1000 West	JLL Real Estate Capital, LLC	1000 Bonieta Harrold Drive	Charleston	SC	29414	Charleston	Charleston-North Charleston, SC	Multifamily	Garden
245	Memorial West	Wells Fargo Bank, National Association	14900 Memorial Drive	Houston	TX	77079	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Mid Rise
246	The Lodge At Porter Ranch Apartments	JLL Real Estate Capital, LLC	10631 Lindley Avenue	Northridge	CA	91326	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
247	Cortland Congress Park	Walker & Dunlop, LLC	901 Colorado Boulevard	Denver	CO	80206	Denver	Denver-Aurora-Lakewood, CO	Multifamily	Garden
248	Daybreak	Regions Bank	5810 New Endings Court	Houston	TX	77048	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
249	The Outlook At Greystone	Walker & Dunlop, LLC	7278 Cahaba Valley Road	Birmingham	AL	35242	Shelby	Birmingham-Hoover, AL	Multifamily	Garden
250	Hawthorne At Mirror Lake	CBRE Capital Markets, Inc.	9400 Conners Road	Villa Rica	GA	30180	Douglas	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
251	Hawthorne At Weaverville	Newpoint Real Estate Capital LLC	20 Weaver View Circle	Weaverville	NC	28787	Buncombe	Asheville, NC	Multifamily	Garden
252	Lakeside Central Apartments	Berkadia Commercial Mortgage LLC	529 South Parsons Avenue	Brandon	FL	33511	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
253	Le Med Apartments	NorthMarq Capital, LLC	950 West Sierra Madre Avenue	Azusa	CA	91702	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
254	Medinah Terrace Apartments	KeyBank National Association	1565 West Irving Park Road	Itasca	IL	60143	DuPage	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
255	Lemon And Pear Tree Apartments	NorthMarq Capital, LLC	1750 South Alma School Road	Mesa	AZ	85210	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
256	The International At Valley Ranch	CBRE Capital Markets, Inc.	9921 West Valley Ranch Parkway	Irving	TX	75063	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
257	The Manor Homes Of Eagle Glen	Walker & Dunlop, LLC	339 North Foxridge Drive	Raymore	MO	64083	Cass	Kansas City, MO-KS	Multifamily	Garden
258	Advenir At Cherry Creek South	JLL Real Estate Capital, LLC	1211 South Quebec Way	Denver	CO	80231	Denver	Denver-Aurora-Lakewood, CO	Multifamily	Garden
259	Market Street Station	CBRE Capital Markets, Inc.	8034 Macbean Loop	Aiken	SC	29801	Aiken	Augusta-Richmond County, GA-SC	Multifamily	Garden
260	Highlands At Warwick	CBRE Capital Markets, Inc.	100 Wickshire Circle	Lititz	PA	17543	Lancaster	Lancaster, PA	Multifamily	Garden
261	Summit Pointe Apartments And Villas	Capital One, National Association	3071 Williams Road	Columbus	GA	31909	Muscogee	Columbus, GA-AL	Multifamily	Build-To-Rent
262	Addison Landing	Berkadia Commercial Mortgage LLC	9455 103rd Street	Jacksonville	FL	32210	Duval	Jacksonville, FL	Multifamily	Garden
263	Abberly Place II Apartment Homes	PGIM Real Estate Agency Financing, LLC	500 Abberly Crest Boulevard	Garner	NC	27529	Wake	Raleigh-Cary, NC	Multifamily	Garden
264	Gramercy Woods & Brookmont Townes	Berkadia Commercial Mortgage LLC	7 Gramercy Woods Lane	Fountain Inn	SC	29644	Greenville	Greenville-Anderson, SC	Multifamily	Garden
265	Azure Apartments	Capital One, National Association	3600 Elverta Road	Antelope	CA	95843	Sacramento	Sacramento-Roseville-Folsom, CA	Multifamily	Garden
266	Island Club	Walker & Dunlop, LLC	2225 Montego Boulevard	Columbus	OH	43235	Franklin	Columbus, OH	Multifamily	Garden
267	Westmount At Braesridge	Greystone Servicing Company LLC	11100 Braesridge Drive	Houston	TX	77071	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Age Restricted
268	The Belvedere	Capital One, National Association	375 Harris Hill Road	Buffalo	NY	14221	Erie	Buffalo-Cheektowaga, NY	Multifamily	Age Restricted
269	Merrill House Apartments	Capital One, National Association	210 East Fairfax Street	Falls Church	VA	22046	Falls Church City	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
270	Sloane Chelsea	Greystone Servicing Company LLC	360 West 34th Street	New York	NY	10001	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	High Rise
271	The Pointe At Carrollwood	Berkadia Commercial Mortgage LLC	4949 Marbrisa Drive	Tampa	FL	33624	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
272	Park Villas	JLL Real Estate Capital, LLC	6603 North 65th Avenue	Glendale	AZ	85301	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
273	Hawthorne At Horse Pen Creek	PGIM Real Estate Agency Financing, LLC	3311 Horse Pen Creek Road	Greensboro	NC	27410	Guilford	Greensboro-High Point, NC	Multifamily	Garden
274	Palisades At Langley Pond	Grandbridge Real Estate Capital LLC	4020 Furlong Circle	Graniteville	SC	29829	Aiken	Augusta-Richmond County, GA-SC	Multifamily	Garden
275	Ashton Brook	Grandbridge Real Estate Capital LLC	1634 Crossridge Lane	Louisville	KY	40222	Jefferson	Louisville/Jefferson County, KY-IN	Multifamily	Garden
276	Magnolia At Spring	Berkadia Commercial Mortgage LLC	7203 North Grand Parkway West	Spring	TX	77379	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
277	The Del Rey	KeyBank National Association	6701 Del Rey Avenue	Las Vegas	NV	89146	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
278	The Isles	Berkeley Point Capital LLC, d/b/a Newmark	4781 Southwest 39th Way	Fort Lauderdale	FL	33312	Broward	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Townhome
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	Lument Real Estate Capital, LLC	5192 Redwood Boulevard	Battle Creek	MI	49015	Calhoun	Battle Creek, MI	Multifamily	Garden
280	850 On The Avenue	Wells Fargo Bank, National Association	850 Sacramento Avenue	West Sacramento	CA	95605	Yolo	Sacramento-Roseville-Folsom, CA	Multifamily	Garden
281	Co-Op Summer Street	Regions Bank	3275 Summer Street	Houston	TX	77007	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Mid Rise
282	Squire Hill Apartments	Berkadia Commercial Mortgage LLC	1443 Devon Lane	Harrisonburg	VA	22801	Harrisonburg City	Harrisonburg, VA	Multifamily	Student
283	Avalon At Northbrook Apartments & Townhomes	Berkadia Commercial Mortgage LLC	10230 Avalon Way	Fort Wayne	IN	46825	Allen	Fort Wayne, IN	Multifamily	Garden
284	Spring Gardens Apartments	Walker & Dunlop, LLC	325 Percival Road	Columbia	SC	29206	Richland	Columbia, SC	Multifamily	Garden
285	ARIUM Citrus Run	Wells Fargo Bank, National Association	4449 McIntosh Park Drive	Sarasota	FL	34232	Sarasota	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
286	Tacara At Westover Hills	Grandbridge Real Estate Capital LLC	8543 State Highway 151	San Antonio	TX	78245	Bexar	San Antonio-New Braunfels, TX	Multifamily	Garden
287	Legacy Cornelius	PNC Bank, National Association	8335 Lake Pines Drive	Cornelius	NC	28031	Mecklenburg	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Garden
288	Grand Living At Tower Place	Berkeley Point Capital LLC, d/b/a Newmark	540 South 51st Street	West Des Moines	IA	50265	Polk	Des Moines-West Des Moines, IA	Multifamily	Assisted Living
289	Pointe At West Lake	NorthMarq Capital, LLC	16755 West Lake Houston Parkway	Houston	TX	77044	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
290	Belrose Apartment Homes	JLL Real Estate Capital, LLC	11212 Westpark Drive	Houston	TX	77042	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
291	Alpine Woods	CBRE Capital Markets, Inc.	1829 Arnold Way	Alpine	CA	91901	San Diego	San Diego-Chula Vista-Carlsbad, CA	Multifamily	Garden
292	All Seasons Of Rochester Hills	Berkadia Commercial Mortgage LLC	175 East Nawakwa Road	Rochester Hills	MI	48307	Oakland	Detroit-Warren-Dearborn, MI	Multifamily	Independent Living
293	Valor At Harlingen	KeyBank National Association	902 South Palm Court Drive	Harlingen	TX	78552	Cameron	Brownsville-Harlingen, TX	Multifamily	Garden
294	Preserve At Steele Creek	Berkadia Commercial Mortgage LLC	10830 Morgan Creek Drive	Charlotte	NC	28273	Mecklenburg	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Garden
295	Arbors Of Battle Creek	M&T Realty Capital Corporation	10 Rambling Road	Battle Creek	MI	49015	Calhoun	Battle Creek, MI	Multifamily	Garden
296	The Highlands At Morris Plains	CBRE Capital Markets, Inc.	40 East Hanover Avenue	Morris Plains	NJ	07950	Morris	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
297	Boardwalk Lofts	Berkadia Commercial Mortgage LLC	122 Lakeview Way	Katy	TX	77494	Fort Bend	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
298	Taxco Apartments	Walker & Dunlop, LLC	625 South 5th Street	Milwaukee	WI	53204	Milwaukee	Milwaukee-Waukesha, WI	Multifamily	Mid Rise
299	Holly Court Apartments	JLL Real Estate Capital, LLC	601 West Holly Avenue	Pitman	NJ	08071	Gloucester	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
300	The Flats At Ridgeview	JPMorgan Chase Bank, N.A.	2050 East Wisconsin Avenue	Las Cruces	NM	88001	Dona Ana	Las Cruces, NM	Multifamily	Student
301	267 Pacific	JLL Real Estate Capital, LLC	267 Pacific Street	Brooklyn	NY	11201	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
302	Villa Serrano Apartment Homes	NorthMarq Capital, LLC	201 South Magnolia Avenue	Anaheim	CA	92804	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
303	Pelham Place North & South	NewPoint Real Estate Capital LLC	25 Pelham Road	Greenville	SC	29615	Greenville	Greenville-Anderson, SC	Multifamily	Garden
304	Crestview Ridge At Highland	KeyBank National Association	9712 North Benton Lane	Highland	UT	84003	Utah	Provo-Orem, UT	Multifamily	Townhome
305	Icon Apartment Homes At Hardin Valley Phase II	Berkadia Commercial Mortgage LLC	1965 Jumping Horse Way	Knoxville	TN	37932	Knox	Knoxville, TN	Multifamily	Garden
306	The Milo On Westheimer	Berkeley Point Capital LLC, d/b/a Newmark	13250 Westheimer Road	Houston	TX	77077	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
307	Tiberon Trails	Greystone Servicing Company LLC	1240 West 52nd Drive	Merrillville	IN	46410	Lake	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
308	Sterling Glen Apartments	Arbor Agency Lending, LLC	1121 Indian Trail Lilburn Road	Norcross	GA	30093	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
309	AVA H Street	Capital One, National Association	318 I Street Northeast	Washington	DC	20002	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
310	Edge At Farmington Hills	Greystone Servicing Company LLC	29925 Summit Drive	Farmington Hills	MI	48334	Oakland	Detroit-Warren-Dearborn, MI	Multifamily	Garden
311	Canyon Springs Apartments	Berkeley Point Capital LLC, d/b/a Newmark	900 North Switzer Canyon Drive	Flagstaff	AZ	86001	Coconino	Flagstaff, AZ	Multifamily	Garden
312	Hillcrest Village	JLL Real Estate Capital, LLC	3958 Cornell Drive	Springdale	AR	72762	Washington	Fayetteville-Springdale-Rogers, AR	Multifamily	Townhome
313	The Meridian	CBRE Capital Markets, Inc.	309 Broome Road Northwest	Knoxville	TN	37923	Knox	Knoxville, TN	Multifamily	Garden
314	Reserve At Lakeland	Lument Real Estate Capital, LLC	5233 US Highway 98 North	Lakeland	FL	33809	Polk	Lakeland-Winter Haven, FL	Multifamily	Garden
315	MacUngie Village	Berkadia Commercial Mortgage LLC	268 West Chestnut Street	Macungie	PA	18062	Lehigh	Allentown-Bethlehem-Easton, PA-NJ	Multifamily	Garden
316	Flats At Riverview	Capital One, National Association	1470 Boggs Road	Duluth	GA	30096	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
317	Bradford Arms	CBRE Capital Markets, Inc.	146 Tierney Drive	Cedar Grove	NJ	07009	Essex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
318	Fusion Apartments	Berkadia Commercial Mortgage LLC	2603 Silkwood Circle	Orlando	FL	32818	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
319	Arbor Meadows MHC	Berkadia Commercial Mortgage LLC	5229 West Michigan Avenue	Ypsilanti	MI	48197	Washtenaw	Ann Arbor, MI	Multifamily	Manufactured Housing Community
320	Chateau On The River	Walker & Dunlop, LLC	3301 River Park Drive	Fort Worth	TX	76116	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
321	The Inverness	CBRE Capital Markets, Inc.	3133 Buffalo Speedway	Houston	TX	77098	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
322	Villas At Druid Hills	Walker & Dunlop, LLC	3183 Buford Highway Northeast	Brookhaven	GA	30329	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
323	Madison New Riverside	Walker & Dunlop, LLC	205 Forest Trace	Bluffton	SC	29910	Beaufort	Hilton Head Island-Bluffton, SC	Multifamily	Garden
324	Desie Apartments	Berkadia Commercial Mortgage LLC	15405 Des Moines Memorial Drive South	Burien	WA	98148	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
325	Oakview Apartments	KeyBank National Association	1701 East Broad Street	Millville	NJ	08332	Cumberland	Vineland-Bridgeton, NJ	Multifamily	Garden
326	Arden Park	Greystone Servicing Company LLC	8275 Vincent Road	Denham Springs	LA	70726	Livingston	Baton Rouge, LA	Multifamily	Garden
327	ARIUM Bristol Bay	Wells Fargo Bank, National Association	11001 Bristol Bay Drive	Bradenton	FL	34209	Manatee	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
328	Townhomes At Fairways	Berkeley Point Capital LLC, d/b/a Newmark	280 Barkley Place West	Whitehall	OH	43213	Franklin	Columbus, OH	Multifamily	Townhome
329	Track 29 City Apartments	Berkadia Commercial Mortgage LLC	2841 Bryant Avenue South	Minneapolis	MN	55408	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Mid Rise
330	Treetops Apartments	NewPoint Real Estate Capital LLC	250 Treetops Drive	Highland Park	NJ	08904	Middlesex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
331	Abberly Woods Phase 2	PGIM Real Estate Agency Financing, LLC	5301 Roundstone Way	Charlotte	NC	28216	Mecklenburg	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Garden
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	NewPoint Real Estate Capital LLC	Various	Louisville	KY	Various	Jefferson	Louisville/Jefferson County, KY-IN	Multifamily	Garden
	Heathmoore		11559 Ford Place	Louisville	KY	40241	Jefferson		Multifamily	Garden
	Ridgewood		3206 Abshire Lane	Louisville	KY	40220	Jefferson		Multifamily	Garden
	Roanoke		4603 Roxann Boulevard	Louisville	KY	40218	Jefferson		Multifamily	Garden
	Rosewood		218 Spreading Oak Lane	Louisville	KY	40245	Jefferson		Multifamily	Garden
	Slate Run (KY)		806 Granite Drive	Louisville	KY	40223	Jefferson		Multifamily	Garden
333	St. James Apartments	Walker & Dunlop, LLC	9109 Fondren Road	Houston	TX	77074	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
334	The Arbors At Brighton Park	CBRE Capital Markets, Inc.	625 Brighton Park Way	Bloomfield	CT	06002	Hartford	Hartford-East Hartford-Middletown, CT	Multifamily	Garden
335	Ashley River Apartments	Greystone Servicing Company LLC	1850 Ashley Crossing Lane	Charleston	SC	29414	Charleston	Charleston-North Charleston, SC	Multifamily	Garden
336	Stonewater Park Apartments	Arbor Agency Lending, LLC	11353 North Tazwell Drive	Louisville	KY	40241	Jefferson	Louisville/Jefferson County, KY-IN	Multifamily	Garden
337	Reserve South	Berkadia Commercial Mortgage LLC	6701 Carnation Street	Richmond	VA	23225	Richmond City	Richmond, VA	Multifamily	Garden
338	College Place Uptown	JLL Real Estate Capital, LLC	100 South Fell Avenue	Normal	IL	61761	McLean	Bloomington, IL	Multifamily	Student
339	Viva	JLL Real Estate Capital, LLC	1111 East Union Street	Seattle	WA	98122	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Mid Rise
340	Cottonwood Creek	KeyBank National Association	3601 Gene Field Road	St. Joseph	MO	64506	Buchanan	St. Joseph, MO-KS	Multifamily	Garden
341	ARIUM Mariner's Village	Wells Fargo Bank, National Association	4928 East Michigan Street	Orlando	FL	32812	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
342	Ashford Westchase	Berkadia Commercial Mortgage LLC	3600 Woodchase Drive	Houston	TX	77042	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
343	Savannah Creek	Berkadia Commercial Mortgage LLC	385 Nail Road East	Southaven	MS	38671	DeSoto	Memphis, TN-MS-AR	Multifamily	Garden
344	The Muse	Arbor Agency Lending, LLC	13111 West Markham Street	Little Rock	AR	72211	Pulaski	Little Rock-North Little Rock-Conway, AR	Multifamily	Garden
345	Avalon Villa Apartments	NorthMarq Capital, LLC	3506 14th Street West	Bradenton	FL	34205	Manatee	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
346	Westland Trailer City	Wells Fargo Bank, National Association	6665 Long Beach Boulevard	Long Beach	CA	90805	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Manufactured Housing Community
347	Indigo Apartment Homes	M&T Realty Capital Corporation	2700 Maple Street	Bremerton	WA	98310	Kitsap	Bremerton-Silverdale-Port Orchard, WA	Multifamily	Garden
348	Spring Gardens Apartments	JLL Real Estate Capital, LLC	851 Springfield Avenue	Summit	NJ	07901	Union	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
349	LC Sunbury	Berkadia Commercial Mortgage LLC	502 Milldam Drive	Sunbury	OH	43074	Delaware	Columbus, OH	Multifamily	Townhome
350	Finish Line Apartments	KeyBank National Association	5420 Eight Bells Lane	Louisville	KY	40258	Jefferson	Louisville/Jefferson County, KY-IN	Multifamily	Garden
351	Arbors At Fairview	JLL Real Estate Capital, LLC	1000 Arbor Keats Drive	Simpsonville	SC	29680	Greenville	Greenville-Anderson, SC	Multifamily	Garden
352	The Flats At 1885	Basis Multifamily Capital, LLC	1885 Harper Drive	Lake City	GA	30260	Clayton	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
353	Talus Apartments	Greystone Servicing Company LLC	3925 Lancaster Lane North	Plymouth	MN	55441	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Garden
354	Heritage Plaza Apartments	KeyBank National Association	220 West Central Avenue	Brea	CA	92821	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Age Restricted
355	Broadstone On Medical	Berkeley Point Capital LLC, d/b/a Newmark	4900 Medical Drive	San Antonio	TX	78229	Bexar	San Antonio-New Braunfels, TX	Multifamily	Garden
356	Camelot Manor Estates MHC	Berkadia Commercial Mortgage LLC	US Highway 6 And County Line Road	Portage	IN	46368	Porter	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Manufactured Housing Community
357	Cedarhurst Of Jacksonville	Lument Real Estate Capital, LLC	2225 West Morton Avenue	Jacksonville	IL	62650	Morgan	Jacksonville, IL	Multifamily	Assisted Living
358	Rosebrook Village	Lument Real Estate Capital, LLC	6566 Rosemeadows Drive	Reynoldsburg	OH	43068	Franklin	Columbus, OH	Multifamily	Townhome
359	The View At Morgantown	JLL Real Estate Capital, LLC	2188 University Avenue	Morgantown	WV	26505	Monongalia	Morgantown, WV	Multifamily	Student
360	Sage Stone Oak	Wells Fargo Bank, National Association	21914 Hardy Oak Boulevard	San Antonio	TX	78258	Bexar	San Antonio-New Braunfels, TX	Multifamily	Age Restricted
361	Stoney Brooke Apartments	Walker & Dunlop, LLC	175 North Mount Tabor Road	Lexington	KY	40509	Fayette	Lexington-Fayette, KY	Multifamily	Garden
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	Lument Real Estate Capital, LLC	4537 Redhewn Lane	South Lebanon	OH	45065	Warren	Cincinnati, OH-KY-IN	Multifamily	Garden
363	Georgian Oaks Apartments	Walker & Dunlop, LLC	2200 Atlanta Road Southeast	Smyrna	GA	30080	Cobb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
364	The Landing Of Clinton	JPMorgan Chase Bank, N.A.	2582 Friendship Trail	Clinton	IA	52732	Clinton	Clinton, IA	Multifamily	Townhome
365	Horizons At Calabasas Apartments	Walker & Dunlop, LLC	26705 Malibu Hills Road	Calabasas	CA	91301	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Age Restricted
366	Willowcreek Apartments I And II	Berkeley Point Capital LLC, d/b/a Newmark	6851 Willow Creek Circle	North Port	FL	34287	Sarasota	North Port-Sarasota-Bradenton, FL	Multifamily	Garden
367	Residence At Deer Park	KeyBank National Association	335 East San Augustine Street	Deer Park	TX	77536	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
368	Villas At Happy Valley	CBRE Capital Markets, Inc.	1335 Dreibelbis Street	State College	PA	16801	Centre	State College, PA	Multifamily	Student
369	Fernwood	KeyBank National Association	1512 East 5th Street	Ontario	CA	91764	San Bernardino	Riverside-San Bernardino-Ontario, CA	Multifamily	Manufactured Housing Community
370	Haven Columbia Pike	Capital One, National Association	751 South Florida Street	Arlington	VA	22204	Arlington	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
371	Lily Of The Valley	KeyBank National Association	29021 Bouquet Canyon Road	Santa Clarita	CA	91390	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Manufactured Housing Community
372	The Woods At Johnson Mill	Walker & Dunlop, LLC	3906 Celeste Drive	Springdale	AR	72762	Washington	Fayetteville-Springdale-Rogers, AR	Multifamily	Garden
373	Regency Tower	Berkadia Commercial Mortgage LLC	770 James Street	Syracuse	NY	13203	Onondaga	Syracuse, NY	Multifamily	High Rise
374	Amherst	Walker & Dunlop, LLC	1121 Amherst Drive	Bedford	TX	76021	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
375	Venue Apartments	Walker & Dunlop, LLC	625 Stanwix Street	Pittsburgh	PA	15222	Allegheny	Pittsburgh, PA	Multifamily	High Rise
376	Maplewood Pointe	Berkadia Commercial Mortgage LLC	221 Upper Riverdale Road	Jonesboro	GA	30236	Clayton	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
377	Granby Oaks Apartments	JLL Real Estate Capital, LLC	800 State Street	West Columbia	SC	29169	Lexington	Columbia, SC	Multifamily	Garden
378	The Porter	Walker & Dunlop, LLC	577 Meeting Street	Charleston	SC	29403	Charleston	Charleston-North Charleston, SC	Multifamily	Mid Rise
379	Dakota Ranch	JPMorgan Chase Bank, N.A.	1818 Old Ranch Road 12	San Marcos	TX	78666	Hays	Austin-Round Rock-Georgetown, TX	Multifamily	Student
380	Cookie Factory Lofts	Berkeley Point Capital LLC, d/b/a Newmark	900 Terminal Place	Richmond	VA	23220	Richmond City	Richmond, VA	Multifamily	Mid Rise
381	Park At 55th	JLL Real Estate Capital, LLC	5190 North 55th Avenue	Glendale	AZ	85301	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
382	Walker Place At Moonlight Park	CBRE Capital Markets, Inc.	1025 Zenyatta Drive	Hewitt	TX	76643	McLennan	Waco, TX	Multifamily	Garden
383	Frontgate Apartments	CBRE Capital Markets, Inc.	4623 South Urban Way	Murray	UT	84107	Salt Lake	Salt Lake City, UT	Multifamily	Garden
384	Omni Apartments	JLL Real Estate Capital, LLC	8 Howard Drive	Bergenfield	NJ	07621	Bergen	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
385	Abby Court	PGIM Real Estate Agency Financing, LLC	6120 Folsom Drive	Beaumont	TX	77706	Jefferson	Beaumont-Port Arthur, TX	Multifamily	Garden
386	Eagle Rock Apartments At Manchester	Capital One, National Association	44 Croteau Court	Manchester	NH	03104	Hillsborough	Manchester-Nashua, NH	Multifamily	Garden
387	Crystal Riviyera	Berkadia Commercial Mortgage LLC	3801 Crystal Lake Drive	Deerfield Beach	FL	33064	Broward	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Mid Rise
388	Covington Square Apartments	Greystone Servicing Company LLC	115 South High School Road	Indianapolis	IN	46241	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
389	Crosstown Parkway	Berkadia Commercial Mortgage LLC	550 West Crosstown Parkway	Kalamazoo	MI	49008	Kalamazoo	Kalamazoo-Portage, MI	Multifamily	Age Restricted
390	Village Green	KeyBank National Association	55 Village Green Drive	Sacramento	CA	95838	Sacramento	Sacramento-Roseville-Folsom, CA	Multifamily	Manufactured Housing Community
391	The Benton Apartments	Berkadia Commercial Mortgage LLC	6710 Babcock Road	San Antonio	TX	78249	Bexar	San Antonio-New Braunfels, TX	Multifamily	Garden
392	Gardens At Briarwood	Walker & Dunlop, LLC	3580 Buford Highway Northeast	Brookhaven	GA	30329	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
393	The Summit	CBRE Capital Markets, Inc.	1057 Americana Lane	Mesquite	TX	75150	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
394	Acacia Pointe	NorthMarq Capital, LLC	8344 North 67th Avenue	Glendale	AZ	85302	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
395	Redwood Brunswick Hills	Arbor Agency Lending, LLC	4356 Red Ivy Drive	Medina	OH	44256	Medina	Cleveland-Elyria, OH	Multifamily	Garden
396	Camden Hills	JLL Real Estate Capital, LLC	136 Wellington Lakes Drive	Fredericksburg	VA	22401	Fredericksburg	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
397	Arbors At Water's Edge	CBRE Capital Markets, Inc.	4060 North 150 West	Columbus	IN	47201	Bartholomew	Columbus, IN	Multifamily	Garden
398	Kensington Apartments	Berkadia Commercial Mortgage LLC	200 Kensington Road	Taylors	SC	29687	Greenville	Greenville-Anderson, SC	Multifamily	Garden
399	The Arches Apartments	JLL Real Estate Capital, LLC	301 Shady Lane	El Cajon	CA	92021	San Diego	San Diego-Chula Vista-Carlsbad, CA	Multifamily	Garden
400	Toll Gate Estates	Berkeley Point Capital LLC, d/b/a Newmark	76 Merlino Drive	Groton	CT	06340	New London	Norwich-New London, CT	Multifamily	Garden
401	Reserve At Thunderbird Phase II	Berkadia Commercial Mortgage LLC	13404 North 30th Avenue	Phoenix	AZ	85029	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
402	Springs Colony By ARIUM	Wells Fargo Bank, National Association	264 Springs Colony Circle	Altamonte Springs	FL	32714	Seminole	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
403	Redwood Chardon	Arbor Agency Lending, LLC	155 7th Avenue	Chardon	OH	44024	Geauga	Cleveland-Elyria, OH	Multifamily	Garden
404	612 Whaley At The Mills	Berkadia Commercial Mortgage LLC	612 Whaley Street	Columbia	SC	29201	Richland	Columbia, SC	Multifamily	Student
405	Metropolitan MHC	Berkeley Point Capital LLC, d/b/a Newmark	103 Moonachie Avenue	Moonachie	NJ	07074	Bergen	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Manufactured Housing Community
406	Mason Manor	Walker & Dunlop, LLC	1137 Gunter Street	Austin	TX	78721	Travis	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
407	Elysian Estates	Grandbridge Real Estate Capital LLC	1302 Washington Street	Hoboken	NJ	07030	Hudson	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
408	Westland Estates MHP - Pomona	Wells Fargo Bank, National Association	1401 West 9th Street	Pomona	CA	91766	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Manufactured Housing Community
409	Lakeside Student Living	Berkadia Commercial Mortgage LLC	1300 Old Highway 12	Starkville	MS	39759	Oktibbeha	Starkville, MS	Multifamily	Student
410	Portofino Apartments	Citibank, N.A.	1001 Las Palmas Entrada Avenue	Henderson	NV	89012	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Age Restricted
411	The Lex	Greystone Servicing Company LLC	227 Lexington Avenue	New York	NY	10016	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	High Rise
412	Tuckaway Heights Apartments	NorthMarq Capital, LLC	5470 South Tuckaway Lane	Greenfield	WI	53221	Milwaukee	Milwaukee-Waukesha, WI	Multifamily	Garden
413	Hawthorne City	KeyBank National Association	1990 Hawthorne Drive	North Charleston	SC	29406	Charleston	Charleston-North Charleston, SC	Multifamily	Manufactured Housing Community
414	Towers At Forest Acres	JLL Real Estate Capital, LLC	2050 North Beltline Boulevard	Columbia	SC	29204	Richland	Columbia, SC	Multifamily	Mid Rise
415	The Meadows	KeyBank National Association	2525 County Line Road	Des Moines	IA	50321	Polk	Des Moines-West Des Moines, IA	Multifamily	Manufactured Housing Community
416	Amesbury Court	JLL Real Estate Capital, LLC	13739 Linden Avenue North	Seattle	WA	98133	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
417	The Varet	Arbor Agency Lending, LLC	45 Graham Avenue	Brooklyn	NY	11206	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
418	The Bradford Apartments	Greystone Servicing Company LLC	173 South Beadle Road	Lafayette	LA	70508	Lafayette	Lafayette, LA	Multifamily	Garden
419	Westpoint Creek Townhomes	Walker & Dunlop, LLC	2609 Charlestown Drive	College Park	GA	30337	Fulton	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Townhome
420	Foxcreek Apartments	NorthMarq Capital, LLC	1100 Barbara Anne Circle	Winston-Salem	NC	27103	Forsyth	Winston-Salem, NC	Multifamily	Garden
421	Benjamin Court	M&T Realty Capital Corporation	5810 Lee Road	Indianapolis	IN	46216	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	Age Restricted
422	La Casita	KeyBank National Association	7800 Mockingbird Lane	North Richland Hills	TX	76180	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
423	Whispering Woods	Berkadia Commercial Mortgage LLC	1450 Whispering Woods Drive	Waterford	MI	48327	Oakland	Detroit-Warren-Dearborn, MI	Multifamily	Age Restricted
424	Shadow Mountain Village	KeyBank National Association	2800 South Lamb Boulevard	Las Vegas	NV	89121	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	MHC Age Restricted
425	Eagle Rock Apartments At Hudson	Capital One, National Association	18 Roosevelt Avenue	Hudson	NH	03051	Hillsborough	Manchester-Nashua, NH	Multifamily	Garden
426	Worthington Commons Townhomes	Walker & Dunlop, LLC	1541 Barnes Drive East	Columbus	OH	43229	Franklin	Columbus, OH	Multifamily	Townhome
427	The Mix At Sohay	Walker & Dunlop, LLC	29213 Mission Boulevard	Hayward	CA	94544	Alameda	San Francisco-Oakland-Berkeley, CA	Multifamily	Garden
428	Stonebridge Villas And Townhomes	NorthMarq Capital, LLC	3241 8th Street Northeast	Minot	ND	58703	Ward	Minot, ND	Multifamily	Garden
429	Carlisle At Dunedin	Walker & Dunlop, LLC	612 Bass Court	Dunedin	FL	34698	Pinellas	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
430	1100 Washington	KeyBank National Association	1100 Washington Circle	East Point	GA	30344	Fulton	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
431	Parkway Grande	CBRE Capital Markets, Inc.	1811 Medical Parkway	San Marcos	TX	78666	Hays	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
432	Dakota Arms	Berkadia Commercial Mortgage LLC	6703 82nd Street	Lubbock	TX	79424	Lubbock	Lubbock, TX	Multifamily	Garden
433	Spinnaker Landing	Berkadia Commercial Mortgage LLC	1931 West 16th Court	Riviera Beach	FL	33404	Palm Beach	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Townhome
434	Terraces At Deerfield	Greystone Servicing Company LLC	625 Deerfield Road	Deerfield	IL	60015	Lake	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
435	The Congress Building	Regions Bank	111 Northeast 2nd Avenue	Miami	FL	33132	Miami-Dade	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	High Rise
436	Colonial Heights	Walker & Dunlop, LLC	2815 Tierra Drive	Lincoln	NE	68516	Lancaster	Lincoln, NE	Multifamily	Garden
437	Leisure Estates MHC	Berkadia Commercial Mortgage LLC	523 Butternut Drive	Holland	MI	49424	Ottawa	Grand Rapids-Kentwood, MI	Multifamily	Manufactured Housing Community
438	Redwood Estates	KeyBank National Association	5801 Redwood Boulevard	Fort Worth	TX	76119	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
439	Parkwood Apartments	Regions Bank	7108 Wallace Road	Charlotte	NC	28212	Mecklenburg	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Garden
440	Timberfalls Townhomes	PGIM Real Estate Agency Financing, LLC	2800 US-6 East Business	Blakely	PA	18447	Lackawanna	Scranton--Wilkes-Barre, PA	Multifamily	Townhome
441	Redwood Troutman (Oswalt Amity Road NC) - Phase I	Lument Real Estate Capital, LLC	145 Macel Drive	Troutman	NC	28166	Iredell	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Garden
442	DYLN Apartments	JLL Real Estate Capital, LLC	35750 Bettencourt Street	Newark	CA	94560	Alameda	San Francisco-Oakland-Berkeley, CA	Multifamily	Garden
443	209 Vine	Berkadia Commercial Mortgage LLC	209 Vine Street	Philadelphia	PA	19106	Philadelphia	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Mid Rise
444	The Hinsdale Apartment Homes	Berkadia Commercial Mortgage LLC	301 West 59th Street	Hinsdale	IL	60521	DuPage	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
445	Prestonwood Hills	CBRE Capital Markets, Inc.	6601 West Plano Parkway	Plano	TX	75093	Collin	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
446	Fairlawn Village	CBRE Capital Markets, Inc.	308 East Fairlawn Drive	Urbana	IL	61801	Champaign	Champaign-Urbana, IL	Multifamily	Garden
447	Roxbury Hills	Berkadia Commercial Mortgage LLC	123A Hutchings Street	Boston	MA	02121	Suffolk	Boston-Cambridge-Newton, MA-NH	Multifamily	Garden
448	The Lennox	Arbor Agency Lending, LLC	601 Napa Valley Drive	Little Rock	AR	72211	Pulaski	Little Rock-North Little Rock-Conway, AR	Multifamily	Garden
449	Wellington Woods	JLL Real Estate Capital, LLC	1704 Lafayette Boulevard	Fredericksburg	VA	22401	Fredericksburg	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
450	Houston Street Townhomes	Berkeley Point Capital LLC, d/b/a Newmark	4611 East Houston Street	San Antonio	TX	78220	Bexar	San Antonio-New Braunfels, TX	Multifamily	Townhome
451	Queens Park Plaza	Capital One, National Association	2500 Queens Chapel Road	Hyattsville	MD	20782	Prince George's	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
452	Wallace Studios	Bellwether Enterprise Real Estate Capital, LLC	97 Wallace Road	Nashville	TN	37211	Davidson	Nashville-Davidson--Murfreesboro--Franklin, TN	Multifamily	Garden
453	Woodcreek Apartments	KeyBank National Association	2717 Lawrence Road	Arlington	TX	76006	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
454	New Quin Apartments	Capital One, National Association	3800 New Hampshire Avenue Northwest	Washington	DC	20011	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Mid Rise
455	The Vale	JLL Real Estate Capital, LLC	570 McMurray Drive	Nashville	TN	37211	Davidson	Nashville-Davidson--Murfreesboro--Franklin, TN	Multifamily	Garden
456	Diamond Loch Apartment Homes	JLL Real Estate Capital, LLC	6100 Glenview Drive	North Richland Hills	TX	76180	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
457	Chateau Apartments	Walker & Dunlop, LLC	201 NC-54	Carrboro	NC	27510	Orange	Durham-Chapel Hill, NC	Multifamily	Garden
458	The Elliott At College Park	Greystone Servicing Company LLC	8760 Lemode Court	Indianapolis	IN	46268	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	High Rise
459	Ashford Willow Falls	Berkadia Commercial Mortgage LLC	10100 Westpark Drive	Houston	TX	77042	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
460	The Heights Ruston	NorthMarq Capital, LLC	1812 West Alabama Avenue	Ruston	LA	71270	Lincoln	Ruston, LA	Multifamily	Student
461	Independence Square	JLL Real Estate Capital, LLC	1 Maryland Circle	Whitehall	PA	18052	Lehigh	Allentown-Bethlehem-Easton, PA-NJ	Multifamily	Garden
462	South Town Square	Grandbridge Real Estate Capital LLC	250 Applewood Drive	Lawrenceville	GA	30046	Gwinnett	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
463	Ashford Santa Fe	Berkadia Commercial Mortgage LLC	4010 West Bellfort Avenue	Houston	TX	77025	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
464	Azalea Place Apartment Homes	CBRE Capital Markets, Inc.	600 Victory Garden Drive	Tallahassee	FL	32301	Leon	Tallahassee, FL	Multifamily	Garden
465	Townhomes At Andrus	Berkeley Point Capital LLC, d/b/a Newmark	3974 Andrus Avenue	Columbus	OH	43227	Franklin	Columbus, OH	Multifamily	Townhome
466	10 West	Basis Multifamily Capital, LLC	7960 West 10th Avenue	Kennewick	WA	99336	Benton	Kennewick-Richland, WA	Multifamily	Garden
467	Aston Pointe	Capital One, National Association	5001 Pennell Road	Aston	PA	19014	Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
468	Lexington Park Apartments	KeyBank National Association	2293 Lexington Park Drive	West Valley City	UT	84119	Salt Lake	Salt Lake City, UT	Multifamily	Garden
469	River Ranch Apartments	JLL Real Estate Capital, LLC	4225 South Jackson Street	San Angelo	TX	76903	Tom Green	San Angelo, TX	Multifamily	Student
470	Buckman Heights	Berkadia Commercial Mortgage LLC	430 Northeast 16th Avenue	Portland	OR	97232	Multnomah	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
471	Mill Pond Apartments	Lument Real Estate Capital, LLC	5310 West Keller Road	Muncie	IN	47304	Delaware	Muncie, IN	Multifamily	Garden

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Appendix A

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
472	Waters Edge Duplexes	Greystone Servicing Company LLC	2025 East Lone Wolf Avenue	Stillwater	OK	74075	Payne	Stillwater, OK	Multifamily	Garden
473	Villa Del Sol	Capital One, National Association	6515 15th Street East	Sarasota	FL	34243	Manatee	North Port-Sarasota-Bradenton, FL	Multifamily	MHC Age Restricted
474	Mallard Pointe Apartments	CBRE Capital Markets, Inc.	508 East 50th Street	Garden City	ID	83714	Ada	Boise City, ID	Multifamily	Age Restricted
475	The Parker Apartments	Bellwether Enterprise Real Estate Capital, LLC	8854 West La Salle Avenue	Lakewood	CO	80227	Jefferson	Denver-Aurora-Lakewood, CO	Multifamily	Garden
476	Westview Mobile Home Park	Berkadia Commercial Mortgage LLC	18592 Edwards Road	Doylestown	OH	44230	Wayne	Wooster, OH	Multifamily	Manufactured Housing Community
477	Red Lion Table Company	Berkadia Commercial Mortgage LLC	252 North Franklin Street	Red Lion	PA	17356	York	York-Hanover, PA	Multifamily	Garden
478	Woodlands (PA)	NewPoint Real Estate Capital LLC	700 Woodland Drive	Zelienople	PA	16063	Butler	Pittsburgh, PA	Multifamily	Garden
479	Annhurst (PA)	NewPoint Real Estate Capital LLC	535 North Lewis Run Road	Jefferson Hills	PA	15025	Allegheny	Pittsburgh, PA	Multifamily	Garden
480	King Parkway	KeyBank National Association	8903 C.E. King Parkway	Houston	TX	77044	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Manufactured Housing Community
481	Timbers Edge Apartments	Greystone Servicing Company LLC	6903 Border Brook	San Antonio	TX	78238	Bexar	San Antonio-New Braunfels, TX	Multifamily	Garden
482	Residences At Oakview Phase II	NorthMarq Capital, LLC	10880 South Superior Place	Oak Creek	WI	53154	Milwaukee	Milwaukee-Waukesha, WI	Multifamily	Build-To-Rent
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	Lument Real Estate Capital, LLC	266 Crossmanor Drive	Greer	SC	29650	Greenville	Greenville-Anderson, SC	Multifamily	Garden
484	Grandview Pointe	CBRE Capital Markets, Inc.	1411 Grandview Avenue	Pittsburgh	PA	15211	Allegheny	Pittsburgh, PA	Multifamily	High Rise
485	Northview Apartments	Lument Real Estate Capital, LLC	424 Yorkshire Street	Salem	VA	24153	City Of Salem	Roanoke, VA	Multifamily	Garden
486	Park Place Apartments	Regions Bank	621 Arcadia Street	Hurst	TX	76053	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
487	Heritage Apartments	KeyBank National Association	727 Anne Street	Griffin	GA	30224	Spalding	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
488	Edge At Independence Heights	Arbor Agency Lending, LLC	7020 Stuebner Airline Road	Houston	TX	77091	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
489	109 Gold Street	JLL Real Estate Capital, LLC	109 Gold Street	Brooklyn	NY	11201	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
490	The Palmer	CBRE Capital Markets, Inc.	2100 Wilson Road A	Knoxville	TN	37912	Knox	Knoxville, TN	Multifamily	Garden
491	Bluff Ridge Apartments	Walker & Dunlop, LLC	175 Bluff Ridge Drive	Whitewater	WI	53190	Walworth	Whitewater, WI	Multifamily	Townhome
492	Rendezvous	NorthMarq Capital, LLC	1600 Kickingbird Road	Edmond	OK	73034	Oklahoma	Oklahoma City, OK	Multifamily	Student
493	Mainstreet Apartments	Wells Fargo Bank, National Association	1100 South Missouri Avenue	Clearwater	FL	33756	Pinellas	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
494	Oaks Trinity Apartments	NorthMarq Capital, LLC	333 East Greenbriar Lane	Dallas	TX	75203	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
495	Sage At Martin Lane	PGIM Real Estate Agency Financing, LLC	112 Martin Lane	Gaffney	SC	29341	Cherokee	Gaffney, SC	Multifamily	Garden
496	Beachview	KeyBank National Association	17261 Gothard Street	Huntington Beach	CA	92647	Orange	Los Angeles-Long Beach-Anaheim, CA	Multifamily	MHC Age Restricted
497	The 80 Reserve	Regions Bank	2423 US Highway 80 East	Mesquite	TX	75150	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
498	Parkway Apartments	NewPoint Real Estate Capital LLC	1215 Lost Nation Road	Willoughby	OH	44094	Lake	Cleveland-Elyria, OH	Multifamily	Garden
499	Manning Evansville	Walker & Dunlop, LLC	3305 Pollack Avenue	Evansville	IN	47714	Vanderburgh	Evansville, IN-KY	Multifamily	Garden
500	Dorie Miller Manor	Merchants Capital Corp.	945 East 120th Street	Los Angeles	CA	90059	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
501	Spring Mills Apartments	PGIM Real Estate Agency Financing, LLC	206 Buglers Way	Falling Waters	WV	25419	Berkeley	Hagerstown-Martinsburg, MD-WV	Multifamily	Garden
502	841 South 2nd Street	Berkeley Point Capital LLC, d/b/a Newmark	841 South 2nd Street	Philadelphia	PA	19147	Philadelphia	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
503	Amelia Apartments	KeyBank National Association	676 Dartmouth Street	Dartmouth	MA	02748	Bristol	Providence-Warwick, RI-MA	Multifamily	Age Restricted
504	Reserve At Thunderbird Phase I	Berkadia Commercial Mortgage LLC	13404 North 30th Avenue	Phoenix	AZ	85029	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
505	Gateway Terrace MHC	Capital One, National Association	4701 Golden Gate Parkway	Grand Forks	ND	58203	Grand Forks	Grand Forks, ND-MN	Multifamily	Manufactured Housing Community
506	West Mound Apartments	CBRE Capital Markets, Inc.	3707 North Northhaven Court	Decatur	IL	62526	Macon	Decatur, IL	Multifamily	Garden
507	Greentree Village	JLL Real Estate Capital, LLC	3562 North Carefree Circle	Colorado Springs	CO	80917	El Paso	Colorado Springs, CO	Multifamily	Garden
508	Summerlake Apartments	Berkeley Point Capital LLC, d/b/a Newmark	5941 Summerlake Drive	Davie	FL	33314	Broward	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Garden
509	Greenprint At North Temple	Berkadia Commercial Mortgage LLC	837 West North Temple Street	Salt Lake City	UT	84116	Salt Lake	Salt Lake City, UT	Multifamily	Garden
510	4Eighty West Parker	Arbor Agency Lending, LLC	480 West Parker Road	Houston	TX	77091	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
511	Park At Countryside	Berkadia Commercial Mortgage LLC	958 Village Trail	Port Orange	FL	32127	Volusia	Deltona-Daytona Beach-Ormond Beach, FL	Multifamily	Garden
512	Lancaster Arms	Berkadia Commercial Mortgage LLC	116 Jennings Drive	Lancaster	PA	17603	Lancaster	Lancaster, PA	Multifamily	Townhome
513	Sun Valley Apartments	NorthMarq Capital, LLC	1617 Cimmarron Street	Portland	TX	78374	San Patricio	Corpus Christi, TX	Multifamily	Garden
514	The Flats At Dublin Commons	CBRE Capital Markets, Inc.	6380 Dublin Sunrise View	Colorado Springs	CO	80923	El Paso	Colorado Springs, CO	Multifamily	Garden
515	Hillcrest Village	Newpoint Real Estate Capital LLC	701 15th Street Southeast	Orange City	IA	51041	Sioux	N/A	Multifamily	Garden
516	Forest Creek Apartments	CBRE Capital Markets, Inc.	5915 Uvalde Road	Houston	TX	77049	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
517	Peninsula Park	Citibank, N.A.	4855 West Fuqua Street	Houston	TX	77045	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
518	Parkgate Apartments	CBRE Capital Markets, Inc.	5491 South Jackie Way	Murray	UT	84107	Salt Lake	Salt Lake City, UT	Multifamily	Garden
519	Meadowbrook Estates MHC	Berkadia Commercial Mortgage LLC	340 South Reynolds Road	Toledo	OH	43615	Lucas	Toledo, OH	Multifamily	Manufactured Housing Community
520	Bailey's Ridge Apartments	NorthMarq Capital, LLC	4750 Baileys Ridge Drive	Prince George	VA	23875	Prince George	Richmond, VA	Multifamily	Garden
521	Reserve At Blueberry Park	Berkadia Commercial Mortgage LLC	3280 Pine Road Northeast	Bremerton	WA	98310	Kitsap	Bremerton-Silverdale-Port Orchard, WA	Multifamily	Garden
522	Willow Lake	Lument Real Estate Capital, LLC	1818 Judson Road	Longview	TX	75605	Gregg	Longview, TX	Multifamily	Garden
523	Pepper Point MHC	Berkadia Commercial Mortgage LLC	6219 East Texas Street	Bossier City	LA	71111	Bossier	Shreveport-Bossier City, LA	Multifamily	Manufactured Housing Community
524	Gaslight Square	KeyBank National Association	500 Talbot Avenue	Canutillo	TX	79835	El Paso	El Paso, TX	Multifamily	Manufactured Housing Community
525	The Cabana Apartments	CBRE Capital Markets, Inc.	3101 Thurman Road	Huntsville	AL	35805	Madison	Huntsville, AL	Multifamily	Garden
526	El Dorado Apartments	CBRE Capital Markets, Inc.	3621 Lawnview Lane	Indianapolis	IN	46222	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
527	Mason Creek Flats	Berkadia Commercial Mortgage LLC	94 Rosemary Way	Mount Laurel	NJ	08054	Burlington	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Age Restricted
528	Genessee Summit	CBRE Capital Markets, Inc.	2205 Judson Street	San Diego	CA	92111	San Diego	San Diego-Chula Vista-Carlsbad, CA	Multifamily	Garden
529	Pioneer Mobile Home Park	KeyBank National Association	190 State Road 715	Belle Glade	FL	33430	Palm Beach	Miami-Fort Lauderdale-Pompano Beach, FL	Multifamily	Manufactured Housing Community
530	Cinderella	KeyBank National Association	8600 Contreras Street	Paramount	CA	90723	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	MHC Age Restricted
531	Gabilan Family Apartments	KeyBank National Association	730 San Pedro Way	Soledad	CA	93960	Monterey	Salinas, CA	Multifamily	Garden
532	Airy Avenue Apartments	JLL Real Estate Capital, LLC	1501 East Mount Airy Avenue	Philadelphia	PA	19150	Philadelphia	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
533	Wobegon Crossings	NorthMarq Capital, LLC	1250 Railroad Avenue Northwest	Melrose	MN	56352	Stearns	St. Cloud, MN	Multifamily	Garden
534	Oaks Station Place Apartments	NorthMarq Capital, LLC	3550 East 46th Street	Minneapolis	MN	55406	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Garden
535	London Spires Estates	KeyBank National Association	725 West Thornton Avenue	Hemet	CA	92543	Riverside	Riverside-San Bernardino-Ontario, CA	Multifamily	Manufactured Housing Community
536	Mobile Estates Park	KeyBank National Association	26250 East 9th Street	Highland	CA	92346	San Bernardino	Riverside-San Bernardino-Ontario, CA	Multifamily	Manufactured Housing Community
537	Sandridge Apartments	Berkadia Commercial Mortgage LLC	5 158th Place	Calumet City	IL	60409	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
538	Highland Park Apartment Homes	Berkeley Point Capital LLC, d/b/a Newmark	1925 West Taylor Street	Sherman	TX	75092	Grayson	Sherman-Denison, TX	Multifamily	Garden
539	Valley Bend Apartments	Walker & Dunlop, LLC	3800 Squaw Valley Drive Southwest	Huntsville	AL	35805	Madison	Huntsville, AL	Multifamily	Garden
540	Hidden Valley	KeyBank National Association	2802 Potts Hollow Road	Birmingham	AL	35215	Jefferson	Birmingham-Hoover, AL	Multifamily	Manufactured Housing Community
541	Elm Grove Estates	KeyBank National Association	1704 Martin Luther King Jr. Boulevard	Killeen	TX	76543	Bell	Killeen-Temple, TX	Multifamily	Manufactured Housing Community
542	Parkwynn Apartments	Berkeley Point Capital LLC, d/b/a Newmark	111 Morton Avenue	Ridley Park	PA	19078	Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
543	Brook Valley	KeyBank National Association	213 Brook Drive	Rocky Mount	NC	27804	Nash	Rocky Mount, NC	Multifamily	Manufactured Housing Community
544	Silver Maples Estates	KeyBank National Association	2812 Plantation Road	Concord	NC	28027	Cabarrus	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Manufactured Housing Community
545	The Ella At Somerset 9%	Berkadia Commercial Mortgage LLC	520 Somerset Street	Baltimore	MD	21202	Baltimore City	Baltimore-Columbia-Towson, MD	Multifamily	Garden
546	Twain Estates	Berkadia Commercial Mortgage LLC	3651 Arville Street	Las Vegas	NV	89103	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
547	The Charbern	JLL Real Estate Capital, LLC	1705 Belmont Avenue	Seattle	WA	98122	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Mid Rise

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Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
548	Loosestrife Fields	JLL Real Estate Capital, LLC	500 Patchett Way	Montgomery	NY	12549	Orange	Poughkeepsie-Newburgh-Middletown, NY	Multifamily	Garden
549	Whispering Creek	Walker & Dunlop, LLC	2609 Nicklaus Boulevard	Sioux City	IA	51106	Woodbury	Sioux City, IA-NE-SD	Multifamily	Assisted Living
550	Riverview6	Grandbridge Real Estate Capital LLC	801 6th Avenue West	Bradenton	FL	34205	Manatee	North Port-Sarasota-Bradenton, FL	Multifamily	Mid Rise
551	Oak Park Apartments	Berkadia Commercial Mortgage LLC	105 Otter Avenue	Salem	VA	24153	Salem	Roanoke, VA	Multifamily	Garden
552	Riverside Village Apartments	Berkeley Point Capital LLC, d/b/a Newmark	18920 Walden Street	Clinton Township	MI	48038	Macomb	Detroit-Warren-Dearborn, MI	Multifamily	Garden
553	Southlawn	KeyBank National Association	188 Maple Street	Fayetteville	NC	28306	Cumberland	Fayetteville, NC	Multifamily	Manufactured Housing Community
554	Meadow Wood Apartments	Walker & Dunlop, LLC	4420 North 7th Street	Lincoln	NE	68521	Lancaster	Lincoln, NE	Multifamily	Garden
555	251-255 Lafayette Ave	CBRE Capital Markets, Inc.	251-255 Lafayette Avenue	Cliffside Park	NJ	07010	Bergen	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
556	Mill Street Village	NewPoint Real Estate Capital LLC	186 Mill Street	Athens	OH	45701	Athens	Athens, OH	Multifamily	Mid Rise
557	Parkview Apartments	Berkadia Commercial Mortgage LLC	3356 Byron Center Avenue Southwest	Wyoming	MI	49519	Kent	Grand Rapids-Kentwood, MI	Multifamily	Garden
558	Stockbridge	JLL Real Estate Capital, LLC	1330 Boren Avenue	Seattle	WA	98101	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Mid Rise
559	Colby Crest	CBRE Capital Markets, Inc.	2515 Colby Avenue	Everett	WA	98201	Snohomish	Seattle-Tacoma-Bellevue, WA	Multifamily	Mid Rise
560	Kales Building	Berkadia Commercial Mortgage LLC	76 West Adams Avenue	Detroit	MI	48226	Wayne	Detroit-Warren-Dearborn, MI	Multifamily	High Rise
561	Alcantara Apartments	JLL Real Estate Capital, LLC	1414 North Riverside Avenue	Rialto	CA	92376	San Bernardino	Riverside-San Bernardino-Ontario, CA	Multifamily	Garden
562	Cierra Commons	Berkadia Commercial Mortgage LLC	608 South 152nd Street	Burien	WA	98148	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
563	South Pointe Townhomes	Berkadia Commercial Mortgage LLC	6032 South Pointe Drive	Burlington	KY	41005	Boone	Cincinnati, OH-KY-IN	Multifamily	Garden
564	DeSoto Estates	Berkadia Commercial Mortgage LLC	916 Jacobs Street	Mansfield	LA	71052	De Soto	Shreveport-Bossier City, LA	Multifamily	Garden
565	Thompson Place Apartments	CBRE Capital Markets, Inc.	314 Clarence Street	Charlotte	NC	28216	Mecklenburg	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Townhome
566	Brisas Del Sur Apartments II	Berkadia Commercial Mortgage LLC	3897 Calle De Jardin	Fort Myers	FL	33905	Lee	Cape Coral-Fort Myers, FL	Multifamily	Garden
567	Honeysuckle Apartments	Greystone Servicing Company LLC	202 19th Avenue East	Seattle	WA	98112	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
568	Academy At Drexel Court	PGIM Real Estate Agency Financing, LLC	6140 South Drexel Avenue	Chicago	IL	60637	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Mid Rise
569	Easley Portfolio	JLL Real Estate Capital, LLC	Various	Easley	SC	Various	Pickens	Greenville-Anderson, SC	Multifamily	Garden
570	Huron Heights Townhomes	KeyBank National Association	669 Woburn Drive	Ypsilanti	MI	48198	Washtenaw	Ann Arbor, MI	Multifamily	Townhome
571	ATMO Bruce	Bellwether Enterprise Real Estate Capital, LLC	4265 South Bruce Street	Las Vegas	NV	89119	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	Garden
572	Seabird Island MHC	Berkadia Commercial Mortgage LLC	90 Dunlawton Avenue	Port Orange	FL	32127	Volusia	Deltona-Daytona Beach-Ormond Beach, FL	Multifamily	MHC Age Restricted
573	Holiday Park	Arbor Agency Lending, LLC	3500 West Brookfield Drive	Muncie	IN	47302	Delaware	Muncie, IN	Multifamily	Manufactured Housing Community
574	Villas Of Mur-Len	Regions Bank	16611 West 139th Street	Olathe	KS	66062	Johnson	Kansas City, MO-KS	Multifamily	Garden
575	Zest Apartments	JLL Real Estate Capital, LLC	5426 Nicollet Avenue	Minneapolis	MN	55419	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Garden
576	Sierra Condos	Greystone Servicing Company LLC	4306 Old College Road	Bryan	TX	77801	Brazos	College Station-Bryan, TX	Multifamily	Townhome
577	Alexis Parc	Grandbridge Real Estate Capital LLC	341 Roselane Street Northwest	Marietta	GA	30060	Cobb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Age Restricted
578	Hillcrest Park	Walker & Dunlop, LLC	1376 Custer Avenue Southeast	Atlanta	GA	30316	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
579	Redwood Tipp City (The Harrison) - Phase IV	Lument Real Estate Capital, LLC	3044 Burgoyne Court	Tipp City	OH	45371	Miami	Dayton-Kettering, OH	Multifamily	Garden
580	Orange Gardens Loan 1	Walker & Dunlop, LLC	127 And 131 Dogburn Road, 456 And 448 Meloy Road, And 280 Dalton Street	West Haven	CT	06516	New Haven	New Haven-Milford, CT	Multifamily	Garden
581	Lancaster Apartments Taxable Tail	Capital One, National Association	20100 Park Row Boulevard	Katy	TX	77449	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
582	Robin Hood Apartments	ReadyCap Commercial, LLC	600, 601, 604, 607-611 And 612 South Greenwood Avenue	Easton	PA	18045	Northampton	Allentown-Bethlehem-Easton, PA-NJ	Multifamily	Garden
583	Riverpark Apartments	Berkadia Commercial Mortgage LLC	1110 Old Knoxville Highway	Sevierville	TN	37862	Sevier	Sevierville, TN	Multifamily	Garden
584	Greenfield Knoll	Merchants Capital Corp.	1104 Swope Street	Greenfield	IN	46140	Hancock	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
585	Fords MHC	Capital One, National Association	4110 Richmond Highway	Richmond	VA	23234	Richmond	Richmond, VA	Multifamily	Manufactured Housing Community
586	Pine Arbor Apartments	CBRE Capital Markets, Inc.	5310 Lost Forest Drive	Houston	TX	77092	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
587	Parkwood Apartments	JLL Real Estate Capital, LLC	1403 North Logan Street	Texas City	TX	77590	Galveston	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
588	Linville Ridge Apartments	NorthMarq Capital, LLC	317 Linville Ridge Court	Winston-Salem	NC	27101	Forsyth	Winston-Salem, NC	Multifamily	Garden
589	Sedgefield Apartments	Berkadia Commercial Mortgage LLC	100 Sedgefield Circle	Winter Park	FL	32792	Seminole	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
590	Shenandoah Valley Estates	KeyBank National Association	98 October Circle	Waynesboro	VA	22980	Augusta	Staunton, VA	Multifamily	Manufactured Housing Community
591	Mid Rise Apartments	KeyBank National Association	180 North Main Street	Mechanicville	NY	12118	Saratoga	Albany-Schenectady-Troy, NY	Multifamily	Age Restricted
592	719 5th Avenue	Arbor Agency Lending, LLC	719, 720, And 722 5th Avenue	Brooklyn	NY	11215	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
593	Valley Of Enchantment	KeyBank National Association	22899 Byron Road	Crestline	CA	92325	San Bernardino	Riverside-San Bernardino-Ontario, CA	Multifamily	Manufactured Housing Community
594	Red River Estates	Berkadia Commercial Mortgage LLC	100 East Riddle Street	Coushatta	LA	71019	Red River	N/A	Multifamily	Garden
595	Moultrie Manor Apartments	Berkadia Commercial Mortgage LLC	409 Martin Luther King Jr Drive	Moultrie	GA	31768	Colquitt	Moultrie, GA	Multifamily	Garden
596	The Park	Berkadia Commercial Mortgage LLC	1205 Queen Anne Avenue North	Seattle	WA	98109	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
597	Hamlets Townhomes	NewPoint Real Estate Capital LLC	1277 Lost Nation Road	Willoughby	OH	44094	Lake	Cleveland-Elyria, OH	Multifamily	Townhome
598	Oaks Centropolis Apartments	NorthMarq Capital, LLC	501 Grand Boulevard	Kansas City	MO	64106	Jackson	Kansas City, MO-KS	Multifamily	Mid Rise
599	Northland Court	JLL Real Estate Capital, LLC	1151 Brownberry Drive	Wilmington	OH	45177	Clinton	Wilmington, OH	Multifamily	Garden
600	Whittier East	KeyBank National Association	16532 Whittier Boulevard	Whittier	CA	90603	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Manufactured Housing Community
601	Mountain Creek	KeyBank National Association	302 Crest Mountain Circle	Elliston	VA	24087	Montgomery	Blacksburg-Christiansburg, VA	Multifamily	Manufactured Housing Community
602	Orange Gardens Loan 2	Walker & Dunlop, LLC	380, 430 And 440 Meloy Road	West Haven	CT	06516	New Haven	New Haven-Milford, CT	Multifamily	Garden
603	Avia Apartments	Berkadia Commercial Mortgage LLC	3553 Founders Road	Indianapolis	IN	46268	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	Townhome
604	The Village At 815 Main Street	Regions Bank	815 Main Street	Wareham	MA	02571	Plymouth	Boston-Cambridge-Newton, MA-NH	Multifamily	Townhome
605	Ocean Springs Station	Lument Real Estate Capital, LLC	105 Station Drive	Ocean Springs	MS	39564	Jackson	Gulfport-Biloxi, MS	Multifamily	Garden
606	Banyan East Town Apartments	Grandbridge Real Estate Capital LLC	1010 Merritt Street	Altamonte Springs	FL	32701	Seminole	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
607	Jesse Lee Apartments	Walker & Dunlop, LLC	401 Roberts Avenue	Petersburg	VA	23805	Petersburg	Richmond, VA	Multifamily	Garden
608	Waterview Farms Apartments	Berkeley Point Capital LLC, d/b/a Newmark	45685 Timberlane Court	Novi	MI	48377	Oakland	Detroit-Warren-Dearborn, MI	Multifamily	Garden
609	Arie Apartments	Berkadia Commercial Mortgage LLC	2600-2606 Northwest 58th Street	Seattle	WA	98107	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
610	Elements Of Linden Hills	JLL Real Estate Capital, LLC	4525 France Avenue South	Minneapolis	MN	55410	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Garden
611	Oak Timbers - White Settlement II	NorthMarq Capital, LLC	8301 Tumbleweed Trail	White Settlement	TX	76108	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Age Restricted
612	Esquire Apartments	CBRE Capital Markets, Inc.	3092-3109 Buford Highway	Atlanta	GA	30329	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
613	110 Halsted Street	Basis Multifamily Capital, LLC	110 Halsted Street	East Orange	NJ	07018	Essex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
614	28-32 Providence St	Lument Real Estate Capital, LLC	28-32 Providence Street	Newark	NJ	07105	Essex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
615	Maxwell Manor Apartments	CBRE Capital Markets, Inc.	1285 Northwest 183rd Avenue	Beaverton	OR	97006	Washington	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
616	Princess Square	Berkadia Commercial Mortgage LLC	1400 Princess Street	Alexandria	VA	22314	Alexandria City	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
617	Buckeye Estates	Berkadia Commercial Mortgage LLC	23740 West MC-85	Buckeye	AZ	85326	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Manufactured Housing Community
618	Ghent Properties Link	Pinnacle Bank	410 And 422 Pembroke Avenue, 412, 418, 419, 420, 424 And 429 Warren Crescent, 818 Westover Avenue, 344 Fairfax Avenue And 526 Redgate Avenue	Norfolk	VA	23507	City of Norfolk	Virginia Beach-Norfolk-Newport News, VA-NC	Multifamily	Garden
619	Griffith Commons	Walker & Dunlop, LLC	300 Griffith Commons Drive	Winston-Salem	NC	27103	Forsyth	Winston-Salem, NC	Multifamily	Townhome
620	Pine Grove Village	KeyBank National Association	3900 Clark Lane	Columbia	MO	65202	Boone	Columbia, MO	Multifamily	Manufactured Housing Community
621	Bedell Village	Berkadia Commercial Mortgage LLC	889 Lunsford Drive	Auburn	AL	36832	Lee	Auburn-Opelika, AL	Multifamily	Garden
622	Limerick Green	Lument Real Estate Capital, LLC	827 North Lewis Road	Limerick	PA	19468	Montgomery	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Age Restricted

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Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
623	Hillcrest Club Apartments	Berkeley Point Capital LLC, d/b/a Newmark	12350 Risman Drive	Plymouth	MI	48170	Wayne	Detroit-Warren-Dearborn, MI	Multifamily	Garden
624	Summer Crest	Berkadia Commercial Mortgage LLC	102 Christy Way	Little River	SC	29566	Horry	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	Multifamily	Garden
625	June West	Citibank, N.A.	1200 West Koenig Lane	Austin	TX	78756	Travis	Austin-Round Rock-Georgetown, TX	Multifamily	Mid Rise
626	Golden Oaks MHC	Walker & Dunlop, LLC	4900 Southeast 102nd Place	Belleview	FL	34420	Marion	Ocala, FL	Multifamily	MHC Age Restricted
627	Chase Park	CBRE Capital Markets, Inc.	2421 Chase Park Drive	Montgomery	AL	36110	Montgomery	Montgomery, AL	Multifamily	Garden
628	Western Villa	KeyBank National Association	4522 West Loop 281	Longview	TX	75604	Gregg	Longview, TX	Multifamily	Manufactured Housing Community
629	Sherwood Forest	ReadyCap Commercial, LLC	4710 Jimmy Johnson Boulevard	Port Arthur	TX	77642	Jefferson	Beaumont-Port Arthur, TX	Multifamily	Garden
630	Vista Point Apartments	PGIM Real Estate Agency Financing, LLC	250 Talus Way	Reno	NV	89503	Washoe	Reno, NV	Multifamily	Garden
631	The Palms At Pasadena	Greystone Servicing Company LLC	1500 Strawberry Road	Pasadena	TX	77502	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
632	Ashton Place Apartments	ReadyCap Commercial, LLC	11 Ashton Place	Methuen	MA	01844	Essex	Boston-Cambridge-Newton, MA-NH	Multifamily	Garden
633	Circle L	KeyBank National Association	231 North Main Street	Layton	UT	84041	Davis	Ogden-Clearfield, UT	Multifamily	Manufactured Housing Community
634	Venus At Manchester	Walker & Dunlop, LLC	1420 Hull Street	Richmond	VA	23224	Richmond City	Richmond, VA	Multifamily	Garden
635	Meadows Apartments	Regions Bank	2216 South Leonard Road	Saint Joseph	MO	64503	Buchanan	St. Joseph, MO-KS	Multifamily	Garden
636	Sugar Creek Apartments Taxable Tail	Capital One, National Association	11501 West Road	Houston	TX	77065	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
637	Idylwood MHC	Berkadia Commercial Mortgage LLC	5405 Northeast 77th Court	Vancouver	WA	98662	Clark	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Manufactured Housing Community
638	Laurel Oaks Senior	CBRE Capital Markets, Inc.	1801 Northwest 3rd Lane	Okeechobee	FL	34972	Okeechobee	Okeechobee, FL	Multifamily	Age Restricted
639	Clayton Manor Townhomes	Lument Real Estate Capital, LLC	2654 East 11th Street	Odessa	TX	79761	Ector	Odessa, TX	Multifamily	Townhome
640	Leisure Living Estates	KeyBank National Association	700 West Alta Vista Avenue	Ottumwa	IA	52501	Wapello	Ottumwa, IA	Multifamily	Manufactured Housing Community
641	Pebble Hill Estates	CBRE Capital Markets, Inc.	2817 Brightwell Avenue	Marianna	FL	32448	Jackson	N/A	Multifamily	Garden
642	Wheelhouse Lofts II	Berkadia Commercial Mortgage LLC	8124 Southeast 6th Avenue	Portland	OR	97202	Multnomah	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
643	Parkwood Manor Townhomes	ReadyCap Commercial, LLC	299, 303 And 367 East Avenue	Hilton	NY	14468	Monroe	Rochester, NY	Multifamily	Townhome
644	Hawthorne Club Apartments	Berkeley Point Capital LLC, d/b/a Newmark	7560 North Merriman Road	Westland	MI	48185	Wayne	Detroit-Warren-Dearborn, MI	Multifamily	Garden
645	Windward Apartment Homes	Berkadia Commercial Mortgage LLC	1746 Bowen Drive	Orlando	FL	32822	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Garden
646	Western Skies	KeyBank National Association	199 Western Skies Road	Gallup	NM	87301	McKinley	Gallup, NM	Multifamily	Manufactured Housing Community
647	Orange Gardens Loan 3	Walker & Dunlop, LLC	467 And 437 Meloy Road And 2, 4, 6 And 8 Knox Street	West Haven	CT	06516	New Haven	New Haven-Milford, CT	Multifamily	Garden
648	Ranchwood	KeyBank National Association	5602 South Palo Verde Road	Tucson	AZ	85706	Pima	Tucson, AZ	Multifamily	Manufactured Housing Community
649	The Court At Oak Forest	Basis Multifamily Capital, LLC	4102 Mangum Road	Houston	TX	77092	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
650	Wawaset Park Apartments	CBRE Capital Markets, Inc.	2600 West 7th Street	Wilmington	DE	19805	New Castle	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Mid Rise
651	Conner Creek	Bellwether Enterprise Real Estate Capital, LLC	20 Ducks Walk Trail	Hendersonville	NC	28792	Henderson	Asheville, NC	Multifamily	Manufactured Housing Community
652	6727 Sylmar Ave	Lument Real Estate Capital, LLC	6727 Sylmar Avenue	Van Nuys	CA	91405	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
653	Executive House Apartments	CBRE Capital Markets, Inc.	1440 Riverdale Street	West Springfield	MA	01089	Hampden	Springfield, MA	Multifamily	Garden
654	Copper Place Apartments	Lument Real Estate Capital, LLC	2424 North Nottingham Way	Moore	OK	73160	Cleveland	Oklahoma City, OK	Multifamily	Garden
655	Park Avenue Towers	PGIM Real Estate Agency Financing, LLC	300 Park Avenue	Wilkes-Barre	PA	18702	Luzerne	Scranton--Wilkes-Barre, PA	Multifamily	Age Restricted
656	Creekwood Apartments	Berkadia Commercial Mortgage LLC	8102-8250 Creekwood Drive	Davison	MI	48423	Genesee	Flint, MI	Multifamily	Garden
657	1907 Harrison Avenue	JLL Real Estate Capital, LLC	1907 Harrison Avenue	Bronx	NY	10453	Bronx	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
658	Grand Oaks Village	Berkadia Commercial Mortgage LLC	817 North Clinton Street	Grand Ledge	MI	48837	Eaton	Lansing-East Lansing, MI	Multifamily	Manufactured Housing Community
659	Camden NJ Portfolio	Berkadia Commercial Mortgage LLC	352-362 Randolph Street, 1117-1125 Magnolia Avenue, And 1913 Broadway	Camden	NJ	08105; 08103; 08104	Camden	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
660	Touraine Apartments	KeyBank National Association	274 Delaware Avenue	Buffalo	NY	14202	Erie	Buffalo-Cheektowaga, NY	Multifamily	Age Restricted
661	1300 W 134th St	Walker & Dunlop, LLC	1300 West 134th Street	Gardena	CA	90247	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
662	Stonegate	KeyBank National Association	4201 Clark Lane	Columbia	MO	65202	Boone	Columbia, MO	Multifamily	Manufactured Housing Community
663	Sophie Court	Lument Real Estate Capital, LLC	7103, 7107, 7111 And 7115 196th Street	Lynnwood	WA	98036	Snohomish	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
664	Park Plaza Townhomes	Lument Real Estate Capital, LLC	2508 East 11th Street	Odessa	TX	79761	Ector	Odessa, TX	Multifamily	Townhome
665	Hunters Glen	Berkadia Commercial Mortgage LLC	1655 Central Drive	Southern Pines	NC	28387	Moore	Pinehurst-Southern Pines, NC	Multifamily	Garden
666	The Globe Apartments	KeyBank National Association	315 Commerce Avenue Southwest	Grand Rapids	MI	49503	Kent	Grand Rapids-Kentwood, MI	Multifamily	Mid Rise
667	55-81 Jackson Avenue	Greystone Servicing Company LLC	55-81 Jackson Avenue	Bridgeport	CT	06606	Fairfield	Bridgeport-Stamford-Norwalk, CT	Multifamily	Garden
668	Sonora Cascade MHC	Berkadia Commercial Mortgage LLC	18330 Wards Ferry Road	Sonora	CA	95370	Tuolumne	Sonora, CA	Multifamily	MHC Age Restricted
669	Melissa Grove	PNC Bank, National Association	6555 Lenox Avenue	Jacksonville	FL	32205	Duval	Jacksonville, FL	Multifamily	Age Restricted
670	Riverbend Of Grand Blanc	Berkadia Commercial Mortgage LLC	5216 Perry Road	Grand Blanc	MI	48439	Genesee	Flint, MI	Multifamily	Garden
671	Sunlight Estates	Berkadia Commercial Mortgage LLC	750-760 West Redondo Beach Boulevard	Gardena	CA	90247	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
672	United House	PGIM Real Estate Agency Financing, LLC	501 Pine Street	Scranton	PA	18509	Lackawanna	Scranton--Wilkes-Barre, PA	Multifamily	Age Restricted
673	Parkside Apartments	Berkadia Commercial Mortgage LLC	215 South G Street	Tacoma	WA	98405	Pierce	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
674	Brookside MHP	Berkadia Commercial Mortgage LLC	820 Isbell Road	Fort Worth	TX	76114	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
675	Cherokee Mobile Village MHP	KeyBank National Association	100 Pinecrest Drive	Ruidoso	NM	88345	Lincoln	Ruidoso, NM	Multifamily	Manufactured Housing Community
676	Elm Creek Meadows	Berkeley Point Capital LLC, d/b/a Newmark	402 Arnold Boulevard	Abilene	TX	79605	Taylor	Abilene, TX	Multifamily	Manufactured Housing Community
677	Woodlake Apartments	Pinnacle Bank	3314 South Woodlake Circle	Memphis	TN	38118	Shelby	Memphis, TN-MS-AR	Multifamily	Garden
678	Westminster Apartments	Pinnacle Bank	20, 33, 50, And 69 Westminster Avenue	Austintown	OH	44515	Mahoning	Youngstown-Warren-Boardman, OH-PA	Multifamily	Garden
679	Carr Street Flats	ReadyCap Commercial, LLC	1391 Carr Street	Lakewood	CO	80214	Jefferson	Denver-Aurora-Lakewood, CO	Multifamily	Garden
680	Westlake Apartments East	Lument Real Estate Capital, LLC	5128, 5304, 5308, And 5310 Aberdeen Avenue And 5127, 5131, 5135, And 5129 Albany Avenue	Lubbock	TX	79414	Lubbock	Lubbock, TX	Multifamily	Garden
681	Koenig Winter Resort	Berkeley Point Capital LLC, d/b/a Newmark	422 South Val Verde Road	Donna	TX	78537	Hidalgo	McAllen-Edinburg-Mission, TX	Multifamily	Manufactured Housing Community
682	Plantation Acres	KeyBank National Association	200 Bodcau Loop	Bossier City	LA	71112	Bossier	Shreveport-Bossier City, LA	Multifamily	Manufactured Housing Community
683	Crestview Village	Berkadia Commercial Mortgage LLC	908 Crestview Road	Easley	SC	29642	Pickens	Greenville-Anderson, SC	Multifamily	Garden
684	Harborview East Apartments	Lument Real Estate Capital, LLC	4100 Foster Street	Gig Harbor	WA	98335	Pierce	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
685	Vol. 7	ReadyCap Commercial, LLC	2408 Manor Road	Austin	TX	78722	Travis	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
686	Meridian Living II	Regions Bank	3310 North Meridian Street	Indianapolis	IN	46208	Marion	Indianapolis-Carmel-Anderson, IN	Multifamily	Garden
687	Sandpiper Glen Taxable Tail	Grandbridge Real Estate Capital LLC	8890 Donnybrook Drive	Orlando	FL	32825	Orange	Orlando-Kissimmee-Sanford, FL	Multifamily	Age Restricted
688	7701 Reseda Blvd	Lument Real Estate Capital, LLC	7701 Reseda Boulevard	Reseda	CA	91335	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
689	Maple Park Apartments	NorthMarq Capital, LLC	3524 2nd Avenue	Council Bluffs	IA	51501	Pottawattamie	Omaha-Council Bluffs, NE-IA	Multifamily	Age Restricted
690	Berendo Apartments	Berkadia Commercial Mortgage LLC	14427-14429 South Berendo Avenue	Gardena	CA	90247	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
691	Prescott Gardens Mobile Park	Berkadia Commercial Mortgage LLC	510 Copper Basin Road	Prescott	AZ	86303	Yavapai	Prescott Valley-Prescott, AZ	Multifamily	MHC Age Restricted
692	Ashton Hills Apartments	JLL Real Estate Capital, LLC	925 Tolliver Place	Macon	GA	31210	Bibb	Macon-Bibb County, GA	Multifamily	Age Restricted
693	167 Grand St And 218 N 7th St	Greystone Servicing Company LLC	167 Grand Street And 218 North 7th Street	Brooklyn	NY	11249; 11211	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
694	The Morton Group 2	Arbor Agency Lending, LLC	301, 302 And 303 Hunter Street, 812 Warren Street And 903-905, 907-909 And 808-814 West Renfro Street	Plant City	FL	33563	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
695	Asturias Senior Apartments	Lument Real Estate Capital, LLC	9628 Van Nuys Boulevard	Panorama City	CA	91402	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Age Restricted
696	Newark Linked Loan #3	Walker & Dunlop, LLC	213 Lake Street, 66-68 Elliott Street And 136-138 Heckel Street	Newark; Belleville	NJ	07109; 07104	Essex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
697	Lamar Place - Daniel Building	Berkadia Commercial Mortgage LLC	6408 Burns Street	Austin	TX	78752	Travis	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
698	Terrace View Apartments	Regions Bank	914 East Terrace Street	Seattle	WA	98122	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Mid Rise
699	Jackson	KeyBank National Association	225 South Elk Street	Hemet	CA	92543	Riverside	Riverside-San Bernardino-Ontario, CA	Multifamily	Manufactured Housing Community
700	Jean C. McKinney Manor	Greystone Servicing Company LLC	5641 Imperial Avenue	San Diego	CA	92114	San Diego	San Diego-Chula Vista-Carlsbad, CA	Multifamily	Age Restricted

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Appendix A

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
701	Aspen Leaf	ReadyCap Commercial, LLC	6090 Olde Wadsworth Boulevard	Arvada	CO	80003	Jefferson	Denver-Aurora-Lakewood, CO	Multifamily	Garden
702	Winton House	CBRE Capital Markets, Inc.	7500 Cedar Avenue	Richfield	MN	55423	Hennepin	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Garden
703	Sunny Acres MHP	Berkadia Commercial Mortgage LLC	160 East Hurst Boulevard	Hurst	TX	76053	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
704	Glen Leaf	KeyBank National Association	7400 Glen Leaf Road	Shreveport	LA	71129	Caddo	Shreveport-Bossier City, LA	Multifamily	Manufactured Housing Community
705	Lakeview	JLL Real Estate Capital, LLC	6130 Arlington Webb Road	Arlington	TX	76018	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
706	Avery Square Apartments	Pinnacle Bank	3377 East Skelly Drive	Tulsa	OK	74135	Tulsa	Tulsa, OK	Multifamily	Garden
707	The Cliffs	Berkadia Commercial Mortgage LLC	826 Shugart Road	Dalton	GA	30720	Whitfield	Dalton, GA	Multifamily	Garden
708	Red Cedars	KeyBank National Association	3301 West 2nd Street	North Platte	NE	69101	Lincoln	North Platte, NE	Multifamily	Manufactured Housing Community
709	Wisteria Apartments	ReadyCap Commercial, LLC	1315 Park Road Northwest	Washington	DC	20010	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
710	The Q @ Vassar North	Pinnacle Bank	1920 Vassar Drive Northeast	Albuquerque	NM	87106	Bernalillo	Albuquerque, NM	Multifamily	Garden
711	Concordia Apartments	Regions Bank	11941 Acacia Avenue	Hawthorne	CA	90250	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
712	4038 Puente Ave	CBRE Capital Markets, Inc.	4038 Puente Avenue	Baldwin Park	CA	91706	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
713	Pinewood MHC	Walker & Dunlop, LLC	810 US-69	Kountze	TX	77625	Hardin	Beaumont-Port Arthur, TX	Multifamily	Manufactured Housing Community
714	4807 41st Ave SW	Berkadia Commercial Mortgage LLC	4807 41st Avenue Southwest	Seattle	WA	98116	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
715	Maryland Apartments	Arbor Agency Lending, LLC	78 West Maryland Avenue	Aldan	PA	19018	Delaware	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	Multifamily	Garden
716	North Shore MHC	Capital One, National Association	17990 North Shore Road	Spring Lake	MI	49456	Ottawa	Grand Rapids-Kentwood, MI	Multifamily	Manufactured Housing Community
717	Meridian Apartments	KeyBank National Association	6201 Fowler Avenue	Sacramento	CA	95828	Sacramento	Sacramento-Roseville-Folsom, CA	Multifamily	Garden
718	North Admiral Apartments	Regions Bank	2319 California Avenue Southwest	Seattle	WA	98116	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
719	2000 Palafox And 1757 Mt Herman	Arbor Agency Lending, LLC	2000 Palafox Street And 1757 Mount Herman Street	Jacksonville	FL	32209	Duval	Jacksonville, FL	Multifamily	Garden
720	126 E 93rd Street	Arbor Agency Lending, LLC	126 East 93rd Street	Brooklyn	NY	11212	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
721	Kimberly Apartments	Regions Bank	11725 15th Avenue Northeast	Seattle	WA	98125	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
722	Birmingham Heights	Arbor Agency Lending, LLC	1424, 1426, And 1430 Case Avenue	Saint Paul	MN	55106	Ramsey	Minneapolis-St. Paul-Bloomington, MN-WI	Multifamily	Garden
723	27360-27398 Tyrrell Ave	Lument Real Estate Capital, LLC	27360-27398 Tyrrell Avenue	Hayward	CA	94544	Alameda	San Francisco-Oakland-Berkeley, CA	Multifamily	Garden
724	Madison Woods West	Berkadia Commercial Mortgage LLC	330 East 13 Mile Road	Madison Heights	MI	48071	Oakland	Detroit-Warren-Dearborn, MI	Multifamily	Garden
725	11229 W National Ave	Walker & Dunlop, LLC	11229 West National Avenue	West Allis	WI	53227	Milwaukee	Milwaukee-Waukesha, WI	Multifamily	Garden
726	Madison At GCU Apartments	CBRE Capital Markets, Inc.	5517, 5525, 5541 North 27th Avenue And 2706 West Missouri Avenue	Phoenix	AZ	85017	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
727	Heritage Of Newark	Regions Bank	629 Central Avenue	Newark	TX	76071	Wise	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
728	Madison Flats	CBRE Capital Markets, Inc.	1804 West Tuckey Lane	Phoenix	AZ	85015	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
729	Asher Court Apartments	Walker & Dunlop, LLC	4204, 4205, 4208, 4209, 4212, 4213, 4216, 4217, 4220 And 4221 Asher Court	Kenner	LA	70065	Jefferson	New Orleans-Metairie, LA	Multifamily	Townhome
730	Denmark Apartments	Walker & Dunlop, LLC	6333 North Denmark Street And 9575 West Fond Du Lac Avenue	Milwaukee	WI	53225	Milwaukee	Milwaukee-Waukesha, WI	Multifamily	Garden
731	Woodlands Apartments	Lument Real Estate Capital, LLC	1796 12th Street	Ingleside	TX	78362	San Patricio	Corpus Christi, TX	Multifamily	Garden
732	Julie Ann Apartments	Berkadia Commercial Mortgage LLC	711 Southeast 60th Avenue	Portland	OR	97215	Multnomah	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
733	Pueblo Sereno	KeyBank National Association	25521 North Lincoln Avenue	Hemet	CA	92544	Riverside	Riverside-San Bernardino-Ontario, CA	Multifamily	MHC Age Restricted
734	Vol. 8	ReadyCap Commercial, LLC	2515 Manor Road	Austin	TX	78722	Travis	Austin-Round Rock-Georgetown, TX	Multifamily	Garden
735	221 Middle Neck Rd CoOp	Wells Fargo Bank, National Association	221 Middle Neck Road	Great Neck	NY	11021	Nassau	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Co-Op
736	Courtyard Apartments	Berkadia Commercial Mortgage LLC	3326-3332 Glenmore Avenue	Cincinnati	OH	45211	Hamilton	Cincinnati, OH-KY-IN	Multifamily	Garden
737	White Oak Townhomes	Berkadia Commercial Mortgage LLC	2721 White Oak Drive	Decatur	GA	30032	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Townhome
738	Harrison Gardens	CBRE Capital Markets, Inc.	10-16 Passaic Avenue	Nutley	NJ	07110	Essex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
739	885 18th Avenue	Greystone Servicing Company LLC	885 18th Avenue	Irvington	NJ	07111	Essex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
740	North Franklin	JLL Real Estate Capital, LLC	1114 North Franklin Road	Greenville	SC	29617	Greenville	Greenville-Anderson, SC	Multifamily	Garden
741	Highland Metro	CBRE Capital Markets, Inc.	727 West Highland Avenue	Phoenix	AZ	85013	Maricopa	Phoenix-Mesa-Chandler, AZ	Multifamily	Garden
742	Hoskins 90 At Bishop Ridge	Arbor Agency Lending, LLC	336 North Lancaster Avenue	Dallas	TX	75203	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
743	Olde Town Terrace	ReadyCap Commercial, LLC	6087 Olde Wadsworth Boulevard	Arvada	CO	80003	Jefferson	Denver-Aurora-Lakewood, CO	Multifamily	Garden
744	The Bryson	ReadyCap Commercial, LLC	8137 Rankin Road	Humble	TX	77396	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Townhome
745	Clifton Cove Apartments	Pinnacle Bank	12511 Clifton Boulevard	Lakewood	OH	44107	Cuyahoga	Cleveland-Elyria, OH	Multifamily	Garden
746	Larkspur Village Apartments	KeyBank National Association	340 South Downs Street	Ridgecrest	CA	93555	Kern	Bakersfield, CA	Multifamily	Garden
747	La Promesa	CBRE Capital Markets, Inc.	2485 North Alvernon Way	Tucson	AZ	85712	Pima	Tucson, AZ	Multifamily	Garden
748	Westwood Park	Berkadia Commercial Mortgage LLC	815 Eatonville Highway West	Eatonville	WA	98328	Pierce	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
749	Ridgeline Apartments	Berkadia Commercial Mortgage LLC	125 West Casino Road	Everett	WA	98204	Snohomish	Seattle-Tacoma-Bellevue, WA	Multifamily	Townhome
750	Cornell House	ReadyCap Commercial, LLC	139 South Broadway	Nyack	NY	10960	Rockland	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Townhome
751	145 And 149 Fano Street	Arbor Agency Lending, LLC	145 And 149 Fano Street	Arcadia	CA	91006	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
752	1118 Adams Street	PNC Bank, National Association	1118 Adams Street	Hoboken	NJ	07030	Hudson	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
753	Constance Ave S 7242	CBRE Capital Markets, Inc.	7242 South Constance Avenue	Chicago	IL	60649	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
754	Lakeside Estates	Berkadia Commercial Mortgage LLC	4509 Chiesa Road	Rowlett	TX	75088	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
755	Smith Heights	Berkadia Commercial Mortgage LLC	106 Smith Drive	Perry	GA	31069	Houston	Warner Robins, GA	Multifamily	Garden
756	Patterson Purchase Link	Pinnacle Bank	250 Tudor Avenue, 525 Carroll Street And 2360 And 2368 East Market Street	Akron	OH	44312	Summit	Akron, OH	Multifamily	Garden
757	Alta Casa	Lument Real Estate Capital, LLC	1645 10th Avenue East	Seattle	WA	98102	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
758	Mount Moriah Apartments	Arbor Agency Lending, LLC	1275 And 1285 Mount Moriah Church Road	China Grove	NC	28023	Rowan	Charlotte-Concord-Gastonia, NC-SC	Multifamily	Garden
759	Cantabria Senior Apartments	Lument Real Estate Capital, LLC	9640 Van Nuys Boulevard	Panorama City	CA	91402	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Age Restricted
760	Country Villa MHC	Berkadia Commercial Mortgage LLC	12919 Tipton Highway	Clinton	MI	49236	Lenawee	Adrian, MI	Multifamily	Manufactured Housing Community
761	Schafer Square Apartments	Berkadia Commercial Mortgage LLC	883 Floyd J McCree Drive And 1010 Carson Court	Flint	MI	48503	Genesee	Flint, MI	Multifamily	Townhome
762	Green Oaks MHP	Berkadia Commercial Mortgage LLC	6916 Nine Mile Azle Road	Fort Worth	TX	76135	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	Manufactured Housing Community
763	Fort Totten Apartments	CBRE Capital Markets, Inc.	4818-4836 Fort Totten Drive Northeast	Washington	DC	20011	District of Columbia	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
764	Bramblewood	KeyBank National Association	1700 North Gateway Road	Las Vegas	NV	89115	Clark	Las Vegas-Henderson-Paradise, NV	Multifamily	MHC Age Restricted
765	Glenfair Apartments	Regions Bank	14455 East Burnside Street	Portland	OR	97233	Multnomah	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Townhome
766	125 Sherman Avenue	Greystone Servicing Company LLC	125 Sherman Avenue	New York	NY	10034	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
767	97-103 Maple Ave	Lument Real Estate Capital, LLC	97-103 Maple Avenue	Hartford	CT	06114	Hartford	Hartford-East Hartford-Middletown, CT	Multifamily	Garden
768	Canopy At Oak Bend	Berkadia Commercial Mortgage LLC	300 Miles Jamison Road	Summerville	SC	29485	Dorchester	Charleston-North Charleston, SC	Multifamily	Townhome
769	500 1st Ave	Regions Bank	500 1st Avenue	New Hyde Park	NY	11040	Nassau	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
770	The District Apartment Homes	CBRE Capital Markets, Inc.	425 North Rosemont Avenue	Dallas	TX	75208	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
771	Wallingford Vista Apartments	Berkadia Commercial Mortgage LLC	3626 Wallingford Avenue North	Seattle	WA	98103	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
772	Oak Hill Manor Apartments	Berkadia Commercial Mortgage LLC	4360-4368 Harrison Avenue	Cincinnati	OH	45211	Hamilton	Cincinnati, OH-KY-IN	Multifamily	Garden
773	42 Lienau Place	Basis Multifamily Capital, LLC	42 Lienau Place	Jersey City	NJ	07307	Hudson	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
774	Farmington Hills	KeyBank National Association	7432 Jessica Way	Rocky Mount	NC	27803	Nash	Rocky Mount, NC	Multifamily	Manufactured Housing Community
775	Park Place Apartments	CBRE Capital Markets, Inc.	2307 South Austin Street	Brenham	TX	77833	Washington	Brenham, TX	Multifamily	Garden
776	The Morton Group 1	Arbor Agency Lending, LLC	1201, 1203, 1205, 1207, 1301, 1303 And 1305 Crum Street	Plant City	FL	33563	Hillsborough	Tampa-St. Petersburg-Clearwater, FL	Multifamily	Garden
777	Glenwood Apartments	Regions Bank	13116 Southeast Powell Boulevard	Portland	OR	97236	Multnomah	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
778	Kiljordan Meadows	KeyBank National Association	1601 East Jackson Street	Macomb	IL	61455	McDonough	Macomb, IL	Multifamily	Manufactured Housing Community
779	975-995 Apartment Corp.	Wells Fargo Bank, National Association	975-995 Teaneck Road	Teaneck	NJ	07666	Bergen	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Co-Op
780	Cedar Crest	CBRE Capital Markets, Inc.	3109-3115, 3117-3123, 3125-3131, 3133-3139, And 3132-3138 South Cedar Crest Court	Independence	MO	64057	Jackson	Kansas City, MO-KS	Multifamily	Garden
781	2210 Echo Park Ave	Lument Real Estate Capital, LLC	2210 Echo Park Avenue	Los Angeles	CA	90026	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden

Loan No. / Property No.	Property Name	Originator	Street Address	Property City	Property State	Zip Code	County	Metropolitan Statistical Area	Property Type	Property Subtype
782	Grand Teton Estates Apartments	ReadyCap Commercial, LLC	101 And 109 South Teton Drive And 1309 And 1317 East Sylvan Circle	Brandon	SD	57005	Minnehaha	Sioux Falls, SD	Multifamily	Garden
783	Colonial Terrace MHC	Berkadia Commercial Mortgage LLC	8913 Columbus Road	Mount Vernon	OH	43050	Knox	Mount Vernon, OH	Multifamily	Manufactured Housing Community
784	Elkwood Duplexes	CBRE Capital Markets, Inc.	100-104 Elkwood Circle, 3103 Molly Drive And 501-632 Vicki Lane	Huntsville	TX	77340	Walker	Huntsville, TX	Multifamily	Garden
785	Midway Apartments	Berkadia Commercial Mortgage LLC	3208, 3220, And 3240 Midway Avenue	Cincinnati	OH	45238	Hamilton	Cincinnati, OH-KY-IN	Multifamily	Garden
786	Twin Oaks Duplexes	CBRE Capital Markets, Inc.	218 East Washington Street	Belton	MO	64012	Cass	Kansas City, MO-KS	Multifamily	Townhome
787	Pleasant Street 34	CBRE Capital Markets, Inc.	34 Pleasant Street	Easthampton	MA	01027	Hampshire	Springfield, MA	Multifamily	Garden
788	3260-3264 Minnesota Ave	Walker & Dunlop, LLC	3260-3264 Minnesota Avenue	Lynwood	CA	90262	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
789	Mountain Creek	JLL Real Estate Capital, LLC	2015 Old Mountain Creek Road	Greenville	SC	29609	Greenville	Greenville-Anderson, SC	Multifamily	Garden
790	6028 Stafford Avenue	Walker & Dunlop, LLC	6028 Stafford Avenue	Huntington Park	CA	90255	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
791	Hale Ave S 10447	CBRE Capital Markets, Inc.	10447 South Hale Avenue	Chicago	IL	60643	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
792	Crawford Corner At Bishop Ridge	Arbor Agency Lending, LLC	125 East 8th Street	Dallas	TX	75203	Dallas	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
793	1598-1666 E. 25th Ave Apartments	Walker & Dunlop, LLC	1598-1666 East 25th Avenue	Columbus	OH	43219	Franklin	Columbus, OH	Multifamily	Garden
794	113 Sherman Avenue	Greystone Servicing Company LLC	113 Sherman Avenue	New York	NY	10034	New York	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Mid Rise
795	Buchtel Arms Apartments	Pinnacle Bank	634 East Buchtel Avenue	Akron	OH	44304	Summit	Akron, OH	Multifamily	Garden
796	Walden Pky S 9946-9952	CBRE Capital Markets, Inc.	9946-9952 South Walden Parkway	Chicago	IL	60643	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
797	Residences On Lake	CBRE Capital Markets, Inc.	1128 Lake Street	Kent	OH	44240	Portage	Akron, OH	Multifamily	Garden
798	Connie Jean Apartments	CBRE Capital Markets, Inc.	2880-2910 South 200 East	South Salt Lake	UT	84115	Salt Lake	Salt Lake City, UT	Multifamily	Garden
799	Avalon Family Apartments	KeyBank National Association	2502 Hanna Avenue	Corcoran	CA	93212	Kings	Hanford-Corcoran, CA	Multifamily	Garden
800	7337 S Ridgeland	Lument Real Estate Capital, LLC	7337-7343 South Ridgeland Avenue	Chicago	IL	60649	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
801	Village Glen	Berkadia Commercial Mortgage LLC	202, 204, And 206 Carter Street East	Eatonville	WA	98328	Pierce	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
802	Georgian Townhomes	ReadyCap Commercial, LLC	7125 Eldridge Parkway	Houston	TX	77083	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Townhome
803	277 Milford St	Regions Bank	277 Milford Street	Brooklyn	NY	11208	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
804	Jeffrey Blvd S 7722-7732	CBRE Capital Markets, Inc.	7722-7732 South Jeffery Boulevard	Chicago	IL	60649	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
805	2608 Hoyt Avenue	Lument Real Estate Capital, LLC	2608 Hoyt Avenue	Everett	WA	98201	Snohomish	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
806	Castlereach Apartments	Lument Real Estate Capital, LLC	1618-1622 North 45th Street	Seattle	WA	98103	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
807	Courtyards On The Park - South	Lument Real Estate Capital, LLC	2401 45th Street	Lubbock	TX	79412	Lubbock	Lubbock, TX	Multifamily	Garden
808	Foxtail Crossing Townhomes	Lument Real Estate Capital, LLC	1243 Zachary Drive	Cambridge	MD	21613	Dorchester	Cambridge, MD	Multifamily	Townhome
809	Michelle's Court Apartments	CBRE Capital Markets, Inc.	2219 Plaster Road Northeast	Atlanta	GA	30345	DeKalb	Atlanta-Sandy Springs-Alpharetta, GA	Multifamily	Garden
810	Champion Forest	ReadyCap Commercial, LLC	7330 Silent Wood Lane	Houston	TX	77086	Harris	Houston-The Woodlands-Sugar Land, TX	Multifamily	Garden
811	Royal Arms Apartments	Lument Real Estate Capital, LLC	319 2nd Street Northeast	Puyallup	WA	98372	Pierce	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
812	Evergreen Apartments	Berkadia Commercial Mortgage LLC	20901 76th Avenue West	Edmonds	WA	98026	Snohomish	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
813	Spring Manor MHP	Berkadia Commercial Mortgage LLC	3728 Marina Drive	Lake Worth	TX	76135	Tarrant	Dallas-Fort Worth-Arlington, TX	Multifamily	MHC Age Restricted
814	University Heights	CBRE Capital Markets, Inc.	1417 Northeast 55th Street	Seattle	WA	98105	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
815	Steele Street 1553	CBRE Capital Markets, Inc.	1553 Steele Street	Denver	CO	80206	Denver	Denver-Aurora-Lakewood, CO	Multifamily	Garden
816	410 And 500 Cummings Valley Blvd	Berkadia Commercial Mortgage LLC	410 And 500 Cummings Valley Boulevard	Tehachapi	CA	93561	Kern	Bakersfield, CA	Multifamily	Garden
817	10416 And 10422 Fawcett St	Berkadia Commercial Mortgage LLC	10416 And 10422 Fawcett Street	Kensington	MD	20895	Montgomery	Washington-Arlington-Alexandria, DC-VA-MD-WV	Multifamily	Garden
818	112 South Whitney	Berkadia Commercial Mortgage LLC	112 South Whitney Street	Hartford	CT	06105	Hartford	Hartford-East Hartford-Middletown, CT	Multifamily	Garden
819	The Randall	Pinnacle Bank	1779 And 1785 Sycamore Street	Cincinnati	OH	45202	Hamilton	Cincinnati, OH-KY-IN	Multifamily	Garden
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	Walker & Dunlop, LLC	33 f/k/a 27 Tuckahoe Road, 35 f/k/a 33 Tuckahoe Road And 1 Altonwood Place	Yonkers	NY	10710	Westchester	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
821	Crestview	KeyBank National Association	1449 East Avenue I	Lancaster	CA	93535	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Manufactured Housing Community
822	School House Apartments	Greystone Servicing Company LLC	1503 Main Street	Northampton	PA	18067	Northampton	Allentown-Bethlehem-Easton, PA-NJ	Multifamily	Garden
823	Baylie Drive Apartments	Pinnacle Bank	100 Baylie Drive	Mount Orab	OH	45154	Brown	Cincinnati, OH-KY-IN	Multifamily	Garden
824	193 Neptune Avenue	Greystone Servicing Company LLC	193 Neptune Avenue	Brooklyn	NY	11235	Kings	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
825	3700 Delancy Street	Arbor Agency Lending, LLC	3700 Delancy Street	Greensboro	NC	27405	Guilford	Greensboro-High Point, NC	Multifamily	Garden
826	Marsue Apartments	Berkadia Commercial Mortgage LLC	4364 And 4365 Marsue Lane	Cincinnati	OH	45211	Hamilton	Cincinnati, OH-KY-IN	Multifamily	Garden
827	Clover Crest Townhomes	Berkadia Commercial Mortgage LLC	5115-5127 Solberg Drive Southwest	Lakewood	WA	98499	Pierce	Seattle-Tacoma-Bellevue, WA	Multifamily	Townhome
828	Dover Street Apartments	ReadyCap Commercial, LLC	6203 And 6215 Dover Street	Arvada	CO	80004	Jefferson	Denver-Aurora-Lakewood, CO	Multifamily	Garden
829	Fannin Park	Arbor Agency Lending, LLC	1009 South Avenue B	Denton	TX	76201	Denton	Dallas-Fort Worth-Arlington, TX	Multifamily	Garden
830	1651 E 74th Pl	Berkadia Commercial Mortgage LLC	1651 East 74th Place	Chicago	IL	60649	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
831	Potomac Ave W 3226	CBRE Capital Markets, Inc.	3226 West Potomac Avenue	Chicago	IL	60651	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
832	Franklin Street 25	CBRE Capital Markets, Inc.	25 Franklin Street	Easthampton	MA	01027	Hampshire	Springfield, MA	Multifamily	Garden
833	Terra Bella Court	Berkadia Commercial Mortgage LLC	21225 Crowley Street	St. Clair Shores	MI	48081	Macomb	Detroit-Warren-Dearborn, MI	Multifamily	Garden
834	354 Seaman St	ReadyCap Commercial, LLC	354 Seaman Street	New Brunswick	NJ	08901	Middlesex	New York-Newark-Jersey City, NY-NJ-PA	Multifamily	Garden
835	Arise Capitol Hill	Berkadia Commercial Mortgage LLC	1832 14th Avenue	Seattle	WA	98122	King	Seattle-Tacoma-Bellevue, WA	Multifamily	Garden
836	Spring Hill Apartments	Walker & Dunlop, LLC	232-240 North Pitts Street	Marshfield	MO	65706	Webster	Springfield, MO	Multifamily	Garden
837	4252 Crenshaw Taxable Tail	Berkeley Point Capital LLC, d/b/a Newmark	4252 South Crenshaw Boulevard	Los Angeles	CA	90008	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
838	2501 N Drake Ave	Lument Real Estate Capital, LLC	2501 North Drake Avenue	Chicago	IL	60647	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
839	3510 Northeast 54th Street Apartments	Walker & Dunlop, LLC	3504, 3506 And 3510 Northeast 54th Street	Vancouver	WA	98661	Clark	Portland-Vancouver-Hillsboro, OR-WA	Multifamily	Garden
840	Crystal St W 3259	CBRE Capital Markets, Inc.	3259 West Crystal Street	Chicago	IL	60651	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden
841	1427 Martin Luther King Jr Ave	Lument Real Estate Capital, LLC	1427 Martin Luther King Jr Avenue	Long Beach	CA	90813	Los Angeles	Los Angeles-Long Beach-Anaheim, CA	Multifamily	Garden
842	Wrightwood Ave W 3456	CBRE Capital Markets, Inc.	3456 West Wrightwood Avenue	Chicago	IL	60647	Cook	Chicago-Naperville-Elgin, IL-IN-WI	Multifamily	Garden

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
1	Seven Springs Apartments	2006	2021	331	34	30	12	151,635	96.4%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	118,929,000	118,929,000	100.0%	118,929,000	0.576%	116,745,465
2	Venue At Lockwood	2002	N/A	264	264	213	41	151,635	98.5%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	41,689,000	41,689,000	100.0%	41,689,000	0.202%	40,923,591
3	Cedar Forest Apartments	1998	N/A	200	200	200	30	151,635	88.0%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	28,669,000	28,669,000	100.0%	28,669,000	0.139%	28,142,638
4	Cambridge Cove Apartment Homes	2002	N/A	200	179	160	61	151,635	92.5%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	27,799,000	27,799,000	100.0%	27,799,000	0.135%	27,288,611
5	Enclave On Woodbridge Apartment Homes	2005	N/A	192	192	134	32	151,635	97.4%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	23,744,000	23,744,000	100.0%	23,744,000	0.115%	23,308,061
6	Preserve On 51st Apartment Homes	2005	N/A	200	192	8	4	151,635	92.0%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	23,551,000	23,551,000	100.0%	23,551,000	0.114%	23,118,604
7	Rose Harbor Apartments	2003	N/A	160	160	160	14	151,635	99.4%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	21,942,000	21,942,000	100.0%	21,942,000	0.106%	21,539,145
8	Charleston Place Apartments	2001	N/A	216	216	216	39	151,635	100.0%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	21,721,000	21,721,000	100.0%	21,721,000	0.105%	21,322,203
9	Nantucket Bay Apartments	1999	N/A	180	180	180	126	151,635	98.9%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	20,377,000	20,377,000	100.0%	20,377,000	0.099%	20,002,879
10	The Club At Sugar Mill	2000	N/A	168	168	168	168	151,635	100.0%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	19,859,000	19,859,000	100.0%	19,859,000	0.096%	19,494,389
11	The Villas At Newport Landing	2001	N/A	122	122	122	20	151,635	100.0%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	18,793,000	18,793,000	100.0%	18,793,000	0.091%	18,447,961
12	Brookwood Forest Apartments	2006	N/A	168	168	151	72	151,635	95.2%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	16,885,000	16,885,000	100.0%	16,885,000	0.082%	16,574,992
13	Williams Landing Apartments	2000	N/A	144	144	144	144	151,635	99.3%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	16,840,000	16,840,000	100.0%	16,840,000	0.082%	16,530,818
14	Savannah Cove Apartments	2004	N/A	160	160	160	61	151,635	99.4%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	16,249,000	16,249,000	100.0%	16,249,000	0.079%	15,950,669
15	Nantucket Cove Apartments	2006	N/A	128	128	128	60	151,635	98.4%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	15,832,000	15,832,000	100.0%	15,832,000	0.077%	15,541,325
16	Kathleen Pointe Apartment Homes	2008	N/A	80	80	80	17	151,635	97.5%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	11,227,000	11,227,000	100.0%	11,227,000	0.054%	11,020,872
17	Williams Landing Villas	2002	N/A	78	78	78	23	151,635	100.0%	7/21/2025	Refinance	10/9/2025	12/1/2025	11/1/2032	3/1/2026	9,435,000	9,435,000	100.0%	9,435,000	0.046%	9,261,774
18	Crystal Towers & Crystal Flats	1967	2022	1,110	234	16	N/A	306,889	92.7%	9/30/2025	Refinance	8/27/2025	10/1/2025	9/1/2035	3/1/2026	340,647,000	340,647,000	100.0%	340,647,000	1.649%	325,791,092
19	Park Place I	2014	N/A	989	N/A	N/A	N/A	337,123	95.4%	9/9/2025	Refinance	10/1/2025	11/1/2025	10/1/2035	3/1/2026	333,415,000	333,415,000	100.0%	333,415,000	1.614%	327,010,273
20	AMLI Midtown Miami	2020	N/A	719	N/A	N/A	N/A	356,117	94.9%	9/4/2025	Refinance	10/2/2025	12/1/2025	11/1/2035	3/1/2026	256,048,000	256,048,000	100.0%	256,048,000	1.239%	256,048,000
21	Anagram Nomad	1998	2023	392	4	3	N/A	635,579	98.5%	7/21/2025	Refinance	7/28/2025	9/1/2025	8/1/2030	3/1/2026	249,147,000	249,147,000	100.0%	249,147,000	1.206%	241,351,542
22	Park Kiely Apartments	1968	2018	948	813	138	51	214,662	97.0%	7/17/2025	Acquisition	8/21/2025	10/1/2025	9/1/2035	3/1/2026	203,500,000	203,500,000	100.0%	203,500,000	0.985%	203,500,000
23	Commons At White Marsh	1970	2022	1,212	1,212	1,075	285	138,387	89.5%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	167,725,000	167,725,000	100.0%	167,725,000	0.812%	159,621,767
24	Icon Las Olas	2017	2024	272	N/A	N/A	N/A	539,846	94.5%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	146,838,000	146,838,000	100.0%	146,838,000	0.711%	146,838,000
25	The Gramercy	2007	N/A	399	33	20	20	340,399	95.2%	9/30/2025	Refinance	8/27/2025	10/1/2025	9/1/2035	3/1/2026	135,819,000	135,819,000	100.0%	135,819,000	0.657%	129,937,091
26	Kitt At Warner Center	2006	N/A	522	N/A	N/A	N/A	253,989	95.0%	8/11/2025	Acquisition	9/15/2025	11/1/2025	10/1/2032	3/1/2026	132,582,000	132,582,000	100.0%	132,582,000	0.642%	130,048,732
27	River View Apartments Phase 5 And 6	2014	N/A	355	4	2	2	353,915	94.9%	6/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2035	3/1/2026	125,640,000	125,640,000	100.0%	125,640,000	0.608%	123,346,411
28	Alden Park Apartments	1926	2019	765	646	202	49	150,038	95.7%	12/15/2025	Refinance	7/1/2025	8/1/2025	7/1/2035	3/1/2026	114,779,000	114,779,000	100.0%	114,779,000	0.556%	108,882,396
29	Icon At Dulles	2012	N/A	457	395	N/A	N/A	245,976	98.2%	7/31/2025	Refinance	8/27/2025	10/1/2025	9/1/2035	3/1/2026	112,411,000	112,411,000	100.0%	112,411,000	0.544%	107,474,350
30	The Addison	1970	2024	598	479	N/A	N/A	187,408	94.2%	7/1/2025	Refinance	7/25/2025	9/1/2025	8/1/2030	3/1/2026	112,070,000	112,070,000	100.0%	112,070,000	0.542%	109,574,767
31	Sterling Pointe	1987	2019	630	541	70	59	174,286	94.0%	6/30/2025	Refinance	7/15/2025	9/1/2025	8/1/2035	3/1/2026	109,800,000	109,800,000	100.0%	109,800,000	0.531%	109,800,000
32	AVA Noma	2018	N/A	438	176	2	N/A	234,299	89.3%	7/2/2025	Acquisition	8/13/2025	10/1/2025	9/1/2032	3/1/2026	102,623,000	102,623,000	100.0%	102,623,000	0.497%	99,699,183
33	WestEnd 25	2009	N/A	283	8	6	N/A	361,484	98.9%	9/30/2025	Acquisition	7/25/2025	9/1/2025	8/1/2030	3/1/2026	102,300,000	102,300,000	100.0%	102,300,000	0.495%	102,300,000
34	Acclaim At Carriage Hill	1966	2025	664	660	148	1	149,699	94.6%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	99,400,000	99,400,000	100.0%	99,400,000	0.481%	95,427,376
35	Park Regency Club	1971	2025	461	4	1	1	215,612	93.5%	9/30/2025	Refinance	10/8/2025	12/1/2025	11/1/2030	3/1/2026	99,397,000	99,397,000	100.0%	99,397,000	0.481%	96,377,767
36	The Atlantic Palms At Tradition	2020	N/A	600	N/A	N/A	N/A	161,700	94.0%	9/30/2025	Refinance	7/28/2025	9/1/2025	8/1/2032	3/1/2026	97,020,000	97,020,000	100.0%	97,020,000	0.470%	97,020,000
37	The Northern I & II	2024	N/A	193	37	16	16	499,979	98.4%	9/30/2025	Refinance	8/7/2025	10/1/2025	9/1/2032	3/1/2026	96,496,000	96,496,000	100.0%	96,496,000	0.467%	94,656,010
38	IMT Cornerstar Ranch	2002	2025	507	497	6	4	179,868	96.1%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	91,193,000	91,193,000	100.0%	91,193,000	0.441%	89,538,630
39	Chase Knolls	1949	2023	401	30	15	6	225,623	93.8%	8/31/2025	Acquisition	6/23/2025	8/1/2025	7/1/2032	3/1/2026	90,475,000	90,475,000	100.0%	90,475,000	0.438%	88,707,915
40	LC Dublin	2010	2025	552	436	32	N/A	163,857	96.6%	7/2/2025	Refinance	9/3/2025	11/1/2025	10/1/2035	3/1/2026	90,449,000	90,449,000	100.0%	90,449,000	0.438%	86,965,828
41	Bridgewater Apartments	1991	2024	532	516	106	1	169,173	88.3%	10/3/2025	Refinance	10/31/2025	12/1/2025	11/1/2032	3/1/2026	90,000,000	90,000,000	100.0%	90,000,000	0.436%	87,146,773
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	2018	2024	170	162	135	122	262,315	92.4%	10/9/2025	Acquisition	7/2/2025	9/1/2025	8/1/2030	3/1/2026	45,500,000	45,500,000	100.0%	45,500,000	0.220%	43,035,277
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	2017	N/A	167	79	46	30	262,315	96.4%	6/11/2025	Acquisition	7/2/2025	9/1/2025	8/1/2030	3/1/2026	42,900,000	42,900,000	100.0%	42,900,000	0.208%	40,576,118
44	Hudson At East And Eight At East Apartments	2017	N/A	539	5	N/A	N/A	160,449	95.9%	7/15/2025	Acquisition	8/12/2025	10/1/2025	9/1/2035	3/1/2026	86,482,000	86,482,000	100.0%	86,482,000	0.419%	82,780,189
45	Montane	2018	N/A	400	382	33	N/A	212,350	94.5%	5/19/2025	Acquisition	6/27/2025	8/1/2025	7/1/2032	3/1/2026	84,940,000	84,940,000	100.0%	84,940,000	0.411%	84,940,000
46	The Batley	2019	N/A	432	182	41	15	192,148	94.0%	7/29/2025	Acquisition	9/2/2025	11/1/2025	10/1/2035	3/1/2026	83,500,000	83,008,029	100.0%	83,008,029	0.402%	68,689,029
47	Liberty Creek Apartment Homes	1980	2025	584	584	446	86	141,469	92.6%	6/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	82,618,000	82,618,000	100.0%	82,618,000	0.400%	79,187,314
48	Element Deer Valley	2004	2021	629	610	144	1	131,002	91.9%	9/18/2025	Refinance	5/30/2025	7/1/2025	6/1/2032	3/1/2026	82,400,000	82,400,000	100.0%	82,400,000	0.399%	80,821,247
49	Surf City Beach Cottages	1942	2016	256	N/A	N/A	N/A	319,059	96.1%	6/30/2025	Refinance	8/6/2025	10/1/2025	9/1/2030	3/1/2026	81,679,000	81,679,000	100.0%	81,679,000	0.395%	81,679,000
50	Maison's Landing	1996	2015	492	492	239	18	163,933	95.3%	8/14/2025	Refinance	10/9/2025	12/1/2025	11/1/2035	3/1/2026	80,655,000	80,655,000	100.0%	80,655,000	0.390%	76,568,088
51	365 Nicollet	2018	N/A	370	94	8	N/A	210,946	97.0%	7/2/2025	Acquisition	8/14/2025	10/1/2025	9/1/2032	3/1/2026	78,050,000	78,050,000	100.0%	78,050,000	0.378%	76,606,235
52	Estates At Park Avenue	2003	2023	432	1	N/A	N/A	180,671	92.1%	10/29/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	78,050,000	78,050,000	100.0%	78,050,000	0.378%	76,416,609
53	Mondrian Lake Eola	2018	N/A	350	2	N/A	N/A	219,520	93.1%	6/30/2025	Refinance	7/10/2025	9/1/2025	8/1/2030	3/1/2026	76,832,000	76,832,000	100.0%	76,832,000	0.372%	76,832,000
54	Montclair At Partridge Creek	2016	N/A	381	1	N/A	N/A	198,241	98.2%	9/12/2025	Refinance	10/6/2025	12/1/2025	11/1/2032	3/1/2026	75,530,000	75,530,000	100.0%	75,530,000	0.366%	72,162,557
55	Avana Cliffside	2000	2023	295	44	22	21	251,790	91.5%	5/27/2025	Acquisition	7/18/2025	9/1/2025	8/1/2032	3/1/2026	74,278,000	74,278,000	100.0%	74,278,000	0.360%	72,771,817
56	Cortland At The Hammocks Phase II	1987	2023	424	3	3	3	174,064	92.9%	10/31/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	73,803,000	73,803,000	100.0%	73,803,000	0.357%	73,803,000
57	Citra At Windermere	2013	N/A	360	1	1	N/A	204,139	92.5%	6/10/2025	Refinance	8/27/2025	10/1/2025	9/1/2030	3/1/2026	73,490,000	73,490,000	100.0%	73,490,000	0.356%	72,102,087
58	Hickory Mill And Larkspur	Various	N/A	181	181	178	31	51,435	98.9%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	12,742,000	12,742,000	100.0%	12,742,000	0.062%	11,834,921
	Hickory Mill	1979	N/A	60					98.3%	7/25/2025											
	Larkspur	1983	N/A	121					99.2%	7/25/2025											
59	Suffolk Grove And Willowood	Various	N/A	192	192	186	46	51,435	91.2%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	11,617,000	11,617,000	100.0%	11,617,000	0.056%	10,790,007
	Suffolk Grove	1985	N/A	120					91.7%	7/25/2025											
	Willowood	1983	N/A	72					90.3%	7/25/2025											
60	Dartmouth Place And Millburn	Various	N/A	154	154	70	1	51,435	82.5%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	9,451,000	9,451,000	100.0%	9,451,000	0.046%	8,778,201
	Dartmouth Place	1982	N/A	102					77.5%	7/25/2025											
	Millburn	1984	N/A	52					92.3%	7/25/2025											
61	Meldon Place And Timbercreek	Various	N/A	204	204	204	133	51,435	89.7%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	7,567,000	7,567,000	100.0%	7,567,000	0.037%	7,028,319
	Meldon Place	1977	N/A	127					89.0%	7/25/2025											
	Timbercreek	1987	N/A	77					90.9%	7/25/2025											
62	Woodlands (OH)	1982	N/A	250	250	246	171	51,435	90.0%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	9,382,000	9,382,000	100.0%	9,382,000	0.045%	8,714,113
63	Annhurst (OH)	1986	N/A	164	164	157	50	51,435	90.9%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	8,242,000	8,242,000	100.0%	8,242,000	0.040%	7,655,267
64	Ashgrove	1984	N/A	203	203	179	7	51,435	88.2%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	10,425,000	10,425,000	100.0%	10,425,000	0.050%	9,682,864
65	Slate Run (OH)	1985	N/A	48	48	45	8	51,435	97.9%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	2,377,000	2,377,000	100.0%	2,377,000	0.012%	2,207,786
66	Latitudes Apartments	1989	N/A	448	235	N/A	N/A	159,375	97.8%	8/4/2025	Acquisition	8/29/2025	10/1/2025	9/1/2030	3/1/2026	71,400,000	71,400,000	100.0%	71,400,000	0.346%	69,116,268
67	Lakes Of Schaumburg	1987	2023	428	243	22	22	166,498	93.0%	9/30/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	71,261,000	71,261,000	100.0%	71,261,000	0.345%	69,861,292
68	Eton At Warner Center	2013	N/A	298	N/A	N/A	N/A	237,322	93.3%	6/30/2025	Refinance	7/1/2025	8/1/2025	7/1/2030	3/1/2026	70,722,000	70,722,000	100.0%	70,722,000	0.342%	70,722,000
69	Town Laurel Crossing	2023	N/A	360	31	N/A	N/A	195,458	88.6%	8/4/2025	Acquisition	9/4/2025	11/1/2025	10/1/2030	3/1/2026	70,365,000	70,365,000	100.0%	70,365,000	0.341%	68,768,335
70	Canyon Club Apartments	1991	2019	336	90	81	77	208,384	94.0%	9/9/2025	Refinance	9/26/2025	11/1/2025	10/1/2030	3/1/2026	70,017,000	70,017,000	100.0%	70,017,000	0.339%	70,017,000
71	Piero II	2004	N/A	335	25	25	22	206,212	94.0%	9/30/2025	Refinance	8/28/2025	10/1/2025	9/1/2035	3/1/2026	69,081,000	69,081,000	100.0%	69,081,000	0.334%	65,316,335
72	Manor Barrett	2023	N/A	347	19	N/A	N/A	198,559	93.4%	8/11/2025	Acquisition	9/18/2025	11/1/2025	10/1/2030	3/1/2026	68,900,000	68,900,000	100.0%	68,900,000	0.333%	67,383,814
73	The Point At Ridgeline	2019	N/A	294	212	10	6	233,371	94.2%	9/30/2025	Acquisition	7/2/2025	9/1/2025	8/1/2030	3/1/2026	68,611,000	68,611,000	100.0%	68,611,000	0.332%	68,611,000
74	LINQ Apartments	2017	N/A	230	121	2	2	297,165	97.0%	7/25/2025	Acquisition	8/26/2025	10/1/2025	9/1/2032	3/1/2026	68,348,000	68,348,000	100.0%	68,348,000	0.331%	68,348,000

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
75	Gateway Plaza TEL	1973	2008	348	348	348	319	193,164	95.7%	5/6/2025	Acquisition	7/29/2025	9/1/2025	8/1/2042	3/1/2026	65,000,000	64,728,725	100.0%	64,728,725	0.313%	52,915,799
76	Gateway Plaza Taxable Tail	1973	2008	348	348	348	319	193,164	95.7%	5/6/2025	Supplementa	7/29/2025	9/1/2025	8/1/2042	3/1/2026	2,500,000	2,492,217	100.0%	2,492,217	0.012%	2,127,880
77	Astor On Third	2024	N/A	137	37	36	36	488,358	100.0%	5/31/2025	Refinance	8/7/2025	10/1/2025	9/1/2032	3/1/2026	66,905,000	66,905,000	100.0%	66,905,000	0.324%	65,629,252
78	Lazo	2001	2020	346	182	1	N/A	191,387	94.2%	9/30/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	66,220,000	66,220,000	100.0%	66,220,000	0.321%	64,919,519
79	IMT Gallery 421	2010	N/A	291	26	26	25	227,491	98.3%	9/30/2025	Refinance	7/1/2025	8/1/2025	7/1/2030	3/1/2026	66,200,000	66,200,000	100.0%	66,200,000	0.320%	64,979,225
80	Avana At The Moors	1990	2022	358	2	2	2	182,821	90.8%	9/30/2025	Acquisition	7/11/2025	9/1/2025	8/1/2030	3/1/2026	65,450,000	65,450,000	100.0%	65,450,000	0.317%	64,180,422
81	Misty Ridge Apartments	1989	2019	409	409	385	88	158,924	92.2%	11/7/2025	Acquisition	12/10/2025	2/1/2026	1/1/2031	3/1/2026	65,000,000	65,000,000	100.0%	65,000,000	0.315%	65,000,000
82	The Bayshore On Hilton Head Island	2017	N/A	152	4	1	N/A	424,342	100.0%	6/30/2025	Acquisition	8/19/2025	10/1/2025	9/1/2035	3/1/2026	64,500,000	64,500,000	100.0%	64,500,000	0.312%	61,195,648
83	Windscape Village	1986	2022	328	74	42	42	194,799	94.8%	9/30/2025	Refinance	7/1/2025	8/1/2025	7/1/2030	3/1/2026	63,894,000	63,894,000	100.0%	63,894,000	0.309%	63,894,000
84	Seasons At Plainfield	2023	N/A	320	15	14	14	199,469	96.9%	9/30/2025	Refinance	6/18/2025	8/1/2025	7/1/2030	3/1/2026	63,830,000	63,830,000	100.0%	63,830,000	0.309%	63,830,000
85	Epic At Gateway Centre	2014	N/A	320	N/A	N/A	N/A	197,641	95.0%	9/30/2025	Refinance	7/22/2025	9/1/2025	8/1/2032	3/1/2026	63,245,000	63,245,000	100.0%	63,245,000	0.306%	63,245,000
86	The Pines Of Cloverlane	1978	2025	582	581	523	231	108,570	93.5%	9/30/2025	Refinance	6/18/2025	8/1/2025	7/1/2030	3/1/2026	63,188,000	63,188,000	100.0%	63,188,000	0.306%	61,319,371
87	Grammercy Apartment Homes	1984	2025	382	380	46	23	163,992	89.5%	6/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	62,645,000	62,645,000	100.0%	62,645,000	0.303%	60,043,686
88	Hamptons Of Cloverlane	1987	2025	440	431	185	14	142,298	96.6%	9/30/2025	Refinance	6/18/2025	8/1/2025	7/1/2030	3/1/2026	62,611,000	62,611,000	100.0%	62,611,000	0.303%	60,759,434
89	Summit Station	1986	N/A	520	465	39	N/A	120,337	86.2%	9/30/2025	Acquisition	7/21/2025	9/1/2025	8/1/2032	3/1/2026	62,575,000	62,575,000	100.0%	62,575,000	0.303%	60,118,966
90	The Laurel	2012	2021	383	91	N/A	N/A	163,159	95.6%	9/30/2025	Acquisition	7/22/2025	9/1/2025	8/1/2030	3/1/2026	62,490,000	62,490,000	100.0%	62,490,000	0.302%	62,490,000
91	Tuller Flats Apartments	2017	N/A	420	71	N/A	N/A	146,410	96.7%	9/30/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	61,492,000	61,492,000	100.0%	61,492,000	0.298%	61,492,000
92	Aura Colliers Hill	2023	N/A	329	1	N/A	N/A	185,471	92.7%	10/20/2025	Acquisition	6/16/2025	8/1/2025	7/1/2030	3/1/2026	61,020,000	61,020,000	100.0%	61,020,000	0.295%	61,020,000
93	La Valencia Apartment Homes	1972	2022	234	220	1	N/A	259,444	93.6%	6/13/2025	Refinance	7/25/2025	9/1/2025	8/1/2030	3/1/2026	60,710,000	60,710,000	100.0%	60,710,000	0.294%	60,710,000
94	Modera Skylar	2013	2022	263	N/A	N/A	N/A	230,228	97.0%	6/16/2025	Acquisition	7/25/2025	9/1/2025	8/1/2030	3/1/2026	60,550,000	60,550,000	100.0%	60,550,000	0.293%	59,468,889
95	Kinstead McKinney	2017	N/A	376	260	36	29	160,838	84.0%	9/30/2025	Acquisition	7/18/2025	9/1/2025	8/1/2032	3/1/2026	60,475,000	60,475,000	100.0%	60,475,000	0.293%	59,334,077
96	Venue Live Oak	2019	N/A	300	N/A	N/A	N/A	201,157	93.3%	7/17/2025	Acquisition	8/26/2025	10/1/2025	9/1/2032	3/1/2026	60,347,000	60,347,000	100.0%	60,347,000	0.292%	58,568,134
97	Cortland Sugarloaf	2001	2024	406	367	N/A	N/A	148,251	94.8%	6/10/2025	Acquisition	7/15/2025	9/1/2025	8/1/2030	3/1/2026	60,190,000	60,190,000	100.0%	60,190,000	0.291%	60,190,000
98	Hyland Hills	1965	2024	476	476	20	N/A	125,933	97.1%	10/26/2025	Refinance	9/16/2025	11/1/2025	10/1/2035	3/1/2026	59,944,000	59,944,000	100.0%	59,944,000	0.290%	56,473,214
99	Avalon At Gallery Place	2003	2024	203	28	N/A	N/A	292,739	97.0%	7/22/2025	Acquisition	8/13/2025	10/1/2025	9/1/2032	3/1/2026	59,426,000	59,426,000	100.0%	59,426,000	0.288%	57,732,902
100	Aura Delray Beach	2023	N/A	292	N/A	N/A	N/A	202,264	92.5%	10/23/2025	Acquisition	8/22/2025	10/1/2025	9/1/2035	3/1/2026	59,061,000	59,061,000	100.0%	59,061,000	0.286%	59,061,000
101	The Point At Merrimack River	2018	N/A	248	62	29	9	237,306	98.4%	6/5/2025	Acquisition	7/2/2025	9/1/2025	8/1/2030	3/1/2026	58,852,000	58,852,000	100.0%	58,852,000	0.285%	58,852,000
102	Overlook At Magnolia	1968	N/A	337	221	N/A	N/A	173,813	96.7%	6/9/2025	Acquisition	7/10/2025	9/1/2025	8/1/2035	3/1/2026	58,575,000	58,575,000	100.0%	58,575,000	0.284%	58,575,000
103	The Wyatt	2015	N/A	308	25	N/A	N/A	188,890	94.8%	8/31/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	58,178,000	58,178,000	100.0%	58,178,000	0.282%	56,963,415
104	Fox Run Apartments	1969	2024	515	500	177	21	112,950	92.8%	10/10/2025	Refinance	10/22/2025	12/1/2025	11/1/2030	3/1/2026	58,169,000	58,169,000	100.0%	58,169,000	0.282%	55,649,921
105	EVSB Portfolio	1900	2022	128	19	16	15	453,703	99.2%	8/31/2025	Refinance	10/22/2025	12/1/2025	11/1/2030	3/1/2026	58,074,000	58,074,000	100.0%	58,074,000	0.281%	56,340,122
106	Hershey Heights	1996	2025	340	168	N/A	N/A	170,265	94.1%	9/9/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	57,890,000	57,890,000	100.0%	57,890,000	0.280%	56,718,664
107	Vibe Apartments	1984	2019	329	329	136	29	175,532	93.6%	6/9/2025	Acquisition	7/10/2025	9/1/2025	8/1/2032	3/1/2026	57,750,000	57,750,000	100.0%	57,750,000	0.280%	56,698,613
108	ARIUM Altamonte Springs	1988	2025	496	270	N/A	N/A	116,048	94.6%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	57,560,000	57,560,000	100.0%	57,560,000	0.279%	57,560,000
109	Vinoy At St Johns	2007	2024	420	285	2	N/A	136,667	92.9%	9/15/2025	Acquisition	9/30/2025	11/1/2025	10/1/2032	3/1/2026	57,400,000	57,400,000	100.0%	57,400,000	0.278%	56,294,948
110	Zone	2006	2025	308	207	N/A	N/A	185,795	94.5%	6/30/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	57,225,000	57,225,000	100.0%	57,225,000	0.277%	56,059,098
111	Harper's Station Of Gainesville	2022	N/A	192	66	26	5	297,656	99.0%	6/30/2025	Refinance	5/28/2025	7/1/2025	6/1/2035	3/1/2026	57,150,000	57,150,000	100.0%	57,150,000	0.277%	53,312,571
112	First Colonial Inn	1985	2022	183	83	31	5	312,213	95.6%	8/13/2025	Refinance	9/2/2025	11/1/2025	10/1/2035	3/1/2026	57,135,000	57,135,000	100.0%	57,135,000	0.277%	55,005,432
113	Sole At Casselberry	2017	N/A	336	8	N/A	N/A	169,113	94.4%	6/12/2025	Acquisition	7/22/2025	9/1/2025	8/1/2030	3/1/2026	56,822,000	56,822,000	100.0%	56,822,000	0.275%	55,124,142
114	Rosebud MHC	1955	N/A	857	857	857	856	66,259	98.1%	6/3/2025	Refinance	6/27/2025	8/1/2025	7/1/2035	3/1/2026	56,784,000	56,784,000	100.0%	56,784,000	0.275%	56,784,000
115	Arbor Ridge Apartment Homes	1999	2022	348	336	20	20	161,925	95.7%	8/6/2025	Acquisition	9/30/2025	11/1/2025	10/1/2030	3/1/2026	56,350,000	56,350,000	100.0%	56,350,000	0.273%	56,350,000
116	Canyon Villa Apartment Homes	1981	2022	183	183	1	1	307,377	96.7%	7/21/2025	Acquisition	9/10/2025	11/1/2025	10/1/2032	3/1/2026	56,250,000	56,250,000	100.0%	56,250,000	0.272%	54,692,907
117	Skyline	1982	N/A	464	462	400	58	120,819	87.5%	9/25/2025	Refinance	9/17/2025	11/1/2025	10/1/2030	3/1/2026	56,060,000	56,060,000	100.0%	56,060,000	0.271%	54,855,398
118	ICON	1930	2014	206	8	N/A	N/A	266,990	93.2%	6/12/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	55,000,000	55,000,000	100.0%	55,000,000	0.266%	55,000,000
119	The Encore Apartment Homes	2024	N/A	396	363	N/A	N/A	138,723	91.7%	9/30/2025	Refinance	9/25/2025	11/1/2025	10/1/2035	3/1/2026	55,153,000	54,934,482	100.0%	54,934,482	0.266%	48,571,731
120	The Elms At Oakton	1987	2025	313	305	9	N/A	174,952	97.4%	5/15/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	54,760,000	54,760,000	100.0%	54,760,000	0.265%	54,760,000
121	The Point At Royal Palm Beach	2013	2021	268	3	3	3	203,772	93.3%	5/14/2025	Acquisition	7/2/2025	9/1/2025	8/1/2030	3/1/2026	54,611,000	54,611,000	100.0%	54,611,000	0.264%	54,611,000
122	Ashford Santa Ana	1974	2022	656	656	629	368	83,232	90.5%	10/1/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	54,600,000	54,600,000	100.0%	54,600,000	0.264%	53,498,379
123	The Crest At Altamonte Luxury Apartments	1986	2022	340	132	N/A	N/A	159,559	95.0%	7/11/2025	Refinance	8/8/2025	10/1/2025	9/1/2032	3/1/2026	54,250,000	54,250,000	100.0%	54,250,000	0.263%	53,176,589
124	The District At Vinings Apartment Homes	1972	2017	464	457	95	N/A	116,918	92.5%	9/30/2025	Acquisition	7/10/2025	9/1/2025	8/1/2030	3/1/2026	54,250,000	54,250,000	100.0%	54,250,000	0.263%	53,243,893
125	The Museum Tower	2002	2024	187	N/A	N/A	N/A	288,770	94.7%	10/27/2025	Acquisition	7/11/2025	9/1/2025	8/1/2032	3/1/2026	54,000,000	54,000,000	100.0%	54,000,000	0.261%	54,000,000
126	Storehouse Lofts	1940	2024	190	12	N/A	N/A	284,037	95.8%	9/1/2025	Refinance	9/10/2025	11/1/2025	10/1/2035	3/1/2026	53,967,000	53,967,000	100.0%	53,967,000	0.261%	50,151,317
127	Cyan Southcreek	2020	N/A	380	301	5	4	141,566	96.3%	7/16/2025	Acquisition	8/5/2025	10/1/2025	9/1/2035	3/1/2026	53,795,000	53,795,000	100.0%	53,795,000	0.260%	52,809,171
128	Grand Villas At Cinco Ranch	2010	N/A	384	142	N/A	N/A	139,453	94.3%	10/23/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	53,550,000	53,550,000	100.0%	53,550,000	0.259%	52,062,251
129	Iron Rock Ranch	2002	2025	300	299	146	26	177,343	93.7%	6/30/2025	Refinance	7/17/2025	9/1/2025	8/1/2032	3/1/2026	53,203,000	53,203,000	100.0%	53,203,000	0.258%	50,962,519
130	The Elms At Kingstowne	1987	2025	294	259	5	N/A	180,204	96.6%	10/9/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	52,980,000	52,980,000	100.0%	52,980,000	0.256%	52,980,000
131	Gateway At Malden Center	1988	2010	203	3	N/A	N/A	258,966	91.1%	11/10/2025	Acquisition	8/7/2025	10/1/2025	9/1/2035	3/1/2026	52,570,000	52,570,000	100.0%	52,570,000	0.254%	52,570,000
132	San Marino	1996	2021	329	156	7	6	158,334	95.4%	10/1/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	52,092,000	52,092,000	100.0%	52,092,000	0.252%	52,092,000
133	Parc At Roxbury	2019	N/A	231	46	46	33	225,294	93.1%	6/3/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	52,043,000	52,043,000	100.0%	52,043,000	0.252%	50,367,095
134	Fox Valley Villages	1985	2025	420	255	21	20	122,786	97.1%	9/26/2025	Acquisition	10/17/2025	12/1/2025	11/1/2035	3/1/2026	51,570,000	51,570,000	100.0%	51,570,000	0.250%	51,570,000
135	Townhomes At Easton Park	1973	2023	501	500	492	63	102,874	92.8%	7/9/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	51,540,000	51,540,000	100.0%	51,540,000	0.249%	49,282,357
136	The Heights At Shadowood	2023	N/A	287	10	N/A	N/A	179,568	93.0%	10/17/2025	Acquisition	5/29/2025	7/1/2025	6/1/2035	3/1/2026	51,536,000	51,536,000	100.0%	51,536,000	0.249%	49,987,380
137	Lakehaus	2020	N/A	200	31	N/A	N/A	257,365	95.0%	7/15/2025	Acquisition	8/28/2025	10/1/2025	9/1/2035	3/1/2026	51,473,000	51,473,000	100.0%	51,473,000	0.249%	46,729,469
138	Knob Creek	2008	N/A	372	158	N/A	N/A	138,245	97.3%	9/8/2025	Acquisition	6/10/2025	8/1/2025	7/1/2032	3/1/2026	51,427,000	51,427,000	100.0%	51,427,000	0.249%	50,399,807
139	Blackhawk Apartments	1963	2023	371	367	9	9	138,415	96.0%	9/30/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	51,352,000	51,352,000	100.0%	51,352,000	0.249%	50,343,345
140	Eden Ruby Lake	2021	N/A	372	N/A	N/A	N/A	134,847	95.4%	6/11/2025	Refinance	7/24/2025	9/1/2025	8/1/2030	3/1/2026	50,163,000	50,163,000	100.0%	50,163,000	0.243%	50,163,000
141	River House Apartment Homes	1987	2020	240	7	2	1	208,838	92.1%	8/18/2025	Refinance	8/29/2025	10/1/2025	9/1/2035	3/1/2026	50,121,000	50,121,000	100.0%	50,121,000	0.243%	49,143,387
142	Runaway Bay Apartments	1984	2022	436	433	204	14	114,869	92.0%	9/30/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	50,083,000	50,083,000	100.0%	50,083,000	0.242%	49,087,098
143	Prose Eastgate	2023	N/A	366	186	2	N/A	135,623	90.7%	9/25/2025	Acquisition	8/1/2024	9/1/2024	8/1/2032	3/1/2026	49,638,000	49,638,000	100.0%	49,638,000	0.240%	45,307,114
144	Chesapeake Pointe	1968	2022	404	392	124	39	121,624	95.3%	6/23/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	49,136,000	49,136,000	100.0%	49,136,000	0.238%	47,692,788
145	Green Valley Apartments & Parktowne Townhomes	1972	2025	256	86	1	N/A	191,656	96.9%	9/9/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	49,064,000	49,064,000	100.0%	49,064,000	0.237%	48,071,248
146	BayVue Apartment Homes	1984	2024	368	82	N/A	N/A	130,946	92.1%	6/25/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	48,188,000	48,188,000	100.0%	48,188,000	0.233%	47,185,036
147	Lakeview Terrace Apartments	1967	2025	288	257	N/A	N/A	165,160	97.2%	7/22/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	47,566,000	47,566,000	100.0%	47,566,000	0.230%	46,647,892
148	Eagle Creek Apartments	1976	2025	346	339	34	N/A	136,199	96.5%	5/27/2025	Refinance	6/18/2025	8/1/2025	7/1/2030	3/1/2026	47,125,000	47,125,000	100.0%	47,125,000	0.228%	47,125,000
149	Enclave At Waterways	1998	2023	300	10	10	10	156,667	97.7%	10/17/2025	Refinance	10/31/2025	12/1/2025	11/1/2030	3/1/2026	47,000,000	47,000,000	100.0%	47,000,000	0.227%	47,000,000
150	The Jade At Avondale	2020	N/A	270	86	N/A	N/A	173,815	90.0%	9/25/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	46,930,000	46,930,000	100.0%	46,930,000	0.227%	46,930,000
151	Lenox Reserve Apartments	2020	N/A	382	229	N/A	N/A	122,427	89.8%	5/20/2025	Acquisition	6/30/2025	8/1/2025	7/1/2032	3/1/2026	46,767,000	46,767,000	100.0%	46,767,000	0.226%	46,767,000
152	Tapestry At The Realm	2024	N/A	362	83	N/A	N/A	129,144	88.4%	6/11/2025	Acquisition	6/26/2025	8/1/2025	7/1/2032	3/1/2026	46,750,000	46,750,000	100.0%	46,750,000	0.226%	46,750,000
153	The Napier	2021	N/A	380	N/A	N/A	N/A	122,842	91.3%	10/7/2025	Acquisition	10/29/2025	12/1/2025	11/1/2032	3/1/2026	46,680,000	46,680,000	100.0%	46,680,000	0.226%	46,680,000
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	Various	Various	350	350	238	21	59,961	93.4%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	23,025,000	23,025,000	100.0%	23,025,000	0.111%	21,385,893
	Driftwood	1985	2020	62					95.2%	7/25/2025											
	Heron Pointe	1986	N/A	98					94.9%	7/25/2025											
	Manchester	1985	N/A	78					92.3%	7/25/2025											
	Shadow Bay	1984	N/A	112					92.0%	7/25/2025											

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
155	High Points, Miguel Place And Ranchside	Various	N/A	262	262	195	10	59,961	92.7%	Various	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	15,000,000	15,000,000	100.0%	15,000,000	0.073%	13,932,178
	High Points	1986	N/A	95					95.8%	7/25/2025											
	Miguel Place	1987	N/A	91					90.1%	8/21/2025											
	Ranchside	1985	N/A	76					92.1%	7/25/2025											
156	Capital Ridge And Indian Ridge	Various	N/A	166	166	87	1	59,961	92.2%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	8,625,000	8,625,000	100.0%	8,625,000	0.042%	8,011,002
	Capital Ridge	1983	N/A	70					92.9%	7/25/2025											
	Indian Ridge	1981	N/A	96					91.7%	7/25/2025											
157	Terrace Gardens	1972	2025	198	194	184	173	232,899	98.5%	9/30/2025	Refinance	7/22/2025	9/1/2025	8/1/2035	3/1/2026	46,114,000	46,114,000	100.0%	46,114,000	0.223%	43,799,261
158	Waterbend Apartments	2016	N/A	136	106	105	97	337,684	98.5%	6/30/2025	Refinance	5/30/2025	7/1/2025	6/1/2032	3/1/2026	45,925,000	45,925,000	100.0%	45,925,000	0.222%	43,923,354
159	Caroline At Longhorn Quarry	2023	N/A	355	205	36	N/A	128,566	89.3%	9/30/2025	Refinance	7/29/2025	9/1/2025	8/1/2032	3/1/2026	45,641,000	45,641,000	100.0%	45,641,000	0.221%	45,641,000
160	The Lucie At Tradition	2023	N/A	264	N/A	N/A	N/A	172,841	93.2%	8/4/2025	Acquisition	8/19/2025	10/1/2025	9/1/2035	3/1/2026	45,630,000	45,630,000	100.0%	45,630,000	0.221%	44,791,690
161	Yale West	2011	N/A	216	99	1	1	210,676	91.7%	9/9/2025	Acquisition	11/12/2025	1/1/2026	12/1/2030	3/1/2026	45,506,000	45,506,000	100.0%	45,506,000	0.220%	44,587,580
162	Residences At La Cantera	2013	N/A	323	50	N/A	N/A	140,483	97.2%	7/16/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	45,376,000	45,376,000	100.0%	45,376,000	0.220%	44,085,417
163	Flats At Stones Crossing	2022	N/A	292	274	N/A	N/A	154,661	94.2%	9/25/2025	Acquisition	10/7/2025	12/1/2025	11/1/2030	3/1/2026	45,161,000	45,161,000	100.0%	45,161,000	0.219%	43,699,121
164	Tides On Commerce	1999	2022	336	279	14	11	134,354	92.6%	6/3/2025	Acquisition	6/25/2025	8/1/2025	7/1/2032	3/1/2026	45,143,000	45,143,000	100.0%	45,143,000	0.218%	45,143,000
165	Arbor Blvd At Canopy	2024	N/A	282	N/A	N/A	N/A	159,752	98.9%	12/31/2025	Refinance	9/17/2025	11/1/2025	10/1/2030	3/1/2026	45,050,000	45,050,000	100.0%	45,050,000	0.218%	43,906,126
166	Aspen Heights Fayetteville	2021	N/A	687	N/A	N/A	N/A	65,502	98.4%	7/11/2025	Refinance	7/17/2025	9/1/2025	8/1/2032	3/1/2026	45,000,000	45,000,000	100.0%	45,000,000	0.218%	45,000,000
167	Bella Grace	2015	N/A	194	18	N/A	N/A	229,067	96.9%	8/20/2025	Acquisition	11/7/2025	1/1/2026	12/1/2030	3/1/2026	44,439,000	44,439,000	100.0%	44,439,000	0.215%	43,076,523
168	Parc At West Point	1967	2022	250	217	5	N/A	177,520	95.6%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2030	3/1/2026	44,380,000	44,380,000	100.0%	44,380,000	0.215%	43,444,629
169	Gates At Citiplace	1996	2022	369	203	1	N/A	120,203	90.0%	8/21/2025	Acquisition	6/10/2025	8/1/2025	7/1/2032	3/1/2026	44,355,000	44,355,000	100.0%	44,355,000	0.215%	43,469,062
170	Portola On Russell	2001	2021	241	44	N/A	N/A	183,859	96.3%	8/11/2025	Refinance	9/8/2025	11/1/2025	10/1/2030	3/1/2026	44,310,000	44,310,000	100.0%	44,310,000	0.214%	43,463,049
171	Morgan's Landing	2020	2022	350	181	N/A	N/A	126,071	93.4%	8/1/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	44,125,000	44,125,000	100.0%	44,125,000	0.214%	42,200,955
172	Park At Palm Valley	1982	2020	300	299	196	51	145,600	92.0%	6/30/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	43,680,000	43,680,000	100.0%	43,680,000	0.211%	42,764,248
173	Boulders Lakeside	2020	N/A	248	80	N/A	N/A	175,605	96.0%	9/9/2025	Refinance	6/25/2025	8/1/2025	7/1/2032	3/1/2026	43,550,000	43,550,000	100.0%	43,550,000	0.211%	43,550,000
174	Center Point Apartments	1996	2024	344	340	113	7	126,570	93.6%	9/25/2025	Refinance	7/11/2025	9/1/2025	8/1/2030	3/1/2026	43,540,000	43,540,000	100.0%	43,540,000	0.211%	41,879,343
175	Brooks Landing	2006	N/A	232	4	4	2	187,405	94.0%	9/30/2025	Refinance	10/3/2025	12/1/2025	11/1/2032	3/1/2026	43,478,000	43,478,000	100.0%	43,478,000	0.210%	43,478,000
176	Santana Ridge	1983	2007	384	383	328	44	113,115	89.8%	8/12/2025	Refinance	9/17/2025	11/1/2025	10/1/2030	3/1/2026	43,436,000	43,436,000	100.0%	43,436,000	0.210%	42,502,659
177	Amber Chase	1999	N/A	352	336	110	19	123,097	91.2%	8/12/2025	Refinance	9/17/2025	11/1/2025	10/1/2030	3/1/2026	43,330,000	43,330,000	100.0%	43,330,000	0.210%	42,398,937
178	The Drake	2015	N/A	218	46	N/A	N/A	198,404	96.3%	8/5/2025	Refinance	9/4/2025	11/1/2025	10/1/2035	3/1/2026	43,252,000	43,252,000	100.0%	43,252,000	0.209%	41,598,551
179	Abberly Crest Phase 2	2011	N/A	240	239	134	13	179,958	90.8%	10/17/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	43,190,000	43,190,000	100.0%	43,190,000	0.209%	41,954,151
180	Reserve At Capital Center	1990	2024	240	69	N/A	N/A	179,100	95.8%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2032	3/1/2026	42,984,000	42,984,000	100.0%	42,984,000	0.208%	42,984,000
181	Abberly Crest Phase 1	2005	N/A	252	247	116	6	170,532	92.1%	10/15/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	42,974,000	42,974,000	100.0%	42,974,000	0.208%	41,710,744
182	Raintree Apartments	1985	2024	480	478	398	62	88,835	93.5%	7/16/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	42,641,000	42,641,000	100.0%	42,641,000	0.206%	40,480,225
183	Abberly Crossing	2014	N/A	320	302	21	N/A	132,616	91.3%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	42,437,000	42,437,000	100.0%	42,437,000	0.205%	41,189,530
184	Zone Luxe	2007	2024	253	171	N/A	N/A	166,941	92.5%	9/30/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	42,236,000	42,236,000	100.0%	42,236,000	0.204%	41,375,484
185	Meridian West Shore	2012	N/A	284	175	N/A	N/A	146,158	96.8%	9/30/2025	Acquisition	10/16/2025	12/1/2025	11/1/2040	3/1/2026	41,509,000	41,509,000	100.0%	41,509,000	0.201%	41,509,000
186	The Crest At Elm Tree	2005	N/A	280	109	N/A	N/A	148,246	98.9%	9/30/2025	Acquisition	10/16/2025	12/1/2025	11/1/2040	3/1/2026	41,509,000	41,509,000	100.0%	41,509,000	0.201%	41,509,000
187	Amber Grove	1973	2024	360	359	135	10	115,186	89.4%	6/30/2025	Refinance	5/20/2025	7/1/2025	6/1/2035	3/1/2026	41,467,000	41,467,000	100.0%	41,467,000	0.201%	39,404,210
188	Tapestry At Turkey Creek	2018	N/A	220	N/A	N/A	N/A	188,068	96.8%	8/1/2025	Acquisition	9/17/2025	11/1/2025	10/1/2032	3/1/2026	41,375,000	41,375,000	100.0%	41,375,000	0.200%	40,533,690
189	The Tribute	2010	2021	359	355	233	14	115,209	94.7%	6/9/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	41,360,000	41,360,000	100.0%	41,360,000	0.200%	40,577,381
190	Corbin Crossing	2006	2025	298	6	N/A	N/A	138,238	92.3%	9/30/2025	Acquisition	8/20/2025	10/1/2025	9/1/2030	3/1/2026	41,195,000	41,195,000	100.0%	41,195,000	0.199%	41,195,000
191	Preserve On Blue Road	2023	N/A	348	348	66	N/A	118,161	92.8%	8/4/2025	Refinance	9/26/2025	11/1/2025	10/1/2035	3/1/2026	41,120,000	41,120,000	100.0%	41,120,000	0.199%	40,047,223
192	The Grant Apartments (fka Park South)	1986	2025	252	252	31	N/A	163,139	94.8%	6/17/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	41,111,000	41,111,000	100.0%	41,111,000	0.199%	40,411,947
193	DREAM Lehigh Valley	2021	N/A	200	N/A	N/A	N/A	205,020	97.5%	9/3/2025	Refinance	10/8/2025	12/1/2025	11/1/2030	3/1/2026	41,004,000	41,004,000	100.0%	41,004,000	0.198%	39,289,100
194	Volare At The Woodlands	2009	2018	432	405	92	2	94,875	96.1%	9/18/2025	Refinance	5/30/2025	7/1/2025	6/1/2032	3/1/2026	40,986,000	40,986,000	100.0%	40,986,000	0.198%	40,210,459
195	Renaissance At Carol Stream	1970	N/A	293	293	N/A	N/A	138,225	94.9%	8/20/2025	Acquisition	10/9/2025	12/1/2025	11/1/2035	3/1/2026	40,500,000	40,500,000	100.0%	40,500,000	0.196%	37,597,648
196	The Vista At Laguna Niguel	1986	2014	176	N/A	N/A	N/A	227,267	97.2%	9/26/2025	Refinance	6/30/2025	8/1/2025	7/1/2035	3/1/2026	39,999,000	39,999,000	100.0%	39,999,000	0.194%	39,999,000
197	The Lodges On English Station Road	2018	N/A	288	139	N/A	N/A	138,872	94.4%	10/1/2025	Refinance	6/26/2025	8/1/2025	7/1/2030	3/1/2026	39,995,000	39,995,000	100.0%	39,995,000	0.194%	38,847,192
198	Waterford Bluffs	2022	N/A	241	44	N/A	N/A	165,681	96.3%	7/11/2025	Refinance	7/22/2025	9/1/2025	8/1/2030	3/1/2026	39,929,000	39,929,000	100.0%	39,929,000	0.193%	39,393,506
199	College Town At Coastal	2018	N/A	514	N/A	N/A	N/A	77,654	99.8%	10/25/2025	Refinance	11/6/2025	1/1/2026	12/1/2030	3/1/2026	39,914,000	39,914,000	100.0%	39,914,000	0.193%	38,850,563
200	Tapestry Park Apartment Homes	2021	N/A	232	4	N/A	N/A	171,470	95.7%	8/31/2025	Refinance	10/7/2025	12/1/2025	11/1/2032	3/1/2026	39,781,000	39,781,000	100.0%	39,781,000	0.193%	38,947,604
201	Chisholm Trace Apartments	2021	N/A	288	288	51	1	135,417	93.4%	8/25/2025	Refinance	10/16/2025	12/1/2025	11/1/2030	3/1/2026	39,000,000	39,000,000	100.0%	39,000,000	0.189%	38,212,591
202	Resia Dallas West	2023	N/A	336	333	15	N/A	115,750	82.7%	11/18/2025	Acquisition	6/26/2025	8/1/2025	7/1/2030	3/1/2026	38,892,000	38,892,000	100.0%	38,892,000	0.188%	38,149,183
203	Lake Taylor Pointe	2024	N/A	198	8	2	1	195,505	96.0%	8/13/2025	Refinance	9/4/2025	11/1/2025	10/1/2035	3/1/2026	38,710,000	38,710,000	100.0%	38,710,000	0.187%	36,785,004
204	West 10 Apartments	2006	N/A	876	1	1	1	43,768	96.3%	9/5/2025	Refinance	7/1/2025	8/1/2025	7/1/2030	3/1/2026	38,341,000	38,341,000	100.0%	38,341,000	0.186%	37,407,488
205	The Lofts At Reynolds Village	2010	N/A	201	33	N/A	N/A	190,711	94.0%	9/9/2025	Acquisition	9/17/2025	11/1/2025	10/1/2032	3/1/2026	38,333,000	38,333,000	100.0%	38,333,000	0.186%	37,589,452
206	Renaissance HDFC	2001	N/A	242	N/A	N/A	N/A	157,372	100.0%	5/31/2025	Refinance	8/29/2025	10/1/2025	9/1/2040	3/1/2026	38,337,000	38,083,985	100.0%	38,083,985	0.184%	27,149,591
207	The Atlantic At Tradition	2014	2024	252	N/A	N/A	N/A	150,675	95.2%	9/30/2025	Refinance	7/1/2025	8/1/2025	7/1/2032	3/1/2026	37,970,000	37,970,000	100.0%	37,970,000	0.184%	37,970,000
208	The Lookout	2018	N/A	259	94	1	N/A	146,375	95.4%	7/30/2025	Acquisition	8/21/2025	10/1/2025	9/1/2030	3/1/2026	37,911,000	37,911,000	100.0%	37,911,000	0.183%	37,207,460
209	Abberly Village	2010	N/A	304	68	N/A	N/A	124,681	95.4%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	37,903,000	37,903,000	100.0%	37,903,000	0.183%	36,788,810
210	NEO Midtown Apartments	1998	2022	321	294	16	N/A	117,212	81.3%	9/30/2025	Acquisition	7/23/2025	9/1/2025	8/1/2030	3/1/2026	37,625,000	37,625,000	100.0%	37,625,000	0.182%	36,880,612
211	Desert Vistas Apartments	1989	N/A	392	386	47	2	95,689	93.6%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	37,510,000	37,510,000	100.0%	37,510,000	0.182%	37,510,000
212	Aspen Pointe	1972	N/A	300	296	146	10	124,423	94.7%	6/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	37,327,000	37,327,000	100.0%	37,327,000	0.181%	36,270,494
213	Village At Haddonfield	1951	2020	324	324	31	N/A	115,117	98.5%	10/21/2025	Refinance	10/30/2025	12/1/2025	11/1/2030	3/1/2026	37,298,000	37,298,000	100.0%	37,298,000	0.181%	36,241,179
214	Reed Creek	2009	N/A	284	182	1	N/A	131,282	91.5%	8/21/2025	Acquisition	6/10/2025	8/1/2025	7/1/2032	3/1/2026	37,284,000	37,284,000	100.0%	37,284,000	0.180%	36,539,296
215	Latitude At Presidio	2018	N/A	337	332	142	27	109,792	89.0%	9/30/2025	Acquisition	7/14/2025	9/1/2025	8/1/2030	3/1/2026	37,000,000	37,000,000	100.0%	37,000,000	0.179%	37,000,000
216	Copper Springs Retirement Community	2017	N/A	128	1	N/A	N/A	288,452	100.0%	10/1/2025	Refinance	4/22/2019	6/1/2019	5/1/2030	3/1/2026	38,000,000	36,921,850	100.0%	36,921,850	0.179%	34,107,635
217	Green Mount Lakes	2003	N/A	240	234	N/A	N/A	153,708	92.5%	10/31/2025	Refinance	8/29/2025	10/1/2025	9/1/2035	3/1/2026	36,890,000	36,890,000	100.0%	36,890,000	0.179%	36,191,565
218	Marabella On Pioneer	1970	2022	375	374	209	23	98,211	87.5%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	36,829,000	36,829,000	100.0%	36,829,000	0.178%	34,963,841
219	The View	1965	2023	168	N/A	N/A	N/A	216,976	96.4%	9/16/2025	Acquisition	10/28/2025	12/1/2025	11/1/2030	3/1/2026	36,452,000	36,452,000	100.0%	36,452,000	0.176%	34,255,749
220	Accent On Sahara	1983	2021	312	311	39	N/A	116,667	86.9%	6/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	36,400,000	36,400,000	100.0%	36,400,000	0.176%	34,888,502
221	Highbridge Concourse Phase II	1982	N/A	173	172	172	172	210,405	99.4%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2030	3/1/2026	36,400,000	36,400,000	100.0%	36,400,000	0.176%	35,723,236
222	Venn On Market	2014	N/A	113	14	14	13	317,850	97.3%	9/30/2025	Refinance	8/27/2025	10/1/2025	9/1/2032	3/1/2026	35,917,000	35,917,000	100.0%	35,917,000	0.174%	35,917,000
223	Reserve At Mill Creek	2008	2022	268	N/A	N/A	N/A	133,993	85.4%	8/31/2025	Acquisition	6/10/2025	8/1/2025	7/1/2030	3/1/2026	35,910,000	35,910,000	100.0%	35,910,000	0.174%	35,149,853
224	Monticello At Southport Apartments	2007	N/A	208	53	23	17	172,308	93.8%	9/30/2025	Acquisition	6/16/2025	8/1/2025	7/1/2032	3/1/2026	35,840,000	35,840,000	100.0%	35,840,000	0.173%	35,136,082
225	Union Club Apartments	2023	N/A	240	38	N/A	N/A	148,958	97.1%	6/30/2025	Refinance	7/11/2025	9/1/2025	8/1/2030	3/1/2026	35,750,000	35,750,000	100.0%	35,750,000	0.173%	35,750,000
226	Enclave At Breckenridge	1970	2024	376	373	72	10	95,003	93.6%	9/30/2025	Refinance	11/7/2025	1/1/2026	12/1/2030	3/1/2026	35,721,000	35,721,000	100.0%	35,721,000	0.173%	34,273,142
227	Radius West	2019	N/A	361	283	2	N/A	98,798	91.1%	9/30/2025	Refinance	9/18/2025	11/1/2025	10/1/2030	3/1/2026	35,666,000	35,666,000	100.0%	35,666,000	0.173%	34,921,399
228	Hickory Creek Apartments	1985	2025	372	371	172	5	94,860	91.7%	6/30/2025	Refinance	7/22/2025	9/1/2025	8/1/2030	3/1/2026	35,288,000	35,288,000	100.0%	35,288,000	0.171%	34,615,291
229	Avion At Carrollwood	1981	2024	264	75	N/A	N/A	132,955	95.1%	6/12/2025	Refinance	7/1/2025	8/1/2025	7/1/2030	3/1/2026	35,100,000	35,100,000	100.0%	35,100,000	0.170%	35,100,000
230	Lavana Falls Apartments	1968	2024	250	250	86	75	140,000	94.0%	9/30/2025	Refinance	9/3/2025	11/1/2025	10/1/2030	3/1/2026	35,000,000	35,000,000	100.0%	35,000,000	0.169%	33,502,273
231	Ludlam Point	1986	N/A	204	N/A	N/A	N/A	171,569	94.1%	9/29/2025	Refinance	10/16/2025	12/1/2025	11/1/2030	3/1/2026	35,000,000	35,000,000	100.0%	35,000,000	0.169%	35,000,000
232	Preserve At Copperleaf	2003	2018	240	201	48	N/A	145,438	98.3%	6/30/2025	Refinance	7/9/2025	9/1/2025	8/1/2032	3/1/2026	34,905,000	34,905,000	100.0%	34,905,000	0.169%	34,905,000

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
233	The Flats At East Bay	2023	N/A	240	52	N/A	N/A	145,250	87.7%	12/16/2025	Acquisition	9/9/2025	11/1/2025	10/1/2030	3/1/2026	34,860,000	34,860,000	100.0%	34,860,000	0.169%	33,841,013
234	Mesquite Terrace Apartments TEL	2024	N/A	297	297	295	44	116,855	92.6%	6/30/2025	Acquisition	8/1/2025	9/1/2025	1/1/2041	3/1/2026	34,882,000	34,705,838	100.0%	34,705,838	0.168%	28,404,823
235	The Capitol District Apartments	2017	N/A	218	195	27	1	157,920	92.2%	6/30/2025	Refinance	7/21/2025	9/1/2025	8/1/2032	3/1/2026	34,700,000	34,426,492	100.0%	34,426,492	0.167%	30,864,869
236	The Meridian	1963	2023	99	40	5	1	347,184	99.0%	7/2/2025	Refinance	7/21/2025	9/1/2025	8/1/2030	3/1/2026	34,564,000	34,371,249	100.0%	34,371,249	0.166%	32,749,398
237	ARIUM Mission Bay	1989	2025	304	117	N/A	N/A	112,747	95.7%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	34,275,000	34,275,000	100.0%	34,275,000	0.166%	34,275,000
238	The Estuary	1968	N/A	310	307	14	N/A	110,416	95.8%	6/30/2025	Refinance	5/30/2025	7/1/2025	6/1/2032	3/1/2026	34,229,000	34,229,000	100.0%	34,229,000	0.166%	33,272,742
239	Grand Reserve	2013	N/A	291	184	24	N/A	117,502	95.5%	6/25/2025	Refinance	5/2/2025	7/1/2025	6/1/2030	3/1/2026	34,193,000	34,193,000	100.0%	34,193,000	0.165%	34,193,000
240	Kentlands Manor Apartments	1998	2014	199	177	49	22	170,754	96.0%	8/19/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	33,980,000	33,980,000	100.0%	33,980,000	0.164%	31,833,334
241	Cobblestone Grove Apartment Homes	1987	N/A	292	292	110	N/A	114,945	92.8%	9/30/2025	Refinance	6/4/2025	8/1/2025	7/1/2030	3/1/2026	33,564,000	33,564,000	100.0%	33,564,000	0.162%	32,611,982
242	Verlaine On The Parkway	1971	2022	294	293	61	1	113,946	90.1%	9/25/2025	Refinance	10/10/2025	12/1/2025	11/1/2030	3/1/2026	33,500,000	33,500,000	100.0%	33,500,000	0.162%	32,835,119
243	Poplar Glen Apartment Homes	1985	N/A	192	135	31	31	174,089	96.9%	6/10/2025	Acquisition	7/15/2025	9/1/2025	8/1/2030	3/1/2026	33,425,000	33,425,000	100.0%	33,425,000	0.162%	32,809,773
244	1000 West	2009	2024	240	97	N/A	N/A	139,079	92.5%	9/30/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	33,379,000	33,379,000	100.0%	33,379,000	0.162%	32,698,936
245	Memorial West	2014	N/A	288	169	N/A	N/A	115,000	95.8%	6/26/2025	Acquisition	8/26/2025	10/1/2025	9/1/2032	3/1/2026	33,120,000	33,120,000	100.0%	33,120,000	0.160%	32,143,712
246	The Lodge At Porter Ranch Apartments	1979	1999	148	9	9	9	223,074	95.9%	6/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	33,015,000	33,015,000	100.0%	33,015,000	0.160%	30,489,661
247	Cortland Congress Park	2006	2,025	193	118	2	2	170,611	95.3%	10/28/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	32,928,000	32,928,000	100.0%	32,928,000	0.159%	32,928,000
248	Daybreak	2015	N/A	232	231	N/A	N/A	141,853	97.0%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	32,910,000	32,910,000	100.0%	32,910,000	0.159%	31,123,831
249	The Outlook At Greystone	2007	N/A	300	242	2	N/A	109,000	94.7%	11/3/2025	Acquisition	11/20/2025	1/1/2026	12/1/2035	3/1/2026	32,700,000	32,700,000	100.0%	32,700,000	0.158%	32,700,000
250	Hawthorne At Mirror Lake	2002	N/A	250	241	40	N/A	130,476	94.8%	9/30/2025	Acquisition	6/5/2025	8/1/2025	7/1/2030	3/1/2026	32,619,000	32,619,000	100.0%	32,619,000	0.158%	31,748,825
251	Hawthorne At Weaverville	2017	N/A	168	N/A	N/A	N/A	193,750	97.6%	9/30/2025	Refinance	9/24/2025	11/1/2025	10/1/2035	3/1/2026	32,550,000	32,550,000	100.0%	32,550,000	0.158%	31,927,832
252	Lakeside Central Apartments	1985	2022	228	55	2	2	142,149	93.4%	6/11/2025	Refinance	7/8/2025	9/1/2025	8/1/2030	3/1/2026	32,410,000	32,410,000	100.0%	32,410,000	0.157%	31,840,127
253	Le Med Apartments	1988	2015	128	N/A	N/A	N/A	250,125	99.2%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	32,016,000	32,016,000	100.0%	32,016,000	0.155%	31,413,237
254	Medinah Terrace Apartments	1973	2024	230	230	2	1	138,987	99.6%	6/16/2025	Refinance	7/15/2025	9/1/2025	8/1/2032	3/1/2026	31,967,000	31,967,000	100.0%	31,967,000	0.155%	30,712,936
255	Lemon And Pear Tree Apartments	1981	N/A	163	163	N/A	N/A	195,718	95.7%	6/16/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	31,902,000	31,902,000	100.0%	31,902,000	0.154%	30,939,307
256	The International At Valley Ranch	2023	N/A	236	104	N/A	N/A	134,771	94.1%	6/9/2025	Acquisition	6/17/2025	8/1/2025	7/1/2030	3/1/2026	31,806,000	31,806,000	100.0%	31,806,000	0.154%	31,806,000
257	The Manor Homes Of Eagle Glen	2008	2025	269	269	123	5	118,052	96.3%	8/10/2025	Acquisition	9/3/2025	11/1/2025	10/1/2030	3/1/2026	31,756,000	31,756,000	100.0%	31,756,000	0.154%	31,060,500
258	Advenir At Cherry Creek South	1978	2015	292	292	280	133	108,630	87.3%	10/31/2025	Refinance	8/21/2025	10/1/2025	9/1/2032	3/1/2026	31,720,000	31,720,000	100.0%	31,720,000	0.154%	30,794,004
259	Market Street Station	2008	N/A	284	269	N/A	N/A	111,665	88.7%	9/30/2025	Acquisition	6/10/2025	8/1/2025	7/1/2032	3/1/2026	31,713,000	31,713,000	100.0%	31,713,000	0.153%	31,079,571
260	Highlands At Warwick	1998	N/A	195	112	N/A	N/A	161,364	99.5%	9/30/2025	Acquisition	10/16/2025	12/1/2025	11/1/2040	3/1/2026	31,466,000	31,466,000	100.0%	31,466,000	0.152%	31,466,000
261	Summit Pointe Apartments And Villas	2012	N/A	177	14	N/A	N/A	177,175	97.2%	8/1/2025	Refinance	9/2/2025	11/1/2025	10/1/2030	3/1/2026	31,360,000	31,360,000	100.0%	31,360,000	0.152%	30,041,219
262	Addison Landing	2007	2015	289	284	41	N/A	108,391	89.6%	8/31/2025	Acquisition	6/12/2025	8/1/2025	7/1/2035	3/1/2026	31,325,000	31,325,000	100.0%	31,325,000	0.152%	30,027,869
263	Abberly Place II Apartment Homes	2008	N/A	300	300	289	90	104,230	90.3%	7/15/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	31,269,000	31,269,000	100.0%	31,269,000	0.151%	30,349,822
264	Gramercy Woods & Brookmont Townes	2024	N/A	139	16	N/A	N/A	224,460	96.4%	8/26/2025	Refinance	9/9/2025	11/1/2025	10/1/2030	3/1/2026	31,200,000	31,200,000	100.0%	31,200,000	0.151%	30,326,649
265	Azure Apartments	1991	2024	196	127	8	8	157,480	91.8%	8/19/2025	Refinance	9/5/2025	11/1/2025	10/1/2035	3/1/2026	30,866,000	30,866,000	100.0%	30,866,000	0.149%	30,866,000
266	Island Club	1985	2022	308	302	174	21	100,172	94.2%	9/30/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	30,853,000	30,853,000	100.0%	30,853,000	0.149%	30,239,487
267	Westmount At Braesridge	1980	2015	542	541	516	295	56,775	93.7%	6/13/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	30,772,000	30,772,000	100.0%	30,772,000	0.149%	29,890,762
268	The Belvedere	2018	N/A	154	N/A	N/A	N/A	199,481	93.5%	7/8/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	30,720,000	30,720,000	100.0%	30,720,000	0.149%	29,447,562
269	Merrill House Apartments	1964	2025	158	158	49	4	193,778	92.4%	9/30/2025	Refinance	8/27/2025	10/1/2025	9/1/2032	3/1/2026	30,617,000	30,617,000	100.0%	30,617,000	0.148%	30,015,395
270	Sloane Chelsea	1929	1995	266	N/A	N/A	N/A	112,782	95.9%	10/6/2025	Refinance	8/1/2025	9/1/2025	8/1/2035	3/1/2026	30,000,000	30,000,000	100.0%	30,000,000	0.145%	30,000,000
271	The Pointe At Carrollwood	1984	2022	224	37	N/A	N/A	133,638	94.2%	8/31/2025	Refinance	6/24/2025	8/1/2025	7/1/2030	3/1/2026	29,935,000	29,935,000	100.0%	29,935,000	0.145%	29,051,919
272	Park Villas	1958	2022	205	202	131	26	145,756	91.2%	6/30/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	29,880,000	29,880,000	100.0%	29,880,000	0.145%	29,253,565
273	Hawthorne At Horse Pen Creek	2008	N/A	192	3	N/A	N/A	155,313	95.3%	8/6/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	29,820,000	29,820,000	100.0%	29,820,000	0.144%	28,886,570
274	Palisades At Langley Pond	2023	N/A	270	195	N/A	N/A	110,374	92.6%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2035	3/1/2026	30,000,000	29,800,851	100.0%	29,800,851	0.144%	24,962,827
275	Ashton Brook	1979	2022	274	268	10	N/A	108,500	90.5%	9/30/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	29,853,000	29,728,954	100.0%	29,728,954	0.144%	28,237,630
276	Magnolia At Spring	2019	N/A	336	269	6	N/A	88,188	93.2%	9/1/2025	Refinance	9/18/2025	11/1/2025	10/1/2030	3/1/2026	29,631,000	29,631,000	100.0%	29,631,000	0.143%	29,012,392
277	The Del Rey	1988	2024	192	118	1	N/A	153,125	94.3%	9/30/2025	Refinance	9/26/2025	11/1/2025	10/1/2030	3/1/2026	29,400,000	29,400,000	100.0%	29,400,000	0.142%	28,826,785
278	The Isles	2012	2024	127	N/A	N/A	N/A	231,126	96.9%	6/30/2025	Refinance	6/6/2025	8/1/2025	7/1/2032	3/1/2026	29,353,000	29,353,000	100.0%	29,353,000	0.142%	29,353,000
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	2021	N/A	162	N/A	N/A	N/A	180,833	98.1%	7/8/2025	Refinance	8/29/2025	10/1/2025	9/1/2035	3/1/2026	29,295,000	29,295,000	100.0%	29,295,000	0.142%	28,244,417
280	850 On The Avenue	2005	2024	192	115	11	11	152,552	91.7%	9/30/2025	Acquisition	6/16/2025	8/1/2025	7/1/2032	3/1/2026	29,290,000	29,290,000	100.0%	29,290,000	0.142%	28,714,728
281	Co-Op Summer Street	2021	N/A	198	100	20	N/A	146,929	92.4%	7/16/2025	Refinance	8/6/2025	10/1/2025	9/1/2030	3/1/2026	29,092,000	29,092,000	100.0%	29,092,000	0.141%	27,884,742
282	Squire Hill Apartments	1970	N/A	504	45	N/A	N/A	57,679	95.2%	10/16/2025	Acquisition	11/6/2025	1/1/2026	12/1/2030	3/1/2026	29,070,000	29,070,000	100.0%	29,070,000	0.141%	28,236,846
283	Avalon At Northbrook Apartments & Townhomes	1999	N/A	256	205	1	N/A	113,410	94.5%	10/16/2025	Refinance	6/4/2025	8/1/2025	7/1/2030	3/1/2026	29,033,000	29,033,000	100.0%	29,033,000	0.141%	28,209,501
284	Spring Gardens Apartments	1970	2025	304	304	270	42	95,484	97.0%	9/24/2025	Refinance	10/17/2025	12/1/2025	11/1/2030	3/1/2026	29,027,000	29,027,000	100.0%	29,027,000	0.140%	27,354,760
285	ARIUM Citrus Run	1990	2025	212	58	N/A	N/A	136,745	93.4%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	28,990,000	28,990,000	100.0%	28,990,000	0.140%	28,990,000
286	Tacara At Westover Hills	2014	N/A	312	281	7	N/A	92,865	93.9%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2032	3/1/2026	28,974,000	28,974,000	100.0%	28,974,000	0.140%	28,974,000
287	Legacy Cornelius	2014	N/A	241	158	N/A	N/A	120,191	92.1%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	28,966,000	28,966,000	100.0%	28,966,000	0.140%	28,966,000
288	Grand Living At Tower Place	2021	N/A	176	161	84	45	163,778	94.9%	9/30/2025	Refinance	3/4/2025	5/1/2025	4/1/2035	3/1/2026	28,825,000	28,825,000	100.0%	28,825,000	0.140%	26,928,663
289	Pointe At West Lake	2016	N/A	280	188	5	N/A	102,636	94.3%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	28,738,000	28,738,000	100.0%	28,738,000	0.139%	28,738,000
290	Belrose Apartment Homes	2003	2024	282	282	31	N/A	99,865	93.3%	9/30/2025	Refinance	9/24/2025	11/1/2025	10/1/2032	3/1/2026	28,162,000	28,162,000	100.0%	28,162,000	0.136%	26,997,651
291	Alpine Woods	1989	N/A	116	N/A	N/A	N/A	242,543	94.8%	6/1/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	28,135,000	28,135,000	100.0%	28,135,000	0.136%	26,465,731
292	All Seasons Of Rochester Hills	2005	2017	144	19	7	1	195,000	95.1%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2035	3/1/2026	28,080,000	28,080,000	100.0%	28,080,000	0.136%	26,991,791
293	Valor At Harlingen	2013	N/A	288	144	29	N/A	97,292	90.3%	9/30/2025	Refinance	3/26/2025	5/1/2025	4/1/2030	3/1/2026	28,020,000	28,020,000	100.0%	28,020,000	0.136%	27,498,774
294	Preserve At Steele Creek	2008	N/A	240	236	4	N/A	116,617	94.6%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	27,988,000	27,988,000	100.0%	27,988,000	0.135%	26,622,761
295	Arbors Of Battle Creek	1972	2024	626	600	387	110	44,171	94.2%	9/29/2025	Acquisition	11/6/2025	1/1/2026	12/1/2030	3/1/2026	27,750,000	27,651,268	100.0%	27,651,268	0.134%	25,626,489
296	The Highlands At Morris Plains	2003	N/A	116	18	10	9	234,948	88.8%	8/30/2025	Acquisition	6/25/2025	8/1/2025	7/1/2030	3/1/2026	27,254,000	27,254,000	100.0%	27,254,000	0.132%	26,086,038
297	Boardwalk Lofts	2021	2023	319	118	N/A	N/A	84,517	88.7%	9/1/2025	Refinance	9/18/2025	11/1/2025	10/1/2030	3/1/2026	26,961,000	26,961,000	100.0%	26,961,000	0.130%	26,398,134
298	Taxco Apartments	2022	N/A	141	37	N/A	N/A	190,426	96.5%	9/30/2025	Refinance	8/27/2025	10/1/2025	9/1/2032	3/1/2026	26,850,000	26,850,000	100.0%	26,850,000	0.130%	25,713,368
299	Holly Court Apartments	1968	2024	188	82	1	1	142,117	94.7%	10/14/2025	Acquisition	11/17/2025	1/1/2026	12/1/2030	3/1/2026	26,718,000	26,718,000	100.0%	26,718,000	0.129%	25,550,152
300	The Flats At Ridgeview	2018	N/A	252	N/A	N/A	N/A	105,984	87.7%	9/30/2025	Refinance	11/20/2025	1/1/2026	12/1/2032	3/1/2026	26,708,000	26,708,000	100.0%	26,708,000	0.129%	25,656,130
301	267 Pacific	2014	N/A	60	N/A	N/A	N/A	443,333	100.0%	8/8/2025	Refinance	8/29/2025	10/1/2025	9/1/2032	3/1/2026	26,600,000	26,600,000	100.0%	26,600,000	0.129%	25,233,054
302	Villa Serrano Apartment Homes	1968	2010	117	1	1	N/A	227,350	93.2%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	26,600,000	26,600,000	100.0%	26,600,000	0.129%	26,099,203
303	Pelham Place North & South	1970	2024	281	281	144	N/A	94,413	91.1%	9/30/2025	Refinance	8/12/2025	10/1/2025	9/1/2030	3/1/2026	26,530,000	26,530,000	100.0%	26,530,000	0.128%	25,732,963
304	Crestview Ridge At Highland	2023	N/A	96	12	N/A	N/A	275,625	96.9%	8/31/2025	Refinance	9/26/2025	11/1/2025	10/1/2030	3/1/2026	26,460,000	26,460,000	100.0%	26,460,000	0.128%	25,697,292
305	Icon Apartment Homes At Hardin Valley Phase II	2024	N/A	124	N/A	N/A	N/A	213,258	92.7%	7/15/2025	Refinance	8/14/2025	10/1/2025	9/1/2032	3/1/2026	26,444,000	26,444,000	100.0%	26,444,000	0.128%	25,377,849
306	The Milo On Westheimer	2015	N/A	230	221	58	N/A	114,843	89.6%	6/25/2025	Refinance	6/12/2025	8/1/2025	7/1/2030	3/1/2026	26,414,000	26,414,000	100.0%	26,414,000	0.128%	25,372,245
307	Tiberon Trails	1974	2023	376	376	376	245	70,000	95.7%	7/2/2025	Acquisition	9/2/2025	11/1/2025	10/1/2030	3/1/2026	26,320,000	26,320,000	100.0%	26,320,000	0.127%	25,261,913
308	Sterling Glen Apartments	1986	N/A	258	258	92	1	101,411	95.0%	8/12/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	26,164,000	26,164,000	100.0%	26,164,000	0.127%	25,483,336
309	AVA H Street	2013	2024	138	98	3	N/A	187,261	90.6%	8/20/2025	Acquisition	9/15/2025	11/1/2025	10/1/2032	3/1/2026	25,842,000	25,842,000	100.0%	25,842,000	0.125%	25,105,739
310	Edge At Farmington Hills	1979	2022	154	1	N/A	N/A	166,110	96.8%	6/25/2025	Refinance	7/16/2025	9/1/2025	8/1/2035	3/1/2026	25,581,000	25,581,000	100.0%	25,581,000	0.124%	24,315,132
311	Canyon Springs Apartments	1997	N/A	112	5	N/A	N/A	227,679	92.0%	8/14/2025	Refinance	9/12/2025	11/1/2025	10/1/2030	3/1/2026	25,500,000	25,500,000	100.0%	25,500,000	0.123%	25,000,363
312	Hillcrest Village	2022	N/A	157	145	N/A	N/A	162,223	93.0%	9/30/2025	Refinance	10/10/2025	12/1/2025	11/1/2030	3/1/2026	25,469,000	25,469,000	100.0%	25,469,000	0.123%	24,667,808
313	The Meridian	1974	2018	217	217	10	N/A	117,097	95.4%	9/8/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	25,410,000	25,410,000	100.0%	25,410,000	0.123%	25,410,000
314	Reserve At Lakeland	1989	2025	220	64	N/A	N/A	113,591	90.5%	9/30/2025	Refinance	8/26/2025	10/1/2025	9/1/2030	3/1/2026	24,990,000	24,990,000	100.0%	24,990,000	0.121%	24,312,023
315	MacUngie Village	1974	2025	174	95	N/A	N/A	143,218	98.3%	9/9/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	24,920,000	24,920,000	100.0%	24,920,000	0.121%	24,415,773
316	Flats At Riverview	1991	2022	164	161	5	N/A	151,402	90.9%	9/30/2025	Refinance	5/20/2025	7/1/2025	6/1/2032	3/1/2026	24,830,000	24,830,000	100.0%	24,830,000	0.120%	24,120,840
317	Bradford Arms	1964	N/A	202	121	2	1	122,736	99.0%	8/26/2025	Acquisition	9/10/2025	11/1/2025	10/1/2035	3/1/2026	24,985,000	24,792,588	100.0%	24,792,588	0.120%	19,016,276

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
318	Fusion Apartments	1996	2019	192	94	N/A	N/A	128,292	93.8%	10/17/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	24,632,000	24,632,000	100.0%	24,632,000	0.119%	24,632,000
319	Arbor Meadows MHC	1986	N/A	409	409	409	409	60,042	99.5%	6/30/2025	Refinance	6/26/2025	8/1/2025	7/1/2035	3/1/2026	24,557,000	24,557,000	100.0%	24,557,000	0.119%	24,557,000
320	Chateau On The River	1984	2024	264	264	160	1	92,883	94.3%	9/25/2025	Refinance	8/28/2025	10/1/2025	9/1/2032	3/1/2026	24,521,000	24,521,000	100.0%	24,521,000	0.119%	23,792,772
321	The Inverness	1990	2022	204	91	N/A	N/A	120,098	90.7%	9/30/2025	Acquisition	7/17/2025	9/1/2025	8/1/2032	3/1/2026	24,500,000	24,500,000	100.0%	24,500,000	0.119%	24,035,441
322	Villas At Druid Hills	1966	2025	172	172	1	1	142,442	94.8%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2032	3/1/2026	24,500,000	24,500,000	100.0%	24,500,000	0.119%	24,500,000
323	Madison New Riverside	2023	N/A	166	10	1	N/A	147,440	94.6%	9/25/2025	Acquisition	9/24/2024	11/1/2024	10/1/2035	3/1/2026	24,475,000	24,475,000	100.0%	24,475,000	0.118%	24,475,000
324	Desie Apartments	1987	2021	146	143	16	14	167,418	95.2%	7/17/2025	Acquisition	8/13/2025	10/1/2025	9/1/2030	3/1/2026	24,443,000	24,443,000	100.0%	24,443,000	0.118%	24,443,000
325	Oakview Apartments	1972	2022	210	210	210	174	116,367	96.7%	6/30/2025	Refinance	8/4/2025	10/1/2025	9/1/2050	3/1/2026	24,437,000	24,437,000	100.0%	24,437,000	0.118%	20,388,152
326	Arden Park	2005	2022	264	264	67	N/A	92,424	95.5%	7/23/2025	Acquisition	8/14/2025	10/1/2025	9/1/2032	3/1/2026	24,400,000	24,400,000	100.0%	24,400,000	0.118%	23,004,500
327	ARIUM Bristol Bay	1989	N/A	256	73	N/A	N/A	94,453	95.7%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	24,180,000	24,180,000	100.0%	24,180,000	0.117%	24,180,000
328	Townhomes At Fairways	1970	2023	194	194	123	N/A	123,557	93.8%	9/5/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	23,970,000	23,970,000	100.0%	23,970,000	0.116%	22,979,514
329	Track 29 City Apartments	2014	N/A	198	191	40	N/A	120,954	93.4%	8/19/2025	Acquisition	9/18/2025	11/1/2025	10/1/2032	3/1/2026	24,045,000	23,948,817	100.0%	23,948,817	0.116%	22,189,724
330	Treetops Apartments	1984	2025	216	115	15	14	110,442	97.7%	8/26/2025	Refinance	9/17/2025	11/1/2025	10/1/2030	3/1/2026	24,000,000	23,855,571	100.0%	23,855,571	0.115%	22,103,388
331	Abberly Woods Phase 2	2007	N/A	204	201	19	N/A	116,260	89.7%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2035	3/1/2026	23,717,000	23,717,000	100.0%	23,717,000	0.115%	23,019,819
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	Various	N/A	392	392	242	10	60,459	93.6%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	23,700,000	23,700,000	100.0%	23,700,000	0.115%	22,012,841
	Heathmoore	1983	N/A	62					91.9%	7/25/2025											
	Ridgewood	1984	N/A	61					98.4%	7/25/2025											
	Roanoke	1986	N/A	64					93.8%	7/25/2025											
	Rosewood	1984	N/A	77					92.2%	7/25/2025											
	Slate Run (KY)	1983	N/A	128					93.0%	7/25/2025											
333	St. James Apartments	1972	N/A	323	323	285	33	73,183	92.0%	9/30/2025	Refinance	7/1/2025	8/1/2025	7/1/2030	3/1/2026	23,638,000	23,638,000	100.0%	23,638,000	0.114%	22,646,375
334	The Arbors At Brighton Park	2016	N/A	132	14	1	1	178,106	93.9%	8/14/2025	Acquisition	9/25/2025	11/1/2025	10/1/2030	3/1/2026	23,510,000	23,510,000	100.0%	23,510,000	0.114%	22,991,420
335	Ashley River Apartments	1985	2012	200	189	10	N/A	117,050	94.5%	6/30/2025	Refinance	6/24/2025	8/1/2025	7/1/2030	3/1/2026	23,410,000	23,410,000	100.0%	23,410,000	0.113%	22,724,488
336	Stonewater Park Apartments	1972	2025	236	231	81	5	99,076	95.3%	9/30/2025	Refinance	11/7/2025	1/1/2026	12/1/2030	3/1/2026	23,382,000	23,382,000	100.0%	23,382,000	0.113%	22,434,271
337	Reserve South	1988	2018	200	200	107	26	116,725	93.0%	9/30/2025	Acquisition	7/10/2025	9/1/2025	8/1/2035	3/1/2026	23,345,000	23,345,000	100.0%	23,345,000	0.113%	22,145,685
338	College Place Uptown	2010	N/A	208	128	15	N/A	111,837	98.6%	6/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	23,262,000	23,262,000	100.0%	23,262,000	0.113%	22,642,681
339	Viva	2014	N/A	105	61	2	1	218,552	96.2%	9/30/2025	Acquisition	10/6/2025	12/1/2025	11/1/2030	3/1/2026	22,948,000	22,948,000	100.0%	22,948,000	0.111%	22,260,221
340	Cottonwood Creek	1978	1992	385	385	372	107	58,927	95.1%	8/21/2025	Acquisition	9/25/2025	11/1/2025	10/1/2035	3/1/2026	22,687,000	22,687,000	100.0%	22,687,000	0.110%	21,088,909
341	ARIUM Mariner's Village	1989	N/A	194	18	N/A	N/A	116,902	95.9%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	22,679,000	22,679,000	100.0%	22,679,000	0.110%	22,679,000
342	Ashford Westchase	1977	N/A	288	288	285	183	77,778	94.4%	5/31/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	22,400,000	22,400,000	100.0%	22,400,000	0.108%	21,997,263
343	Savannah Creek	1989	2023	204	129	N/A	N/A	109,289	96.1%	9/30/2025	Refinance	6/27/2025	8/1/2025	7/1/2035	3/1/2026	22,295,000	22,295,000	100.0%	22,295,000	0.108%	22,295,000
344	The Muse	1984	2023	296	295	220	35	75,280	94.3%	8/25/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	22,283,000	22,283,000	100.0%	22,283,000	0.108%	21,308,739
345	Avalon Villa Apartments	1975	2024	154	101	1	N/A	143,110	94.8%	6/30/2025	Refinance	7/29/2025	9/1/2025	8/1/2030	3/1/2026	22,039,000	22,039,000	100.0%	22,039,000	0.107%	21,449,620
346	Westland Trailer City	1940	N/A	188	185	136	29	115,479	96.8%	9/30/2025	Refinance	8/8/2025	10/1/2025	9/1/2030	3/1/2026	21,710,000	21,710,000	100.0%	21,710,000	0.105%	20,823,066
347	Indigo Apartment Homes	1942	2025	144	144	17	16	150,049	92.4%	7/18/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	21,607,000	21,607,000	100.0%	21,607,000	0.105%	21,166,779
348	Spring Gardens Apartments	1941	N/A	183	116	4	4	117,869	96.2%	8/25/2025	Refinance	10/1/2025	11/1/2025	10/1/2035	3/1/2026	21,570,000	21,570,000	100.0%	21,570,000	0.104%	21,177,886
349	LC Sunbury	2002	2024	152	152	3	N/A	140,289	96.1%	10/28/2025	Acquisition	12/4/2025	2/1/2026	1/1/2036	3/1/2026	21,324,000	21,324,000	100.0%	21,324,000	0.103%	20,440,413
350	Finish Line Apartments	2020	N/A	192	190	4	N/A	110,885	89.6%	10/29/2025	Refinance	2/26/2025	4/1/2025	3/1/2030	3/1/2026	21,290,000	21,290,000	100.0%	21,290,000	0.103%	20,405,680
351	Arbors At Fairview	2002	N/A	168	160	34	34	126,655	89.9%	7/24/2025	Acquisition	8/27/2025	10/1/2025	9/1/2030	3/1/2026	21,278,000	21,278,000	100.0%	21,278,000	0.103%	20,696,136
352	The Flats At 1885	1973	2025	232	232	224	51	91,664	92.7%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	21,266,000	21,266,000	100.0%	21,266,000	0.103%	20,355,692
353	Talus Apartments	1972	2022	192	192	159	19	110,651	93.2%	9/19/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	21,245,000	21,245,000	100.0%	21,245,000	0.103%	20,364,911
354	Heritage Plaza Apartments	1978	N/A	160	63	39	38	131,719	95.0%	8/31/2025	Refinance	10/1/2025	11/1/2025	10/1/2035	3/1/2026	21,075,000	21,075,000	100.0%	21,075,000	0.102%	21,075,000
355	Broadstone On Medical	1981	2022	372	363	205	37	56,522	95.4%	7/2/2025	Refinance	7/23/2025	9/1/2025	8/1/2030	3/1/2026	21,026,000	21,026,000	100.0%	21,026,000	0.102%	20,461,463
356	Camelot Manor Estates MHC	1968	N/A	705	705	705	705	29,787	86.7%	6/30/2025	Refinance	6/26/2025	8/1/2025	7/1/2035	3/1/2026	21,000,000	21,000,000	100.0%	21,000,000	0.102%	21,000,000
357	Cedarhurst Of Jacksonville	2016	2020	78	64	52	46	269,231	98.7%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	21,000,000	21,000,000	100.0%	21,000,000	0.102%	21,000,000
358	Rosebrook Village	1988	N/A	244	244	207	66	86,066	95.9%	7/1/2025	Acquisition	8/29/2025	10/1/2025	9/1/2035	3/1/2026	21,000,000	21,000,000	100.0%	21,000,000	0.102%	18,504,712
359	The View At Morgantown	2016	2025	496	N/A	N/A	N/A	42,339	90.3%	9/3/2025	Acquisition	9/12/2025	11/1/2025	10/1/2030	3/1/2026	21,000,000	21,000,000	100.0%	21,000,000	0.102%	20,469,124
360	Sage Stone Oak	2021	N/A	150	1	N/A	N/A	139,207	90.7%	9/3/2025	Refinance	10/30/2025	12/1/2025	11/1/2035	3/1/2026	20,881,000	20,881,000	100.0%	20,881,000	0.101%	20,495,464
361	Stoney Brooke Apartments	1985	2024	232	229	174	9	89,397	94.4%	7/16/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	20,740,000	20,740,000	100.0%	20,740,000	0.100%	19,441,088
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	2024	N/A	110	N/A	N/A	N/A	188,445	95.5%	7/31/2025	Refinance	8/25/2025	10/1/2025	9/1/2035	3/1/2026	20,729,000	20,729,000	100.0%	20,729,000	0.100%	20,378,071
363	Georgian Oaks Apartments	1963	2025	162	162	136	21	126,877	95.1%	9/8/2025	Refinance	9/19/2025	11/1/2025	10/1/2030	3/1/2026	20,554,000	20,554,000	100.0%	20,554,000	0.099%	19,968,420
364	The Landing Of Clinton	2016	N/A	190	190	18	N/A	107,411	98.4%	7/7/2025	Acquisition	7/28/2025	9/1/2025	8/1/2035	3/1/2026	20,408,000	20,408,000	100.0%	20,408,000	0.099%	19,179,375
365	Horizons At Calabasas Apartments	2013	N/A	60	N/A	N/A	N/A	340,117	98.3%	8/29/2025	Refinance	7/9/2025	9/1/2025	8/1/2030	3/1/2026	20,407,000	20,407,000	100.0%	20,407,000	0.099%	20,407,000
366	Willowcreek Apartments I And II	2002	N/A	224	224	224	66	90,991	98.2%	6/26/2025	Refinance	8/1/2025	9/1/2025	8/1/2035	3/1/2026	20,382,000	20,382,000	100.0%	20,382,000	0.099%	19,346,837
367	Residence At Deer Park	1972	2023	216	216	85	1	94,097	96.8%	7/9/2025	Refinance	8/1/2025	9/1/2025	8/1/2030	3/1/2026	20,325,000	20,325,000	100.0%	20,325,000	0.098%	19,453,637
368	Villas At Happy Valley	2013	N/A	435	N/A	N/A	N/A	46,497	92.2%	6/30/2025	Acquisition	7/11/2025	9/1/2025	8/1/2030	3/1/2026	20,226,000	20,226,000	100.0%	20,226,000	0.098%	19,762,116
369	Fernwood	1962	N/A	213	212	147	24	94,610	99.5%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	20,152,000	20,152,000	100.0%	20,152,000	0.098%	20,152,000
370	Haven Columbia Pike	1950	2024	118	118	118	1	170,203	96.6%	6/18/2025	Acquisition	7/1/2025	8/1/2025	7/1/2032	3/1/2026	20,084,000	20,084,000	100.0%	20,084,000	0.097%	19,050,651
371	Lily Of The Valley	1962	N/A	181	181	180	N/A	110,845	100.0%	6/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	20,063,000	20,063,000	100.0%	20,063,000	0.097%	20,063,000
372	The Woods At Johnson Mill	2006	N/A	232	230	147	44	86,207	96.6%	8/7/2025	Refinance	9/18/2025	11/1/2025	10/1/2032	3/1/2026	20,000,000	20,000,000	100.0%	20,000,000	0.097%	20,000,000
373	Regency Tower	1962	2024	232	201	35	4	86,203	93.1%	10/23/2025	Acquisition	7/15/2025	9/1/2025	8/1/2035	3/1/2026	19,999,000	19,999,000	100.0%	19,999,000	0.097%	17,169,377
374	Amherst	1986	2023	204	204	N/A	N/A	97,740	97.1%	6/30/2025	Refinance	5/30/2025	7/1/2025	6/1/2032	3/1/2026	19,939,000	19,939,000	100.0%	19,939,000	0.097%	18,524,740
375	Venue Apartments	1964	2024	131	33	N/A	N/A	152,153	93.1%	6/30/2025	Refinance	7/8/2025	9/1/2025	8/1/2030	3/1/2026	19,932,000	19,932,000	100.0%	19,932,000	0.096%	19,383,938
376	Maplewood Pointe	1972	2022	218	218	206	51	91,326	93.6%	9/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	19,909,000	19,909,000	100.0%	19,909,000	0.096%	19,306,751
377	Granby Oaks Apartments	1975	2025	148	144	30	30	133,892	95.9%	6/20/2025	Refinance	8/8/2025	10/1/2025	9/1/2032	3/1/2026	19,816,000	19,816,000	100.0%	19,816,000	0.096%	19,025,530
378	The Porter	2021	N/A	118	N/A	N/A	N/A	167,602	95.8%	9/9/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	19,777,000	19,777,000	100.0%	19,777,000	0.096%	19,193,519
379	Dakota Ranch	2002	N/A	316	113	28	1	62,316	90.2%	9/30/2025	Acquisition	6/16/2025	8/1/2025	7/1/2032	3/1/2026	19,692,000	19,692,000	100.0%	19,692,000	0.095%	19,692,000
380	Cookie Factory Lofts	1927	2015	178	115	2	N/A	110,197	89.9%	7/29/2025	Refinance	9/5/2025	11/1/2025	10/1/2035	3/1/2026	19,725,000	19,615,147	100.0%	19,615,147	0.095%	16,378,025
381	Park At 55th	1988	2023	156	156	140	39	125,673	92.9%	9/30/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	19,605,000	19,605,000	100.0%	19,605,000	0.095%	19,193,981
382	Walker Place At Moonlight Park	2023	N/A	98	N/A	N/A	N/A	200,051	92.9%	7/22/2025	Acquisition	8/12/2025	10/1/2025	9/1/2032	3/1/2026	19,605,000	19,605,000	100.0%	19,605,000	0.095%	19,262,276
383	Frontgate Apartments	2008	N/A	128	128	128	15	151,766	98.4%	8/15/2025	Refinance	9/26/2025	11/1/2025	10/1/2032	3/1/2026	19,426,000	19,426,000	100.0%	19,426,000	0.094%	19,072,298
384	Omni Apartments	1948	N/A	168	147	29	25	115,458	98.2%	9/30/2025	Refinance	10/1/2025	11/1/2025	10/1/2035	3/1/2026	19,397,000	19,397,000	100.0%	19,397,000	0.094%	19,044,388
385	Abby Court	2021	N/A	210	116	69	40	92,333	97.1%	9/30/2025	Refinance	9/18/2025	11/1/2025	10/1/2035	3/1/2026	19,390,000	19,390,000	100.0%	19,390,000	0.094%	18,901,815
386	Eagle Rock Apartments At Manchester	1968	2025	125	125	56	5	154,936	98.4%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2032	3/1/2026	19,367,000	19,367,000	100.0%	19,367,000	0.094%	18,788,261
387	Crystal Riviyera	2017	N/A	117	N/A	N/A	N/A	164,350	93.2%	9/30/2025	Refinance	10/7/2025	12/1/2025	11/1/2030	3/1/2026	19,229,000	19,229,000	100.0%	19,229,000	0.093%	18,705,179
388	Covington Square Apartments	1969	N/A	212	212	212	170	90,660	97.6%	8/26/2025	Refinance	9/19/2025	11/1/2025	10/1/2030	3/1/2026	19,220,000	19,220,000	100.0%	19,220,000	0.093%	18,129,823
389	Crosstown Parkway	1977	N/A	201	201	201	193	94,209	96.0%	6/1/2025	Refinance	7/30/2025	9/1/2025	8/1/2032	3/1/2026	18,936,000	18,936,000	100.0%	18,936,000	0.092%	18,936,000
390	Village Green	1972	N/A	235	235	235	221	80,094	89.4%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	18,822,000	18,822,000	100.0%	18,822,000	0.091%	18,822,000
391	The Benton Apartments	2007	N/A	246	246	90	4	76,301	93.1%	6/30/2025	Acquisition	8/7/2025	10/1/2025	9/1/2030	3/1/2026	18,770,000	18,770,000	100.0%	18,770,000	0.091%	17,980,404
392	Gardens At Briarwood	1967	2025	135	132	3	N/A	138,756	94.1%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2032	3/1/2026	18,732,000	18,732,000	100.0%	18,732,000	0.091%	18,732,000
393	The Summit	1983	N/A	254	254	191	44	73,642	92.9%	11/10/2025	Refinance	12/1/2025	1/1/2026	12/1/2035	3/1/2026	18,705,000	18,705,000	100.0%	18,705,000	0.091%	18,705,000

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
394	Acacia Pointe	1985	N/A	208	208	191	24	89,615	88.0%	6/30/2025	Refinance	4/30/2025	6/1/2025	5/1/2032	3/1/2026	18,640,000	18,640,000	100.0%	18,640,000	0.090%	17,601,744
395	Redwood Brunswick Hills	2023	N/A	103	N/A	N/A	N/A	179,515	98.1%	7/10/2025	Refinance	7/29/2025	9/1/2025	8/1/2035	3/1/2026	18,490,000	18,490,000	100.0%	18,490,000	0.089%	18,183,676
396	Camden Hills	1972	2024	160	160	160	150	114,381	93.8%	9/29/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	18,301,000	18,301,000	100.0%	18,301,000	0.089%	17,962,665
397	Arbors At Water's Edge	2006	2025	152	152	152	54	120,375	96.7%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2030	3/1/2026	18,297,000	18,297,000	100.0%	18,297,000	0.089%	17,960,222
398	Kensington Apartments	1990	2024	151	151	84	14	120,960	97.4%	8/19/2025	Refinance	9/16/2025	11/1/2025	10/1/2030	3/1/2026	18,265,000	18,265,000	100.0%	18,265,000	0.088%	17,969,401
399	The Arches Apartments	1969	2025	93	69	1	1	194,473	91.4%	9/30/2025	Refinance	8/28/2025	10/1/2025	9/1/2030	3/1/2026	18,086,000	18,086,000	100.0%	18,086,000	0.088%	17,732,360
400	Toll Gate Estates	1988	2024	107	66	11	N/A	168,981	98.1%	7/8/2025	Refinance	8/4/2025	10/1/2025	9/1/2030	3/1/2026	18,081,000	18,081,000	100.0%	18,081,000	0.088%	17,301,044
401	Reserve At Thunderbird Phase II	2024	N/A	134	119	80	68	134,328	95.5%	8/27/2025	Refinance	11/10/2025	1/1/2026	12/1/2040	3/1/2026	18,000,000	18,000,000	100.0%	18,000,000	0.087%	17,118,367
402	Springs Colony By ARIUM	1986	N/A	188	146	N/A	N/A	95,441	93.6%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	17,943,000	17,943,000	100.0%	17,943,000	0.087%	17,943,000
403	Redwood Chardon	2023	N/A	91	N/A	N/A	N/A	197,077	94.5%	10/28/2025	Refinance	7/29/2025	9/1/2025	8/1/2035	3/1/2026	17,934,000	17,934,000	100.0%	17,934,000	0.087%	17,636,888
404	612 Whaley At The Mills	2015	N/A	189	155	N/A	N/A	94,816	100.0%	10/15/2025	Refinance	10/31/2025	12/1/2025	11/1/2030	3/1/2026	18,001,000	17,920,194	100.0%	17,920,194	0.087%	16,698,805
405	Metropolitan MHC	1945	N/A	241	240	238	233	74,274	97.5%	9/30/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	17,900,000	17,900,000	100.0%	17,900,000	0.087%	17,432,679
406	Mason Manor	1966	2024	140	139	138	136	125,745	97.9%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2035	3/1/2026	17,698,000	17,604,279	100.0%	17,604,279	0.085%	15,646,848
407	Elysian Estates	1891	N/A	56	52	48	45	312,516	100.0%	6/30/2025	Refinance	7/1/2025	8/1/2025	7/1/2032	3/1/2026	17,606,000	17,500,894	100.0%	17,500,894	0.085%	16,299,440
408	Westland Estates MHP - Pomona	1965	N/A	148	148	111	1	118,068	99.3%	6/30/2025	Refinance	8/8/2025	10/1/2025	9/1/2030	3/1/2026	17,474,000	17,474,000	100.0%	17,474,000	0.085%	16,760,122
409	Lakeside Student Living	2006	2019	504	2	N/A	N/A	34,554	99.6%	10/1/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	17,415,000	17,415,000	100.0%	17,415,000	0.084%	16,924,641
410	Portofino Apartments	2002	2024	205	205	205	32	84,610	97.6%	9/29/2025	Refinance	5/30/2025	7/1/2025	6/1/2032	3/1/2026	17,345,000	17,345,000	100.0%	17,345,000	0.084%	16,180,374
411	The Lex	2017	N/A	37	N/A	N/A	N/A	468,070	97.3%	6/24/2025	Refinance	8/13/2025	10/1/2025	9/1/2030	3/1/2026	17,435,000	17,318,586	100.0%	17,318,586	0.084%	16,162,228
412	Tuckaway Heights Apartments	1972	N/A	240	240	206	20	71,971	96.7%	10/7/2025	Acquisition	11/24/2025	1/1/2026	12/1/2030	3/1/2026	17,273,000	17,273,000	100.0%	17,273,000	0.084%	17,273,000
413	Hawthorne City	1968	N/A	338	338	330	326	51,024	89.9%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	17,246,000	17,246,000	100.0%	17,246,000	0.083%	17,246,000
414	Towers At Forest Acres	1966	2014	186	179	83	37	92,231	94.6%	7/10/2025	Refinance	8/28/2025	10/1/2025	9/1/2035	3/1/2026	17,155,000	17,155,000	100.0%	17,155,000	0.083%	16,463,459
415	The Meadows	1971	N/A	377	377	377	377	44,947	94.2%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	16,945,000	16,945,000	100.0%	16,945,000	0.082%	16,945,000
416	Amesbury Court	1990	2022	114	114	51	N/A	148,421	91.2%	6/17/2025	Refinance	7/2/2025	9/1/2025	8/1/2030	3/1/2026	16,920,000	16,920,000	100.0%	16,920,000	0.082%	16,920,000
417	The Varet	2023	N/A	35	N/A	N/A	N/A	482,945	88.6%	9/8/2025	Refinance	7/11/2025	9/1/2025	8/1/2030	3/1/2026	17,030,000	16,903,071	100.0%	16,903,071	0.082%	15,821,347
418	The Bradford Apartments	1997	N/A	300	299	249	25	56,187	96.7%	7/25/2025	Acquisition	8/18/2025	10/1/2025	9/1/2032	3/1/2026	16,856,000	16,856,000	100.0%	16,856,000	0.082%	15,628,312
419	Westpoint Creek Townhomes	1970	2024	220	220	203	40	76,364	93.6%	8/31/2025	Acquisition	9/29/2025	11/1/2025	10/1/2035	3/1/2026	16,800,000	16,800,000	100.0%	16,800,000	0.081%	14,434,160
420	Foxcreek Apartments	1986	2012	167	166	6	N/A	97,874	95.2%	8/25/2025	Acquisition	9/30/2025	11/1/2025	10/1/2030	3/1/2026	16,345,000	16,345,000	100.0%	16,345,000	0.079%	15,622,371
421	Benjamin Court	2000	N/A	254	254	243	202	64,258	95.3%	7/29/2025	Acquisition	9/3/2025	11/1/2025	10/1/2030	3/1/2026	16,387,000	16,321,450	100.0%	16,321,450	0.079%	15,532,568
422	La Casita	1973	N/A	214	212	212	212	76,061	99.5%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	16,277,000	16,277,000	100.0%	16,277,000	0.079%	16,277,000
423	Whispering Woods	1980	N/A	193	193	192	192	83,544	98.4%	8/6/2025	Refinance	8/28/2025	10/1/2025	9/1/2030	3/1/2026	16,124,000	16,124,000	100.0%	16,124,000	0.078%	15,448,342
424	Shadow Mountain Village	1971	N/A	277	277	277	276	58,137	80.5%	6/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	16,104,000	16,104,000	100.0%	16,104,000	0.078%	16,104,000
425	Eagle Rock Apartments At Hudson	1980	N/A	102	100	29	3	157,157	96.1%	9/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2032	3/1/2026	16,030,000	16,030,000	100.0%	16,030,000	0.078%	15,550,979
426	Worthington Commons Townhomes	1973	2025	156	156	24	1	102,506	93.6%	7/2/2025	Acquisition	8/26/2025	10/1/2025	9/1/2035	3/1/2026	15,991,000	15,991,000	100.0%	15,991,000	0.077%	14,907,753
427	The Mix At Sohay	2021	N/A	72	21	18	3	221,667	93.1%	7/25/2025	Acquisition	9/12/2025	11/1/2025	10/1/2032	3/1/2026	15,960,000	15,960,000	100.0%	15,960,000	0.077%	15,960,000
428	Stonebridge Villas And Townhomes	2014	N/A	202	202	103	N/A	78,837	94.1%	9/30/2025	Acquisition	7/31/2025	9/1/2025	8/1/2030	3/1/2026	15,925,000	15,925,000	100.0%	15,925,000	0.077%	15,925,000
429	Carlisle At Dunedin	1973	2025	160	84	5	1	99,325	91.9%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2030	3/1/2026	15,892,000	15,892,000	100.0%	15,892,000	0.077%	15,585,256
430	1100 Washington	1953	2024	100	100	56	1	158,023	99.0%	6/24/2025	Refinance	8/5/2025	10/1/2025	9/1/2030	3/1/2026	15,892,000	15,802,302	100.0%	15,802,302	0.076%	14,904,634
431	Parkway Grande	2014	N/A	192	192	188	90	82,167	91.7%	11/14/2025	Refinance	9/26/2025	11/1/2025	10/1/2032	3/1/2026	15,776,000	15,776,000	100.0%	15,776,000	0.076%	15,458,363
432	Dakota Arms	2004	2023	208	192	1	N/A	75,721	91.4%	10/10/2025	Acquisition	10/24/2025	12/1/2025	11/1/2030	3/1/2026	15,750,000	15,750,000	100.0%	15,750,000	0.076%	15,022,464
433	Spinnaker Landing	1990	2025	123	3	3	3	127,821	94.3%	8/6/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	15,722,000	15,722,000	100.0%	15,722,000	0.076%	15,294,616
434	Terraces At Deerfield	2000	2024	56	1	1	N/A	279,411	92.9%	11/18/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	15,647,000	15,647,000	100.0%	15,647,000	0.076%	14,621,311
435	The Congress Building	1922	1999	129	129	129	66	121,256	100.0%	9/30/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	15,642,000	15,642,000	100.0%	15,642,000	0.076%	15,168,828
436	Colonial Heights	1989	2025	240	240	240	240	64,663	98.3%	8/31/2025	Acquisition	10/8/2025	12/1/2025	11/1/2030	3/1/2026	15,519,000	15,519,000	100.0%	15,519,000	0.075%	15,036,637
437	Leisure Estates MHC	1972	N/A	438	438	438	438	35,388	99.5%	6/30/2025	Refinance	6/26/2025	8/1/2025	7/1/2035	3/1/2026	15,500,000	15,500,000	100.0%	15,500,000	0.075%	15,500,000
438	Redwood Estates	1970	N/A	300	300	299	299	51,630	91.7%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	15,489,000	15,489,000	100.0%	15,489,000	0.075%	15,489,000
439	Parkwood Apartments	1984	2025	128	128	25	1	120,547	98.4%	9/30/2025	Refinance	7/15/2025	9/1/2025	8/1/2032	3/1/2026	15,430,000	15,430,000	100.0%	15,430,000	0.075%	14,832,465
440	Timberfalls Townhomes	1977	2023	100	20	N/A	N/A	154,000	100.0%	9/15/2025	Refinance	10/3/2025	12/1/2025	11/1/2030	3/1/2026	15,400,000	15,400,000	100.0%	15,400,000	0.075%	14,987,097
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	2023	N/A	96	61	N/A	N/A	160,396	99.0%	6/22/2025	Refinance	8/8/2025	10/1/2025	9/1/2035	3/1/2026	15,398,000	15,398,000	100.0%	15,398,000	0.075%	15,130,507
442	DYLN Apartments	1966	N/A	85	84	N/A	N/A	178,600	91.8%	7/8/2025	Acquisition	7/16/2025	9/1/2025	8/1/2035	3/1/2026	15,181,000	15,181,000	100.0%	15,181,000	0.073%	14,137,516
443	209 Vine	1920	2024	49	N/A	N/A	N/A	304,428	98.0%	7/24/2025	Refinance	9/9/2025	11/1/2025	10/1/2030	3/1/2026	15,000,000	14,916,951	100.0%	14,916,951	0.072%	13,903,340
444	The Hinsdale Apartment Homes	1963	2024	105	92	13	3	141,160	91.4%	9/30/2025	Refinance	6/18/2025	8/1/2025	7/1/2035	3/1/2026	14,907,000	14,821,817	100.0%	14,821,817	0.072%	13,237,730
445	Prestonwood Hills	1996	2021	272	243	7	N/A	54,412	97.8%	8/21/2025	Refinance	10/31/2025	12/1/2025	11/1/2032	3/1/2026	14,800,000	14,800,000	100.0%	14,800,000	0.072%	14,800,000
446	Fairlawn Village	1955	N/A	168	166	107	1	87,440	95.2%	6/3/2025	Refinance	7/16/2025	9/1/2025	8/1/2030	3/1/2026	14,690,000	14,690,000	100.0%	14,690,000	0.071%	14,690,000
447	Roxbury Hills	1987	N/A	111	111	89	85	131,802	99.1%	9/26/2025	Acquisition	11/20/2025	1/1/2026	12/1/2035	3/1/2026	14,630,000	14,630,000	100.0%	14,630,000	0.071%	14,630,000
448	The Lennox	1985	2023	216	216	180	42	67,384	93.5%	8/25/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	14,555,000	14,555,000	100.0%	14,555,000	0.070%	13,918,624
449	Wellington Woods	1972	N/A	114	114	114	83	127,447	89.5%	9/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	14,529,000	14,529,000	100.0%	14,529,000	0.070%	14,260,399
450	Houston Street Townhomes	2003	2013	200	200	151	1	72,405	92.0%	7/9/2025	Acquisition	7/30/2025	9/1/2025	8/1/2032	3/1/2026	14,481,000	14,481,000	100.0%	14,481,000	0.070%	14,481,000
451	Queens Park Plaza	1968	2024	94	94	94	93	153,952	96.8%	6/30/2025	Refinance	6/18/2025	8/1/2025	7/1/2030	3/1/2026	14,550,000	14,471,507	100.0%	14,471,507	0.070%	13,887,322
452	Wallace Studios	1974	2024	132	132	48	48	108,295	97.7%	10/14/2025	Refinance	1/13/2025	3/1/2025	2/1/2035	3/1/2026	14,295,000	14,295,000	100.0%	14,295,000	0.069%	13,701,342
453	Woodcreek Apartments	1980	2024	200	200	107	26	71,025	88.0%	6/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	14,205,000	14,205,000	100.0%	14,205,000	0.069%	13,615,142
454	New Quin Apartments	1928	2013	107	107	35	13	131,869	99.1%	7/25/2025	Acquisition	9/19/2025	11/1/2025	10/1/2030	3/1/2026	14,110,000	14,110,000	100.0%	14,110,000	0.068%	13,509,692
455	The Vale	1967	2025	158	158	112	45	88,861	91.1%	5/20/2025	Refinance	7/23/2025	9/1/2025	8/1/2030	3/1/2026	14,040,000	14,040,000	100.0%	14,040,000	0.068%	13,629,806
456	Diamond Loch Apartment Homes	1978	2017	138	138	75	3	101,638	94.9%	9/30/2025	Refinance	10/10/2025	12/1/2025	11/1/2030	3/1/2026	14,026,000	14,026,000	100.0%	14,026,000	0.068%	13,403,304
457	Chateau Apartments	1969	2021	168	168	168	19	83,417	97.0%	9/30/2025	Acquisition	6/30/2025	8/1/2025	7/1/2030	3/1/2026	14,014,000	14,014,000	100.0%	14,014,000	0.068%	13,453,162
458	The Elliott At College Park	1972	2022	126	126	76	22	111,071	91.3%	9/30/2025	Refinance	8/28/2025	10/1/2025	9/1/2030	3/1/2026	13,995,000	13,995,000	100.0%	13,995,000	0.068%	13,712,485
459	Ashford Willow Falls	1976	2022	174	174	165	104	80,092	92.5%	5/31/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	13,936,000	13,936,000	100.0%	13,936,000	0.067%	13,686,077
460	The Heights Ruston	2008	2023	432	N/A	N/A	N/A	32,178	94.0%	8/25/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	13,901,000	13,901,000	100.0%	13,901,000	0.067%	13,095,709
461	Independence Square	1969	N/A	133	133	30	24	104,429	91.0%	9/1/2025	Acquisition	10/8/2025	12/1/2025	11/1/2030	3/1/2026	13,889,000	13,889,000	100.0%	13,889,000	0.067%	13,457,301
462	South Town Square	2024	N/A	156	152	122	53	88,733	94.2%	9/30/2025	Refinance	7/16/2025	9/1/2025	8/1/2040	3/1/2026	13,882,000	13,842,400	100.0%	13,842,400	0.067%	12,305,510
463	Ashford Santa Fe	1968	2020	162	162	153	32	84,691	87.7%	7/31/2025	Refinance	2/28/2025	4/1/2025	3/1/2030	3/1/2026	13,720,000	13,720,000	100.0%	13,720,000	0.066%	13,335,911
464	Azalea Place Apartment Homes	1991	2024	132	100	N/A	N/A	103,788	99.2%	8/29/2025	Refinance	10/1/2025	11/1/2025	10/1/2035	3/1/2026	13,700,000	13,700,000	100.0%	13,700,000	0.066%	13,160,802
465	Townhomes At Andrus	1964	2023	124	124	124	5	110,129	96.8%	9/5/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	13,656,000	13,656,000	100.0%	13,656,000	0.066%	13,091,708
466	10 West	2023	N/A	72	6	N/A	N/A	186,290	98.6%	8/21/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	13,487,000	13,412,911	100.0%	13,412,911	0.065%	12,508,188
467	Aston Pointe	1963	2022	96	95	17	N/A	138,760	95.8%	6/30/2025	Refinance	6/9/2025	8/1/2025	7/1/2030	3/1/2026	13,321,000	13,321,000	100.0%	13,321,000	0.064%	13,051,717
468	Lexington Park Apartments	1993	2025	80	80	26	4	165,675	93.8%	9/22/2025	Acquisition	10/24/2025	12/1/2025	11/1/2032	3/1/2026	13,254,000	13,254,000	100.0%	13,254,000	0.064%	13,254,000
469	River Ranch Apartments	2009	N/A	504	N/A	N/A	N/A	26,150	99.4%	8/19/2025	Refinance	9/3/2025	11/1/2025	10/1/2035	3/1/2026	13,250,000	13,179,612	100.0%	13,179,612	0.064%	11,084,503
470	Buckman Heights	1998	N/A	144	144	115	31	91,389	93.8%	7/27/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	13,160,000	13,160,000	100.0%	13,160,000	0.064%	12,761,908
471	Mill Pond Apartments	2000	2025	120	112	2	N/A	108,576	97.5%	6/30/2025	Refinance	7/25/2025	9/1/2025	8/1/2030	3/1/2026	13,126,000	13,029,150	100.0%	13,029,150	0.063%	12,203,061

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
472	Waters Edge Duplexes	2006	N/A	120	120	6	1	108,117	90.8%	6/30/2025	Refinance	6/13/2025	8/1/2025	7/1/2032	3/1/2026	12,974,000	12,974,000	100.0%	12,974,000	0.063%	12,264,446
473	Villa Del Sol	1960	N/A	207	205	201	199	62,580	96.6%	6/26/2025	Refinance	9/19/2025	11/1/2025	10/1/2035	3/1/2026	12,954,000	12,954,000	100.0%	12,954,000	0.063%	12,412,334
474	Mallard Pointe Apartments	2000	2024	158	158	158	158	81,646	98.1%	7/1/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	12,900,000	12,900,000	100.0%	12,900,000	0.062%	12,151,291
475	The Parker Apartments	1970	N/A	71	71	18	N/A	178,592	91.5%	9/30/2025	Refinance	3/27/2025	5/1/2025	4/1/2030	3/1/2026	12,680,000	12,680,000	100.0%	12,680,000	0.061%	12,327,464
476	Westview Mobile Home Park	1967	N/A	221	221	221	221	57,335	97.7%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2030	3/1/2026	12,671,000	12,671,000	100.0%	12,671,000	0.061%	12,155,603
477	Red Lion Table Company	1910	2023	98	98	18	2	129,102	96.9%	10/1/2025	Refinance	8/26/2025	10/1/2025	9/1/2030	3/1/2026	12,652,000	12,652,000	100.0%	12,652,000	0.061%	12,137,144
478	Woodlands (PA)	1983	N/A	112	112	99	12	59,928	96.4%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	8,025,000	8,025,000	100.0%	8,025,000	0.039%	7,453,715
479	Annhurst (PA)	1985	N/A	97	97	97	27	59,928	94.8%	7/25/2025	Acquisition	9/16/2025	11/1/2025	10/1/2032	3/1/2026	4,500,000	4,500,000	100.0%	4,500,000	0.022%	4,179,653
480	King Parkway	1969	N/A	226	226	226	226	55,416	98.2%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	12,524,000	12,524,000	100.0%	12,524,000	0.061%	12,524,000
481	Timbers Edge Apartments	1980	2024	176	176	176	42	70,210	95.5%	10/1/2025	Refinance	9/25/2025	11/1/2025	10/1/2035	3/1/2026	12,357,000	12,357,000	100.0%	12,357,000	0.060%	11,480,052
482	Residences At Oakview Phase II	2024	N/A	41	N/A	N/A	N/A	301,293	100.0%	7/30/2025	Refinance	6/17/2025	8/1/2025	7/1/2032	3/1/2026	12,353,000	12,353,000	100.0%	12,353,000	0.060%	11,460,697
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	2024	N/A	68	N/A	N/A	N/A	180,824	97.1%	7/8/2025	Refinance	8/27/2025	10/1/2025	9/1/2035	3/1/2026	12,296,000	12,296,000	100.0%	12,296,000	0.060%	12,079,086
484	Grandview Pointe	1969	2025	88	2	N/A	N/A	139,318	97.7%	7/25/2025	Refinance	8/27/2025	10/1/2025	9/1/2035	3/1/2026	12,260,000	12,260,000	100.0%	12,260,000	0.059%	11,341,946
485	Northview Apartments	1969	N/A	132	131	26	3	92,409	91.7%	10/26/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	12,198,000	12,198,000	100.0%	12,198,000	0.059%	11,688,021
486	Park Place Apartments	1978	N/A	120	118	69	3	100,800	93.3%	9/30/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	12,096,000	12,096,000	100.0%	12,096,000	0.059%	11,718,628
487	Heritage Apartments	1971	N/A	120	120	118	117	99,928	98.3%	7/16/2025	Acquisition	8/22/2025	10/1/2025	9/1/2030	3/1/2026	12,051,000	11,991,404	100.0%	11,991,404	0.058%	11,409,096
488	Edge At Independence Heights	2015	2022	112	112	8	N/A	105,625	94.6%	10/15/2025	Refinance	10/23/2025	12/1/2025	11/1/2030	3/1/2026	11,830,000	11,830,000	100.0%	11,830,000	0.057%	11,297,771
489	109 Gold Street	2011	N/A	33	N/A	N/A	N/A	357,515	100.0%	6/30/2025	Refinance	6/26/2025	8/1/2025	7/1/2030	3/1/2026	11,798,000	11,798,000	100.0%	11,798,000	0.057%	11,309,782
490	The Palmer	1983	2019	102	101	1	N/A	115,618	98.0%	9/8/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	11,793,000	11,793,000	100.0%	11,793,000	0.057%	11,793,000
491	Bluff Ridge Apartments	1999	2022	120	120	66	N/A	97,917	97.5%	9/11/2025	Refinance	10/24/2025	12/1/2025	11/1/2030	3/1/2026	11,750,000	11,750,000	100.0%	11,750,000	0.057%	11,750,000
492	Rendezvous	2008	2022	432	14	N/A	N/A	27,083	91.4%	9/30/2025	Acquisition	6/26/2025	8/1/2025	7/1/2032	3/1/2026	11,700,000	11,700,000	100.0%	11,700,000	0.057%	11,700,000
493	Mainstreet Apartments	2000	2025	204	16	2	N/A	56,033	96.6%	6/3/2025	Refinance	9/4/2025	11/1/2025	10/1/2030	3/1/2026	11,500,000	11,430,662	100.0%	11,430,662	0.055%	10,589,587
494	Oaks Trinity Apartments	2014	N/A	167	141	20	N/A	68,429	95.2%	12/31/2025	Refinance	6/17/2025	8/1/2025	7/1/2030	3/1/2026	11,534,000	11,427,722	100.0%	11,427,722	0.055%	10,647,099
495	Sage At Martin Lane	1997	N/A	96	83	29	1	119,031	93.8%	6/30/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	11,427,000	11,427,000	100.0%	11,427,000	0.055%	11,093,269
496	Beachview	1963	N/A	82	79	N/A	N/A	139,317	100.0%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	11,424,000	11,424,000	100.0%	11,424,000	0.055%	11,424,000
497	The 80 Reserve	1983	2024	98	98	14	N/A	116,306	88.8%	9/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	11,398,000	11,398,000	100.0%	11,398,000	0.055%	10,730,504
498	Parkway Apartments	1969	2022	113	113	97	87	100,416	94.7%	9/30/2025	Refinance	6/24/2025	8/1/2025	7/1/2030	3/1/2026	11,347,000	11,347,000	100.0%	11,347,000	0.055%	10,847,467
499	Manning Evansville	1992	2024	192	192	174	37	59,089	93.2%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2030	3/1/2026	11,345,000	11,345,000	100.0%	11,345,000	0.055%	11,126,021
500	Dorie Miller Manor	1970	2022	36	36	32	31	311,111	100.0%	6/25/2025	Refinance	8/29/2025	10/1/2025	9/1/2037	3/1/2026	11,200,000	11,200,000	100.0%	11,200,000	0.054%	9,359,583
501	Spring Mills Apartments	1997	2023	88	88	19	N/A	127,273	95.5%	9/30/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	11,200,000	11,200,000	100.0%	11,200,000	0.054%	10,716,088
502	841 South 2nd Street	2024	N/A	42	8	N/A	N/A	265,577	95.2%	9/11/2025	Refinance	7/17/2025	9/1/2025	8/1/2030	3/1/2026	11,245,000	11,154,239	100.0%	11,154,239	0.054%	10,386,211
503	Amelia Apartments	2019	N/A	55	N/A	N/A	N/A	201,818	98.2%	9/19/2025	Refinance	10/8/2025	12/1/2025	11/1/2032	3/1/2026	11,100,000	11,100,000	100.0%	11,100,000	0.054%	11,100,000
504	Reserve At Thunderbird Phase I	2023	N/A	108	105	98	66	102,778	96.3%	8/27/2025	Refinance	11/10/2025	1/1/2026	12/1/2040	3/1/2026	11,100,000	11,100,000	100.0%	11,100,000	0.054%	10,556,327
505	Gateway Terrace MHC	1987	N/A	249	249	249	249	44,177	87.6%	6/12/2025	Refinance	6/26/2025	8/1/2025	7/1/2032	3/1/2026	11,000,000	11,000,000	100.0%	11,000,000	0.053%	11,000,000
506	West Mound Apartments	1982	N/A	192	192	192	179	57,276	95.8%	9/3/2025	Refinance	7/16/2025	9/1/2025	8/1/2030	3/1/2026	10,997,000	10,997,000	100.0%	10,997,000	0.053%	10,997,000
507	Greentree Village	1972	2009	216	216	215	144	50,231	88.4%	7/18/2025	Acquisition	8/29/2025	10/1/2025	9/1/2032	3/1/2026	10,850,000	10,850,000	100.0%	10,850,000	0.053%	10,850,000
508	Summerlake Apartments	2001	N/A	108	108	108	19	100,407	99.1%	6/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2035	3/1/2026	10,844,000	10,844,000	100.0%	10,844,000	0.052%	10,293,254
509	Greenprint At North Temple	2021	N/A	113	113	107	88	94,808	98.2%	9/29/2025	Acquisition	11/6/2024	1/1/2025	12/1/2029	3/1/2026	10,749,000	10,713,302	100.0%	10,713,302	0.052%	10,151,755
510	4Eighty West Parker	1973	2022	139	138	111	18	76,547	95.7%	8/4/2025	Refinance	10/23/2025	12/1/2025	11/1/2030	3/1/2026	10,640,000	10,640,000	100.0%	10,640,000	0.051%	10,163,120
511	Park At Countryside	1983	2024	120	14	N/A	N/A	88,225	97.5%	7/31/2025	Refinance	7/21/2025	9/1/2025	8/1/2030	3/1/2026	10,587,000	10,587,000	100.0%	10,587,000	0.051%	10,294,741
512	Lancaster Arms	1983	2019	74	74	73	71	142,946	98.6%	6/30/2025	Refinance	6/12/2025	8/1/2025	7/1/2030	3/1/2026	10,578,000	10,578,000	100.0%	10,578,000	0.051%	10,578,000
513	Sun Valley Apartments	1968	2024	129	123	38	31	81,775	89.1%	10/1/2025	Refinance	7/18/2025	9/1/2025	8/1/2030	3/1/2026	10,549,000	10,549,000	100.0%	10,549,000	0.051%	10,134,934
514	The Flats At Dublin Commons	2022	N/A	60	13	1	1	175,000	98.3%	6/12/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	10,500,000	10,500,000	100.0%	10,500,000	0.051%	10,500,000
515	Hillcrest Village	2019	N/A	104	104	86	18	99,952	97.1%	7/16/2025	Acquisition	8/4/2025	10/1/2025	9/1/2035	3/1/2026	10,395,000	10,395,000	100.0%	10,395,000	0.050%	9,686,825
516	Forest Creek Apartments	1994	2019	256	256	255	99	40,480	89.8%	6/30/2025	Refinance	5/1/2025	6/1/2025	5/1/2032	3/1/2026	10,363,000	10,363,000	100.0%	10,363,000	0.050%	10,094,480
517	Peninsula Park	2004	N/A	280	280	280	280	36,786	94.6%	12/31/2025	Refinance	7/10/2025	9/1/2025	8/1/2030	3/1/2026	10,300,000	10,300,000	100.0%	10,300,000	0.050%	9,945,418
518	Parkgate Apartments	2005	N/A	80	80	80	7	128,588	92.5%	8/10/2025	Refinance	9/26/2025	11/1/2025	10/1/2032	3/1/2026	10,287,000	10,287,000	100.0%	10,287,000	0.050%	10,099,698
519	Meadowbrook Estates MHC	1974	N/A	302	302	302	302	33,113	90.1%	6/30/2025	Refinance	6/26/2025	8/1/2025	7/1/2035	3/1/2026	10,000,000	10,000,000	100.0%	10,000,000	0.048%	10,000,000
520	Bailey's Ridge Apartments	1999	N/A	156	156	156	116	63,641	94.2%	9/30/2025	Refinance	9/5/2025	11/1/2025	10/1/2030	3/1/2026	9,928,000	9,928,000	100.0%	9,928,000	0.048%	9,928,000
521	Reserve At Blueberry Park	1975	N/A	63	63	14	5	157,355	95.2%	6/11/2025	Acquisition	8/15/2025	10/1/2025	9/1/2030	3/1/2026	9,960,000	9,913,348	100.0%	9,913,348	0.048%	9,457,247
522	Willow Lake	1974	N/A	134	134	78	N/A	72,448	97.0%	5/19/2025	Refinance	6/27/2025	8/1/2025	7/1/2032	3/1/2026	9,708,000	9,708,000	100.0%	9,708,000	0.047%	9,708,000
523	Pepper Point MHC	1987	N/A	230	230	230	230	42,196	97.0%	7/25/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	9,705,000	9,705,000	100.0%	9,705,000	0.047%	9,308,515
524	Gaslight Square	1971	N/A	224	213	199	162	43,022	80.4%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	9,637,000	9,637,000	100.0%	9,637,000	0.047%	9,637,000
525	The Cabana Apartments	1965	2019	189	189	189	188	50,952	97.9%	8/13/2025	Refinance	9/30/2025	11/1/2025	10/1/2032	3/1/2026	9,630,000	9,630,000	100.0%	9,630,000	0.047%	9,630,000
526	El Dorado Apartments	1973	N/A	164	164	164	136	58,049	92.7%	7/16/2025	Acquisition	9/5/2025	11/1/2025	10/1/2032	3/1/2026	9,520,000	9,520,000	100.0%	9,520,000	0.046%	8,848,441
527	Mason Creek Flats	2024	N/A	120	120	118	63	79,308	95.0%	6/12/2025	Acquisition	7/1/2025	8/1/2025	7/1/2030	3/1/2026	9,517,000	9,517,000	100.0%	9,517,000	0.046%	9,337,036
528	Genessee Summit	1989	N/A	47	1	N/A	N/A	198,723	97.9%	6/12/2025	Refinance	6/30/2025	8/1/2025	7/1/2032	3/1/2026	9,340,000	9,340,000	100.0%	9,340,000	0.045%	9,340,000
529	Pioneer Mobile Home Park	1980	N/A	280	280	280	280	33,296	84.6%	8/25/2025	Refinance	9/19/2025	11/1/2025	10/1/2035	3/1/2026	9,323,000	9,323,000	100.0%	9,323,000	0.045%	8,680,886
530	Cinderella	1931	N/A	81	81	1	1	111,642	98.8%	5/31/2025	Refinance	8/28/2025	10/1/2025	9/1/2035	3/1/2026	9,043,000	9,043,000	100.0%	9,043,000	0.044%	9,043,000
531	Gabilan Family Apartments	2008	N/A	84	81	81	59	107,345	100.0%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	9,017,000	9,017,000	100.0%	9,017,000	0.044%	8,648,634
532	Airy Avenue Apartments	1955	2007	64	64	8	N/A	140,656	98.4%	6/5/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	9,002,000	9,002,000	100.0%	9,002,000	0.044%	8,763,292
533	Wobegon Crossings	2024	N/A	73	73	35	N/A	123,288	98.6%	7/11/2025	Refinance	8/7/2025	10/1/2025	9/1/2032	3/1/2026	9,000,000	9,000,000	100.0%	9,000,000	0.044%	8,379,038
534	Oaks Station Place Apartments	2012	N/A	104	104	22	1	85,741	99.0%	6/30/2025	Refinance	6/17/2025	8/1/2025	7/1/2030	3/1/2026	9,000,000	8,917,071	100.0%	8,917,071	0.043%	8,307,950
535	London Spires Estates	1976	N/A	164	164	164	164	54,299	90.9%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,905,000	8,905,000	100.0%	8,905,000	0.043%	8,905,000
536	Mobile Estates Park	1959	N/A	142	142	142	138	62,444	97.9%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,867,000	8,867,000	100.0%	8,867,000	0.043%	8,867,000
537	Sandridge Apartments	1974	2024	276	276	276	176	31,665	99.3%	7/31/2025	Refinance	8/29/2025	10/1/2025	9/1/2035	3/1/2026	8,800,000	8,739,515	100.0%	8,739,515	0.042%	7,280,804
538	Highland Park Apartment Homes	1985	N/A	104	104	80	N/A	82,990	82.7%	11/3/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	8,631,000	8,631,000	100.0%	8,631,000	0.042%	8,263,260
539	Valley Bend Apartments	1974	2024	96	96	96	85	89,646	93.8%	7/7/2025	Refinance	7/24/2025	9/1/2025	8/1/2030	3/1/2026	8,606,000	8,606,000	100.0%	8,606,000	0.042%	8,270,215
540	Hidden Valley	1975	N/A	231	231	231	231	36,853	86.6%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,513,000	8,513,000	100.0%	8,513,000	0.041%	8,513,000
541	Elm Grove Estates	1970	N/A	300	239	239	239	28,263	78.7%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,479,000	8,479,000	100.0%	8,479,000	0.041%	8,479,000
542	Parkwynn Apartments	1964	2025	61	59	8	N/A	138,033	98.4%	10/6/2025	Refinance	10/24/2025	12/1/2025	11/1/2030	3/1/2026	8,420,000	8,420,000	100.0%	8,420,000	0.041%	8,053,257
543	Brook Valley	1974	N/A	223	223	223	223	37,713	97.8%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,410,000	8,410,000	100.0%	8,410,000	0.041%	8,410,000
544	Silver Maples Estates	1971	N/A	180	180	180	180	45,439	83.9%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,179,000	8,179,000	100.0%	8,179,000	0.040%	8,179,000
545	The Ella At Somerset 9%	2023	N/A	69	69	66	54	118,314	95.7%	12/1/2025	Refinance	1/22/2025	3/1/2025	2/1/2043	3/1/2026	8,250,000	8,163,666	100.0%	8,163,666	0.040%	5,983,879
546	Twain Estates	1982	N/A	212	211	8	N/A	38,208	92.5%	9/20/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	8,100,000	8,100,000	100.0%	8,100,000	0.039%	8,100,000
547	The Charbern	1925	2024	67	67	27	N/A	119,328	94.0%	7/10/2025	Acquisition	8/7/2025	10/1/2025	9/1/2030	3/1/2026	7,995,000	7,995,000	100.0%	7,995,000	0.039%	7,995,000

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
548	Loosestrife Fields	1996	2022	72	71	18	16	110,278	97.2%	8/25/2025	Refinance	10/31/2025	12/1/2025	11/1/2035	3/1/2026	7,940,000	7,940,000	100.0%	7,940,000	0.038%	7,796,657
549	Whispering Creek	2008	N/A	94	48	37	32	84,309	95.7%	9/30/2025	Refinance	9/17/2025	11/1/2025	10/1/2035	3/1/2026	7,925,000	7,925,000	100.0%	7,925,000	0.038%	7,402,504
550	Riverview6	2024	N/A	80	80	52	17	98,789	98.8%	9/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2040	3/1/2026	7,920,000	7,903,125	100.0%	7,903,125	0.038%	7,164,367
551	Oak Park Apartments	1972	2023	144	144	144	78	54,537	91.7%	6/16/2025	Acquisition	7/14/2025	9/1/2025	8/1/2032	3/1/2026	7,910,000	7,853,269	100.0%	7,853,269	0.038%	7,104,599
552	Riverside Village Apartments	1976	N/A	305	303	303	187	25,410	97.0%	6/23/2025	Refinance	7/1/2025	8/1/2025	7/1/2035	3/1/2026	7,750,000	7,750,000	100.0%	7,750,000	0.038%	7,750,000
553	Southlawn	1986	N/A	236	236	236	235	32,208	89.8%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	7,601,000	7,601,000	100.0%	7,601,000	0.037%	7,601,000
554	Meadow Wood Apartments	1986	N/A	144	144	144	144	52,500	98.6%	8/31/2025	Acquisition	10/8/2025	12/1/2025	11/1/2030	3/1/2026	7,560,000	7,560,000	100.0%	7,560,000	0.037%	7,231,346
555	251-255 Lafayette Ave	1926	2025	50	40	4	1	151,160	94.0%	6/11/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	7,558,000	7,558,000	100.0%	7,558,000	0.037%	7,558,000
556	Mill Street Village	1968	2024	153	153	81	N/A	49,261	100.0%	9/15/2025	Refinance	6/27/2025	8/1/2025	7/1/2030	3/1/2026	7,604,000	7,536,978	100.0%	7,536,978	0.036%	7,042,213
557	Parkview Apartments	1985	2020	99	99	75	13	76,101	93.9%	9/30/2025	Acquisition	7/25/2025	9/1/2025	8/1/2032	3/1/2026	7,534,000	7,534,000	100.0%	7,534,000	0.036%	7,220,455
558	Stockbridge	1925	N/A	76	75	40	1	98,776	93.4%	7/10/2025	Acquisition	8/7/2025	10/1/2025	9/1/2030	3/1/2026	7,507,000	7,507,000	100.0%	7,507,000	0.036%	7,507,000
559	Colby Crest	1992	2025	64	64	56	22	117,188	93.8%	7/29/2025	Refinance	9/19/2025	11/1/2025	10/1/2030	3/1/2026	7,500,000	7,500,000	100.0%	7,500,000	0.036%	7,215,446
560	Kales Building	1914	2025	117	11	N/A	N/A	64,103	94.0%	7/31/2025	Refinance	8/27/2025	10/1/2025	9/1/2032	3/1/2026	7,500,000	7,500,000	100.0%	7,500,000	0.036%	7,500,000
561	Alcantara Apartments	1990	2025	99	1	N/A	N/A	75,599	92.9%	9/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2035	3/1/2026	7,550,000	7,484,262	100.0%	7,484,262	0.036%	6,275,535
562	Cierra Commons	1988	N/A	66	66	17	7	110,000	97.0%	10/31/2025	Acquisition	8/13/2025	10/1/2025	9/1/2030	3/1/2026	7,260,000	7,260,000	100.0%	7,260,000	0.035%	7,260,000
563	South Pointe Townhomes	1997	N/A	88	88	88	88	82,500	93.2%	9/30/2025	Acquisition	11/13/2025	1/1/2026	12/1/2035	3/1/2026	7,260,000	7,260,000	100.0%	7,260,000	0.035%	6,899,773
564	DeSoto Estates	1978	N/A	130	130	130	126	55,546	100.0%	8/31/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	7,221,000	7,221,000	100.0%	7,221,000	0.035%	6,955,346
565	Thompson Place Apartments	1970	2025	65	64	62	13	109,985	93.8%	7/31/2025	Refinance	9/18/2025	11/1/2025	10/1/2030	3/1/2026	7,149,000	7,149,000	100.0%	7,149,000	0.035%	6,792,310
566	Brisas Del Sur Apartments II	2025	N/A	96	96	96	18	73,958	100.0%	7/20/2025	Refinance	8/28/2025	10/1/2025	9/1/2040	3/1/2026	7,100,000	7,100,000	100.0%	7,100,000	0.034%	6,515,998
567	Honeysuckle Apartments	1978	1996	30	30	27	27	236,467	96.7%	7/18/2025	Acquisition	8/29/2025	10/1/2025	9/1/2032	3/1/2026	7,094,000	7,094,000	100.0%	7,094,000	0.034%	6,760,429
568	Academy At Drexel Court	1949	2025	86	86	70	44	82,384	95.3%	7/28/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	7,085,000	7,085,000	100.0%	7,085,000	0.034%	7,085,000
569	Easley Portfolio	1971	N/A	93	93	92	43	75,806	92.5%	9/30/2025	Refinance	8/28/2025	10/1/2025	9/1/2032	3/1/2026	7,050,000	7,050,000	100.0%	7,050,000	0.034%	6,549,693
570	Huron Heights Townhomes	1998	2024	120	120	119	79	58,750	91.7%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	7,050,000	7,050,000	100.0%	7,050,000	0.034%	6,761,991
571	ATMO Bruce	1983	2022	60	59	11	8	116,735	95.0%	7/16/2025	Refinance	9/10/2025	11/1/2025	10/1/2030	3/1/2026	7,033,000	7,004,120	100.0%	7,004,120	0.034%	6,656,802
572	Seabird Island MHC	1957	N/A	108	107	54	49	64,778	95.4%	7/7/2025	Refinance	7/24/2025	9/1/2025	8/1/2032	3/1/2026	6,996,000	6,996,000	100.0%	6,996,000	0.034%	6,528,900
573	Holiday Park	1972	2020	249	249	249	249	28,060	86.7%	9/30/2025	Refinance	9/4/2025	11/1/2025	10/1/2032	3/1/2026	6,987,000	6,987,000	100.0%	6,987,000	0.034%	6,511,911
574	Villas Of Mur-Len	1983	2016	99	99	99	43	69,545	97.0%	11/24/2025	Refinance	11/26/2024	1/1/2025	12/1/2034	3/1/2026	6,885,000	6,885,000	100.0%	6,885,000	0.033%	6,182,934
575	Zest Apartments	2014	N/A	45	42	5	N/A	152,360	100.0%	10/14/2025	Acquisition	11/6/2025	1/1/2026	12/1/2035	3/1/2026	6,880,000	6,856,193	100.0%	6,856,193	0.033%	5,699,792
576	Sierra Condos	2012	N/A	75	38	N/A	N/A	91,400	93.3%	10/2/2025	Acquisition	10/22/2025	12/1/2025	11/1/2030	3/1/2026	6,855,000	6,855,000	100.0%	6,855,000	0.033%	6,584,160
577	Alexis Parc	2024	N/A	76	76	62	31	89,711	96.1%	9/30/2025	Refinance	9/4/2025	11/1/2025	10/1/2040	3/1/2026	6,836,000	6,818,070	100.0%	6,818,070	0.033%	5,897,049
578	Hillcrest Park	1962	2018	66	66	38	5	102,591	93.9%	9/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	6,771,000	6,771,000	100.0%	6,771,000	0.033%	6,588,559
579	Redwood Tipp City (The Harrison) - Phase IV	2024	N/A	36	N/A	N/A	N/A	186,667	97.2%	7/14/2025	Refinance	8/8/2025	10/1/2025	9/1/2030	3/1/2026	6,720,000	6,720,000	100.0%	6,720,000	0.033%	6,552,461
580	Orange Gardens Loan 1	1963	N/A	64	64	1	1	104,844	95.3%	6/30/2025	Acquisition	12/12/2024	2/1/2025	1/1/2035	3/1/2026	6,710,000	6,710,000	100.0%	6,710,000	0.032%	5,972,934
581	Lancaster Apartments Taxable Tail	2008	N/A	252	252	252	26	119,315	91.3%	9/25/2025	Supplementa	7/9/2025	9/1/2025	8/1/2040	3/1/2026	6,700,000	6,678,874	100.0%	6,678,874	0.032%	5,872,825
582	Robin Hood Apartments	1971	2023	42	7	N/A	N/A	158,857	97.6%	8/22/2025	Refinance	9/1/2023	10/1/2023	9/1/2028	3/1/2026	6,786,000	6,671,978	100.0%	6,671,978	0.032%	6,462,354
583	Riverpark Apartments	1997	N/A	97	97	97	19	67,887	99.0%	8/31/2025	Refinance	9/26/2025	11/1/2025	10/1/2035	3/1/2026	6,585,000	6,585,000	100.0%	6,585,000	0.032%	6,159,122
584	Greenfield Knoll	1984	2014	80	80	80	N/A	82,200	93.8%	9/30/2025	Refinance	8/14/2025	10/1/2025	9/1/2035	3/1/2026	6,576,000	6,576,000	100.0%	6,576,000	0.032%	6,273,149
585	Fords MHC	1958	N/A	97	97	97	97	67,031	100.0%	7/17/2025	Refinance	9/3/2025	11/1/2025	10/1/2035	3/1/2026	6,502,000	6,502,000	100.0%	6,502,000	0.031%	6,057,545
586	Pine Arbor Apartments	1973	2024	114	114	101	N/A	57,018	92.1%	10/28/2025	Refinance	12/4/2024	2/1/2025	1/1/2030	3/1/2026	6,500,000	6,500,000	100.0%	6,500,000	0.031%	6,326,071
587	Parkwood Apartments	1976	2020	128	128	121	12	49,188	97.7%	10/14/2025	Acquisition	11/25/2025	1/1/2026	12/1/2030	3/1/2026	6,296,000	6,296,000	100.0%	6,296,000	0.030%	6,019,746
588	Linville Ridge Apartments	1985	N/A	98	98	51	N/A	63,888	95.9%	8/25/2025	Acquisition	9/30/2025	11/1/2025	10/1/2030	3/1/2026	6,261,000	6,261,000	100.0%	6,261,000	0.030%	5,984,195
589	Sedgefield Apartments	1974	N/A	111	111	75	1	56,363	99.1%	9/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2040	3/1/2026	6,300,000	6,256,271	100.0%	6,256,271	0.030%	4,563,104
590	Shenandoah Valley Estates	1974	N/A	225	225	225	225	27,627	78.2%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	6,216,000	6,216,000	100.0%	6,216,000	0.030%	6,216,000
591	Mid Rise Apartments	1981	N/A	101	101	101	97	61,386	98.0%	9/12/2025	Refinance	9/23/2025	11/1/2025	10/1/2030	3/1/2026	6,200,000	6,200,000	100.0%	6,200,000	0.030%	5,923,949
592	719 5th Avenue	1931	2025	21	3	2	2	293,952	100.0%	8/16/2025	Refinance	10/21/2025	12/1/2025	11/1/2030	3/1/2026	6,173,000	6,173,000	100.0%	6,173,000	0.030%	5,852,408
593	Valley Of Enchantment	1970	N/A	119	119	119	70	51,832	79.0%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	6,168,000	6,168,000	100.0%	6,168,000	0.030%	6,168,000
594	Red River Estates	1978	N/A	100	100	99	99	60,650	100.0%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	6,065,000	6,065,000	100.0%	6,065,000	0.029%	5,841,874
595	Moultrie Manor Apartments	1983	2023	80	80	80	80	75,728	91.3%	7/25/2025	Refinance	10/17/2025	12/1/2025	11/1/2030	3/1/2026	6,077,000	6,058,228	100.0%	6,058,228	0.029%	5,782,373
596	The Park	1948	2024	34	28	1	N/A	177,941	91.2%	9/15/2025	Refinance	11/26/2024	1/1/2025	12/1/2031	3/1/2026	6,050,000	6,050,000	100.0%	6,050,000	0.029%	5,791,079
597	Hamlets Townhomes	1989	N/A	51	50	N/A	N/A	116,843	98.0%	9/30/2025	Refinance	7/8/2025	9/1/2025	8/1/2030	3/1/2026	5,959,000	5,959,000	100.0%	5,959,000	0.029%	5,694,559
598	Oaks Centropolis Apartments	2016	N/A	56	48	N/A	N/A	106,156	94.6%	6/30/2025	Refinance	6/17/2025	8/1/2025	7/1/2030	3/1/2026	6,000,000	5,944,714	100.0%	5,944,714	0.029%	5,538,633
599	Northland Court	1973	N/A	98	98	97	97	60,500	99.0%	9/30/2025	Acquisition	6/26/2025	8/1/2025	7/1/2035	3/1/2026	5,929,000	5,929,000	100.0%	5,929,000	0.029%	5,517,819
600	Whittier East	1952	N/A	74	60	60	14	78,054	98.6%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	5,776,000	5,776,000	100.0%	5,776,000	0.028%	5,776,000
601	Mountain Creek	1972	N/A	188	187	187	187	30,186	79.8%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	5,675,000	5,675,000	100.0%	5,675,000	0.027%	5,675,000
602	Orange Gardens Loan 2	1965	N/A	60	60	1	N/A	94,000	95.7%	6/30/2025	Acquisition	12/12/2024	2/1/2025	1/1/2035	3/1/2026	5,640,000	5,640,000	100.0%	5,640,000	0.027%	5,015,984
603	Avia Apartments	1983	2025	88	88	59	7	63,932	94.3%	9/8/2025	Refinance	10/16/2025	12/1/2025	11/1/2030	3/1/2026	5,626,000	5,626,000	100.0%	5,626,000	0.027%	5,429,203
604	The Village At 815 Main Street	2010	N/A	49	49	49	45	114,370	100.0%	10/17/2025	Refinance	10/31/2025	12/1/2025	11/1/2035	3/1/2026	5,628,000	5,604,117	100.0%	5,604,117	0.027%	4,729,387
605	Ocean Springs Station	2007	N/A	58	58	N/A	N/A	95,138	94.8%	6/13/2025	Acquisition	8/4/2025	10/1/2025	9/1/2032	3/1/2026	5,518,000	5,518,000	100.0%	5,518,000	0.027%	5,319,197
606	Banyan East Town Apartments	2025	N/A	92	92	92	12	59,947	100.0%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2040	3/1/2026	5,531,000	5,515,118	100.0%	5,515,118	0.027%	4,899,397
607	Jesse Lee Apartments	2008	N/A	108	108	108	108	51,035	96.3%	9/30/2025	Acquisition	7/19/2024	9/1/2024	8/1/2029	3/1/2026	5,550,000	5,511,792	100.0%	5,511,792	0.027%	5,266,387
608	Waterview Farms Apartments	1974	N/A	208	208	184	4	26,442	93.3%	6/23/2025	Refinance	7/1/2025	8/1/2025	7/1/2035	3/1/2026	5,500,000	5,500,000	100.0%	5,500,000	0.027%	5,500,000
609	Arie Apartments	1985	2023	17	3	N/A	N/A	322,412	100.0%	7/17/2025	Refinance	9/5/2025	11/1/2025	10/1/2030	3/1/2026	5,481,000	5,481,000	100.0%	5,481,000	0.027%	5,340,176
610	Elements Of Linden Hills	2015	N/A	31	20	1	N/A	176,162	100.0%	10/7/2025	Acquisition	11/6/2025	1/1/2026	12/1/2035	3/1/2026	5,480,000	5,461,037	100.0%	5,461,037	0.026%	4,539,950
611	Oak Timbers - White Settlement II	2006	N/A	100	100	91	76	54,410	96.0%	7/11/2025	Refinance	8/8/2025	10/1/2025	9/1/2035	3/1/2026	5,441,000	5,441,000	100.0%	5,441,000	0.026%	5,074,511
612	Esquire Apartments	1965	2025	52	52	7	1	104,615	98.1%	8/22/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	5,440,000	5,440,000	100.0%	5,440,000	0.026%	5,320,638
613	110 Halsted Street	2016	2022	26	N/A	N/A	N/A	208,038	96.2%	7/23/2025	Refinance	8/27/2025	10/1/2025	9/1/2030	3/1/2026	5,409,000	5,409,000	100.0%	5,409,000	0.026%	5,128,671
614	28-32 Providence St	1900	2023	32	10	5	5	168,835	100.0%	8/4/2025	Refinance	8/15/2024	10/1/2024	9/1/2034	3/1/2026	5,430,000	5,402,724	100.0%	5,402,724	0.026%	4,800,362
615	Maxwell Manor Apartments	1995	2024	42	42	5	4	128,571	97.6%	11/13/2025	Refinance	11/27/2024	1/1/2025	12/1/2031	3/1/2026	5,400,000	5,400,000	100.0%	5,400,000	0.026%	5,400,000
616	Princess Square	1975	2025	69	69	69	66	77,797	97.1%	7/31/2025	Refinance	9/26/2025	11/1/2025	10/1/2035	3/1/2026	5,368,000	5,368,000	100.0%	5,368,000	0.026%	4,807,808
617	Buckeye Estates	1970	N/A	99	93	93	93	54,162	84.9%	10/14/2025	Refinance	9/27/2023	11/1/2023	10/1/2033	3/1/2026	5,362,000	5,362,000	100.0%	5,362,000	0.026%	5,002,213
618	Ghent Properties Link	1887	2025	57	48	6	N/A	93,684	100.0%	8/1/2025	Refinance	9/4/2025	11/1/2025	10/1/2035	3/1/2026	5,340,000	5,340,000	100.0%	5,340,000	0.026%	4,793,416
619	Griffith Commons	2000	N/A	74	74	74	42	72,081	98.6%	9/8/2025	Refinance	7/11/2025	9/1/2025	8/1/2030	3/1/2026	5,334,000	5,334,000	100.0%	5,334,000	0.026%	5,242,830
620	Pine Grove Village	1965	N/A	187	107	107	107	28,460	71.7%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	5,322,000	5,322,000	100.0%	5,322,000	0.026%	5,322,000
621	Bedell Village	2005	N/A	64	64	64	49	82,813	98.4%	9/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2035	3/1/2026	5,300,000	5,300,000	100.0%	5,300,000	0.026%	4,833,973
622	Limerick Green	1999	N/A	80	80	80	49	66,071	100.0%	6/11/2025	Acquisition	7/17/2025	9/1/2025	8/1/2030	3/1/2026	5,325,000	5,285,709	100.0%	5,285,709	0.026%	4,950,579

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
623	Hillcrest Club Apartments	1969	N/A	161	161	57	1	32,609	98.8%	6/23/2025	Refinance	7/1/2025	8/1/2025	7/1/2035	3/1/2026	5,250,000	5,250,000	100.0%	5,250,000	0.025%	5,250,000
624	Summer Crest	2000	N/A	74	74	67	18	70,351	100.0%	7/22/2025	Acquisition	9/24/2025	11/1/2025	10/1/2030	3/1/2026	5,206,000	5,206,000	100.0%	5,206,000	0.025%	5,071,385
625	June West	2024	N/A	80	80	80	50	65,000	97.5%	7/28/2025	Refinance	8/21/2025	10/1/2025	9/1/2040	3/1/2026	5,200,000	5,200,000	100.0%	5,200,000	0.025%	4,740,417
626	Golden Oaks MHC	1972	N/A	140	140	139	139	37,029	92.9%	8/11/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	5,184,000	5,184,000	100.0%	5,184,000	0.025%	4,569,342
627	Chase Park	2004	2024	88	88	87	27	58,680	90.9%	12/9/2025	Acquisition	12/5/2024	2/1/2025	1/1/2030	3/1/2026	5,175,000	5,163,832	100.0%	5,163,832	0.025%	4,916,535
628	Western Villa	1970	N/A	157	140	140	140	32,885	95.5%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	5,163,000	5,163,000	100.0%	5,163,000	0.025%	5,163,000
629	Sherwood Forest	1996	2025	118	118	88	2	43,559	99.2%	8/8/2025	Refinance	9/11/2025	11/1/2025	10/1/2032	3/1/2026	5,140,000	5,140,000	100.0%	5,140,000	0.025%	4,738,759
630	Vista Point Apartments	2000	N/A	44	44	44	21	116,636	95.5%	7/9/2025	Refinance	7/29/2025	9/1/2025	8/1/2030	3/1/2026	5,132,000	5,132,000	100.0%	5,132,000	0.025%	4,939,657
631	The Palms At Pasadena	1963	2012	86	86	62	10	59,302	91.9%	9/4/2025	Acquisition	7/1/2024	8/1/2024	7/1/2034	3/1/2026	5,100,000	5,100,000	100.0%	5,100,000	0.025%	4,600,556
632	Ashton Place Apartments	1963	2019	30	30	15	2	166,833	100.0%	6/26/2025	Acquisition	8/20/2025	10/1/2025	9/1/2030	3/1/2026	5,005,000	5,005,000	100.0%	5,005,000	0.024%	4,885,243
633	Circle L	1959	N/A	109	39	39	39	45,165	100.0%	6/30/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	4,923,000	4,923,000	100.0%	4,923,000	0.024%	4,923,000
634	Venus At Manchester	1911	2008	68	68	68	52	72,353	100.0%	8/13/2025	Acquisition	9/9/2025	11/1/2025	10/1/2030	3/1/2026	4,920,000	4,920,000	100.0%	4,920,000	0.024%	4,825,958
635	Meadows Apartments	2006	2024	48	48	27	21	102,375	79.2%	11/20/2025	Refinance	11/27/2024	1/1/2025	12/1/2034	3/1/2026	4,914,000	4,914,000	100.0%	4,914,000	0.024%	4,494,325
636	Sugar Creek Apartments Taxable Tail	2002	N/A	240	240	240	48	107,621	90.4%	9/25/2025	Supplementa	7/14/2025	9/1/2025	8/1/2040	3/1/2026	4,881,000	4,865,609	100.0%	4,865,609	0.024%	4,278,397
637	Idylwood MHC	1992	N/A	50	50	50	50	96,840	98.0%	6/4/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	4,842,000	4,842,000	100.0%	4,842,000	0.023%	4,574,229
638	Laurel Oaks Senior	2008	N/A	80	80	80	18	60,213	91.3%	10/1/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	4,817,000	4,817,000	100.0%	4,817,000	0.023%	4,619,821
639	Clayton Manor Townhomes	1966	2024	85	78	6	N/A	55,341	95.3%	6/26/2025	Refinance	6/27/2024	8/1/2024	7/1/2031	3/1/2026	4,704,000	4,704,000	100.0%	4,704,000	0.023%	4,462,795
640	Leisure Living Estates	1972	N/A	147	147	147	147	31,755	94.6%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	4,668,000	4,668,000	100.0%	4,668,000	0.023%	4,668,000
641	Pebble Hill Estates	2008	N/A	80	80	80	40	58,238	100.0%	11/1/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	4,659,000	4,659,000	100.0%	4,659,000	0.023%	4,468,289
642	Wheelhouse Lofts II	2023	N/A	31	30	2	2	149,258	90.3%	8/4/2025	Refinance	9/26/2024	11/1/2024	10/1/2034	3/1/2026	4,627,000	4,627,000	100.0%	4,627,000	0.022%	4,211,372
643	Parkwood Manor Townhomes	1972	2025	67	67	36	11	68,537	95.5%	8/20/2025	Refinance	10/21/2025	12/1/2025	11/1/2035	3/1/2026	4,592,000	4,592,000	100.0%	4,592,000	0.022%	4,592,000
644	Hawthorne Club Apartments	1968	2020	252	252	252	125	17,857	96.0%	9/23/2025	Refinance	11/10/2025	1/1/2026	12/1/2035	3/1/2026	4,500,000	4,500,000	100.0%	4,500,000	0.022%	4,500,000
645	Windward Apartment Homes	1973	2022	68	68	38	N/A	65,956	100.0%	9/30/2025	Refinance	6/30/2025	8/1/2025	7/1/2035	3/1/2026	4,485,000	4,485,000	100.0%	4,485,000	0.022%	4,485,000
646	Western Skies	1972	N/A	145	145	145	145	30,855	79.3%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	4,474,000	4,474,000	100.0%	4,474,000	0.022%	4,474,000
647	Orange Gardens Loan 3	1955	N/A	47	47	3	N/A	95,170	95.7%	6/30/2025	Acquisition	12/12/2024	2/1/2025	1/1/2035	3/1/2026	4,473,000	4,473,000	100.0%	4,473,000	0.022%	3,978,697
648	Ranchwood	1955	N/A	101	101	83	74	44,267	92.1%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	4,471,000	4,471,000	100.0%	4,471,000	0.022%	4,471,000
649	The Court At Oak Forest	1960	2024	68	68	39	5	65,397	95.6%	7/18/2025	Refinance	9/2/2025	11/1/2025	10/1/2032	3/1/2026	4,447,000	4,447,000	100.0%	4,447,000	0.022%	4,237,586
650	Wawaset Park Apartments	1931	2024	33	32	3	N/A	134,606	97.0%	8/22/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	4,442,000	4,442,000	100.0%	4,442,000	0.021%	4,333,990
651	Conner Creek	1973	N/A	81	81	81	81	54,209	96.3%	11/20/2025	Refinance	10/8/2025	12/1/2025	11/1/2030	3/1/2026	4,410,000	4,390,895	100.0%	4,390,895	0.021%	4,102,036
652	6727 Sylmar Ave	1965	2024	45	29	7	1	96,667	100.0%	7/1/2025	Refinance	8/29/2025	10/1/2025	9/1/2032	3/1/2026	4,350,000	4,350,000	100.0%	4,350,000	0.021%	4,350,000
653	Executive House Apartments	1969	2023	42	41	N/A	N/A	102,786	97.6%	11/14/2025	Refinance	11/26/2024	1/1/2025	12/1/2031	3/1/2026	4,317,000	4,317,000	100.0%	4,317,000	0.021%	4,152,051
654	Copper Place Apartments	1973	2025	80	80	80	79	53,788	91.3%	10/8/2025	Refinance	10/31/2025	12/1/2025	11/1/2035	3/1/2026	4,303,000	4,303,000	100.0%	4,303,000	0.021%	3,934,937
655	Park Avenue Towers	1978	N/A	130	126	118	115	33,077	93.8%	7/10/2025	Refinance	8/27/2025	10/1/2025	9/1/2030	3/1/2026	4,300,000	4,300,000	100.0%	4,300,000	0.021%	4,300,000
656	Creekwood Apartments	1989	N/A	72	72	60	7	58,736	98.6%	9/25/2025	Refinance	12/5/2024	2/1/2025	1/1/2035	3/1/2026	4,229,000	4,229,000	100.0%	4,229,000	0.020%	3,826,934
657	1907 Harrison Avenue	2024	N/A	15	14	14	14	281,467	100.0%	9/30/2025	Refinance	6/6/2025	8/1/2025	7/1/2030	3/1/2026	4,222,000	4,222,000	100.0%	4,222,000	0.020%	4,066,546
658	Grand Oaks Village	1959	N/A	160	160	160	160	26,181	80.6%	9/30/2025	Refinance	8/21/2025	10/1/2025	9/1/2035	3/1/2026	4,189,000	4,189,000	100.0%	4,189,000	0.020%	4,189,000
659	Camden NJ Portfolio	1940	2023	53	53	53	11	78,948	94.3%	8/19/2025	Refinance	8/16/2024	10/1/2024	9/1/2029	3/1/2026	4,205,000	4,184,269	100.0%	4,184,269	0.020%	4,028,715
660	Touraine Apartments	1901	1980	104	104	104	102	39,942	98.1%	6/20/2025	Refinance	4/30/2025	6/1/2025	5/1/2032	3/1/2026	4,154,000	4,154,000	100.0%	4,154,000	0.020%	3,873,629
661	1300 W 134th St	1951	2024	23	2	N/A	N/A	180,043	100.0%	8/1/2025	Refinance	9/12/2025	11/1/2025	10/1/2030	3/1/2026	4,141,000	4,141,000	100.0%	4,141,000	0.020%	4,040,930
662	Stonegate	1968	N/A	129	129	129	129	31,558	77.5%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	4,071,000	4,071,000	100.0%	4,071,000	0.020%	4,071,000
663	Sophie Court	2008	2024	13	13	N/A	N/A	311,154	100.0%	8/1/2025	Refinance	10/3/2025	12/1/2025	11/1/2030	3/1/2026	4,045,000	4,045,000	100.0%	4,045,000	0.020%	3,940,597
664	Park Plaza Townhomes	1962	2024	73	66	5	N/A	54,699	98.6%	6/26/2025	Refinance	6/27/2024	8/1/2024	7/1/2031	3/1/2026	3,993,000	3,993,000	100.0%	3,993,000	0.019%	3,792,593
665	Hunters Glen	1978	2024	50	50	50	48	79,620	98.0%	7/24/2025	Acquisition	9/26/2025	11/1/2025	10/1/2032	3/1/2026	3,981,000	3,981,000	100.0%	3,981,000	0.019%	3,981,000
666	The Globe Apartments	1903	2001	110	104	26	12	36,173	89.1%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	3,979,000	3,979,000	100.0%	3,979,000	0.019%	3,816,448
667	55-81 Jackson Avenue	1970	2000	44	44	44	44	90,091	95.5%	9/25/2025	Acquisition	11/6/2024	1/1/2025	12/1/2034	3/1/2026	3,964,000	3,964,000	100.0%	3,964,000	0.019%	3,615,525
668	Sonora Cascade MHC	1968	N/A	110	110	110	110	35,366	81.8%	6/30/2025	Refinance	7/30/2025	9/1/2025	8/1/2030	3/1/2026	3,920,000	3,890,310	100.0%	3,890,310	0.019%	3,637,632
669	Melissa Grove	2024	N/A	90	90	90	20	42,909	98.9%	9/30/2025	Refinance	8/8/2025	10/1/2025	9/1/2040	3/1/2026	3,876,000	3,861,818	100.0%	3,861,818	0.019%	3,221,285
670	Riverbend Of Grand Blanc	1967	2022	69	69	53	12	55,928	88.4%	9/25/2025	Refinance	12/5/2024	2/1/2025	1/1/2035	3/1/2026	3,859,000	3,859,000	100.0%	3,859,000	0.019%	3,490,193
671	Sunlight Estates	1987	2024	25	4	1	1	152,800	92.0%	6/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2032	3/1/2026	3,820,000	3,820,000	100.0%	3,820,000	0.018%	3,672,564
672	United House	1978	N/A	91	89	88	87	41,758	97.8%	6/5/2025	Refinance	8/27/2025	10/1/2025	9/1/2030	3/1/2026	3,800,000	3,800,000	100.0%	3,800,000	0.018%	3,800,000
673	Parkside Apartments	1907	N/A	28	28	25	1	135,464	96.4%	10/16/2025	Refinance	11/1/2024	12/1/2024	11/1/2031	3/1/2026	3,793,000	3,793,000	100.0%	3,793,000	0.018%	3,615,909
674	Brookside MHP	1970	N/A	58	58	58	58	65,138	98.3%	6/25/2025	Acquisition	8/28/2025	10/1/2025	9/1/2030	3/1/2026	3,778,000	3,778,000	100.0%	3,778,000	0.018%	3,574,427
675	Cherokee Mobile Village MHP	1970	N/A	113	111	110	110	33,089	77.0%	10/1/2025	Refinance	1/31/2024	3/1/2024	2/1/2034	3/1/2026	3,739,000	3,739,000	100.0%	3,739,000	0.018%	3,509,576
676	Elm Creek Meadows	1964	N/A	92	92	92	92	40,641	96.7%	9/17/2025	Refinance	9/26/2025	11/1/2025	10/1/2030	3/1/2026	3,739,000	3,739,000	100.0%	3,739,000	0.018%	3,537,608
677	Woodlake Apartments	1972	2025	122	122	122	107	30,262	98.4%	8/15/2025	Acquisition	9/11/2025	11/1/2025	10/1/2030	3/1/2026	3,692,000	3,692,000	100.0%	3,692,000	0.018%	3,513,965
678	Westminster Apartments	1962	2025	87	87	64	13	42,241	95.4%	8/21/2025	Refinance	9/18/2025	11/1/2025	10/1/2032	3/1/2026	3,675,000	3,675,000	100.0%	3,675,000	0.018%	3,400,510
679	Carr Street Flats	1974	2025	34	34	32	7	107,206	91.2%	10/2/2025	Refinance	11/24/2025	1/1/2026	12/1/2032	3/1/2026	3,645,000	3,645,000	100.0%	3,645,000	0.018%	3,497,212
680	Westlake Apartments East	1976	2025	59	59	33	2	61,695	91.5%	7/20/2025	Acquisition	9/12/2025	11/1/2025	10/1/2030	3/1/2026	3,640,000	3,640,000	100.0%	3,640,000	0.018%	3,463,764
681	Koenig Winter Resort	1970	N/A	102	102	102	101	35,294	93.1%	9/17/2025	Refinance	9/26/2025	11/1/2025	10/1/2030	3/1/2026	3,600,000	3,600,000	100.0%	3,600,000	0.017%	3,406,094
682	Plantation Acres	1980	N/A	144	140	140	140	24,826	93.1%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	3,575,000	3,575,000	100.0%	3,575,000	0.017%	3,575,000
683	Crestview Village	1980	N/A	76	76	76	74	46,671	94.7%	9/15/2025	Refinance	10/20/2025	12/1/2025	11/1/2030	3/1/2026	3,547,000	3,547,000	100.0%	3,547,000	0.017%	3,489,998
684	Harborview East Apartments	1978	2021	35	35	4	N/A	100,571	100.0%	12/9/2025	Refinance	12/11/2024	2/1/2025	1/1/2032	3/1/2026	3,520,000	3,520,000	100.0%	3,520,000	0.017%	3,520,000
685	Vol. 7	1985	N/A	49	49	47	29	71,592	95.9%	7/17/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	3,508,000	3,508,000	100.0%	3,508,000	0.017%	3,416,922
686	Meridian Living II	1937	2025	36	36	36	N/A	96,944	100.0%	9/1/2025	Refinance	9/25/2025	11/1/2025	10/1/2032	3/1/2026	3,490,000	3,490,000	100.0%	3,490,000	0.017%	3,273,126
687	Sandpiper Glen Taxable Tail	2024	N/A	288	288	288	40	172,711	99.0%	7/28/2025	Supplementa	7/31/2025	9/1/2025	3/1/2040	3/1/2026	3,495,000	3,484,360	100.0%	3,484,360	0.017%	3,093,187
688	7701 Reseda Blvd	1963	2024	40	37	12	1	86,975	100.0%	7/1/2025	Refinance	8/29/2025	10/1/2025	9/1/2032	3/1/2026	3,479,000	3,479,000	100.0%	3,479,000	0.017%	3,479,000
689	Maple Park Apartments	1980	2013	51	51	51	48	68,020	94.1%	10/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	3,469,000	3,469,000	100.0%	3,469,000	0.017%	3,307,394
690	Berendo Apartments	1959	2025	16	N/A	N/A	N/A	215,313	100.0%	6/30/2025	Refinance	8/29/2025	10/1/2025	9/1/2032	3/1/2026	3,445,000	3,445,000	100.0%	3,445,000	0.017%	3,313,098
691	Prescott Gardens Mobile Park	1955	N/A	97	86	86	86	35,384	94.8%	8/4/2025	Acquisition	8/14/2025	10/1/2025	9/1/2030	3/1/2026	3,455,000	3,432,286	100.0%	3,432,286	0.017%	3,206,472
692	Ashton Hills Apartments	2001	N/A	81	81	64	38	41,728	92.6%	8/13/2025	Acquisition	10/1/2025	11/1/2025	10/1/2035	3/1/2026	3,380,000	3,380,000	100.0%	3,380,000	0.016%	3,245,918
693	167 Grand St And 218 N 7th St	1910	2025	12	2	1	N/A	280,667	100.0%	6/26/2025	Refinance	8/28/2025	10/1/2025	9/1/2030	3/1/2026	3,368,000	3,368,000	100.0%	3,368,000	0.016%	3,368,000
694	The Morton Group 2	1956	2025	30	28	N/A	N/A	111,267	93.3%	7/31/2025	Refinance	9/17/2025	11/1/2025	10/1/2035	3/1/2026	3,338,000	3,338,000	100.0%	3,338,000	0.016%	3,023,496
695	Asturias Senior Apartments	2009	N/A	69	69	69	49	47,938	98.6%	7/31/2025	Refinance	10/31/2025	12/1/2025	11/1/2055	3/1/2026	3,320,000	3,307,695	100.0%	3,307,695	0.016%	222,550
696	Newark Linked Loan #3	1910	N/A	19	13	1	N/A	173,493	100.0%	6/30/2025	Acquisition	11/2/2023	1/1/2024	12/1/2043	3/1/2026	3,343,000	3,296,372	100.0%	3,296,372	0.016%	2,069,760
697	Lamar Place - Daniel Building	1983	2022	30	30	17	N/A	109,633	93.3%	9/18/2025	Refinance	10/31/2024	12/1/2024	11/1/2029	3/1/2026	3,289,000	3,289,000	100.0%	3,289,000	0.016%	3,197,953
698	Terrace View Apartments	2000	2024	21	11	N/A	N/A	156,238	100.0%	10/31/2025	Refinance	10/25/2024	12/1/2024	11/1/2031	3/1/2026	3,281,000	3,281,000	100.0%	3,281,000	0.016%	3,281,000
699	Jackson	1960	N/A	93	79	79	79	35,032	91.4%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	3,258,000	3,258,000	100.0%	3,258,000	0.016%	3,258,000
700	Jean C. McKinney Manor	2005	N/A	50	50	49	40	64,840	100.0%	10/15/2025	Acquisition	6/25/2025	8/1/2025	7/1/2035	3/1/2026	3,242,000	3,242,000	100.0%	3,242,000	0.016%	3,095,840

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
701	Aspen Leaf	1971	2025	24	24	23	1	133,958	91.7%	8/1/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	3,215,000	3,215,000	100.0%	3,215,000	0.016%	3,129,866
702	Winton House	1964	N/A	42	42	42	29	75,704	97.6%	6/16/2025	Acquisition	8/21/2025	10/1/2025	9/1/2035	3/1/2026	3,200,000	3,179,569	100.0%	3,179,569	0.015%	2,679,290
703	Sunny Acres MHP	1952	N/A	55	55	55	54	57,473	90.9%	6/30/2025	Refinance	7/16/2025	9/1/2025	8/1/2030	3/1/2026	3,161,000	3,161,000	100.0%	3,161,000	0.015%	2,994,033
704	Glen Leaf	1984	N/A	212	192	192	192	14,901	81.6%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	3,159,000	3,159,000	100.0%	3,159,000	0.015%	3,159,000
705	Lakeview	1970	N/A	28	28	28	N/A	112,071	100.0%	9/30/2025	Refinance	9/10/2025	11/1/2025	10/1/2030	3/1/2026	3,138,000	3,138,000	100.0%	3,138,000	0.015%	3,004,236
706	Avery Square Apartments	1963	2024	72	72	67	52	43,473	82.4%	11/5/2025	Acquisition	10/29/2024	12/1/2024	11/1/2031	3/1/2026	3,183,000	3,130,080	100.0%	3,130,080	0.015%	2,859,326
707	The Cliffs	1978	2024	120	120	120	120	26,000	97.5%	9/15/2025	Refinance	10/20/2025	12/1/2025	11/1/2030	3/1/2026	3,120,000	3,120,000	100.0%	3,120,000	0.015%	3,069,860
708	Red Cedars	1968	N/A	128	128	128	128	24,352	81.3%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	3,117,000	3,117,000	100.0%	3,117,000	0.015%	3,117,000
709	Wisteria Apartments	1916	2025	20	17	7	3	155,000	100.0%	8/30/2025	Refinance	9/29/2025	11/1/2025	10/1/2035	3/1/2026	3,100,000	3,100,000	100.0%	3,100,000	0.015%	2,912,793
710	The Q @ Vassar North	1979	2025	32	31	N/A	N/A	96,625	100.0%	9/12/2025	Refinance	10/22/2025	12/1/2025	11/1/2035	3/1/2026	3,092,000	3,092,000	100.0%	3,092,000	0.015%	3,092,000
711	Concordia Apartments	1965	2023	27	18	N/A	N/A	114,074	92.6%	11/25/2025	Acquisition	9/17/2024	11/1/2024	10/1/2044	3/1/2026	3,080,000	3,080,000	100.0%	3,080,000	0.015%	2,285,226
712	4038 Puente Ave	1988	2025	20	14	1	1	152,350	100.0%	7/22/2025	Refinance	9/19/2025	11/1/2025	10/1/2030	3/1/2026	3,047,000	3,047,000	100.0%	3,047,000	0.015%	2,971,528
713	Pinewood MHC	1970	N/A	63	63	63	63	48,222	98.4%	6/30/2025	Refinance	8/19/2025	10/1/2025	9/1/2032	3/1/2026	3,038,000	3,038,000	100.0%	3,038,000	0.015%	2,831,150
714	4807 41st Ave SW	2023	N/A	22	22	4	N/A	137,636	100.0%	4/9/2025	Refinance	6/6/2024	8/1/2024	7/1/2031	3/1/2026	3,028,000	3,028,000	100.0%	3,028,000	0.015%	2,825,814
715	Maryland Apartments	1965	N/A	30	30	5	1	100,667	93.3%	8/1/2025	Refinance	9/19/2025	11/1/2025	10/1/2030	3/1/2026	3,020,000	3,020,000	100.0%	3,020,000	0.015%	2,947,621
716	North Shore MHC	1957	N/A	124	124	95	95	24,194	66.1%	5/14/2025	Refinance	6/26/2025	8/1/2025	7/1/2032	3/1/2026	3,000,000	3,000,000	100.0%	3,000,000	0.015%	3,000,000
717	Meridian Apartments	2008	N/A	47	47	47	37	63,745	100.0%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	2,996,000	2,996,000	100.0%	2,996,000	0.015%	2,873,606
718	North Admiral Apartments	1998	2023	18	18	N/A	N/A	165,056	100.0%	10/31/2025	Refinance	10/25/2024	12/1/2024	11/1/2031	3/1/2026	2,971,000	2,971,000	100.0%	2,971,000	0.014%	2,971,000
719	2000 Palafox And 1757 Mt Herman	1953	2025	58	58	58	56	50,724	96.6%	8/4/2025	Refinance	10/7/2025	12/1/2025	11/1/2035	3/1/2026	2,942,000	2,942,000	100.0%	2,942,000	0.014%	2,657,461
720	126 E 93rd Street	1927	2024	10	N/A	N/A	N/A	292,600	90.0%	12/22/2025	Refinance	9/30/2024	11/1/2024	10/1/2029	3/1/2026	2,926,000	2,926,000	100.0%	2,926,000	0.014%	2,832,961
721	Kimberly Apartments	1989	2024	38	38	25	4	76,421	89.5%	10/23/2025	Refinance	10/25/2024	12/1/2024	11/1/2031	3/1/2026	2,904,000	2,904,000	100.0%	2,904,000	0.014%	2,904,000
722	Birmingham Heights	1983	2023	28	28	28	11	103,644	82.1%	8/27/2025	Acquisition	9/16/2024	11/1/2024	10/1/2034	3/1/2026	2,916,000	2,902,043	100.0%	2,902,043	0.014%	2,560,132
723	27360-27398 Tyrrell Ave	1958	2024	20	20	15	N/A	145,000	100.0%	12/15/2025	Refinance	12/11/2024	2/1/2025	1/1/2030	3/1/2026	2,900,000	2,900,000	100.0%	2,900,000	0.014%	2,900,000
724	Madison Woods West	1978	2025	48	48	48	35	60,167	97.9%	7/22/2025	Refinance	8/28/2025	10/1/2025	9/1/2035	3/1/2026	2,888,000	2,888,000	100.0%	2,888,000	0.014%	2,698,238
725	11229 W National Ave	1971	2024	36	36	26	1	80,194	100.0%	12/2/2025	Refinance	11/22/2024	1/1/2025	12/1/2034	3/1/2026	2,887,000	2,887,000	100.0%	2,887,000	0.014%	2,672,008
726	Madison At GCU Apartments	1953	2023	20	20	5	5	142,000	85.0%	10/8/2025	Refinance	11/27/2024	1/1/2025	12/1/2031	3/1/2026	2,840,000	2,840,000	100.0%	2,840,000	0.014%	2,616,376
727	Heritage Of Newark	1981	2024	26	26	20	N/A	108,253	92.3%	1/2/2026	Acquisition	10/24/2024	12/1/2024	11/1/2034	3/1/2026	2,826,000	2,814,583	100.0%	2,814,583	0.014%	2,478,058
728	Madison Flats	1963	2023	16	11	5	5	175,688	87.5%	10/16/2025	Refinance	11/27/2024	1/1/2025	12/1/2031	3/1/2026	2,811,000	2,811,000	100.0%	2,811,000	0.014%	2,688,844
729	Asher Court Apartments	1978	N/A	40	40	4	N/A	70,025	100.0%	9/29/2025	Acquisition	11/14/2025	1/1/2026	12/1/2032	3/1/2026	2,801,000	2,801,000	100.0%	2,801,000	0.014%	2,627,263
730	Denmark Apartments	1972	N/A	48	48	48	48	58,208	95.8%	11/13/2025	Refinance	10/21/2024	12/1/2024	11/1/2034	3/1/2026	2,794,000	2,794,000	100.0%	2,794,000	0.014%	2,599,979
731	Woodlands Apartments	1965	2024	32	27	4	4	87,099	93.8%	8/5/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	2,800,000	2,787,161	100.0%	2,787,161	0.013%	2,628,843
732	Julie Ann Apartments	1960	N/A	39	39	38	1	71,348	100.0%	9/15/2025	Acquisition	9/30/2025	11/1/2025	10/1/2035	3/1/2026	2,797,000	2,782,577	100.0%	2,782,577	0.013%	2,350,644
733	Pueblo Sereno	1965	N/A	117	117	117	117	23,658	81.2%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	2,768,000	2,768,000	100.0%	2,768,000	0.013%	2,768,000
734	Vol. 8	1985	N/A	41	41	40	21	67,463	97.6%	7/17/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	2,766,000	2,766,000	100.0%	2,766,000	0.013%	2,693,607
735	221 Middle Neck Rd CoOp	1950	N/A	80	N/A	N/A	N/A	34,375	100.0%	6/10/2025	Refinance	8/22/2025	10/1/2025	9/1/2035	3/1/2026	2,750,000	2,750,000	100.0%	2,750,000	0.013%	2,750,000
736	Courtyard Apartments	1971	2024	48	48	48	48	57,061	97.9%	2/3/2025	Acquisition	9/27/2023	11/1/2023	10/1/2043	3/1/2026	2,753,000	2,738,945	100.0%	2,738,945	0.013%	1,787,465
737	White Oak Townhomes	1969	2025	35	35	29	N/A	78,143	97.1%	10/6/2025	Refinance	10/30/2025	12/1/2025	11/1/2035	3/1/2026	2,735,000	2,735,000	100.0%	2,735,000	0.013%	2,455,402
738	Harrison Gardens	1965	N/A	23	21	5	N/A	118,652	91.3%	7/16/2025	Acquisition	8/27/2025	10/1/2025	9/1/2030	3/1/2026	2,729,000	2,729,000	100.0%	2,729,000	0.013%	2,661,930
739	885 18th Avenue	1927	2021	19	19	N/A	N/A	143,161	100.0%	8/7/2025	Refinance	9/23/2022	11/1/2022	10/1/2042	3/1/2026	2,737,000	2,720,050	100.0%	2,720,050	0.013%	1,813,587
740	North Franklin	1979	N/A	38	38	37	20	71,579	92.1%	9/30/2025	Refinance	8/25/2025	10/1/2025	9/1/2030	3/1/2026	2,720,000	2,720,000	100.0%	2,720,000	0.013%	2,568,862
741	Highland Metro	1964	2013	62	62	62	54	43,806	98.4%	9/30/2025	Acquisition	4/30/2025	6/1/2025	5/1/2032	3/1/2026	2,716,000	2,716,000	100.0%	2,716,000	0.013%	2,593,158
742	Hoskins 90 At Bishop Ridge	1962	2022	26	26	7	2	104,154	92.3%	8/14/2025	Refinance	10/22/2025	12/1/2025	11/1/2030	3/1/2026	2,708,000	2,708,000	100.0%	2,708,000	0.013%	2,634,523
743	Olde Town Terrace	1971	2025	20	20	20	4	135,000	95.0%	8/1/2025	Refinance	9/29/2025	11/1/2025	10/1/2030	3/1/2026	2,700,000	2,700,000	100.0%	2,700,000	0.013%	2,629,074
744	The Bryson	1986	2025	32	32	3	N/A	83,906	90.6%	7/15/2025	Acquisition	8/25/2025	10/1/2025	9/1/2032	3/1/2026	2,685,000	2,685,000	100.0%	2,685,000	0.013%	2,592,952
745	Clifton Cove Apartments	1943	2025	46	46	38	25	58,161	100.0%	10/28/2025	Acquisition	11/7/2025	1/1/2026	12/1/2035	3/1/2026	2,683,000	2,675,404	100.0%	2,675,404	0.013%	2,294,946
746	Larkspur Village Apartments	2008	N/A	81	81	81	49	33,000	93.8%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	2,673,000	2,673,000	100.0%	2,673,000	0.013%	2,563,802
747	La Promesa	1997	2025	40	40	36	14	66,250	90.0%	11/1/2025	Refinance	11/6/2025	1/1/2026	12/1/2032	3/1/2026	2,650,000	2,650,000	100.0%	2,650,000	0.013%	2,487,568
748	Westwood Park	1997	2022	22	22	22	6	118,409	100.0%	10/30/2025	Acquisition	11/6/2024	1/1/2025	12/1/2031	3/1/2026	2,605,000	2,605,000	100.0%	2,605,000	0.013%	2,416,650
749	Ridgeline Apartments	1995	2025	24	24	24	13	108,333	95.8%	8/8/2025	Acquisition	9/29/2025	11/1/2025	10/1/2032	3/1/2026	2,600,000	2,600,000	100.0%	2,600,000	0.013%	2,501,489
750	Cornell House	1900	2025	13	N/A	N/A	N/A	199,615	100.0%	9/1/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	2,595,000	2,595,000	100.0%	2,595,000	0.013%	2,475,100
751	145 And 149 Fano Street	1986	N/A	10	N/A	N/A	N/A	259,100	100.0%	7/16/2025	Refinance	9/16/2025	11/1/2025	10/1/2032	3/1/2026	2,591,000	2,591,000	100.0%	2,591,000	0.013%	2,425,832
752	1118 Adams Street	2006	N/A	90	90	90	78	28,400	98.9%	9/30/2025	Refinance	8/1/2025	9/1/2025	8/1/2032	3/1/2026	2,573,000	2,556,037	100.0%	2,556,037	0.012%	2,307,818
753	Constance Ave S 7242	1927	2023	25	25	25	18	101,543	92.0%	10/14/2025	Refinance	12/5/2024	2/1/2025	1/1/2032	3/1/2026	2,544,000	2,538,572	100.0%	2,538,572	0.012%	2,343,280
754	Lakeside Estates	1994	2024	37	37	37	37	67,541	100.0%	9/30/2025	Refinance	7/16/2025	9/1/2025	8/1/2030	3/1/2026	2,499,000	2,499,000	100.0%	2,499,000	0.012%	2,367,001
755	Smith Heights	1973	N/A	50	50	50	44	49,740	92.0%	8/7/2025	Acquisition	8/14/2025	10/1/2025	9/1/2035	3/1/2026	2,487,000	2,487,000	100.0%	2,487,000	0.012%	2,324,212
756	Patterson Purchase Link	1972	2025	80	80	80	80	30,900	93.8%	8/8/2025	Acquisition	10/1/2025	11/1/2025	10/1/2035	3/1/2026	2,472,000	2,472,000	100.0%	2,472,000	0.012%	2,182,438
757	Alta Casa	1923	N/A	15	13	2	1	164,420	100.0%	10/9/2025	Refinance	12/5/2024	2/1/2025	1/1/2032	3/1/2026	2,511,000	2,466,295	100.0%	2,466,295	0.012%	2,206,182
758	Mount Moriah Apartments	2009	2025	20	20	12	N/A	122,500	100.0%	7/28/2025	Acquisition	8/27/2025	10/1/2025	9/1/2032	3/1/2026	2,450,000	2,450,000	100.0%	2,450,000	0.012%	2,286,019
759	Cantabria Senior Apartments	2009	N/A	81	81	80	56	30,110	100.0%	7/31/2025	Refinance	10/10/2025	12/1/2025	11/1/2040	3/1/2026	2,474,000	2,438,882	100.0%	2,438,882	0.012%	30,861
760	Country Villa MHC	1950	N/A	73	73	73	73	33,384	91.8%	7/31/2025	Refinance	10/10/2025	12/1/2025	11/1/2030	3/1/2026	2,437,000	2,437,000	100.0%	2,437,000	0.012%	2,311,178
761	Schafer Square Apartments	1988	2025	92	92	76	26	26,087	98.9%	9/9/2025	Refinance	10/1/2025	11/1/2025	10/1/2035	3/1/2026	2,400,000	2,400,000	100.0%	2,400,000	0.012%	2,400,000
762	Green Oaks MHP	1970	2024	38	38	38	38	63,053	81.6%	8/31/2025	Acquisition	8/28/2025	10/1/2025	9/1/2030	3/1/2026	2,396,000	2,396,000	100.0%	2,396,000	0.012%	2,266,895
763	Fort Totten Apartments	1963	2025	84	84	84	19	28,184	98.8%	8/29/2025	Refinance	10/14/2025	12/1/2025	11/1/2035	3/1/2026	2,400,000	2,367,417	100.0%	2,367,417	0.011%	1,080,789
764	Bramblewood	1957	N/A	64	37	37	37	36,500	100.0%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	2,336,000	2,336,000	100.0%	2,336,000	0.011%	2,336,000
765	Glenfair Apartments	1950	N/A	25	25	23	10	93,000	100.0%	11/4/2025	Acquisition	8/15/2024	10/1/2024	9/1/2044	3/1/2026	2,325,000	2,325,000	100.0%	2,325,000	0.011%	1,519,264
766	125 Sherman Avenue	1930	N/A	26	18	17	16	88,795	100.0%	6/30/2025	Acquisition	9/13/2023	11/1/2023	10/1/2043	3/1/2026	2,320,000	2,308,668	100.0%	2,308,668	0.011%	1,518,402
767	97-103 Maple Ave	1920	2024	13	13	6	2	174,615	100.0%	7/14/2025	Refinance	8/22/2025	10/1/2025	9/1/2035	3/1/2026	2,270,000	2,270,000	100.0%	2,270,000	0.011%	2,141,646
768	Canopy At Oak Bend	1984	2025	20	20	11	N/A	113,452	95.0%	7/31/2025	Acquisition	9/18/2025	11/1/2025	10/1/2030	3/1/2026	2,278,000	2,269,039	100.0%	2,269,039	0.011%	2,161,155
769	500 1st Ave	1909	2025	8	N/A	N/A	N/A	279,500	100.0%	8/31/2025	Refinance	10/16/2025	12/1/2025	11/1/2030	3/1/2026	2,236,000	2,236,000	100.0%	2,236,000	0.011%	2,136,175
770	The District Apartment Homes	1961	2021	23	23	1	N/A	96,261	87.0%	9/2/2025	Acquisition	10/7/2025	12/1/2025	11/1/2035	3/1/2026	2,214,000	2,214,000	100.0%	2,214,000	0.011%	2,065,418
771	Wallingford Vista Apartments	1986	2025	12	11	2	N/A	184,500	100.0%	8/21/2025	Acquisition	10/2/2025	12/1/2025	11/1/2032	3/1/2026	2,214,000	2,214,000	100.0%	2,214,000	0.011%	2,071,675
772	Oak Hill Manor Apartments	1969	2024	34	34	34	32	64,376	100.0%	12/31/2024	Acquisition	9/27/2023	11/1/2023	10/1/2043	3/1/2026	2,200,000	2,188,768	100.0%	2,188,768	0.011%	1,428,414
773	42 Lienau Place	1965	2019	12	7	3	N/A	179,333	100.0%	7/31/2025	Acquisition	8/27/2025	10/1/2025	9/1/2030	3/1/2026	2,152,000	2,152,000	100.0%	2,152,000	0.010%	2,041,342
774	Farmington Hills	1968	N/A	94	94	94	94	22,830	78.7%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	2,146,000	2,146,000	100.0%	2,146,000	0.010%	2,146,000
775	Park Place Apartments	1979	2024	27	27	19	1	79,444	100.0%	7/13/2025	Acquisition	8/19/2025	10/1/2025	9/1/2032	3/1/2026	2,145,000	2,145,000	100.0%	2,145,000	0.010%	1,983,453
776	The Morton Group 1	1979	2025	14	4	N/A	N/A	152,786	92.9%	7/31/2025	Refinance	9/17/2025	11/1/2025	10/1/2035	3/1/2026	2,139,000	2,139,000	100.0%	2,139,000	0.010%	1,954,083
777	Glenwood Apartments	1970	2024	28	28	27	3	76,000	89.3%	11/7/2025	Acquisition	11/27/2024	1/1/2025	12/1/2044	3/1/2026	2,128,000	2,128,000	100.0%	2,128,000	0.010%	1,442,212
778	Kiljordan Meadows	1971	N/A	173	173	173	173	12,214	61.8%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	2,113,000	2,113,000	100.0%	2,113,000	0.010%	2,113,000
779	975-995 Apartment Corp.	1940	N/A	50	N/A	N/A	N/A	42,000	100.0%	7/16/2025	Refinance	8/14/2025	10/1/2025	9/1/2035	3/1/2026	2,100,000	2,100,000	100.0%	2,100,000	0.010%	2,100,000
780	Cedar Crest	2000	N/A	20	19	15	N/A	102,650	100.0%	10/6/2025	Acquisition	11/25/2024	1/1/2025	12/1/2031	3/1/2026	2,053,000	2,053,000	100.0%	2,053,000	0.010%	1,911,584
781	2210 Echo Park Ave	1956	2024	6	N/A	N/A	N/A	338,200	100.0%	8/8/2025	Refinance	7/29/2024	9/1/2024	8/1/2029	3/1/2026	2,040,000	2,029,202	100.0%	2,029,202	0.010%	1,959,219

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Year Built	Year Renovated	Total Units	Affordable LI Units (<=80% AMI)	Affordable LI Units (<=60% AMI)	Affordable VLI Units (<=50% AMI)	Cut-Off Date Balance / Unit	Occupancy %	Occupancy As of Date	Loan Purpose	Note Date	First Payment Date	Maturity Date	Cut-Off Date	Original Loan Amount	Cut-Off Date Loan Amount	Reference Obligation Percentage	Scaled Cut-Off Balance	% of Cut-Off Date Reference Pool Balance	Maturity Balance
782	Grand Teton Estates Apartments	1973	2025	32	32	32	32	62,563	96.9%	8/3/2025	Refinance	9/26/2025	11/1/2025	10/1/2032	3/1/2026	2,002,000	2,002,000	100.0%	2,002,000	0.010%	1,890,328
783	Colonial Terrace MHC	1953	N/A	61	61	61	61	32,721	91.8%	7/31/2025	Refinance	8/26/2025	10/1/2025	9/1/2035	3/1/2026	1,996,000	1,996,000	100.0%	1,996,000	0.010%	1,860,276
784	Elkwood Duplexes	2001	2025	30	29	9	N/A	64,451	93.3%	9/18/2025	Acquisition	9/30/2025	11/1/2025	10/1/2030	3/1/2026	1,941,000	1,933,539	100.0%	1,933,539	0.009%	1,841,092
785	Midway Apartments	1971	2024	36	36	36	36	53,390	94.4%	11/21/2024	Acquisition	9/27/2023	11/1/2023	10/1/2043	3/1/2026	1,932,000	1,922,057	100.0%	1,922,057	0.009%	1,253,651
786	Twin Oaks Duplexes	1972	2025	20	20	20	13	96,100	100.0%	9/1/2025	Refinance	9/29/2025	11/1/2025	10/1/2035	3/1/2026	1,922,000	1,922,000	100.0%	1,922,000	0.009%	1,743,887
787	Pleasant Street 34	1970	N/A	18	18	11	4	106,278	100.0%	7/27/2025	Refinance	9/4/2025	11/1/2025	10/1/2032	3/1/2026	1,913,000	1,913,000	100.0%	1,913,000	0.009%	1,769,284
788	3260-3264 Minnesota Ave	1950	2025	10	4	N/A	N/A	190,000	100.0%	9/3/2025	Refinance	10/20/2025	12/1/2025	11/1/2032	3/1/2026	1,900,000	1,900,000	100.0%	1,900,000	0.009%	1,900,000
789	Mountain Creek	1970	N/A	24	24	23	5	78,417	91.7%	6/4/2025	Refinance	6/30/2025	8/1/2025	7/1/2030	3/1/2026	1,882,000	1,882,000	100.0%	1,882,000	0.009%	1,780,693
790	6028 Stafford Avenue	1959	2025	11	N/A	N/A	N/A	168,818	100.0%	7/24/2025	Refinance	8/29/2025	10/1/2025	9/1/2030	3/1/2026	1,857,000	1,857,000	100.0%	1,857,000	0.009%	1,857,000
791	Hale Ave S 10447	1925	2025	9	8	8	7	206,111	100.0%	8/16/2025	Refinance	9/29/2025	11/1/2025	10/1/2032	3/1/2026	1,855,000	1,855,000	100.0%	1,855,000	0.009%	1,721,760
792	Crawford Corner At Bishop Ridge	1962	2023	18	18	4	N/A	102,167	94.4%	9/11/2025	Refinance	10/28/2025	12/1/2025	11/1/2030	3/1/2026	1,839,000	1,839,000	100.0%	1,839,000	0.009%	1,790,571
793	1598-1666 E. 25th Ave Apartments	1969	2018	18	18	13	10	102,001	94.4%	12/8/2025	Acquisition	9/12/2024	11/1/2024	10/1/2034	3/1/2026	1,844,000	1,836,020	100.0%	1,836,020	0.009%	1,626,944
794	113 Sherman Avenue	1915	1982	26	23	22	18	70,424	100.0%	12/2/2025	Acquisition	9/13/2023	11/1/2023	10/1/2043	3/1/2026	1,840,000	1,831,013	100.0%	1,831,013	0.009%	1,204,250
795	Buchtel Arms Apartments	1967	2025	48	48	48	48	37,521	97.9%	7/28/2025	Refinance	9/3/2025	11/1/2025	10/1/2035	3/1/2026	1,801,000	1,801,000	100.0%	1,801,000	0.009%	1,589,302
796	Walden Pky S 9946-9952	1957	2025	12	12	12	12	148,167	100.0%	8/7/2025	Refinance	8/15/2025	10/1/2025	9/1/2032	3/1/2026	1,778,000	1,778,000	100.0%	1,778,000	0.009%	1,675,546
797	Residences On Lake	1968	2022	45	45	45	45	39,244	100.0%	8/6/2025	Acquisition	9/16/2025	11/1/2025	10/1/2030	3/1/2026	1,766,000	1,766,000	100.0%	1,766,000	0.009%	1,766,000
798	Connie Jean Apartments	1962	2025	20	20	20	16	87,650	100.0%	10/8/2025	Acquisition	11/25/2025	1/1/2026	12/1/2032	3/1/2026	1,753,000	1,753,000	100.0%	1,753,000	0.008%	1,632,088
799	Avalon Family Apartments	2007	N/A	56	56	56	44	31,214	96.4%	9/30/2025	Refinance	4/11/2025	6/1/2025	5/1/2032	3/1/2026	1,748,000	1,748,000	100.0%	1,748,000	0.008%	1,676,590
800	7337 S Ridgeland	1927	N/A	25	25	23	19	69,560	92.0%	8/26/2025	Refinance	10/17/2025	12/1/2025	11/1/2030	3/1/2026	1,739,000	1,739,000	100.0%	1,739,000	0.008%	1,679,300
801	Village Glen	1979	2022	14	14	14	9	123,643	100.0%	10/30/2025	Acquisition	11/6/2024	1/1/2025	12/1/2031	3/1/2026	1,731,000	1,731,000	100.0%	1,731,000	0.008%	1,604,917
802	Georgian Townhomes	1982	2025	28	28	9	1	61,607	100.0%	8/1/2025	Refinance	9/4/2025	11/1/2025	10/1/2030	3/1/2026	1,725,000	1,725,000	100.0%	1,725,000	0.008%	1,725,000
803	277 Milford St	2019	N/A	6	6	6	6	283,667	100.0%	8/1/2025	Refinance	9/30/2025	11/1/2025	10/1/2030	3/1/2026	1,702,000	1,702,000	100.0%	1,702,000	0.008%	1,627,020
804	Jeffrey Blvd S 7722-7732	1926	2024	25	25	25	14	65,600	96.0%	8/15/2025	Refinance	10/16/2025	12/1/2025	11/1/2032	3/1/2026	1,640,000	1,640,000	100.0%	1,640,000	0.008%	1,546,251
805	2608 Hoyt Avenue	1960	2025	8	8	4	1	200,625	100.0%	7/22/2025	Refinance	9/16/2025	11/1/2025	10/1/2035	3/1/2026	1,605,000	1,605,000	100.0%	1,605,000	0.008%	1,438,678
806	Castlereach Apartments	1926	N/A	7	6	1	1	228,049	100.0%	10/9/2025	Refinance	12/5/2024	2/1/2025	1/1/2032	3/1/2026	1,625,000	1,596,342	100.0%	1,596,342	0.008%	1,429,347
807	Courtyards On The Park - South	1962	2025	33	33	32	6	47,242	90.9%	6/25/2025	Refinance	8/22/2025	10/1/2025	9/1/2030	3/1/2026	1,559,000	1,559,000	100.0%	1,559,000	0.008%	1,482,870
808	Foxtail Crossing Townhomes	2009	N/A	46	46	46	36	32,609	95.7%	9/30/2025	Refinance	11/6/2025	1/1/2026	12/1/2032	3/1/2026	1,500,000	1,500,000	100.0%	1,500,000	0.007%	1,372,489
809	Michelle's Court Apartments	1964	2023	12	12	N/A	N/A	124,500	100.0%	8/19/2025	Refinance	10/20/2025	12/1/2025	11/1/2035	3/1/2026	1,494,000	1,494,000	100.0%	1,494,000	0.007%	1,405,846
810	Champion Forest	1983	N/A	28	28	28	28	53,214	100.0%	9/1/2025	Acquisition	10/29/2025	12/1/2025	11/1/2035	3/1/2026	1,490,000	1,490,000	100.0%	1,490,000	0.007%	1,395,609
811	Royal Arms Apartments	1962	2023	16	16	16	10	92,653	100.0%	11/14/2025	Refinance	11/22/2024	1/1/2025	12/1/2031	3/1/2026	1,507,000	1,482,442	100.0%	1,482,442	0.007%	1,346,944
812	Evergreen Apartments	1962	2025	11	11	10	3	134,727	100.0%	7/23/2025	Acquisition	10/3/2025	12/1/2025	11/1/2032	3/1/2026	1,482,000	1,482,000	100.0%	1,482,000	0.007%	1,426,830
813	Spring Manor MHP	1971	N/A	24	24	24	24	61,333	100.0%	7/31/2025	Acquisition	8/28/2025	10/1/2025	9/1/2030	3/1/2026	1,472,000	1,472,000	100.0%	1,472,000	0.007%	1,392,683
814	University Heights	1918	2023	6	1	N/A	N/A	245,167	100.0%	12/10/2025	Refinance	11/13/2024	1/1/2025	12/1/2034	3/1/2026	1,471,000	1,471,000	100.0%	1,471,000	0.007%	1,340,193
815	Steele Street 1553	1905	2025	7	7	2	N/A	207,286	100.0%	8/1/2025	Refinance	9/12/2025	11/1/2025	10/1/2030	3/1/2026	1,451,000	1,451,000	100.0%	1,451,000	0.007%	1,418,202
816	410 And 500 Cummings Valley Blvd	1971	2024	22	16	N/A	N/A	65,591	90.9%	8/5/2025	Refinance	8/7/2024	10/1/2024	9/1/2031	3/1/2026	1,443,000	1,443,000	100.0%	1,443,000	0.007%	1,363,553
817	10416 And 10422 Fawcett St	1936	2025	14	14	14	13	102,357	100.0%	6/17/2025	Refinance	8/25/2025	10/1/2025	9/1/2035	3/1/2026	1,433,000	1,433,000	100.0%	1,433,000	0.007%	1,337,573
818	112 South Whitney	1927	2025	20	20	20	12	71,634	100.0%	8/31/2025	Refinance	9/30/2025	11/1/2025	10/1/2035	3/1/2026	1,440,000	1,432,678	100.0%	1,432,678	0.007%	1,212,765
819	The Randall	1875	2024	14	13	N/A	N/A	100,643	100.0%	7/31/2025	Refinance	9/29/2025	11/1/2025	10/1/2035	3/1/2026	1,409,000	1,409,000	100.0%	1,409,000	0.007%	1,247,950
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	1900	2023	9	7	1	N/A	154,444	88.9%	11/13/2025	Acquisition	9/12/2024	11/1/2024	10/1/2044	3/1/2026	1,390,000	1,390,000	100.0%	1,390,000	0.007%	909,250
821	Crestview	1955	N/A	108	95	95	95	12,722	98.1%	5/31/2025	Refinance	7/31/2025	9/1/2025	8/1/2035	3/1/2026	1,374,000	1,374,000	100.0%	1,374,000	0.007%	1,374,000
822	School House Apartments	1910	2018	12	11	N/A	N/A	114,417	100.0%	8/19/2025	Acquisition	2/15/2024	4/1/2024	3/1/2034	3/1/2026	1,373,000	1,373,000	100.0%	1,373,000	0.007%	1,269,351
823	Baylie Drive Apartments	2008	2025	24	24	24	24	56,667	100.0%	9/5/2025	Acquisition	10/23/2025	12/1/2025	11/1/2035	3/1/2026	1,360,000	1,360,000	100.0%	1,360,000	0.007%	1,239,171
824	193 Neptune Avenue	1930	N/A	5	2	N/A	N/A	270,498	100.0%	11/12/2025	Acquisition	9/8/2022	11/1/2022	10/1/2042	3/1/2026	1,426,000	1,352,489	100.0%	1,352,489	0.007%	788,490
825	3700 Delancy Street	2017	N/A	12	12	8	8	112,333	100.0%	10/2/2025	Acquisition	10/31/2025	12/1/2025	11/1/2035	3/1/2026	1,348,000	1,348,000	100.0%	1,348,000	0.007%	1,224,832
826	Marsue Apartments	1940	2024	30	30	30	30	44,372	100.0%	12/31/2024	Acquisition	9/27/2023	11/1/2023	10/1/2043	3/1/2026	1,338,000	1,331,169	100.0%	1,331,169	0.006%	868,736
827	Clover Crest Townhomes	2016	N/A	7	7	N/A	N/A	186,714	100.0%	9/17/2025	Acquisition	11/25/2024	1/1/2025	12/1/2031	3/1/2026	1,307,000	1,307,000	100.0%	1,307,000	0.006%	1,212,849
828	Dover Street Apartments	1971	2023	12	12	11	7	107,250	100.0%	7/14/2025	Refinance	8/28/2025	10/1/2025	9/1/2030	3/1/2026	1,287,000	1,287,000	100.0%	1,287,000	0.006%	1,258,323
829	Fannin Park	2020	N/A	18	18	9	N/A	70,667	94.4%	8/18/2025	Refinance	9/29/2025	11/1/2025	10/1/2035	3/1/2026	1,272,000	1,272,000	100.0%	1,272,000	0.006%	1,134,683
830	1651 E 74th Pl	1926	N/A	24	24	22	12	50,875	95.8%	8/28/2025	Acquisition	9/30/2025	11/1/2025	10/1/2035	3/1/2026	1,221,000	1,221,000	100.0%	1,221,000	0.006%	1,144,899
831	Potomac Ave W 3226	1916	2016	7	2	N/A	N/A	174,318	100.0%	10/7/2025	Acquisition	11/18/2024	1/1/2025	12/1/2034	3/1/2026	1,224,000	1,220,223	100.0%	1,220,223	0.006%	1,071,924
832	Franklin Street 25	1972	N/A	12	12	8	1	101,500	100.0%	7/27/2025	Refinance	9/4/2025	11/1/2025	10/1/2032	3/1/2026	1,218,000	1,218,000	100.0%	1,218,000	0.006%	1,126,496
833	Terra Bella Court	1964	2024	17	17	17	5	71,254	94.1%	9/8/2025	Refinance	9/29/2025	11/1/2025	10/1/2032	3/1/2026	1,218,000	1,211,322	100.0%	1,211,322	0.006%	1,087,260
834	354 Seaman St	2019	2025	5	N/A	N/A	N/A	238,143	100.0%	9/2/2025	Refinance	10/15/2025	12/1/2025	11/1/2035	3/1/2026	1,195,000	1,190,714	100.0%	1,190,714	0.006%	1,030,131
835	Arise Capitol Hill	1902	2024	10	10	5	1	113,900	100.0%	9/18/2025	Refinance	11/19/2024	1/1/2025	12/1/2031	3/1/2026	1,139,000	1,139,000	100.0%	1,139,000	0.006%	1,139,000
836	Spring Hill Apartments	2000	N/A	24	24	24	24	47,125	100.0%	9/5/2025	Refinance	9/11/2025	11/1/2025	10/1/2035	3/1/2026	1,131,000	1,131,000	100.0%	1,131,000	0.005%	1,040,654
837	4252 Crenshaw Taxable Tail	2020	N/A	111	99	95	93	205,405	91.0%	11/1/2025	Supplementa	12/5/2025	2/1/2026	12/1/2035	3/1/2026	1,100,000	1,100,000	100.0%	1,100,000	0.005%	1,068,435
838	2501 N Drake Ave	1915	2025	5	3	N/A	N/A	213,600	100.0%	8/25/2025	Acquisition	10/2/2025	12/1/2025	11/1/2030	3/1/2026	1,068,000	1,068,000	100.0%	1,068,000	0.005%	1,014,362
839	3510 Northeast 54th Street Apartments	1981	2025	11	11	11	7	93,091	100.0%	8/15/2025	Acquisition	9/26/2025	11/1/2025	10/1/2035	3/1/2026	1,024,000	1,024,000	100.0%	1,024,000	0.005%	987,253
840	Crystal St W 3259	1919	2024	6	5	N/A	N/A	170,667	100.0%	9/1/2025	Refinance	10/2/2025	12/1/2025	11/1/2035	3/1/2026	1,024,000	1,024,000	100.0%	1,024,000	0.005%	949,610
841	1427 Martin Luther King Jr Ave	1962	2024	10	4	N/A	N/A	100,000	100.0%	9/19/2025	Refinance	10/29/2025	12/1/2025	11/1/2035	3/1/2026	1,000,000	1,000,000	100.0%	1,000,000	0.005%	908,119
842	Wrightwood Ave W 3456	1923	2014	6	N/A	N/A	N/A	166,667	100.0%	9/2/2025	Refinance	10/14/2025	12/1/2025	11/1/2035	3/1/2026	1,000,000	1,000,000	100.0%	1,000,000	0.005%	1,000,000

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
1	Seven Springs Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
2	Venue At Lockwood	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
3	Cedar Forest Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
4	Cambridge Cove Apartment Homes	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
5	Enclave On Woodbridge Apartment Homes	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
6	Preserve On 51st Apartment Homes	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
7	Rose Harbor Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
8	Charleston Place Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
9	Nantucket Bay Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
10	The Club At Sugar Mill	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
11	The Villas At Newport Landing	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
12	Brookwood Forest Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
13	Williams Landing Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
14	Savannah Cove Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
15	Nantucket Cove Apartments	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
16	Kathleen Pointe Apartment Homes	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
17	Williams Landing Villas	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
18	Crystal Towers & Crystal Flats	4.99000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	Park Place I	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	AMLI Midtown Miami	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	Anagram Nomad	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	Park Kiely Apartments	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	Commons At White Marsh	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	Icon Las Olas	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	The Gramercy	5.02000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	Kitt At Warner Center	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	River View Apartments Phase 5 And 6	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	Alden Park Apartments	5.41924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.740%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
29	Icon At Dulles	4.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	The Addison	4.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	Sterling Pointe	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
32	AVA Noma	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
33	WestEnd 25	4.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	Acclaim At Carriage Hill	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
35	Park Regency Club	4.73000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	The Atlantic Palms At Tradition	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	The Northern I & II	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
38	IMT Cornerstar Ranch	5.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
39	Chase Knolls	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
40	LC Dublin	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41	Bridgewater Apartments	5.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	5.59000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	5.59000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
44	Hudson At East And Eight At East Apartments	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
45	Montane	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
46	The Batley	5.02000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
47	Liberty Creek Apartment Homes	5.23924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.560%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
48	Element Deer Valley	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
49	Surf City Beach Cottages	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
50	Maison's Landing	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
51	365 Nicollet	5.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	Estates At Park Avenue	4.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	Mondrian Lake Eola	5.15000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
54	Montclair At Partridge Creek	4.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
55	Avana Cliffside	5.07924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.400%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
56	Cortland At The Hammocks Phase II	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
57	Citra At Windermere	5.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
58	Hickory Mill And Larkspur	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Hickory Mill Larkspur																
59	Suffolk Grove And Willowood	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Suffolk Grove Willowood																
60	Dartmouth Place And Millburn	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Dartmouth Place Millburn																
61	Meldon Place And Timbercreek	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Meldon Place Timbercreek																
62	Woodlands (OH)	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
63	Annhurst (OH)	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
64	Ashgrove	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
65	Slate Run (OH)	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
66	Latitudes Apartments	4.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
67	Lakes Of Schaumburg	5.22000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
68	Eton At Warner Center	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
69	Town Laurel Crossing	4.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70	Canyon Club Apartments	4.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
71	Piero II	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	Manor Barrett	4.75000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	The Point At Ridgeline	4.88000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	LINQ Apartments	5.66924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.990%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
75	Gateway Plaza TEL	5.15000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	Gateway Plaza Taxable Tail	6.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	Astor On Third	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	Lazo	5.22000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	IMT Gallery 421	5.47000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	Avana At The Moors	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	Misty Ridge Apartments	4.78000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	The Bayshore On Hilton Head Island	5.92924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.250%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
83	Windscape Village	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	Seasons At Plainfield	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
85	Epic At Gateway Centre	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
86	The Pines Of Cloverlane	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
87	Grammercy Apartment Homes	5.23924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.560%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
88	Hamptons Of Cloverlane	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
89	Summit Station	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
90	The Laurel	5.13000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
91	Tuller Flats Apartments	5.59000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
92	Aura Colliers Hill	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
93	La Valencia Apartment Homes	4.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
94	Modera Skylar	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
95	Kinstead McKinney	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
96	Venue Live Oak	5.33924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.660%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
97	Cortland Sugarloaf	4.95000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
98	Hyland Hills	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
99	Avalon At Gallery Place	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
100	Aura Delray Beach	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
101	The Point At Merrimack River	4.88000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
102	Overlook At Magnolia	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
103	The Wyatt	4.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
104	Fox Run Apartments	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
105	EVSB Portfolio	4.82000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
106	Hershey Heights	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
107	Vibe Apartments	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
108	ARIUM Altamonte Springs	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
109	Vinoy At St Johns	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
110	Zone	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
111	Harper's Station Of Gainesville	5.85924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.180%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
112	First Colonial Inn	5.92924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.250%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
113	Sole At Casselberry	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
114	Rosebud MHC	5.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
115	Arbor Ridge Apartment Homes	4.66000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
116	Canyon Villa Apartment Homes	5.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
117	Skyline	4.85000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
118	ICON	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
119	The Encore Apartment Homes	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
120	The Elms At Oakton	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
121	The Point At Royal Palm Beach	4.88000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
122	Ashford Santa Ana	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
123	The Crest At Altamonte Luxury Apartments	5.17924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.500%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
124	The District At Vinings Apartment Homes	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
125	The Museum Tower	5.32000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
126	Storehouse Lofts	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
127	Cyan Southcreek	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
128	Grand Villas At Cinco Ranch	5.57000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
129	Iron Rock Ranch	5.14000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
130	The Elms At Kingstowne	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
131	Gateway At Malden Center	5.32000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
132	San Marino	5.64924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.970%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
133	Parc At Roxbury	4.94000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
134	Fox Valley Villages	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
135	Townhomes At Easton Park	5.05000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
136	The Heights At Shadowood	5.27924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.600%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
137	Lakehaus	5.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
138	Knob Creek	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
139	Blackhawk Apartments	5.22000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
140	Eden Ruby Lake	4.85000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
141	River House Apartment Homes	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
142	Runaway Bay Apartments	5.17000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
143	Prose Eastgate	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
144	Chesapeake Pointe	5.32000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
145	Green Valley Apartments & Parktowne Townhomes	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
146	BayVue Apartment Homes	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
147	Lakeview Terrace Apartments	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
148	Eagle Creek Apartments	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
149	Enclave At Waterways	5.12924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.450%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
150	The Jade At Avondale	4.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
151	Lenox Reserve Apartments	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
152	Tapestry At The Realm	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
153	The Napier	4.84000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Driftwood Heron Pointe Manchester Shadow Bay																

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Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
155	High Points, Miguel Place And Ranchside	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	High Points Miguel Place Ranchside																
156	Capital Ridge And Indian Ridge	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Capital Ridge Indian Ridge																
157	Terrace Gardens	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
158	Waterbend Apartments	5.02924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.350%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
159	Caroline At Longhorn Quarry	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
160	The Lucie At Tradition	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
161	Yale West	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
162	Residences At La Cantera	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
163	Flats At Stones Crossing	4.92000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
164	Tides On Commerce	5.43924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.760%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
165	Arbor Blvd At Canopy	5.65924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.980%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
166	Aspen Heights Fayetteville	5.67000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
167	Bella Grace	4.68000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
168	Parc At West Point	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
169	Gates At Citiplace	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
170	Portola On Russell	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
171	Morgan's Landing	4.99000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
172	Park At Palm Valley	4.95000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
173	Boulders Lakeside	4.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
174	Center Point Apartments	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
175	Brooks Landing	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
176	Santana Ridge	4.85000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
177	Amber Chase	4.85000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
178	The Drake	5.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
179	Abberly Crest Phase 2	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
180	Reserve At Capital Center	5.14000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
181	Abberly Crest Phase 1	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
182	Raintree Apartments	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
183	Abberly Crossing	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
184	Zone Luxe	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
185	Meridian West Shore	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
186	The Crest At Elm Tree	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
187	Amber Grove	5.55924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.880%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
188	Tapestry At Turkey Creek	5.05000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
189	The Tribute	5.35924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.680%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
190	Corbin Crossing	4.87000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
191	Preserve On Blue Road	5.82000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
192	The Grant Apartments (fka Park South)	5.79000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
193	DREAM Lehigh Valley	5.17000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
194	Volare At The Woodlands	5.35924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.680%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
195	Renaissance At Carol Stream	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
196	The Vista At Laguna Niguel	5.15924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.480%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
197	The Lodges On English Station Road	5.02000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
198	Waterford Bluffs	5.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
199	College Town At Coastal	5.40000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
200	Tapestry Park Apartment Homes	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
201	Chisholm Trace Apartments	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
202	Resia Dallas West	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
203	Lake Taylor Pointe	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
204	West 10 Apartments	5.84000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
205	The Lofts At Reynolds Village	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
206	Renaissance HDFC	5.41000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
207	The Atlantic At Tradition	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
208	The Lookout	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
209	Abberly Village	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
210	NEO Midtown Apartments	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
211	Desert Vistas Apartments	5.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
212	Aspen Pointe	5.47000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
213	Village At Haddonfield	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
214	Reed Creek	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
215	Latitude At Presidio	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
216	Copper Springs Retirement Community	4.61000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
217	Green Mount Lakes	5.37000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
218	Marabella On Pioneer	5.46924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.790%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
219	The View	5.03000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
220	Accent On Sahara	5.23924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.560%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
221	Highbridge Concourse Phase II	5.44000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
222	Venn On Market	5.15000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
223	Reserve At Mill Creek	4.91000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
224	Monticello At Southport Apartments	5.20924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.530%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
225	Union Club Apartments	5.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
226	Enclave At Breckenridge	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
227	Radius West	4.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
228	Hickory Creek Apartments	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
229	Avion At Carrollwood	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
230	Lavana Falls Apartments	5.17000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
231	Ludlam Point	4.74000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
232	Preserve At Copperleaf	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
233	The Flats At East Bay	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
234	Mesquite Terrace Apartments TEL	4.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
235	The Capitol District Apartments	5.22000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
236	The Meridian	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
237	ARIUM Mission Bay	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
238	The Estuary	5.55924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.880%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
239	Grand Reserve	5.05000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
240	Kentlands Manor Apartments	4.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
241	Cobblestone Grove Apartment Homes	5.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
242	Verlaine On The Parkway	5.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
243	Poplar Glen Apartment Homes	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
244	1000 West	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
245	Memorial West	5.33924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.660%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
246	The Lodge At Porter Ranch Apartments	5.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
247	Cortland Congress Park	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
248	Daybreak	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
249	The Outlook At Greystone	4.67000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
250	Hawthorne At Mirror Lake	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
251	Hawthorne At Weaverville	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
252	Lakeside Central Apartments	5.66000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
253	Le Med Apartments	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
254	Medinah Terrace Apartments	5.64924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.970%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
255	Lemon And Pear Tree Apartments	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
256	The International At Valley Ranch	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
257	The Manor Homes Of Eagle Glen	4.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
258	Advenir At Cherry Creek South	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
259	Market Street Station	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
260	Highlands At Warwick	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
261	Summit Pointe Apartments And Villas	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
262	Addison Landing	5.38924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.710%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
263	Abberly Place II Apartment Homes	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
264	Gramercy Woods & Brookmont Townes	5.15000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
265	Azure Apartments	5.29924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.620%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
266	Island Club	5.17000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
267	Westmount At Braesridge	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
268	The Belvedere	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
269	Merrill House Apartments	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
270	Sloane Chelsea	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
271	The Pointe At Carrollwood	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
272	Park Villas	4.95000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
273	Hawthorne At Horse Pen Creek	5.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
274	Palisades At Langley Pond	5.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
275	Ashton Brook	5.14000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
276	Magnolia At Spring	4.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
277	The Del Rey	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
278	The Isles	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	5.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
280	850 On The Avenue	5.20924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.530%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
281	Co-Op Summer Street	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
282	Squire Hill Apartments	5.03000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
283	Avalon At Northbrook Apartments & Townhomes	5.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
284	Spring Gardens Apartments	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
285	ARIUM Citrus Run	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
286	Tacara At Westover Hills	5.58924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.910%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
287	Legacy Cornelius	5.53000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
288	Grand Living At Tower Place	5.96924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.290%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
289	Pointe At West Lake	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
290	Belrose Apartment Homes	5.37924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.700%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
291	Alpine Woods	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
292	All Seasons Of Rochester Hills	5.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
293	Valor At Harlingen	5.45924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.780%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
294	Preserve At Steele Creek	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
295	Arbors Of Battle Creek	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
296	The Highlands At Morris Plains	5.16000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
297	Boardwalk Lofts	4.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
298	Taxco Apartments	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
299	Holly Court Apartments	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
300	The Flats At Ridgeview	5.62924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.950%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
301	267 Pacific	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
302	Villa Serrano Apartment Homes	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
303	Pelham Place North & South	5.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
304	Crestview Ridge At Highland	5.00000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
305	Icon Apartment Homes At Hardin Valley Phase II	5.50924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.830%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
306	The Milo On Westheimer	5.41000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
307	Tiberon Trails	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
308	Sterling Glen Apartments	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
309	AVA H Street	5.47924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.800%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
310	Edge At Farmington Hills	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
311	Canyon Springs Apartments	5.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
312	Hillcrest Village	5.04000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
313	The Meridian	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
314	Reserve At Lakeland	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
315	MacUngie Village	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
316	Flats At Riverview	5.46924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.790%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
317	Bradford Arms	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
318	Fusion Apartments	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
319	Arbor Meadows MHC	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
320	Chateau On The River	5.28000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
321	The Inverness	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
322	Villas At Druid Hills	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
323	Madison New Riverside	4.95000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
324	Desie Apartments	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
325	Oakview Apartments	6.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
326	Arden Park	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
327	ARIUM Bristol Bay	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
328	Townhomes At Fairways	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
329	Track 29 City Apartments	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
330	Treetops Apartments	4.91000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
331	Abberly Woods Phase 2	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
	Heathmoore Ridgewood Roanoke Rosewood Slate Run (KY)																
333	St. James Apartments	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
334	The Arbors At Brighton Park	4.74000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
335	Ashley River Apartments	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
336	Stonewater Park Apartments	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
337	Reserve South	5.41924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.740%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
338	College Place Uptown	5.40000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
339	Viva	4.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
340	Cottonwood Creek	5.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
341	ARIUM Mariner's Village	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
342	Ashford Westchase	5.57000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
343	Savannah Creek	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
344	The Muse	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
345	Avalon Villa Apartments	5.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
346	Westland Trailer City	5.41000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
347	Indigo Apartment Homes	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
348	Spring Gardens Apartments	5.53000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
349	LC Sunbury	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
350	Finish Line Apartments	5.32000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
351	Arbors At Fairview	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
352	The Flats At 1885	5.17000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
353	Talus Apartments	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
354	Heritage Plaza Apartments	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
355	Broadstone On Medical	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
356	Camelot Manor Estates MHC	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
357	Cedarhurst Of Jacksonville	5.67924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.000%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
358	Rosebrook Village	5.75000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
359	The View At Morgantown	5.66000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
360	Sage Stone Oak	5.48924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.810%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
361	Stoney Brooke Apartments	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	5.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
363	Georgian Oaks Apartments	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
364	The Landing Of Clinton	5.59000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
365	Horizons At Calabasas Apartments	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
366	Willowcreek Apartments I And II	5.46924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.790%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
367	Residence At Deer Park	5.16000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
368	Villas At Happy Valley	6.13000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
369	Fernwood	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
370	Haven Columbia Pike	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
371	Lily Of The Valley	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
372	The Woods At Johnson Mill	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
373	Regency Tower	5.71924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.040%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
374	Amherst	5.54924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.870%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
375	Venue Apartments	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
376	Maplewood Pointe	5.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
377	Granby Oaks Apartments	5.37000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
378	The Porter	4.88000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
379	Dakota Ranch	5.56924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.890%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
380	Cookie Factory Lofts	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
381	Park At 55th	4.95000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
382	Walker Place At Moonlight Park	5.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
383	Frontgate Apartments	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
384	Omni Apartments	5.53000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
385	Abby Court	5.68000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
386	Eagle Rock Apartments At Manchester	4.79000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
387	Crystal Riviyera	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
388	Covington Square Apartments	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
389	Crosstown Parkway	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
390	Village Green	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
391	The Benton Apartments	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
392	Gardens At Briarwood	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
393	The Summit	5.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
394	Acacia Pointe	5.48924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.810%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
395	Redwood Brunswick Hills	5.89000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
396	Camden Hills	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
397	Arbors At Water's Edge	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
398	Kensington Apartments	5.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
399	The Arches Apartments	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
400	Toll Gate Estates	5.13000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
401	Reserve At Thunderbird Phase II	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
402	Springs Colony By ARIUM	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
403	Redwood Chardon	5.89000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
404	612 Whaley At The Mills	5.40000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
405	Metropolitan MHC	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
406	Mason Manor	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
407	Elysian Estates	5.47000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
408	Westland Estates MHP - Pomona	5.41000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
409	Lakeside Student Living	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
410	Portofino Apartments	5.78000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
411	The Lex	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
412	Tuckaway Heights Apartments	4.86000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
413	Hawthorne City	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
414	Towers At Forest Acres	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
415	The Meadows	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
416	Amesbury Court	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
417	The Varet	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
418	The Bradford Apartments	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
419	Westpoint Creek Townhomes	5.74924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.070%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
420	Foxcreek Apartments	5.00000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
421	Benjamin Court	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
422	La Casita	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
423	Whispering Woods	5.28000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
424	Shadow Mountain Village	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
425	Eagle Rock Apartments At Hudson	4.79000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
426	Worthington Commons Townhomes	5.75000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
427	The Mix At Sohay	4.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
428	Stonebridge Villas And Townhomes	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
429	Carlisle At Dunedin	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
430	1100 Washington	6.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
431	Parkway Grande	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
432	Dakota Arms	4.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
433	Spinnaker Landing	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
434	Terraces At Deerfield	5.92000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
435	The Congress Building	5.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
436	Colonial Heights	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
437	Leisure Estates MHC	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
438	Redwood Estates	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
439	Parkwood Apartments	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
440	Timberfalls Townhomes	5.37000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	5.71000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
442	DYLN Apartments	5.67000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
443	209 Vine	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
444	The Hinsdale Apartment Homes	5.64000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
445	Prestonwood Hills	4.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
446	Fairlawn Village	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
447	Roxbury Hills	4.87000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
448	The Lennox	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
449	Wellington Woods	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
450	Houston Street Townhomes	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
451	Queens Park Plaza	5.86000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
452	Wallace Studios	6.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
453	Woodcreek Apartments	5.23924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.560%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
454	New Quin Apartments	5.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
455	The Vale	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
456	Diamond Loch Apartment Homes	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
457	Chateau Apartments	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
458	The Elliott At College Park	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
459	Ashford Willow Falls	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
460	The Heights Ruston	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
461	Independence Square	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
462	South Town Square	6.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
463	Ashford Santa Fe	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
464	Azalea Place Apartment Homes	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
465	Townhomes At Andrus	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
466	10 West	5.38000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
467	Aston Pointe	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
468	Lexington Park Apartments	5.02000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
469	River Ranch Apartments	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
470	Buckman Heights	5.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
471	Mill Pond Apartments	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
472	Waters Edge Duplexes	5.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
473	Villa Del Sol	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
474	Mallard Pointe Apartments	5.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
475	The Parker Apartments	5.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
476	Westview Mobile Home Park	5.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
477	Red Lion Table Company	5.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
478	Woodlands (PA)	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
479	Annhurst (PA)	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
480	King Parkway	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
481	Timbers Edge Apartments	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
482	Residences At Oakview Phase II	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	5.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
484	Grandview Pointe	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
485	Northview Apartments	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
486	Park Place Apartments	5.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
487	Heritage Apartments	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
488	Edge At Independence Heights	4.91000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
489	109 Gold Street	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
490	The Palmer	5.17000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
491	Bluff Ridge Apartments	4.86000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
492	Rendezvous	5.79000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
493	Mainstreet Apartments	4.90000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
494	Oaks Trinity Apartments	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
495	Sage At Martin Lane	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
496	Beachview	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
497	The 80 Reserve	5.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
498	Parkway Apartments	5.02000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
499	Manning Evansville	5.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
500	Dorie Miller Manor	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
501	Spring Mills Apartments	5.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
502	841 South 2nd Street	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
503	Amelia Apartments	4.99000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
504	Reserve At Thunderbird Phase I	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
505	Gateway Terrace MHC	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
506	West Mound Apartments	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
507	Greentree Village	5.67924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.000%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	No
508	Summerlake Apartments	5.46924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.790%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
509	Greenprint At North Temple	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
510	4Eighty West Parker	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
511	Park At Countryside	5.22000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
512	Lancaster Arms	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
513	Sun Valley Apartments	5.61000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
514	The Flats At Dublin Commons	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
515	Hillcrest Village	5.72000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
516	Forest Creek Apartments	5.52924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.850%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
517	Peninsula Park	5.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
518	Parkgate Apartments	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
519	Meadowbrook Estates MHC	5.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
520	Bailey's Ridge Apartments	4.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
521	Reserve At Blueberry Park	5.44000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
522	Willow Lake	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
523	Pepper Point MHC	5.41000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
524	Gaslight Square	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
525	The Cabana Apartments	4.96000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
526	El Dorado Apartments	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
527	Mason Creek Flats	5.37000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
528	Genessee Summit	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
529	Pioneer Mobile Home Park	5.66000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
530	Cinderella	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
531	Gabilan Family Apartments	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
532	Airy Avenue Apartments	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
533	Wobegon Crossings	5.64000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
534	Oaks Station Place Apartments	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
535	London Spires Estates	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
536	Mobile Estates Park	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
537	Sandridge Apartments	5.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
538	Highland Park Apartment Homes	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
539	Valley Bend Apartments	5.64000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
540	Hidden Valley	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
541	Elm Grove Estates	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
542	Parkwynn Apartments	5.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
543	Brook Valley	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
544	Silver Maples Estates	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
545	The Ella At Somerset 9%	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
546	Twain Estates	5.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
547	The Charbern	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
548	Loosestrife Fields	5.56000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
549	Whispering Creek	5.89000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
550	Riverview6	6.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
551	Oak Park Apartments	5.69000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
552	Riverside Village Apartments	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
553	Southlawn	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
554	Meadow Wood Apartments	5.09000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
555	251-255 Lafayette Ave	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
556	Mill Street Village	5.28000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
557	Parkview Apartments	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
558	Stockbridge	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
559	Colby Crest	5.78000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
560	Kales Building	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
561	Alcantara Apartments	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
562	Cierra Commons	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
563	South Pointe Townhomes	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
564	DeSoto Estates	5.74924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.070%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
565	Thompson Place Apartments	6.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
566	Brisas Del Sur Apartments II	6.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
567	Honeysuckle Apartments	5.72000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
568	Academy At Drexel Court	5.21000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
569	Easley Portfolio	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
570	Huron Heights Townhomes	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
571	ATMO Bruce	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
572	Seabird Island MHC	5.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
573	Holiday Park	5.77924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.100%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
574	Villas Of Mur-Len	5.68000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
575	Zest Apartments	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
576	Sierra Condos	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
577	Alexis Parc	5.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
578	Hillcrest Park	5.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
579	Redwood Tipp City (The Harrison) - Phase IV	5.73000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
580	Orange Gardens Loan 1	5.85000%	Hybrid ARM	84	6,263,896	6	1/1/2032	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.85000%	1.00000%	5.85000%	5.00000%	0.000%	No
581	Lancaster Apartments Taxable Tail	6.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
582	Robin Hood Apartments	6.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
583	Riverpark Apartments	5.99000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
584	Greenfield Knoll	5.82000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
585	Fords MHC	5.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
586	Pine Arbor Apartments	5.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
587	Parkwood Apartments	5.04000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
588	Linville Ridge Apartments	5.00000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
589	Sedgefield Apartments	5.85000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
590	Shenandoah Valley Estates	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
591	Mid Rise Apartments	4.90000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
592	719 5th Avenue	5.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
593	Valley Of Enchantment	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
594	Red River Estates	5.74924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.070%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
595	Moultrie Manor Apartments	5.61000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
596	The Park	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
597	Hamlets Townhomes	4.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
598	Oaks Centropolis Apartments	5.06000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
599	Northland Court	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
600	Whittier East	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
601	Mountain Creek	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
602	Orange Gardens Loan 2	5.79000%	Hybrid ARM	84	5,260,729	6	1/1/2032	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.79000%	1.00000%	5.79000%	5.00000%	0.000%	No
603	Avia Apartments	6.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
604	The Village At 815 Main Street	5.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
605	Ocean Springs Station	6.04000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
606	Banyan East Town Apartments	6.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
607	Jesse Lee Apartments	5.89000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
608	Waterview Farms Apartments	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
609	Arie Apartments	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
610	Elements Of Linden Hills	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
611	Oak Timbers - White Settlement II	5.78000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
612	Esquire Apartments	6.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
613	110 Halsted Street	5.82000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
614	28-32 Providence St	6.77000%	Hybrid ARM	60	5,197,971	6	9/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.77000%	1.00000%	6.77000%	5.00000%	0.000%	No
615	Maxwell Manor Apartments	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
616	Princess Square	5.56000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
617	Buckeye Estates	5.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
618	Ghent Properties Link	5.67000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
619	Griffith Commons	5.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620	Pine Grove Village	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
621	Bedell Village	5.44000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
622	Limerick Green	5.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
623	Hillcrest Club Apartments	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
624	Summer Crest	5.86924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.190%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
625	June West	6.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
626	Golden Oaks MHC	5.76000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
627	Chase Park	6.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
628	Western Villa	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
629	Sherwood Forest	6.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
630	Vista Point Apartments	5.84000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
631	The Palms At Pasadena	6.87000%	Hybrid ARM	84	4,823,760	6	7/1/2031	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.87000%	1.00000%	6.87000%	5.00000%	0.000%	No
632	Ashton Place Apartments	5.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
633	Circle L	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
634	Venus At Manchester	5.33000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
635	Meadows Apartments	5.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
636	Sugar Creek Apartments Taxable Tail	6.07000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
637	Idylwood MHC	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
638	Laurel Oaks Senior	5.40000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
639	Clayton Manor Townhomes	7.13000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640	Leisure Living Estates	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
641	Pebble Hill Estates	5.40000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
642	Wheelhouse Lofts II	5.35000%	Hybrid ARM	60	4,503,250	6	10/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.35000%	1.00000%	5.35000%	5.00000%	0.000%	No
643	Parkwood Manor Townhomes	5.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
644	Hawthorne Club Apartments	5.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
645	Windward Apartment Homes	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
646	Western Skies	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
647	Orange Gardens Loan 3	5.80000%	Hybrid ARM	84	4,172,776	6	1/1/2032	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.80000%	1.00000%	5.80000%	5.00000%	0.000%	No
648	Ranchwood	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
649	The Court At Oak Forest	6.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
650	Wawaset Park Apartments	5.85000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
651	Conner Creek	5.59000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
652	6727 Sylmar Ave	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
653	Executive House Apartments	5.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
654	Copper Place Apartments	6.65000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
655	Park Avenue Towers	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
656	Creekwood Apartments	5.05000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
657	1907 Harrison Avenue	5.69000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
658	Grand Oaks Village	5.63000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
659	Camden NJ Portfolio	6.86000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660	Touraine Apartments	5.81924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.140%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
661	1300 W 134th St	5.88000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
662	Stonegate	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
663	Sophie Court	5.56000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
664	Park Plaza Townhomes	7.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
665	Hunters Glen	5.53000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
666	The Globe Apartments	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
667	55-81 Jackson Avenue	5.67000%	Hybrid ARM	60	3,864,668	6	12/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.67000%	1.00000%	5.67000%	5.00000%	0.000%	No
668	Sonora Cascade MHC	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
669	Melissa Grove	6.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
670	Riverbend Of Grand Blanc	5.02000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
671	Sunlight Estates	5.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
672	United House	5.26000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
673	Parkside Apartments	4.73000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
674	Brookside MHP	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
675	Cherokee Mobile Village MHP	6.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
676	Elm Creek Meadows	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
677	Woodlake Apartments	6.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
678	Westminster Apartments	6.35000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
679	Carr Street Flats	5.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
680	Westlake Apartments East	6.16000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
681	Koenig Winter Resort	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
682	Plantation Acres	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
683	Crestview Village	6.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
684	Harborview East Apartments	4.54000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
685	Vol. 7	5.53000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
686	Meridian Living II	6.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
687	Sandpiper Glen Taxable Tail	6.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
688	7701 Reseda Blvd	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
689	Maple Park Apartments	5.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
690	Berendo Apartments	5.74000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
691	Prescott Gardens Mobile Park	5.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
692	Ashton Hills Apartments	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
693	167 Grand St And 218 N 7th St	6.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
694	The Morton Group 2	6.13000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
695	Asturias Senior Apartments	6.41000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
696	Newark Linked Loan #3	6.22000%	Hybrid ARM	60	3,182,974	6	12/1/2028	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.22000%	1.00000%	6.22000%	5.00000%	0.000%	No
697	Lamar Place - Daniel Building	5.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
698	Terrace View Apartments	4.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
699	Jackson	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
700	Jean C. McKinney Manor	5.90000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
701	Aspen Leaf	5.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
702	Winton House	5.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
703	Sunny Acres MHP	5.72000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
704	Glen Leaf	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
705	Lakeview	5.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
706	Avery Square Apartments	5.71000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
707	The Cliffs	6.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
708	Red Cedars	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
709	Wisteria Apartments	6.34000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
710	The Q @ Vassar North	5.95000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
711	Concordia Apartments	5.87000%	Hybrid ARM	120	2,876,113	6	10/1/2034	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.87000%	1.00000%	5.87000%	5.00000%	0.000%	No
712	4038 Puente Ave	5.76000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
713	Pinewood MHC	5.71000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
714	4807 41st Ave SW	5.82000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
715	Maryland Apartments	5.92000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
716	North Shore MHC	5.48000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
717	Meridian Apartments	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
718	North Admiral Apartments	4.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
719	2000 Palafox And 1757 Mt Herman	5.99000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
720	126 E 93rd Street	6.63000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
721	Kimberly Apartments	4.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
722	Birmingham Heights	6.07000%	Hybrid ARM	60	2,772,202	6	10/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.07000%	1.00000%	6.07000%	5.00000%	0.000%	No
723	27360-27398 Tyrrell Ave	5.50000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
724	Madison Woods West	5.91000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
725	11229 W National Ave	5.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
726	Madison At GCU Apartments	4.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
727	Heritage Of Newark	5.96000%	Hybrid ARM	60	2,683,469	6	11/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.96000%	1.00000%	5.96000%	5.00000%	0.000%	No
728	Madison Flats	5.11000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
729	Asher Court Apartments	6.19000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
730	Denmark Apartments	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
731	Woodlands Apartments	6.28000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
732	Julie Ann Apartments	5.70000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
733	Pueblo Sereno	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
734	Vol. 8	5.49000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
735	221 Middle Neck Rd CoOp	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
736	Courtyard Apartments	5.75000%	Hybrid ARM	84	2,566,549	6	10/1/2030	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.75000%	1.00000%	5.75000%	5.00000%	0.000%	No
737	White Oak Townhomes	5.68000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
738	Harrison Gardens	5.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
739	885 18th Avenue	4.76000%	Hybrid ARM	120	2,410,118	6	10/1/2032	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	9.76000%	1.00000%	4.76000%	5.00000%	0.000%	No
740	North Franklin	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
741	Highland Metro	5.94924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.270%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
742	Hoskins 90 At Bishop Ridge	5.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
743	Olde Town Terrace	5.47000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
744	The Bryson	6.28000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
745	Clifton Cove Apartments	6.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
746	Larkspur Village Apartments	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
747	La Promesa	6.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
748	Westwood Park	5.40000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
749	Ridgeline Apartments	5.79000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
750	Cornell House	6.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
751	145 And 149 Fano Street	6.05000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
752	1118 Adams Street	5.67924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.000%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
753	Constance Ave S 7242	6.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
754	Lakeside Estates	5.72000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
755	Smith Heights	5.93000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
756	Patterson Purchase Link	5.83000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
757	Alta Casa	4.67000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
758	Mount Moriah Apartments	5.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
759	Cantabria Senior Apartments	5.71000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
760	Country Villa MHC	5.84000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
761	Schafer Square Apartments	5.90000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
762	Green Oaks MHP	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
763	Fort Totten Apartments	6.24000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
764	Bramblewood	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
765	Glenfair Apartments	6.19000%	Hybrid ARM	84	2,180,300	6	9/1/2031	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.19000%	1.00000%	6.19000%	5.00000%	0.000%	No
766	125 Sherman Avenue	5.97000%	Hybrid ARM	60	2,235,249	6	10/1/2028	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.97000%	1.00000%	5.97000%	5.00000%	0.000%	No
767	97-103 Maple Ave	6.67000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
768	Canopy At Oak Bend	5.37000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
769	500 1st Ave	6.56000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
770	The District Apartment Homes	5.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
771	Wallingford Vista Apartments	6.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
772	Oak Hill Manor Apartments	5.75000%	Hybrid ARM	84	2,051,002	6	10/1/2030	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.75000%	1.00000%	5.75000%	5.00000%	0.000%	No
773	42 Lienau Place	5.86000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
774	Farmington Hills	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
775	Park Place Apartments	6.31000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
776	The Morton Group 1	6.59000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
777	Glenwood Apartments	5.73000%	Hybrid ARM	120	1,912,930	6	12/1/2034	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.73000%	1.00000%	5.73000%	5.00000%	0.000%	No
778	Kiljordan Meadows	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
779	975-995 Apartment Corp.	5.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
780	Cedar Crest	5.66000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
781	2210 Echo Park Ave	7.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Appendix A

Loan No. / Property No.	Property Name	Gross Interest Rate	Rate Type	Initial Fixed Rate Period (months)	Balance After Fixed Rate Period	Interest Adjustment Period (months)	First Interest Adjustment Date In Trust	Rate Index	Margin	Rate Rounding Methodology	Interest Accrual Period Day Of Month (Start/End)	Rate Cap (Lifetime)	Periodic Cap	Rate Floor (Lifetime)	Maximum Interest Adjustment (Lifetime)	Index Floor	Index Cap (Y/N)
782	Grand Teton Estates Apartments	5.44000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
783	Colonial Terrace MHC	5.73000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
784	Elkwood Duplexes	7.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
785	Midway Apartments	5.71000%	Hybrid ARM	84	1,800,159	6	10/1/2030	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.71000%	1.00000%	5.71000%	5.00000%	0.000%	No
786	Twin Oaks Duplexes	6.22000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
787	Pleasant Street 34	6.32000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
788	3260-3264 Minnesota Ave	5.99000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
789	Mountain Creek	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
790	6028 Stafford Avenue	5.87000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
791	Hale Ave S 10447	6.55000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
792	Crawford Corner At Bishop Ridge	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
793	1598-1666 E. 25th Ave Apartments	6.56000%	Hybrid ARM	60	1,761,712	6	10/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.56000%	1.00000%	6.56000%	5.00000%	0.000%	No
794	113 Sherman Avenue	5.97000%	Hybrid ARM	60	1,772,784	6	10/1/2028	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.97000%	1.00000%	5.97000%	5.00000%	0.000%	No
795	Buchtel Arms Apartments	5.81000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
796	Walden Pky S 9946-9952	6.56000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
797	Residences On Lake	6.43000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
798	Connie Jean Apartments	5.64000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
799	Avalon Family Apartments	5.30924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.630%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
800	7337 S Ridgeland	6.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
801	Village Glen	5.36000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
802	Georgian Townhomes	5.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
803	277 Milford St	6.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
804	Jeffrey Blvd S 7722-7732	6.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
805	2608 Hoyt Avenue	5.60000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
806	Castlereach Apartments	4.72000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
807	Courtyards On The Park - South	6.12000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
808	Foxtail Crossing Townhomes	5.73924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	2.060%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
809	Michelle's Court Apartments	6.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
810	Champion Forest	6.10000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
811	Royal Arms Apartments	5.46000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
812	Evergreen Apartments	5.88000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
813	Spring Manor MHP	5.62000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
814	University Heights	5.50000%	Hybrid ARM	60	1,432,832	6	12/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.50000%	1.00000%	5.50000%	5.00000%	0.000%	No
815	Steele Street 1553	6.20000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
816	410 And 500 Cummings Valley Blvd	6.80000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
817	10416 And 10422 Fawcett St	5.84000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
818	112 South Whitney	5.77000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
819	The Randall	5.97000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	6.27000%	Hybrid ARM	84	1,304,887	6	10/1/2031	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	11.27000%	1.00000%	6.27000%	5.00000%	0.000%	No
821	Crestview	5.57924%	Floating	N/A	N/A	1	4/1/2026	30-Day Avg SOFR In Advance	1.900%	Truncated to 5th decimal	First/Last (Arrears)	N/A	N/A	N/A	N/A	0.000%	Yes
822	School House Apartments	7.25000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
823	Baylie Drive Apartments	6.45000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
824	193 Neptune Avenue	4.95000%	Hybrid ARM	120	1,170,581	6	10/1/2032	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	9.95000%	1.00000%	4.95000%	5.00000%	0.000%	No
825	3700 Delancy Street	6.30000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
826	Marsue Apartments	5.75000%	Hybrid ARM	84	1,247,382	6	10/1/2030	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.75000%	1.00000%	5.75000%	5.00000%	0.000%	No
827	Clover Crest Townhomes	5.42000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
828	Dover Street Apartments	6.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
829	Fannin Park	6.29000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
830	1651 E 74th Pl	6.18000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
831	Potomac Ave W 3226	5.85000%	Hybrid ARM	60	1,160,941	6	12/1/2029	30-Day Avg SOFR In Advance	3.250%	Truncated to 5th decimal	First/Last (Arrears)	10.85000%	1.00000%	5.85000%	5.00000%	0.000%	No
832	Franklin Street 25	6.32000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
833	Terra Bella Court	5.39000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
834	354 Seaman St	6.58000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
835	Arise Capitol Hill	5.23000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
836	Spring Hill Apartments	6.01000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
837	4252 Crenshaw Taxable Tail	5.44000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
838	2501 N Drake Ave	5.98000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
839	3510 Northeast 54th Street Apartments	6.08000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
840	Crystal St W 3259	6.51000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
841	1427 Martin Luther King Jr Ave	6.27000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
842	Wrightwood Ave W 3456	5.52000%	Fixed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
1	Seven Springs Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	637,051.30	550,575.91	561,134.90	638,668.09	420	420	84	80	60
2	Venue At Lockwood	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	223,309.97	192,997.16	196,698.48	223,876.72	420	420	84	80	60
3	Cedar Forest Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	153,567.45	132,721.72	135,267.06	153,957.20	420	420	84	80	60
4	Cambridge Cove Apartment Homes	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	148,907.24	128,694.09	131,162.20	149,285.16	420	420	84	80	60
5	Enclave On Woodbridge Apartment Homes	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	127,186.35	109,921.67	112,029.76	127,509.15	420	420	84	80	60
6	Preserve On 51st Apartment Homes	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	126,152.54	109,028.19	111,119.14	126,472.70	420	420	84	80	60
7	Rose Harbor Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	117,533.82	101,579.40	103,527.50	117,832.11	420	420	84	80	60
8	Charleston Place Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	116,350.02	100,556.29	102,484.77	116,645.31	420	420	84	80	60
9	Nantucket Bay Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	109,150.79	94,334.31	96,143.46	109,427.81	420	420	84	80	60
10	The Club At Sugar Mill	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	106,376.09	91,936.26	93,699.42	106,646.06	420	420	84	80	60
11	The Villas At Newport Landing	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	100,665.99	87,001.26	88,669.78	100,921.47	420	420	84	80	60
12	Brookwood Forest Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	90,445.65	78,168.27	79,667.39	90,675.20	420	420	84	80	60
13	Williams Landing Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	90,204.61	77,959.95	79,455.07	90,433.54	420	420	84	80	60
14	Savannah Cove Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	87,038.88	75,223.94	76,666.59	87,259.78	420	420	84	80	60
15	Nantucket Cove Apartments	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	84,805.19	73,293.46	74,699.09	85,020.42	420	420	84	80	60
16	Kathleen Pointe Apartment Homes	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	60,138.19	51,974.84	52,971.62	60,290.82	420	420	84	80	60
17	Williams Landing Villas	11/1/2028	4.450% (Interest-Only Period); 3.700% (Amortizing Period)	Actual/360	Partial IO	50,539.22	43,678.87	44,516.54	50,667.49	420	420	84	80	60
18	Crystal Towers & Crystal Flats	N/A	N/A	Actual/360	Partial IO	1,717,031.49	1,436,197.72	N/A	N/A	420	420	120	114	72
19	Park Place I	N/A	N/A	Actual/360	Partial IO	1,749,191.78	1,495,852.51	N/A	N/A	420	420	120	115	96
20	AMLI Midtown Miami	N/A	N/A	Actual/360	Interest Only	1,133,605.10	1,133,605.10	N/A	N/A	0	0	120	116	120
21	Anagram Nomad	N/A	N/A	Actual/360	Partial IO	1,266,964.17	1,065,161.10	N/A	N/A	420	420	60	53	24
22	Park Kiely Apartments	N/A	N/A	Actual/360	Interest Only	880,325.93	880,325.93	N/A	N/A	0	0	120	114	120
23	Commons At White Marsh	N/A	N/A	Actual/360	Partial IO	913,938.34	796,421.97	N/A	N/A	420	420	120	113	60
24	Icon Las Olas	N/A	N/A	Actual/360	Interest Only	632,729.02	632,729.02	N/A	N/A	0	0	60	54	60
25	The Gramercy	N/A	N/A	Actual/360	Partial IO	687,195.15	576,067.49	N/A	N/A	420	420	120	114	72
26	Kitt At Warner Center	N/A	N/A	Actual/360	Partial IO	694,703.79	593,703.42	N/A	N/A	420	420	84	79	60
27	River View Apartments Phase 5 And 6	N/A	N/A	Actual/360	Partial IO	675,530.66	584,909.46	N/A	N/A	420	420	120	112	96
28	Alden Park Apartments	7/1/2027	4.760% (Interest-Only Period); 4.010% (Amortizing Period)	Actual/360	Partial IO	610,321.21	525,545.04	535,623.98	635,302.61	420	420	120	112	60
29	Icon At Dulles	N/A	N/A	Actual/360	Partial IO	564,460.00	471,085.36	N/A	N/A	420	420	120	114	72
30	The Addison	N/A	N/A	Actual/360	Partial IO	544,344.23	445,037.23	N/A	N/A	420	420	60	53	36
31	Sterling Pointe	N/A	N/A	Actual/360	Interest Only	497,251.67	497,251.67	N/A	N/A	0	0	120	113	120
32	AVA Noma	9/1/2028	4.950% (Interest-Only Period); 4.200% (Amortizing Period)	Actual/360	Partial IO	549,707.09	475,088.09	484,199.37	585,145.78	420	420	84	78	48
33	WestEnd 25	N/A	N/A	Actual/360	Interest Only	397,596.53	397,596.53	N/A	N/A	0	0	60	53	60
34	Acclaim At Carriage Hill	N/A	N/A	Actual/360	Partial IO	524,709.56	450,153.15	N/A	N/A	420	420	60	54	12
35	Park Regency Club	N/A	N/A	Actual/360	Partial IO	517,304.24	397,231.37	N/A	N/A	360	360	60	56	36
36	The Atlantic Palms At Tradition	N/A	N/A	Actual/360	Interest Only	450,851.04	450,851.04	N/A	N/A	0	0	84	77	84
37	The Northern I & II	N/A	N/A	Actual/360	Partial IO	506,246.00	432,925.28	N/A	N/A	420	420	84	78	60
38	IMT Cornerstar Ranch	N/A	N/A	Actual/360	Partial IO	492,113.70	426,855.01	N/A	N/A	420	420	60	54	36
39	Chase Knolls	N/A	N/A	Actual/360	Partial IO	468,804.69	398,268.02	N/A	N/A	420	420	84	76	60
40	LC Dublin	N/A	N/A	Actual/360	Partial IO	486,318.63	421,079.88	N/A	N/A	420	420	120	115	72
41	Bridgewater Apartments	N/A	N/A	Actual/360	Partial IO	454,793.06	380,968.75	N/A	N/A	420	420	84	80	48
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	N/A	N/A	Actual/360	Partial IO	260,919.10	214,897.97	N/A	N/A	360	360	60	53	12
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	N/A	N/A	Actual/360	Partial IO	246,009.43	202,618.09	N/A	N/A	360	360	60	53	12
44	Hudson At East And Eight At East Apartments	N/A	N/A	Actual/360	Partial IO	474,347.97	379,229.58	N/A	N/A	360	360	120	114	84
45	Montane	N/A	N/A	Actual/360	Interest Only	357,396.85	357,396.85	N/A	N/A	0	0	84	76	84
46	The Batley	N/A	N/A	Actual/360	Balloon	449,267.24	N/A	N/A	N/A	360	355	120	115	0
47	Liberty Creek Apartment Homes	8/1/2027	4.940% (Interest-Only Period); 4.190% (Amortizing Period)	Actual/360	Partial IO	429,652.83	365,722.84	372,736.71	457,291.24	420	420	84	77	36
48	Element Deer Valley	6/1/2028	6.870% (Interest-Only Period); 6.370% (Amortizing Period)	Actual/360	Partial IO	432,253.67	369,631.26	376,720.07	585,254.96	420	420	84	75	60
49	Surf City Beach Cottages	N/A	N/A	Actual/360	Interest Only	340,225.18	340,225.18	N/A	N/A	0	0	60	54	60
50	Maison's Landing	11/1/2028	4.700% (Interest-Only Period); 3.950% (Amortizing Period)	Actual/360	Partial IO	432,034.01	373,388.33	380,549.20	446,426.02	420	420	120	116	60
51	365 Nicollet	N/A	N/A	Actual/360	Partial IO	415,568.01	358,081.48	N/A	N/A	420	420	84	78	60
52	Estates At Park Avenue	N/A	N/A	Actual/360	Partial IO	391,919.86	327,087.31	N/A	N/A	420	420	60	55	36
53	Mondrian Lake Eola	N/A	N/A	Actual/360	Interest Only	334,317.02	334,317.02	N/A	N/A	0	0	60	53	60
54	Montclair At Partridge Creek	N/A	N/A	Actual/360	Partial IO	403,616.95	316,526.65	N/A	N/A	360	360	84	80	48
55	Avana Cliffside	8/1/2028	5.100% (Interest-Only Period); 4.350% (Amortizing Period)	Actual/360	Partial IO	378,634.04	318,763.11	324,876.37	411,129.27	420	420	84	77	60
56	Cortland At The Hammocks Phase II	10/1/2027	4.650%	Actual/360	Interest Only	344,785.17	344,785.17	351,397.49	405,318.56	0	0	84	79	84
57	Citra At Windermere	N/A	N/A	Actual/360	Partial IO	388,893.17	334,056.28	N/A	N/A	420	420	60	54	36
58	Hickory Mill And Larkspur	10/1/2028	5.150% (Interest-Only Period); 4.150% (Amortizing Period)	Actual/360	Partial IO	72,581.61	59,526.75	60,668.36	76,394.73	360	360	84	79	24
	Hickory Mill Larkspur													
59	Suffolk Grove And Willowood	10/1/2028	5.150% (Interest-Only Period); 4.150% (Amortizing Period)	Actual/360	Partial IO	66,173.33	54,271.09	55,311.91	69,649.78	360	360	84	79	24
	Suffolk Grove Willowood													
60	Dartmouth Place And Millburn	10/1/2028	5.150% (Interest-Only Period); 4.150% (Amortizing Period)	Actual/360	Partial IO	53,835.25	44,152.20	44,998.95	56,663.52	360	360	84	79	24
	Dartmouth Place Millburn													
61	Meldon Place And Timbercreek	10/1/2028	5.650% (Interest-Only Period); 4.900% (Amortizing Period)	Actual/360	Partial IO	43,103.52	35,350.72	36,028.68	49,079.42	360	360	84	79	24
	Meldon Place Timbercreek													
62	Woodlands (OH)	10/1/2028	6.150% (Interest-Only Period); 5.400% (Amortizing Period)	Actual/360	Partial IO	53,442.21	43,829.85	44,670.42	64,001.78	360	360	84	79	24
63	Annhurst (OH)	10/1/2028	6.150% (Interest-Only Period); 5.150% (Amortizing Period)	Actual/360	Partial IO	46,948.49	38,504.12	39,242.55	54,834.23	360	360	84	79	24
64	Ashgrove	10/1/2028	5.650% (Interest-Only Period); 4.650% (Amortizing Period)	Actual/360	Partial IO	59,383.40	48,702.43	49,636.45	65,893.09	360	360	84	79	24
65	Slate Run (OH)	10/1/2028	6.150% (Interest-Only Period); 5.400% (Amortizing Period)	Actual/360	Partial IO	13,539.98	11,104.62	11,317.59	16,215.33	360	360	84	79	24
66	Latitudes Apartments	N/A	N/A	Actual/360	Partial IO	358,982.05	299,822.15	N/A	N/A	420	420	60	54	24
67	Lakes Of Schaumburg	N/A	N/A	Actual/360	Partial IO	369,705.46	314,290.70	N/A	N/A	420	420	60	55	36
68	Eton At Warner Center	N/A	N/A	Actual/360	Interest Only	322,071.59	322,071.59	N/A	N/A	0	0	60	52	60
69	Town Laurel Crossing	N/A	N/A	Actual/360	Partial IO	338,255.47	274,667.82	N/A	N/A	420	420	60	55	36
70	Canyon Club Apartments	N/A	N/A	Actual/360	Interest Only	275,084.15	275,084.15	N/A	N/A	0	0	60	55	60
71	Piero II	N/A	N/A	Actual/360	Partial IO	353,504.59	298,255.62	N/A	N/A	420	420	120	114	60
72	Manor Barrett	N/A	N/A	Actual/360	Partial IO	336,822.30	276,517.07	N/A	N/A	420	420	60	55	36
73	The Point At Ridgeline	N/A	N/A	Actual/360	Interest Only	282,893.32	282,893.32	N/A	N/A	0	0	60	53	60
74	LINQ Apartments	9/1/2028	4.760%	Actual/360	Interest Only	327,385.75	327,385.75	333,664.38	389,797.19	0	0	84	78	84

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
75	Gateway Plaza TEL	N/A	N/A	Actual/360	Balloon	319,912.58	N/A	N/A	N/A	480	473	204	197	0
76	Gateway Plaza Taxable Tail	N/A	N/A	Actual/360	Balloon	13,947.52	N/A	N/A	N/A	480	473	204	197	0
77	Astor On Third	N/A	N/A	Actual/360	Partial IO	351,003.03	300,166.49	N/A	N/A	420	420	84	78	60
78	Lazo	N/A	N/A	Actual/360	Partial IO	343,552.52	292,057.79	N/A	N/A	420	420	60	53	36
79	IMT Gallery 421	N/A	N/A	Actual/360	Partial IO	354,204.56	305,952.80	N/A	N/A	420	420	60	52	36
80	Avana At The Moors	N/A	N/A	Actual/360	Partial IO	341,673.20	291,426.73	N/A	N/A	420	420	60	53	36
81	Misty Ridge Apartments	N/A	N/A	Actual/360	Interest Only	262,512.73	262,512.73	N/A	N/A	0	0	60	58	60
82	The Bayshore On Hilton Head Island	9/1/2028	5.000% (Interest-Only Period); 4.000% (Amortizing Period)	Actual/360	Partial IO	383,780.69	323,122.99	329,319.87	397,137.59	360	360	120	114	72
83	Windscape Village	N/A	N/A	Actual/360	Interest Only	290,976.53	290,976.53	N/A	N/A	0	0	60	52	60
84	Seasons At Plainfield	N/A	N/A	Actual/360	Interest Only	292,302.98	292,302.98	N/A	N/A	0	0	60	52	60
85	Epic At Gateway Centre	N/A	N/A	Actual/360	Interest Only	270,387.02	270,387.02	N/A	N/A	0	0	84	77	84
86	The Pines Of Cloverlane	N/A	N/A	Actual/360	Partial IO	330,683.21	282,422.57	N/A	N/A	420	420	60	52	24
87	Grammercy Apartment Homes	8/1/2027	4.940% (Interest-Only Period); 4.190% (Amortizing Period)	Actual/360	Partial IO	325,783.75	277,308.91	282,627.16	346,740.53	420	420	84	77	36
88	Hamptons Of Cloverlane	N/A	N/A	Actual/360	Partial IO	327,663.58	279,843.63	N/A	N/A	420	420	60	52	24
89	Summit Station	8/1/2028	6.450% (Interest-Only Period); 5.950% (Amortizing Period)	Actual/360	Partial IO	335,187.25	289,687.86	295,243.52	433,129.09	420	420	84	77	36
90	The Laurel	N/A	N/A	Actual/360	Interest Only	270,855.09	270,855.09	N/A	N/A	0	0	60	53	60
91	Tuller Flats Apartments	N/A	N/A	Actual/360	Interest Only	290,428.71	290,428.71	N/A	N/A	0	0	120	115	120
92	Aura Colliers Hill	N/A	N/A	Actual/360	Interest Only	261,390.19	261,390.19	N/A	N/A	0	0	60	52	60
93	La Valencia Apartment Homes	N/A	N/A	Actual/360	Interest Only	238,518.63	238,518.63	N/A	N/A	0	0	60	53	60
94	Modera Skylar	N/A	N/A	Actual/360	Partial IO	329,140.77	286,491.20	N/A	N/A	420	420	60	53	36
95	Kinstead McKinney	N/A	N/A	Actual/360	Partial IO	318,840.27	273,362.40	N/A	N/A	420	420	84	77	60
96	Venue Live Oak	9/1/2028	5.090% (Interest-Only Period); 4.340% (Amortizing Period)	Actual/360	Partial IO	317,743.42	272,235.18	277,456.13	344,092.38	420	420	84	78	48
97	Cortland Sugarloaf	N/A	N/A	Actual/360	Interest Only	251,732.14	251,732.14	N/A	N/A	0	0	60	53	60
98	Hyland Hills	N/A	N/A	Actual/360	Partial IO	330,641.80	265,390.96	N/A	N/A	360	360	120	115	72
99	Avalon At Gallery Place	9/1/2028	4.950% (Interest-Only Period); 4.200% (Amortizing Period)	Actual/360	Partial IO	318,319.42	275,109.72	280,385.80	338,840.94	420	420	84	78	48
100	Aura Delray Beach	N/A	N/A	Actual/360	Interest Only	268,966.80	268,966.80	N/A	N/A	0	0	120	114	120
101	The Point At Merrimack River	N/A	N/A	Actual/360	Interest Only	242,655.51	242,655.51	N/A	N/A	0	0	60	53	60
102	Overlook At Magnolia	N/A	N/A	Actual/360	Interest Only	263,784.11	263,784.11	N/A	N/A	0	0	120	113	120
103	The Wyatt	N/A	N/A	Actual/360	Partial IO	292,505.01	244,300.47	N/A	N/A	420	420	60	55	36
104	Fox Run Apartments	N/A	N/A	Actual/360	Partial IO	316,185.98	251,143.31	N/A	N/A	360	360	60	56	24
105	EVSB Portfolio	N/A	N/A	Actual/360	Partial IO	305,396.61	236,503.68	N/A	N/A	360	360	60	56	36
106	Hershey Heights	N/A	N/A	Actual/360	Partial IO	294,753.21	247,982.27	N/A	N/A	420	420	84	79	60
107	Vibe Apartments	N/A	N/A	Actual/360	Partial IO	309,748.62	267,875.78	N/A	N/A	420	420	84	77	60
108	ARIUM Altamonte Springs	N/A	N/A	Actual/360	Interest Only	272,344.07	272,344.07	N/A	N/A	0	0	60	53	60
109	Vinoy At St Johns	N/A	N/A	Actual/360	Partial IO	299,649.22	255,582.80	N/A	N/A	420	420	84	79	60
110	Zone	N/A	N/A	Actual/360	Partial IO	291,367.29	245,133.62	N/A	N/A	420	420	60	53	36
111	Harper's Station Of Gainesville	6/1/2028	5.820% (Interest-Only Period); 5.070% (Amortizing Period)	Actual/360	Partial IO	337,488.41	282,921.95	288,347.85	389,863.74	360	360	120	111	60
112	First Colonial Inn	10/1/2028	6.000% (Interest-Only Period); 5.250% (Amortizing Period)	Actual/360	Partial IO	339,958.29	286,226.86	291,716.14	399,496.21	360	360	120	115	84
113	Sole At Casselberry	N/A	N/A	Actual/360	Partial IO	295,896.61	252,048.98	N/A	N/A	420	420	60	53	24
114	Rosebud MHC	N/A	N/A	Actual/360	Interest Only	258,117.46	258,117.46	N/A	N/A	0	0	120	112	120
115	Arbor Ridge Apartment Homes	N/A	N/A	Actual/360	Interest Only	221,865.08	221,865.08	N/A	N/A	0	0	60	55	60
116	Canyon Villa Apartment Homes	N/A	N/A	Actual/360	Partial IO	308,180.27	246,184.90	N/A	N/A	360	360	84	79	60
117	Skyline	N/A	N/A	Actual/360	Partial IO	277,587.69	229,722.72	N/A	N/A	420	420	60	55	36
118	ICON	N/A	N/A	Actual/360	Interest Only	248,149.31	248,149.31	N/A	N/A	0	0	60	52	60
119	The Encore Apartment Homes	N/A	N/A	Actual/360	Balloon	290,422.82	N/A	N/A	N/A	420	415	120	115	0
120	The Elms At Oakton	N/A	N/A	Actual/360	Interest Only	243,365.10	243,365.10	N/A	N/A	0	0	84	76	84
121	The Point At Royal Palm Beach	N/A	N/A	Actual/360	Interest Only	225,169.24	225,169.24	N/A	N/A	0	0	60	53	60
122	Ashford Santa Ana	N/A	N/A	Actual/360	Partial IO	279,401.73	235,734.24	N/A	N/A	420	420	60	53	36
123	The Crest At Altamonte Luxury Apartments	9/1/2028	5.000% (Interest-Only Period); 4.250% (Amortizing Period)	Actual/360	Partial IO	280,025.66	237,396.82	241,949.64	300,274.15	420	420	84	78	60
124	The District At Vinings Apartment Homes	N/A	N/A	Actual/360	Partial IO	289,556.40	249,807.44	N/A	N/A	420	420	60	53	36
125	The Museum Tower	N/A	N/A	Actual/360	Interest Only	242,725.00	242,725.00	N/A	N/A	0	0	84	77	84
126	Storehouse Lofts	N/A	N/A	Actual/360	Partial IO	307,096.23	251,696.09	N/A	N/A	360	360	120	115	60
127	Cyan Southcreek	N/A	N/A	Actual/360	Partial IO	288,887.91	249,984.87	N/A	N/A	420	420	120	114	96
128	Grand Villas At Cinco Ranch	N/A	N/A	Actual/360	Partial IO	290,032.65	252,013.49	N/A	N/A	420	420	120	115	84
129	Iron Rock Ranch	N/A	N/A	Actual/360	Partial IO	273,277.98	231,051.27	N/A	N/A	420	420	84	77	36
130	The Elms At Kingstowne	N/A	N/A	Actual/360	Interest Only	235,454.40	235,454.40	N/A	N/A	0	0	84	76	84
131	Gateway At Malden Center	N/A	N/A	Actual/360	Interest Only	236,297.28	236,297.28	N/A	N/A	0	0	120	114	120
132	San Marino	10/1/2028	5.280%	Actual/360	Interest Only	248,639.53	248,639.53	253,407.96	319,093.65	0	0	120	115	120
133	Parc At Roxbury	N/A	N/A	Actual/360	Partial IO	260,666.49	217,219.29	N/A	N/A	420	420	84	76	48
134	Fox Valley Villages	N/A	N/A	Actual/360	Interest Only	214,809.34	214,809.34	N/A	N/A	0	0	120	116	120
135	Townhomes At Easton Park	N/A	N/A	Actual/360	Partial IO	278,254.96	219,909.97	N/A	N/A	360	360	60	54	24
136	The Heights At Shadowood	6/1/2029	5.150% (Interest-Only Period); 4.400% (Amortizing Period)	Actual/360	Partial IO	269,345.30	229,874.73	234,283.29	293,852.97	420	420	120	111	84
137	Lakehaus	N/A	N/A	Actual/360	Partial IO	267,376.76	227,452.28	N/A	N/A	420	420	120	114	24
138	Knob Creek	N/A	N/A	Actual/360	Partial IO	263,494.79	222,469.39	N/A	N/A	420	420	84	76	60
139	Blackhawk Apartments	N/A	N/A	Actual/360	Partial IO	266,416.62	226,483.72	N/A	N/A	420	420	60	55	36
140	Eden Ruby Lake	N/A	N/A	Actual/360	Interest Only	205,557.99	205,557.99	N/A	N/A	0	0	60	53	60
141	River House Apartment Homes	N/A	N/A	Actual/360	Partial IO	261,001.62	222,324.92	N/A	N/A	420	420	120	114	96
142	Runaway Bay Apartments	N/A	N/A	Actual/360	Partial IO	258,218.59	218,771.12	N/A	N/A	420	420	60	55	36
143	Prose Eastgate	N/A	N/A	Actual/360	Partial IO	282,462.29	231,506.12	N/A	N/A	360	360	96	77	24
144	Chesapeake Pointe	N/A	N/A	Actual/360	Partial IO	258,100.54	220,861.77	N/A	N/A	420	420	60	53	24
145	Green Valley Apartments & Parktowne Townhomes	N/A	N/A	Actual/360	Partial IO	249,814.67	210,174.50	N/A	N/A	420	420	84	79	60
146	BayVue Apartment Homes	N/A	N/A	Actual/360	Partial IO	242,584.59	202,757.70	N/A	N/A	420	420	60	52	36
147	Lakeview Terrace Apartments	N/A	N/A	Actual/360	Partial IO	248,928.24	212,599.10	N/A	N/A	420	420	60	53	36
148	Eagle Creek Apartments	N/A	N/A	Actual/360	Interest Only	203,461.10	203,461.10	N/A	N/A	0	0	60	52	60
149	Enclave At Waterways	11/1/2028	7.250%	Actual/360	Interest Only	203,685.44	203,685.44	207,591.74	345,482.64	0	0	60	56	60
150	The Jade At Avondale	N/A	N/A	Actual/360	Interest Only	196,671.46	196,671.46	N/A	N/A	0	0	60	53	60
151	Lenox Reserve Apartments	N/A	N/A	Actual/360	Interest Only	207,052.23	207,052.23	N/A	N/A	0	0	84	76	84
152	Tapestry At The Realm	N/A	N/A	Actual/360	Interest Only	208,951.94	208,951.94	N/A	N/A	0	0	84	76	84
153	The Napier	N/A	N/A	Actual/360	Interest Only	190,890.94	190,890.94	N/A	N/A	0	0	84	80	84
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	10/1/2028	5.900% (Interest-Only Period); 4.900% (Amortizing Period)	Actual/360	Partial IO	131,156.14	107,565.80	109,628.70	149,339.71	360	360	84	79	24
	Driftwood													
	Heron Pointe													
	Manchester													
	Shadow Bay													

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
155	High Points, Miguel Place And Ranchside	10/1/2028	6.150% (Interest-Only Period); 5.400% (Amortizing Period)	Actual/360	Partial IO	85,443.74	70,075.44	71,419.35	102,326.44	360	360	84	79	24
	High Points Miguel Place Ranchside													
156	Capital Ridge And Indian Ridge	10/1/2028	5.650% (Interest-Only Period); 4.900% (Amortizing Period)	Actual/360	Partial IO	49,130.15	40,293.38	41,066.13	55,941.59	360	360	84	79	24
	Capital Ridge Indian Ridge													
157	Terrace Gardens	N/A	N/A	Actual/360	Partial IO	246,432.38	212,732.85	N/A	N/A	420	420	120	113	60
158	Waterbend Apartments	6/1/2028	6.150% (Interest-Only Period); 5.650% (Amortizing Period)	Actual/360	Partial IO	232,634.95	195,146.44	198,888.98	293,394.78	420	420	84	75	36
159	Caroline At Longhorn Quarry	N/A	N/A	Actual/360	Interest Only	214,021.43	214,021.43	N/A	N/A	0	0	84	77	84
160	The Lucie At Tradition	N/A	N/A	Actual/360	Partial IO	244,741.64	211,656.66	N/A	N/A	420	420	120	114	96
161	Yale West	N/A	N/A	Actual/360	Partial IO	232,865.48	196,471.10	N/A	N/A	420	420	60	57	36
162	Residences At La Cantera	N/A	N/A	Actual/360	Partial IO	242,191.91	208,944.93	N/A	N/A	420	420	60	53	24
163	Flats At Stones Crossing	N/A	N/A	Actual/360	Partial IO	225,623.02	187,731.77	N/A	N/A	420	420	60	56	24
164	Tides On Commerce	7/1/2028	4.990%	Actual/360	Interest Only	207,461.62	207,461.62	211,440.33	257,456.17	0	0	84	76	84
165	Arbor Blvd At Canopy	10/1/2028	5.020% (Interest-Only Period); 4.020% (Amortizing Period)	Actual/360	Partial IO	260,307.92	215,408.10	219,539.21	270,097.51	360	360	60	55	36
166	Aspen Heights Fayetteville	N/A	N/A	Actual/360	Interest Only	215,578.13	215,578.13	N/A	N/A	0	0	84	77	84
167	Bella Grace	N/A	N/A	Actual/360	Partial IO	229,943.55	175,719.21	N/A	N/A	360	360	60	57	36
168	Parc At West Point	N/A	N/A	Actual/360	Partial IO	222,003.01	184,860.16	N/A	N/A	420	420	60	53	36
169	Gates At Citiplace	N/A	N/A	Actual/360	Partial IO	227,260.23	191,876.44	N/A	N/A	420	420	84	76	60
170	Portola On Russell	N/A	N/A	Actual/360	Partial IO	233,038.29	199,543.73	N/A	N/A	420	420	60	55	36
171	Morgan's Landing	N/A	N/A	Actual/360	Partial IO	222,412.10	186,034.88	N/A	N/A	420	420	60	55	12
172	Park At Palm Valley	N/A	N/A	Actual/360	Partial IO	219,056.65	182,682.50	N/A	N/A	420	420	60	52	36
173	Boulders Lakeside	N/A	N/A	Actual/360	Interest Only	175,515.57	175,515.57	N/A	N/A	0	0	84	76	84
174	Center Point Apartments	N/A	N/A	Actual/360	Partial IO	235,245.09	204,169.34	N/A	N/A	420	420	60	53	12
175	Brooks Landing	11/1/2028	5.400%	Actual/360	Interest Only	203,115.99	203,115.99	207,011.37	266,327.91	0	0	84	80	84
176	Santana Ridge	N/A	N/A	Actual/360	Partial IO	215,078.47	177,992.08	N/A	N/A	420	420	60	55	36
177	Amber Chase	N/A	N/A	Actual/360	Partial IO	214,553.59	177,557.71	N/A	N/A	420	420	60	55	36
178	The Drake	N/A	N/A	Actual/360	Partial IO	233,404.99	202,453.40	N/A	N/A	420	420	120	115	72
179	Abberly Crest Phase 2	N/A	N/A	Actual/360	Partial IO	230,524.26	198,878.95	N/A	N/A	420	420	120	113	84
180	Reserve At Capital Center	N/A	N/A	Actual/360	Interest Only	186,671.95	186,671.95	N/A	N/A	0	0	84	77	84
181	Abberly Crest Phase 1	N/A	N/A	Actual/360	Partial IO	226,291.05	193,890.33	N/A	N/A	420	420	120	113	84
182	Raintree Apartments	N/A	N/A	Actual/360	Partial IO	226,758.67	195,270.12	N/A	N/A	420	420	120	113	60
183	Abberly Crossing	N/A	N/A	Actual/360	Partial IO	223,463.34	191,467.49	N/A	N/A	420	420	120	113	84
184	Zone Luxe	N/A	N/A	Actual/360	Partial IO	215,049.17	180,925.53	N/A	N/A	420	420	60	53	36
185	Meridian West Shore	N/A	N/A	Actual/360	Interest Only	193,593.36	193,593.36	N/A	N/A	0	0	180	176	180
186	The Crest At Elm Tree	N/A	N/A	Actual/360	Interest Only	193,593.36	193,593.36	N/A	N/A	0	0	180	176	180
187	Amber Grove	6/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	224,296.49	194,772.28	198,507.64	287,024.60	420	420	120	111	60
188	Tapestry At Turkey Creek	N/A	N/A	Actual/360	Partial IO	210,135.76	176,538.12	N/A	N/A	420	420	84	79	60
189	The Tribute	7/1/2028	6.320% (Interest-Only Period); 5.820% (Amortizing Period)	Actual/360	Partial IO	218,309.41	187,280.63	190,872.31	278,866.74	420	420	84	76	60
190	Corbin Crossing	N/A	N/A	Actual/360	Interest Only	169,505.03	169,505.03	N/A	N/A	0	0	60	54	60
191	Preserve On Blue Road	N/A	N/A	Actual/360	Partial IO	229,512.64	202,201.89	N/A	N/A	420	420	120	115	84
192	The Grant Apartments (fka Park South)	N/A	N/A	Actual/360	Partial IO	228,641.87	201,115.58	N/A	N/A	420	420	60	53	36
193	DREAM Lehigh Valley	N/A	N/A	Actual/360	Partial IO	211,408.96	179,112.50	N/A	N/A	420	420	60	56	12
194	Volare At The Woodlands	6/1/2028	6.320% (Interest-Only Period); 5.820% (Amortizing Period)	Actual/360	Partial IO	216,335.33	185,587.13	189,146.34	276,345.07	420	420	84	75	60
195	Renaissance At Carol Stream	N/A	N/A	Actual/360	Partial IO	228,685.64	186,492.19	N/A	N/A	360	360	120	116	60
196	The Vista At Laguna Niguel	7/1/2030	8.770%	Actual/360	Interest Only	174,358.84	174,358.84	177,702.71	346,403.38	0	0	120	112	120
197	The Lodges On English Station Road	N/A	N/A	Actual/360	Partial IO	215,190.94	169,636.20	N/A	N/A	360	360	60	52	36
198	Waterford Bluffs	N/A	N/A	Actual/360	Partial IO	219,995.05	176,440.89	N/A	N/A	360	360	60	53	48
199	College Town At Coastal	N/A	N/A	Actual/360	Partial IO	224,129.40	182,107.63	N/A	N/A	360	360	60	57	36
200	Tapestry Park Apartment Homes	N/A	N/A	Actual/360	Partial IO	198,997.34	165,703.52	N/A	N/A	420	420	84	80	60
201	Chisholm Trace Apartments	N/A	N/A	Actual/360	Partial IO	199,572.66	168,381.60	N/A	N/A	420	420	60	56	36
202	Resia Dallas West	N/A	N/A	Actual/360	Partial IO	204,543.56	175,144.54	N/A	N/A	420	420	60	52	36
203	Lake Taylor Pointe	N/A	N/A	Actual/360	Partial IO	207,879.00	179,885.01	N/A	N/A	420	420	120	115	60
204	West 10 Apartments	N/A	N/A	Actual/360	Partial IO	225,944.56	189,184.43	N/A	N/A	360	360	60	52	36
205	The Lofts At Reynolds Village	N/A	N/A	Actual/360	Partial IO	199,368.63	169,712.26	N/A	N/A	420	420	84	79	60
206	Renaissance HDFC	N/A	N/A	Actual/360	Balloon	215,513.43	N/A	N/A	N/A	360	354	180	174	0
207	The Atlantic At Tradition	N/A	N/A	Actual/360	Interest Only	175,162.99	175,162.99	N/A	N/A	0	0	84	76	84
208	The Lookout	N/A	N/A	Actual/360	Partial IO	202,347.89	174,570.50	N/A	N/A	420	420	60	54	36
209	Abberly Village	N/A	N/A	Actual/360	Partial IO	199,588.35	171,010.97	N/A	N/A	420	420	120	113	84
210	NEO Midtown Apartments	N/A	N/A	Actual/360	Partial IO	194,472.20	164,988.24	N/A	N/A	420	420	60	53	36
211	Desert Vistas Apartments	N/A	N/A	Actual/360	Interest Only	160,997.78	160,997.78	N/A	N/A	0	0	60	53	60
212	Aspen Pointe	N/A	N/A	Actual/360	Partial IO	199,718.94	172,512.09	N/A	N/A	420	420	84	76	48
213	Village At Haddonfield	N/A	N/A	Actual/360	Partial IO	202,280.28	160,402.98	N/A	N/A	360	360	60	56	36
214	Reed Creek	N/A	N/A	Actual/360	Partial IO	191,030.78	161,287.82	N/A	N/A	420	420	84	76	60
215	Latitude At Presidio	N/A	N/A	Actual/360	Interest Only	155,682.64	155,682.64	N/A	N/A	0	0	60	53	60
216	Copper Springs Retirement Community	N/A	N/A	Actual/360	Partial IO	195,032.02	148,010.88	N/A	N/A	360	338	132	50	60
217	Green Mount Lakes	N/A	N/A	Actual/360	Partial IO	194,973.76	167,375.57	N/A	N/A	420	420	120	114	96
218	Marabella On Pioneer	5/1/2028	6.710% (Interest-Only Period); 6.460% (Amortizing Period)	Actual/360	Partial IO	197,036.07	170,186.86	173,450.72	268,296.00	420	420	84	74	24
219	The View	N/A	N/A	Actual/360	Partial IO	196,351.10	154,916.78	N/A	N/A	360	360	60	56	12
220	Accent On Sahara	8/1/2027	4.940% (Interest-Only Period); 4.190% (Amortizing Period)	Actual/360	Partial IO	189,297.29	161,130.89	164,221.07	201,474.27	420	420	84	77	36
221	Highbridge Concourse Phase II	N/A	N/A	Actual/360	Partial IO	194,045.19	167,305.19	N/A	N/A	420	420	60	53	36
222	Venn On Market	N/A	N/A	Actual/360	Interest Only	156,284.68	156,284.68	N/A	N/A	0	0	84	78	84
223	Reserve At Mill Creek	N/A	N/A	Actual/360	Partial IO	179,177.38	148,972.47	N/A	N/A	420	420	60	52	36
224	Monticello At Southport Apartments	7/1/2028	5.220% (Interest-Only Period); 4.470% (Amortizing Period)	Actual/360	Partial IO	185,690.74	157,743.50	160,768.72	204,355.99	420	420	84	76	60
225	Union Club Apartments	N/A	N/A	Actual/360	Interest Only	162,505.27	162,505.27	N/A	N/A	0	0	60	53	60
226	Enclave At Breckenridge	N/A	N/A	Actual/360	Partial IO	187,171.06	159,958.97	N/A	N/A	420	420	60	57	12
227	Radius West	N/A	N/A	Actual/360	Partial IO	179,320.08	149,768.30	N/A	N/A	420	420	60	55	36
228	Hickory Creek Apartments	N/A	N/A	Actual/360	Partial IO	185,818.37	159,212.59	N/A	N/A	420	420	60	53	36
229	Avion At Carrollwood	N/A	N/A	Actual/360	Interest Only	159,847.19	159,847.19	N/A	N/A	0	0	60	52	60
230	Lavana Falls Apartments	N/A	N/A	Actual/360	Partial IO	191,540.69	152,886.00	N/A	N/A	360	360	60	55	24
231	Ludlam Point	N/A	N/A	Actual/360	Interest Only	140,170.14	140,170.14	N/A	N/A	0	0	60	56	60
232	Preserve At Copperleaf	N/A	N/A	Actual/360	Interest Only	161,613.38	161,613.38	N/A	N/A	0	0	84	77	84

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
233	The Flats At East Bay	N/A	N/A	Actual/360	Partial IO	183,564.62	157,281.54	N/A	N/A	420	420	60	55	24
234	Mesquite Terrace Apartments TEL	N/A	N/A	Actual/360	Balloon	156,368.34	N/A	N/A	N/A	480	473	185	178	0
235	The Capitol District Apartments	N/A	N/A	Actual/360	Balloon	190,970.42	N/A	N/A	N/A	360	353	84	77	0
236	The Meridian	N/A	N/A	Actual/360	Balloon	180,436.86	N/A	N/A	N/A	420	413	60	53	0
237	ARIUM Mission Bay	N/A	N/A	Actual/360	Interest Only	162,171.53	162,171.53	N/A	N/A	0	0	60	53	60
238	The Estuary	6/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	185,145.89	160,775.09	163,858.44	236,924.90	420	420	84	75	48
239	Grand Reserve	N/A	N/A	Actual/360	Interest Only	145,894.09	145,894.09	N/A	N/A	0	0	60	51	60
240	Kentlands Manor Apartments	N/A	N/A	Actual/360	Partial IO	177,665.63	136,946.48	N/A	N/A	360	360	60	55	12
241	Cobblestone Grove Apartment Homes	N/A	N/A	Actual/360	Partial IO	181,823.40	144,061.04	N/A	N/A	360	360	60	52	36
242	Verlaine On The Parkway	N/A	N/A	Actual/360	Partial IO	172,935.47	146,616.78	N/A	N/A	420	420	60	56	36
243	Poplar Glen Apartment Homes	N/A	N/A	Actual/360	Partial IO	179,059.92	154,760.84	N/A	N/A	420	420	60	53	36
244	1000 West	N/A	N/A	Actual/360	Partial IO	169,952.80	142,984.97	N/A	N/A	420	420	60	53	36
245	Memorial West	9/1/2028	4.840% (Interest-Only Period); 4.090% (Amortizing Period)	Actual/360	Partial IO	174,385.83	149,409.73	152,275.12	183,319.44	420	420	84	78	48
246	The Lodge At Porter Ranch Apartments	N/A	N/A	Actual/360	Partial IO	178,849.35	141,704.66	N/A	N/A	360	360	84	77	24
247	Cortland Congress Park	10/1/2027	4.650%	Actual/360	Interest Only	153,829.60	153,829.60	156,779.76	180,837.22	0	0	84	79	84
248	Daybreak	N/A	N/A	Actual/360	Partial IO	188,514.55	155,156.94	N/A	N/A	360	360	60	53	12
249	The Outlook At Greystone	N/A	N/A	Actual/360	Interest Only	129,024.97	129,024.97	N/A	N/A	0	0	120	117	120
250	Hawthorne At Mirror Lake	N/A	N/A	Actual/360	Partial IO	182,962.17	148,548.59	N/A	N/A	360	360	60	52	36
251	Hawthorne At Weaverville	N/A	N/A	Actual/360	Partial IO	171,189.27	146,584.25	N/A	N/A	420	420	120	115	96
252	Lakeside Central Apartments	N/A	N/A	Actual/360	Partial IO	177,458.50	154,990.32	N/A	N/A	420	420	60	53	36
253	Le Med Apartments	N/A	N/A	Actual/360	Partial IO	169,630.26	145,802.49	N/A	N/A	420	420	120	113	96
254	Medinah Terrace Apartments	8/1/2028	5.030% (Interest-Only Period); 4.030% (Amortizing Period)	Actual/360	Partial IO	184,509.61	152,581.20	155,507.41	191,658.32	360	360	84	77	48
255	Lemon And Pear Tree Apartments	N/A	N/A	Actual/360	Partial IO	165,303.20	140,431.57	N/A	N/A	420	420	84	76	48
256	The International At Valley Ranch	N/A	N/A	Actual/360	Interest Only	143,502.49	143,502.49	N/A	N/A	0	0	60	52	60
257	The Manor Homes Of Eagle Glen	N/A	N/A	Actual/360	Partial IO	155,640.86	127,983.30	N/A	N/A	420	420	60	55	36
258	Advenir At Cherry Creek South	N/A	N/A	Actual/360	Partial IO	167,236.27	143,382.48	N/A	N/A	420	420	84	78	48
259	Market Street Station	N/A	N/A	Actual/360	Partial IO	162,486.83	137,188.09	N/A	N/A	420	420	84	76	60
260	Highlands At Warwick	N/A	N/A	Actual/360	Interest Only	146,753.93	146,753.93	N/A	N/A	0	0	180	176	180
261	Summit Pointe Apartments And Villas	N/A	N/A	Actual/360	Partial IO	173,365.37	139,370.52	N/A	N/A	360	360	60	55	24
262	Addison Landing	7/1/2028	7.040% (Interest-Only Period); 6.290% (Amortizing Period)	Actual/360	Partial IO	175,689.18	142,635.53	145,371.01	229,851.75	360	360	120	112	84
263	Abberly Place II Apartment Homes	N/A	N/A	Actual/360	Partial IO	164,655.25	141,079.65	N/A	N/A	420	420	120	113	84
264	Gramercy Woods & Brookmont Townes	N/A	N/A	Actual/360	Partial IO	170,360.18	135,759.72	N/A	N/A	360	360	60	55	36
265	Azure Apartments	5/4/2029	4.880%	Actual/360	Interest Only	138,198.41	138,198.41	140,848.79	169,512.93	0	0	120	115	120
266	Island Club	N/A	N/A	Actual/360	Partial IO	159,072.30	134,771.19	N/A	N/A	420	420	60	55	36
267	Westmount At Braesridge	N/A	N/A	Actual/360	Partial IO	163,641.05	140,917.24	N/A	N/A	420	420	60	52	24
268	The Belvedere	N/A	N/A	Actual/360	Partial IO	159,178.56	135,228.44	N/A	N/A	420	420	84	77	36
269	Merrill House Apartments	N/A	N/A	Actual/360	Partial IO	158,249.98	134,257.67	N/A	N/A	420	420	84	78	60
270	Sloane Chelsea	N/A	N/A	Actual/360	Interest Only	134,593.75	134,593.75	N/A	N/A	0	0	120	113	120
271	The Pointe At Carrollwood	N/A	N/A	Actual/360	Partial IO	156,853.55	134,049.21	N/A	N/A	420	420	60	52	24
272	Park Villas	N/A	N/A	Actual/360	Partial IO	149,849.19	124,966.88	N/A	N/A	420	420	60	52	36
273	Hawthorne At Horse Pen Creek	N/A	N/A	Actual/360	Partial IO	152,022.74	127,991.31	N/A	N/A	420	420	120	115	84
274	Palisades At Langley Pond	N/A	N/A	Actual/360	Balloon	168,084.90	N/A	N/A	N/A	360	354	120	114	0
275	Ashton Brook	N/A	N/A	Actual/360	Balloon	153,340.37	N/A	N/A	N/A	420	415	60	55	0
276	Magnolia At Spring	N/A	N/A	Actual/360	Partial IO	148,977.55	124,426.19	N/A	N/A	420	420	60	55	36
277	The Del Rey	N/A	N/A	Actual/360	Partial IO	153,098.45	130,411.46	N/A	N/A	420	420	60	55	36
278	The Isles	N/A	N/A	Actual/360	Interest Only	132,931.04	132,931.04	N/A	N/A	0	0	84	76	84
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	N/A	N/A	Actual/360	Partial IO	163,121.12	143,559.06	N/A	N/A	420	420	120	114	72
280	850 On The Avenue	7/1/2028	5.220% (Interest-Only Period); 4.470% (Amortizing Period)	Actual/360	Partial IO	151,754.52	128,914.82	131,387.16	167,008.57	420	420	84	76	60
281	Co-Op Summer Street	N/A	N/A	Actual/360	Partial IO	162,091.64	131,011.65	N/A	N/A	360	360	60	54	24
282	Squire Hill Apartments	N/A	N/A	Actual/360	Partial IO	156,587.47	123,544.14	N/A	N/A	360	360	60	57	36
283	Avalon At Northbrook Apartments & Townhomes	N/A	N/A	Actual/360	Partial IO	157,278.00	124,613.40	N/A	N/A	360	360	60	52	36
284	Spring Gardens Apartments	N/A	N/A	Actual/360	Partial IO	160,647.93	129,247.42	N/A	N/A	360	360	60	56	12
285	ARIUM Citrus Run	N/A	N/A	Actual/360	Interest Only	137,165.65	137,165.65	N/A	N/A	0	0	60	53	60
286	Tacara At Westover Hills	8/1/2028	5.090%	Actual/360	Interest Only	136,826.54	136,826.54	139,450.61	171,362.43	0	0	84	77	84
287	Legacy Cornelius	N/A	N/A	Actual/360	Interest Only	135,338.94	135,338.94	N/A	N/A	0	0	120	113	120
288	Grand Living At Tower Place	4/1/2027	7.460% (Interest-Only Period); 7.210% (Amortizing Period)	Actual/360	Partial IO	172,250.80	145,377.59	148,165.66	242,376.23	360	360	120	109	60
289	Pointe At West Lake	N/A	N/A	Actual/360	Interest Only	127,717.79	127,717.79	N/A	N/A	0	0	60	53	60
290	Belrose Apartment Homes	10/1/2028	5.300% (Interest-Only Period); 4.300% (Amortizing Period)	Actual/360	Partial IO	157,773.55	127,995.16	130,449.86	168,845.42	360	360	84	79	48
291	Alpine Woods	N/A	N/A	Actual/360	Partial IO	152,931.85	121,472.21	N/A	N/A	360	360	84	76	36
292	All Seasons Of Rochester Hills	N/A	N/A	Actual/360	Partial IO	162,976.44	135,232.50	N/A	N/A	360	360	120	114	84
293	Valor At Harlingen	4/1/2028	6.220% (Interest-Only Period); 5.720% (Amortizing Period)	Actual/360	Partial IO	149,724.45	129,243.72	131,722.36	188,922.78	420	420	60	49	36
294	Preserve At Steele Creek	N/A	N/A	Actual/360	Partial IO	151,770.15	131,951.76	N/A	N/A	420	420	120	113	60
295	Arbors Of Battle Creek	N/A	N/A	Actual/360	Balloon	150,498.09	N/A	N/A	N/A	360	357	60	57	0
296	The Highlands At Morris Plains	N/A	N/A	Actual/360	Partial IO	148,981.95	118,819.87	N/A	N/A	360	360	60	52	24
297	Boardwalk Lofts	N/A	N/A	Actual/360	Partial IO	135,553.43	113,214.36	N/A	N/A	420	420	60	55	36
298	Taxco Apartments	N/A	N/A	Actual/360	Partial IO	137,570.44	116,151.11	N/A	N/A	420	420	84	78	36
299	Holly Court Apartments	N/A	N/A	Actual/360	Partial IO	144,409.33	114,225.63	N/A	N/A	360	360	60	57	24
300	The Flats At Ridgeview	12/1/2028	6.180% (Interest-Only Period); 5.370% (Amortizing Period)	Actual/360	Partial IO	153,817.82	127,028.23	129,464.39	183,465.43	360	360	84	81	48
301	267 Pacific	N/A	N/A	Actual/360	Partial IO	140,242.27	120,238.77	N/A	N/A	420	420	84	78	24
302	Villa Serrano Apartment Homes	N/A	N/A	Actual/360	Partial IO	140,934.68	121,137.75	N/A	N/A	420	420	120	113	96
303	Pelham Place North & South	N/A	N/A	Actual/360	Partial IO	137,810.22	117,232.51	N/A	N/A	420	420	60	54	24
304	Crestview Ridge At Highland	N/A	N/A	Actual/360	Partial IO	142,043.00	111,781.25	N/A	N/A	360	360	60	55	36
305	Icon Apartment Homes At Hardin Valley Phase II	9/1/2027	5.170% (Interest-Only Period); 4.170% (Amortizing Period)	Actual/360	Partial IO	150,299.46	123,091.47	125,452.13	158,545.14	360	360	84	78	48
306	The Milo On Westheimer	N/A	N/A	Actual/360	Partial IO	140,293.53	120,737.05	N/A	N/A	420	420	60	52	12
307	Tiberon Trails	N/A	N/A	Actual/360	Partial IO	149,276.97	122,086.42	N/A	N/A	360	360	60	55	24
308	Sterling Glen Apartments	N/A	N/A	Actual/360	Partial IO	148,884.79	122,025.99	N/A	N/A	360	360	60	54	36
309	AVA H Street	10/1/2028	4.950% (Interest-Only Period); 4.200% (Amortizing Period)	Actual/360	Partial IO	138,424.43	119,634.26	121,928.61	147,348.42	420	420	84	79	48
310	Edge At Farmington Hills	N/A	N/A	Actual/360	Partial IO	137,709.52	119,306.94	N/A	N/A	420	420	120	113	60
311	Canyon Springs Apartments	N/A	N/A	Actual/360	Partial IO	132,459.88	112,681.08	N/A	N/A	420	420	60	55	36
312	Hillcrest Village	N/A	N/A	Actual/360	Partial IO	129,189.37	108,455.49	N/A	N/A	420	420	60	56	24
313	The Meridian	N/A	N/A	Actual/360	Interest Only	116,362.51	116,362.51	N/A	N/A	0	0	84	79	84
314	Reserve At Lakeland	N/A	N/A	Actual/360	Partial IO	138,925.86	112,116.59	N/A	N/A	360	360	60	54	36
315	MacUngie Village	N/A	N/A	Actual/360	Partial IO	126,882.88	106,749.32	N/A	N/A	420	420	84	79	60
316	Flats At Riverview	6/1/2028	6.710% (Interest-Only Period); 6.210% (Amortizing Period)	Actual/360	Partial IO	132,841.12	114,739.46	116,939.95	176,357.78	420	420	84	75	48
317	Bradford Arms	N/A	N/A	Actual/360	Balloon	153,429.76	N/A	N/A	N/A	300	295	120	115	0

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Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
318	Fusion Apartments	N/A	N/A	Actual/360	Interest Only	114,672.79	114,672.79	N/A	N/A	0	0	60	54	60
319	Arbor Meadows MHC	N/A	N/A	Actual/360	Interest Only	108,929.05	108,929.05	N/A	N/A	0	0	120	112	120
320	Chateau On The River	N/A	N/A	Actual/360	Partial IO	128,167.46	109,390.91	N/A	N/A	420	420	84	78	48
321	The Inverness	N/A	N/A	Actual/360	Partial IO	128,852.14	110,332.23	N/A	N/A	420	420	84	77	60
322	Villas At Druid Hills	N/A	N/A	Actual/360	Interest Only	112,816.26	112,816.26	N/A	N/A	0	0	84	77	84
323	Madison New Riverside	N/A	N/A	Actual/360	Interest Only	102,361.59	102,361.59	N/A	N/A	0	0	132	115	132
324	Desie Apartments	N/A	N/A	Actual/360	Interest Only	110,488.58	110,488.58	N/A	N/A	0	0	60	54	60
325	Oakview Apartments	N/A	N/A	Actual/360	Partial IO	148,309.14	135,031.40	N/A	N/A	420	420	300	294	120
326	Arden Park	N/A	N/A	Actual/360	Partial IO	135,645.90	109,469.58	N/A	N/A	360	360	84	78	36
327	ARIUM Bristol Bay	N/A	N/A	Actual/360	Interest Only	114,407.22	114,407.22	N/A	N/A	0	0	60	53	60
328	Townhomes At Fairways	N/A	N/A	Actual/360	Partial IO	133,851.76	108,350.50	N/A	N/A	360	360	60	55	24
329	Track 29 City Apartments	N/A	N/A	Actual/360	Balloon	125,991.10	N/A	N/A	N/A	420	415	84	79	0
330	Treetops Apartments	N/A	N/A	Actual/360	Balloon	127,520.33	N/A	N/A	N/A	360	355	60	55	0
331	Abberly Woods Phase 2	N/A	N/A	Actual/360	Partial IO	124,888.19	107,006.49	N/A	N/A	420	420	120	113	84
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	10/1/2028	6.150% (Interest-Only Period); 5.400% (Amortizing Period)	Actual/360	Partial IO	135,001.11	110,719.19	112,842.57	161,675.78	360	360	84	79	24
	Heathmoore Ridgewood Roanoke Rosewood Slate Run (KY)													
333	St. James Apartments	N/A	N/A	Actual/360	Partial IO	130,822.88	105,252.03	N/A	N/A	360	360	60	52	24
334	The Arbors At Brighton Park	N/A	N/A	Actual/360	Partial IO	114,782.47	94,154.28	N/A	N/A	420	420	60	55	36
335	Ashley River Apartments	N/A	N/A	Actual/360	Partial IO	123,119.53	105,423.58	N/A	N/A	420	420	60	52	24
336	Stonewater Park Apartments	N/A	N/A	Actual/360	Partial IO	122,517.11	104,704.81	N/A	N/A	420	420	60	57	12
337	Reserve South	8/1/2030	4.510% (Interest-Only Period); 3.760% (Amortizing Period)	Actual/360	Partial IO	124,133.76	106,891.06	108,941.02	125,366.45	420	420	120	113	60
338	College Place Uptown	N/A	N/A	Actual/360	Partial IO	130,623.29	106,132.88	N/A	N/A	360	360	60	52	36
339	Viva	N/A	N/A	Actual/360	Partial IO	120,400.21	93,066.89	N/A	N/A	360	360	60	56	36
340	Cottonwood Creek	N/A	N/A	Actual/360	Partial IO	129,384.23	106,193.02	N/A	N/A	360	360	120	115	60
341	ARIUM Mariner's Village	N/A	N/A	Actual/360	Interest Only	107,305.27	107,305.27	N/A	N/A	0	0	60	53	60
342	Ashford Westchase	N/A	N/A	Actual/360	Partial IO	121,320.85	105,417.41	N/A	N/A	420	420	60	52	36
343	Savannah Creek	N/A	N/A	Actual/360	Interest Only	105,865.12	105,865.12	N/A	N/A	0	0	120	112	120
344	The Muse	N/A	N/A	Actual/360	Partial IO	112,175.49	93,758.82	N/A	N/A	420	420	60	54	12
345	Avalon Villa Apartments	N/A	N/A	Actual/360	Partial IO	123,480.77	100,180.52	N/A	N/A	360	360	60	53	36
346	Westland Trailer City	N/A	N/A	Actual/360	Partial IO	122,043.89	99,235.30	N/A	N/A	360	360	60	54	24
347	Indigo Apartment Homes	N/A	N/A	Actual/360	Partial IO	110,014.38	92,557.49	N/A	N/A	420	420	60	53	36
348	Spring Gardens Apartments	N/A	N/A	Actual/360	Partial IO	116,258.72	100,782.33	N/A	N/A	420	420	120	115	96
349	LC Sunbury	N/A	N/A	Actual/360	Partial IO	119,208.94	96,570.08	N/A	N/A	360	360	120	118	84
350	Finish Line Apartments	N/A	N/A	Actual/360	Partial IO	118,488.92	95,696.58	N/A	N/A	360	360	60	48	24
351	Arbors At Fairview	N/A	N/A	Actual/360	Partial IO	117,761.62	94,743.74	N/A	N/A	360	360	60	54	36
352	The Flats At 1885	N/A	N/A	Actual/360	Partial IO	116,380.12	92,893.53	N/A	N/A	360	360	60	54	24
353	Talus Apartments	N/A	N/A	Actual/360	Partial IO	110,082.96	93,519.80	N/A	N/A	420	420	84	79	36
354	Heritage Plaza Apartments	N/A	N/A	Actual/360	Interest Only	90,634.70	90,634.70	N/A	N/A	0	0	120	115	120
355	Broadstone On Medical	N/A	N/A	Actual/360	Partial IO	117,543.01	95,220.52	N/A	N/A	360	360	60	53	36
356	Camelot Manor Estates MHC	N/A	N/A	Actual/360	Interest Only	93,151.04	93,151.04	N/A	N/A	0	0	120	112	120
357	Cedarhurst Of Jacksonville	8/1/2030	8.000%	Actual/360	Interest Only	100,767.07	100,767.07	102,699.59	177,430.56	0	0	60	53	60
358	Rosebrook Village	N/A	N/A	Actual/360	Partial IO	122,550.30	102,022.57	N/A	N/A	360	360	120	114	24
359	The View At Morgantown	N/A	N/A	Actual/360	Partial IO	121,352.30	100,425.69	N/A	N/A	360	360	60	55	36
360	Sage Stone Oak	11/1/2028	5.020% (Interest-Only Period); 4.290% (Amortizing Period)	Actual/360	Partial IO	111,987.20	96,843.98	98,701.26	120,466.89	420	420	120	116	96
361	Stoney Brooke Apartments	N/A	N/A	Actual/360	Partial IO	110,292.32	94,976.72	N/A	N/A	420	420	120	113	48
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	N/A	N/A	Actual/360	Partial IO	115,561.62	101,756.84	N/A	N/A	420	420	120	114	96
363	Georgian Oaks Apartments	N/A	N/A	Actual/360	Partial IO	111,093.25	87,873.11	N/A	N/A	360	360	60	55	36
364	The Landing Of Clinton	N/A	N/A	Actual/360	Partial IO	110,800.48	96,387.65	N/A	N/A	420	420	120	113	48
365	Horizons At Calabasas Apartments	N/A	N/A	Actual/360	Interest Only	87,417.07	87,417.07	N/A	N/A	0	0	60	53	60
366	Willowcreek Apartments I And II	8/1/2028	4.460% (Interest-Only Period); 3.710% (Amortizing Period)	Actual/360	Partial IO	109,044.21	94,185.25	95,991.54	109,454.66	420	420	120	113	60
367	Residence At Deer Park	N/A	N/A	Actual/360	Partial IO	111,105.09	88,611.35	N/A	N/A	360	360	60	53	24
368	Villas At Happy Valley	N/A	N/A	Actual/360	Partial IO	122,960.71	104,756.17	N/A	N/A	360	360	60	53	36
369	Fernwood	8/1/2028	5.100%	Actual/360	Interest Only	94,995.34	94,995.34	96,817.17	119,186.02	0	0	120	113	120
370	Haven Columbia Pike	N/A	N/A	Actual/360	Partial IO	105,757.66	90,615.10	N/A	N/A	420	420	84	76	24
371	Lily Of The Valley	8/1/2028	5.100%	Actual/360	Interest Only	94,575.80	94,575.80	96,389.58	118,659.64	0	0	120	113	120
372	The Woods At Johnson Mill	N/A	N/A	Actual/360	Interest Only	89,560.19	89,560.19	N/A	N/A	0	0	84	79	84
373	Regency Tower	8/1/2028	6.710% (Interest-Only Period); 6.210% (Amortizing Period)	Actual/360	Partial IO	116,318.24	96,639.73	98,493.10	150,245.81	360	360	120	113	12
374	Amherst	6/1/2027	6.630% (Interest-Only Period); 6.130% (Amortizing Period)	Actual/360	Partial IO	113,828.21	93,485.88	95,278.76	146,305.32	360	360	84	75	24
375	Venue Apartments	N/A	N/A	Actual/360	Partial IO	109,941.82	88,245.24	N/A	N/A	360	360	60	53	36
376	Maplewood Pointe	N/A	N/A	Actual/360	Partial IO	103,031.93	87,470.56	N/A	N/A	420	420	84	76	48
377	Granby Oaks Apartments	N/A	N/A	Actual/360	Partial IO	104,732.99	89,908.22	N/A	N/A	420	420	84	78	36
378	The Porter	N/A	N/A	Actual/360	Partial IO	104,721.54	81,543.50	N/A	N/A	360	360	60	55	36
379	Dakota Ranch	7/1/2028	5.610%	Actual/360	Interest Only	92,660.55	92,660.55	94,437.60	124,784.38	0	0	84	76	84
380	Cookie Factory Lofts	N/A	N/A	Actual/360	Balloon	109,656.37	N/A	N/A	N/A	360	355	120	115	0
381	Park At 55th	N/A	N/A	Actual/360	Partial IO	98,319.73	81,993.83	N/A	N/A	420	420	60	52	36
382	Walker Place At Moonlight Park	N/A	N/A	Actual/360	Partial IO	107,216.22	93,588.91	N/A	N/A	420	420	84	78	60
383	Frontgate Apartments	N/A	N/A	Actual/360	Partial IO	104,193.54	90,108.31	N/A	N/A	420	420	84	79	60
384	Omni Apartments	N/A	N/A	Actual/360	Partial IO	104,546.61	90,629.34	N/A	N/A	420	420	120	115	96
385	Abby Court	N/A	N/A	Actual/360	Partial IO	112,294.01	93,054.05	N/A	N/A	360	360	120	115	96
386	Eagle Rock Apartments At Manchester	N/A	N/A	Actual/360	Partial IO	101,494.91	78,380.31	N/A	N/A	360	360	84	77	60
387	Crystal Riviyera	N/A	N/A	Actual/360	Partial IO	106,660.15	85,945.17	N/A	N/A	360	360	60	56	36
388	Covington Square Apartments	N/A	N/A	Actual/360	Partial IO	107,327.11	86,879.29	N/A	N/A	360	360	60	55	12
389	Crosstown Parkway	N/A	N/A	Actual/360	Interest Only	88,795.38	88,795.38	N/A	N/A	0	0	84	77	84
390	Village Green	8/1/2028	5.100%	Actual/360	Interest Only	88,725.80	88,725.80	90,427.39	111,319.93	0	0	120	113	120
391	The Benton Apartments	N/A	N/A	Actual/360	Partial IO	103,764.92	83,417.88	N/A	N/A	360	360	60	54	24
392	Gardens At Briarwood	N/A	N/A	Actual/360	Interest Only	86,256.09	86,256.09	N/A	N/A	0	0	84	77	84
393	The Summit	N/A	N/A	Actual/360	Interest Only	83,287.04	83,287.04	N/A	N/A	0	0	120	117	120

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394	Acacia Pointe	5/1/2028	6.690% (Interest-Only Period); 5.940% (Amortizing Period)	Actual/360	Partial IO	105,710.07	86,450.45	88,108.40	133,539.24	360	360	84	74	36
395	Redwood Brunswick Hills	N/A	N/A	Actual/360	Partial IO	104,065.75	92,015.57	N/A	N/A	420	420	120	113	96
396	Camden Hills	N/A	N/A	Actual/360	Partial IO	97,800.21	84,426.07	N/A	N/A	420	420	60	52	36
397	Arbors At Water's Edge	N/A	N/A	Actual/360	Partial IO	98,018.23	84,716.80	N/A	N/A	420	420	60	53	36
398	Kensington Apartments	N/A	N/A	Actual/360	Partial IO	103,899.95	92,284.76	N/A	N/A	420	420	60	55	36
399	The Arches Apartments	N/A	N/A	Actual/360	Partial IO	94,064.67	80,072.42	N/A	N/A	420	420	60	54	36
400	Toll Gate Estates	N/A	N/A	Actual/360	Partial IO	98,504.32	78,369.83	N/A	N/A	360	360	60	54	24
401	Reserve At Thunderbird Phase II	N/A	N/A	Actual/360	Partial IO	97,253.37	84,406.25	N/A	N/A	420	420	180	177	120
402	Springs Colony By ARIUM	N/A	N/A	Actual/360	Interest Only	84,896.97	84,896.97	N/A	N/A	0	0	60	53	60
403	Redwood Chardon	N/A	N/A	Actual/360	Partial IO	100,936.46	89,248.63	N/A	N/A	420	420	120	113	96
404	612 Whaley At The Mills	N/A	N/A	Actual/360	Balloon	101,081.16	N/A	N/A	N/A	360	356	60	56	0
405	Metropolitan MHC	N/A	N/A	Actual/360	Partial IO	101,634.23	83,181.13	N/A	N/A	360	360	60	53	36
406	Mason Manor	N/A	N/A	Actual/360	Balloon	94,809.35	N/A	N/A	N/A	420	413	120	113	0
407	Elysian Estates	N/A	N/A	Actual/360	Balloon	94,201.29	N/A	N/A	N/A	420	412	84	76	0
408	Westland Estates MHP - Pomona	N/A	N/A	Actual/360	Partial IO	98,231.00	79,872.76	N/A	N/A	360	360	60	54	24
409	Lakeside Student Living	N/A	N/A	Actual/360	Partial IO	94,768.84	75,336.00	N/A	N/A	360	360	60	55	36
410	Portofino Apartments	N/A	N/A	Actual/360	Partial IO	101,551.51	84,705.43	N/A	N/A	360	360	84	75	24
411	The Lex	N/A	N/A	Actual/360	Balloon	97,359.43	N/A	N/A	N/A	360	354	60	54	0
412	Tuckaway Heights Apartments	N/A	N/A	Actual/360	Interest Only	70,927.26	70,927.26	N/A	N/A	0	0	60	57	60
413	Hawthorne City	8/1/2028	5.100%	Actual/360	Interest Only	81,296.63	81,296.63	82,855.74	101,998.91	0	0	120	113	120
414	Towers At Forest Acres	N/A	N/A	Actual/360	Partial IO	97,404.20	79,719.13	N/A	N/A	360	360	120	114	84
415	The Meadows	8/1/2028	5.100%	Actual/360	Interest Only	79,877.73	79,877.73	81,409.64	100,218.69	0	0	120	113	120
416	Amesbury Court	N/A	N/A	Actual/360	Interest Only	77,054.54	77,054.54	N/A	N/A	0	0	60	53	60
417	The Varet	N/A	N/A	Actual/360	Balloon	96,694.47	N/A	N/A	N/A	360	353	60	53	0
418	The Bradford Apartments	N/A	N/A	Actual/360	Partial IO	94,126.21	76,193.41	N/A	N/A	360	360	84	78	24
419	Westpoint Creek Townhomes	10/1/2028	5.430% (Interest-Only Period); 4.680% (Amortizing Period)	Actual/360	Partial IO	98,032.13	81,607.27	83,172.34	108,964.48	360	360	120	115	12
420	Foxcreek Apartments	N/A	N/A	Actual/360	Partial IO	87,743.49	69,050.06	N/A	N/A	360	360	60	55	24
421	Benjamin Court	N/A	N/A	Actual/360	Balloon	85,864.68	N/A	N/A	N/A	420	415	60	55	0
422	La Casita	8/1/2028	5.100%	Actual/360	Interest Only	76,728.82	76,728.82	78,200.33	96,267.91	0	0	120	113	120
423	Whispering Woods	N/A	N/A	Actual/360	Partial IO	89,337.17	71,930.96	N/A	N/A	360	360	60	54	24
424	Shadow Mountain Village	8/1/2028	5.600%	Actual/360	Interest Only	75,913.31	75,913.31	77,369.18	102,047.92	0	0	120	113	120
425	Eagle Rock Apartments At Hudson	N/A	N/A	Actual/360	Partial IO	84,006.99	64,875.12	N/A	N/A	360	360	84	77	60
426	Worthington Commons Townhomes	N/A	N/A	Actual/360	Partial IO	93,319.14	77,687.76	N/A	N/A	360	360	120	114	60
427	The Mix At Sohay	N/A	N/A	Actual/360	Interest Only	66,884.22	66,884.22	N/A	N/A	0	0	84	79	84
428	Stonebridge Villas And Townhomes	N/A	N/A	Actual/360	Interest Only	72,926.92	72,926.92	N/A	N/A	0	0	60	53	60
429	Carlisle At Dunedin	N/A	N/A	Actual/360	Partial IO	83,167.97	71,030.25	N/A	N/A	420	420	60	53	36
430	1100 Washington	N/A	N/A	Actual/360	Balloon	97,333.57	N/A	N/A	N/A	360	354	60	54	0
431	Parkway Grande	N/A	N/A	Actual/360	Partial IO	80,527.34	67,845.93	N/A	N/A	420	420	84	79	60
432	Dakota Arms	N/A	N/A	Actual/360	Partial IO	82,349.43	63,475.78	N/A	N/A	360	360	60	56	24
433	Spinnaker Landing	N/A	N/A	Actual/360	Partial IO	87,305.00	70,403.26	N/A	N/A	360	360	60	54	36
434	Terraces At Deerfield	N/A	N/A	Actual/360	Partial IO	93,008.41	78,263.98	N/A	N/A	360	360	120	115	60
435	The Congress Building	N/A	N/A	Actual/360	Partial IO	80,949.59	68,723.42	N/A	N/A	420	420	60	55	24
436	Colonial Heights	N/A	N/A	Actual/360	Partial IO	79,215.51	66,740.68	N/A	N/A	420	420	60	56	24
437	Leisure Estates MHC	N/A	N/A	Actual/360	Interest Only	68,754.34	68,754.34	N/A	N/A	0	0	120	112	120
438	Redwood Estates	8/1/2028	5.100%	Actual/360	Interest Only	73,014.24	73,014.24	74,414.51	91,607.40	0	0	120	113	120
439	Parkwood Apartments	N/A	N/A	Actual/360	Partial IO	82,760.54	71,572.70	N/A	N/A	420	420	84	77	36
440	Timberfalls Townhomes	N/A	N/A	Actual/360	Partial IO	86,187.57	69,872.15	N/A	N/A	360	360	60	56	36
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	N/A	N/A	Actual/360	Partial IO	84,819.78	74,286.44	N/A	N/A	420	420	120	114	96
442	DYLN Apartments	N/A	N/A	Actual/360	Partial IO	87,822.19	72,726.48	N/A	N/A	360	360	120	113	60
443	209 Vine	N/A	N/A	Actual/360	Balloon	83,668.69	N/A	N/A	N/A	360	355	60	55	0
444	The Hinsdale Apartment Homes	N/A	N/A	Actual/360	Balloon	81,425.31	N/A	N/A	N/A	420	412	120	112	0
445	Prestonwood Hills	N/A	N/A	Actual/360	Interest Only	62,148.01	62,148.01	N/A	N/A	0	0	84	80	84
446	Fairlawn Village	N/A	N/A	Actual/360	Interest Only	66,899.01	66,899.01	N/A	N/A	0	0	60	53	60
447	Roxbury Hills	N/A	N/A	Actual/360	Interest Only	60,198.05	60,198.05	N/A	N/A	0	0	120	117	120
448	The Lennox	N/A	N/A	Actual/360	Partial IO	73,271.74	61,242.18	N/A	N/A	420	420	60	54	12
449	Wellington Woods	N/A	N/A	Actual/360	Partial IO	77,642.71	67,025.10	N/A	N/A	420	420	60	52	36
450	Houston Street Townhomes	N/A	N/A	Actual/360	Interest Only	65,947.21	65,947.21	N/A	N/A	0	0	84	77	84
451	Queens Park Plaza	N/A	N/A	Actual/360	Balloon	81,599.18	N/A	N/A	N/A	420	412	60	52	0
452	Wallace Studios	N/A	N/A	Actual/360	Partial IO	83,825.49	75,366.42	N/A	N/A	420	420	120	107	60
453	Woodcreek Apartments	8/1/2027	4.940% (Interest-Only Period); 4.190% (Amortizing Period)	Actual/360	Partial IO	73,872.75	62,880.89	64,086.82	78,624.78	420	420	84	77	36
454	New Quin Apartments	N/A	N/A	Actual/360	Partial IO	77,479.55	61,992.55	N/A	N/A	360	360	60	55	24
455	The Vale	N/A	N/A	Actual/360	Partial IO	74,770.26	58,482.13	N/A	N/A	360	360	60	53	36
456	Diamond Loch Apartment Homes	N/A	N/A	Actual/360	Partial IO	75,123.25	59,016.34	N/A	N/A	360	360	60	56	24
457	Chateau Apartments	N/A	N/A	Actual/360	Partial IO	79,657.90	65,241.33	N/A	N/A	360	360	60	52	24
458	The Elliott At College Park	N/A	N/A	Actual/360	Partial IO	71,615.88	60,423.09	N/A	N/A	420	420	60	54	36
459	Ashford Willow Falls	N/A	N/A	Actual/360	Partial IO	75,570.56	65,702.43	N/A	N/A	420	420	60	52	36
460	The Heights Ruston	N/A	N/A	Actual/360	Partial IO	76,675.76	61,544.10	N/A	N/A	360	360	60	54	12
461	Independence Square	N/A	N/A	Actual/360	Partial IO	70,895.30	59,730.74	N/A	N/A	420	420	60	56	24
462	South Town Square	N/A	N/A	Actual/360	Balloon	80,089.31	N/A	N/A	N/A	480	473	180	173	0
463	Ashford Santa Fe	N/A	N/A	Actual/360	Partial IO	73,768.55	63,872.63	N/A	N/A	420	420	60	48	24
464	Azalea Place Apartment Homes	N/A	N/A	Actual/360	Partial IO	78,821.68	65,052.80	N/A	N/A	360	360	120	115	84
465	Townhomes At Andrus	N/A	N/A	Actual/360	Partial IO	76,256.97	61,728.60	N/A	N/A	360	360	60	55	24
466	10 West	N/A	N/A	Actual/360	Balloon	75,565.37	N/A	N/A	N/A	360	355	60	55	0
467	Aston Pointe	N/A	N/A	Actual/360	Partial IO	68,081.40	57,400.56	N/A	N/A	420	420	60	52	36
468	Lexington Park Apartments	N/A	N/A	Actual/360	Interest Only	56,215.98	56,215.98	N/A	N/A	0	0	84	80	84
469	River Ranch Apartments	N/A	N/A	Actual/360	Balloon	75,648.23	N/A	N/A	N/A	360	355	120	115	0
470	Buckman Heights	N/A	N/A	Actual/360	Partial IO	68,104.89	57,818.70	N/A	N/A	420	420	60	55	24
471	Mill Pond Apartments	N/A	N/A	Actual/360	Balloon	74,940.28	N/A	N/A	N/A	360	353	60	53	0

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
472	Waters Edge Duplexes	N/A	N/A	Actual/360	Partial IO	73,990.88	60,728.53	N/A	N/A	360	360	84	76	36
473	Villa Del Sol	N/A	N/A	Actual/360	Partial IO	72,014.63	58,117.58	N/A	N/A	360	360	120	115	84
474	Mallard Pointe Apartments	N/A	N/A	Actual/360	Partial IO	71,074.56	57,003.37	N/A	N/A	360	360	60	54	12
475	The Parker Apartments	N/A	N/A	Actual/360	Partial IO	68,426.32	59,352.38	N/A	N/A	420	420	60	49	24
476	Westview Mobile Home Park	N/A	N/A	Actual/360	Partial IO	71,389.04	58,132.61	N/A	N/A	360	360	60	53	24
477	Red Lion Table Company	N/A	N/A	Actual/360	Partial IO	71,281.99	58,045.44	N/A	N/A	360	360	60	54	24
478	Woodlands (PA)	10/1/2028	6.150% (Interest-Only Period); 5.400% (Amortizing Period)	Actual/360	Partial IO	45,712.40	37,490.36	38,209.35	54,744.65	360	360	84	79	24
479	Annhurst (PA)	10/1/2028	6.150% (Interest-Only Period); 5.150% (Amortizing Period)	Actual/360	Partial IO	25,633.12	21,022.63	21,425.81	29,938.61	360	360	84	79	24
480	King Parkway	8/1/2028	5.100%	Actual/360	Interest Only	59,037.40	59,037.40	60,169.62	74,071.34	0	0	120	113	120
481	Timbers Edge Apartments	N/A	N/A	Actual/360	Partial IO	70,161.69	57,422.86	N/A	N/A	360	360	120	115	60
482	Residences At Oakview Phase II	N/A	N/A	Actual/360	Partial IO	69,288.81	56,256.19	N/A	N/A	360	360	84	76	24
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	N/A	N/A	Actual/360	Partial IO	67,244.61	58,697.75	N/A	N/A	420	420	120	114	96
484	Grandview Pointe	N/A	N/A	Actual/360	Partial IO	67,396.75	53,968.12	N/A	N/A	360	360	120	114	60
485	Northview Apartments	N/A	N/A	Actual/360	Partial IO	67,660.33	54,519.70	N/A	N/A	360	360	60	55	24
486	Park Place Apartments	N/A	N/A	Actual/360	Partial IO	61,588.09	51,815.40	N/A	N/A	420	420	60	52	24
487	Heritage Apartments	N/A	N/A	Actual/360	Balloon	62,443.39	N/A	N/A	N/A	420	414	60	54	0
488	Edge At Independence Heights	N/A	N/A	Actual/360	Partial IO	62,856.90	49,076.70	N/A	N/A	360	360	60	56	24
489	109 Gold Street	N/A	N/A	Actual/360	Partial IO	65,808.21	53,230.28	N/A	N/A	360	360	60	52	24
490	The Palmer	N/A	N/A	Actual/360	Interest Only	51,513.84	51,513.84	N/A	N/A	0	0	84	79	84
491	Bluff Ridge Apartments	N/A	N/A	Actual/360	Interest Only	48,248.44	48,248.44	N/A	N/A	0	0	60	56	60
492	Rendezvous	N/A	N/A	Actual/360	Interest Only	57,236.56	57,236.56	N/A	N/A	0	0	84	76	84
493	Mainstreet Apartments	N/A	N/A	Actual/360	Balloon	61,033.57	N/A	N/A	N/A	360	355	60	55	0
494	Oaks Trinity Apartments	N/A	N/A	Actual/360	Balloon	62,340.64	N/A	N/A	N/A	360	352	60	52	0
495	Sage At Martin Lane	N/A	N/A	Actual/360	Partial IO	60,854.68	47,597.95	N/A	N/A	360	360	60	52	36
496	Beachview	8/1/2028	5.100%	Actual/360	Interest Only	53,852.06	53,852.06	54,884.84	67,565.56	0	0	120	113	120
497	The 80 Reserve	N/A	N/A	Actual/360	Partial IO	62,446.91	49,884.72	N/A	N/A	360	360	60	53	12
498	Parkway Apartments	N/A	N/A	Actual/360	Partial IO	61,051.92	48,127.57	N/A	N/A	360	360	60	52	24
499	Manning Evansville	N/A	N/A	Actual/360	Partial IO	59,372.05	50,707.16	N/A	N/A	420	420	60	53	36
500	Dorie Miller Manor	N/A	N/A	Actual/360	Partial IO	63,662.66	52,140.93	N/A	N/A	360	360	144	138	24
501	Spring Mills Apartments	N/A	N/A	Actual/360	Partial IO	60,948.09	48,450.37	N/A	N/A	360	360	60	55	24
502	841 South 2nd Street	N/A	N/A	Actual/360	Balloon	61,054.70	N/A	N/A	N/A	360	353	60	53	0
503	Amelia Apartments	N/A	N/A	Actual/360	Interest Only	46,798.58	46,798.58	N/A	N/A	0	0	84	80	84
504	Reserve At Thunderbird Phase I	N/A	N/A	Actual/360	Partial IO	59,972.91	52,050.52	N/A	N/A	420	420	180	177	120
505	Gateway Terrace MHC	N/A	N/A	Actual/360	Interest Only	50,931.02	50,931.02	N/A	N/A	0	0	84	76	84
506	West Mound Apartments	N/A	N/A	Actual/360	Interest Only	50,080.90	50,080.90	N/A	N/A	0	0	60	53	60
507	Greentree Village	N/A	N/A	Actual/360	Interest Only	52,062.99	52,062.99	53,061.45	N/A	0	0	84	78	84
508	Summerlake Apartments	8/1/2028	4.460% (Interest-Only Period); 3.710% (Amortizing Period)	Actual/360	Partial IO	58,015.67	50,110.14	51,071.16	58,234.05	420	420	120	113	60
509	Greenprint At North Temple	N/A	N/A	Actual/360	Partial IO	60,762.15	49,587.23	N/A	N/A	360	357	60	45	12
510	4Eighty West Parker	N/A	N/A	Actual/360	Partial IO	56,663.50	44,319.79	N/A	N/A	360	360	60	56	24
511	Park At Countryside	N/A	N/A	Actual/360	Partial IO	58,265.24	46,693.08	N/A	N/A	360	360	60	53	36
512	Lancaster Arms	N/A	N/A	Actual/360	Interest Only	47,815.25	47,815.25	N/A	N/A	0	0	60	52	60
513	Sun Valley Apartments	N/A	N/A	Actual/360	Partial IO	60,626.13	50,001.53	N/A	N/A	360	360	60	53	24
514	The Flats At Dublin Commons	N/A	N/A	Actual/360	Interest Only	46,043.23	46,043.23	N/A	N/A	0	0	60	52	60
515	Hillcrest Village	N/A	N/A	Actual/360	Partial IO	60,464.44	50,237.69	N/A	N/A	360	360	120	114	60
516	Forest Creek Apartments	5/1/2028	6.650% (Interest-Only Period); 6.150% (Amortizing Period)	Actual/360	Partial IO	59,030.23	48,412.78	49,341.25	76,040.02	360	360	84	74	60
517	Peninsula Park	N/A	N/A	Actual/360	Partial IO	58,453.12	51,867.18	N/A	N/A	420	420	60	53	12
518	Parkgate Apartments	N/A	N/A	Actual/360	Partial IO	55,175.48	47,716.68	N/A	N/A	420	420	84	79	60
519	Meadowbrook Estates MHC	N/A	N/A	Actual/360	Interest Only	44,357.64	44,357.64	N/A	N/A	0	0	120	112	120
520	Bailey's Ridge Apartments	N/A	N/A	Actual/360	Interest Only	40,011.91	40,011.91	N/A	N/A	0	0	60	55	60
521	Reserve At Blueberry Park	N/A	N/A	Actual/360	Balloon	53,095.88	N/A	N/A	N/A	420	414	60	54	0
522	Willow Lake	N/A	N/A	Actual/360	Interest Only	42,980.37	42,980.37	N/A	N/A	0	0	84	76	84
523	Pepper Point MHC	N/A	N/A	Actual/360	Partial IO	54,557.16	44,361.06	N/A	N/A	360	360	60	54	24
524	Gaslight Square	8/1/2028	5.100%	Actual/360	Interest Only	45,428.25	45,428.25	46,299.48	56,996.61	0	0	120	113	120
525	The Cabana Apartments	N/A	N/A	Actual/360	Interest Only	40,356.83	40,356.83	N/A	N/A	0	0	84	79	84
526	El Dorado Apartments	N/A	N/A	Actual/360	Partial IO	54,173.03	44,400.22	N/A	N/A	360	360	84	79	24
527	Mason Creek Flats	N/A	N/A	Actual/360	Partial IO	50,299.95	43,180.08	N/A	N/A	420	420	60	52	36
528	Genessee Summit	N/A	N/A	Actual/360	Interest Only	40,246.32	40,246.32	N/A	N/A	0	0	84	76	84
529	Pioneer Mobile Home Park	N/A	N/A	Actual/360	Partial IO	53,874.64	44,584.23	N/A	N/A	360	360	120	115	60
530	Cinderella	9/1/2028	5.100%	Actual/360	Interest Only	42,628.17	42,628.17	43,445.70	53,483.48	0	0	120	114	120
531	Gabilan Family Apartments	5/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	47,301.35	40,448.60	41,224.33	60,796.46	420	420	84	74	36
532	Airy Avenue Apartments	N/A	N/A	Actual/360	Partial IO	50,661.44	41,223.74	N/A	N/A	360	360	60	52	36
533	Wobegon Crossings	N/A	N/A	Actual/360	Partial IO	51,894.34	42,887.50	N/A	N/A	360	360	84	78	24
534	Oaks Station Place Apartments	N/A	N/A	Actual/360	Balloon	48,644.51	N/A	N/A	N/A	360	352	60	52	0
535	London Spires Estates	8/1/2028	5.100%	Actual/360	Interest Only	41,977.65	41,977.65	42,782.70	52,667.30	0	0	120	113	120
536	Mobile Estates Park	8/1/2028	5.100%	Actual/360	Interest Only	41,798.52	41,798.52	42,600.13	52,442.56	0	0	120	113	120
537	Sandridge Apartments	N/A	N/A	Actual/360	Balloon	48,321.76	N/A	N/A	N/A	360	354	120	114	0
538	Highland Park Apartment Homes	N/A	N/A	Actual/360	Partial IO	47,340.46	37,847.53	N/A	N/A	360	360	60	52	24
539	Valley Bend Apartments	N/A	N/A	Actual/360	Partial IO	49,622.52	41,009.98	N/A	N/A	360	360	60	53	24
540	Hidden Valley	8/1/2028	5.100%	Actual/360	Interest Only	40,129.78	40,129.78	40,899.39	50,348.88	0	0	120	113	120
541	Elm Grove Estates	8/1/2028	5.100%	Actual/360	Interest Only	39,969.51	39,969.51	40,736.05	50,147.79	0	0	120	113	120
542	Parkwynn Apartments	N/A	N/A	Actual/360	Partial IO	45,612.95	36,139.73	N/A	N/A	360	360	60	56	24
543	Brook Valley	8/1/2028	5.100%	Actual/360	Interest Only	39,644.25	39,644.25	40,404.55	49,739.70	0	0	120	113	120
544	Silver Maples Estates	8/1/2028	5.100%	Actual/360	Interest Only	38,555.33	38,555.33	39,294.74	48,373.48	0	0	120	113	120
545	The Ella At Somerset 9%	N/A	N/A	Actual/360	Balloon	43,388.99	N/A	N/A	N/A	420	407	216	203	0
546	Twain Estates	N/A	N/A	Actual/360	Interest Only	36,271.88	36,271.88	N/A	N/A	0	0	120	113	120
547	The Charbern	N/A	N/A	Actual/360	Interest Only	35,396.38	35,396.38	N/A	N/A	0	0	60	54	60

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Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
548	Loosestrife Fields	N/A	N/A	Actual/360	Partial IO	42,951.71	37,299.62	N/A	N/A	420	420	120	116	96
549	Whispering Creek	N/A	N/A	Actual/360	Partial IO	46,955.37	39,438.80	N/A	N/A	360	360	120	115	60
550	Riverview6	N/A	N/A	Actual/360	Balloon	49,102.34	N/A	N/A	N/A	480	474	180	174	0
551	Oak Park Apartments	N/A	N/A	Actual/360	Balloon	45,859.56	N/A	N/A	N/A	360	353	84	77	0
552	Riverside Village Apartments	N/A	N/A	Actual/360	Interest Only	33,394.97	33,394.97	N/A	N/A	0	0	120	112	120
553	Southlawn	8/1/2028	5.100%	Actual/360	Interest Only	35,830.67	35,830.67	36,517.83	44,954.99	0	0	120	113	120
554	Meadow Wood Apartments	N/A	N/A	Actual/360	Partial IO	41,000.56	32,512.38	N/A	N/A	360	360	60	56	24
555	251-255 Lafayette Ave	N/A	N/A	Actual/360	Interest Only	32,312.20	32,312.20	N/A	N/A	0	0	60	52	60
556	Mill Street Village	N/A	N/A	Actual/360	Balloon	42,130.97	N/A	N/A	N/A	360	352	60	52	0
557	Parkview Apartments	N/A	N/A	Actual/360	Partial IO	38,940.96	33,037.11	N/A	N/A	420	420	84	77	36
558	Stockbridge	N/A	N/A	Actual/360	Interest Only	33,235.85	33,235.85	N/A	N/A	0	0	60	54	60
559	Colby Crest	N/A	N/A	Actual/360	Partial IO	43,911.00	36,626.74	N/A	N/A	360	360	60	55	24
560	Kales Building	N/A	N/A	Actual/360	Interest Only	33,901.91	33,901.91	N/A	N/A	0	0	84	78	84
561	Alcantara Apartments	N/A	N/A	Actual/360	Balloon	42,113.24	N/A	N/A	N/A	360	352	120	112	0
562	Cierra Commons	N/A	N/A	Actual/360	Interest Only	32,817.05	32,817.05	N/A	N/A	0	0	60	54	60
563	South Pointe Townhomes	N/A	N/A	Actual/360	Partial IO	39,034.96	33,798.49	N/A	N/A	420	420	120	117	60
564	DeSoto Estates	8/1/2028	5.930%	Actual/360	Partial IO	39,964.65	35,076.55	35,749.25	51,287.94	420	420	84	77	36
565	Thompson Place Apartments	N/A	N/A	Actual/360	Partial IO	42,907.84	36,301.86	N/A	N/A	360	360	60	55	12
566	Brisas Del Sur Apartments II	N/A	N/A	Actual/360	Partial IO	40,811.08	38,092.65	N/A	N/A	480	480	180	174	36
567	Honeysuckle Apartments	N/A	N/A	Actual/360	Partial IO	39,124.24	34,284.38	N/A	N/A	420	420	84	78	24
568	Academy At Drexel Court	N/A	N/A	Actual/360	Interest Only	31,187.94	31,187.94	N/A	N/A	0	0	60	54	60
569	Easley Portfolio	N/A	N/A	Actual/360	Partial IO	39,984.90	32,701.72	N/A	N/A	360	360	84	78	24
570	Huron Heights Townhomes	5/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	36,982.87	31,625.00	32,231.51	47,534.10	420	420	84	74	36
571	ATMO Bruce	N/A	N/A	Actual/360	Balloon	36,351.44	N/A	N/A	N/A	420	415	60	55	0
572	Seabird Island MHC	N/A	N/A	Actual/360	Partial IO	41,093.80	34,342.75	N/A	N/A	360	360	84	77	24
573	Holiday Park	10/1/2028	5.650% (Interest-Only Period); 4.900% (Amortizing Period)	Actual/360	Partial IO	40,904.11	34,116.98	34,771.28	46,484.69	360	360	84	79	24
574	Villas Of Mur-Len	N/A	N/A	Actual/360	Partial IO	39,873.35	33,041.63	N/A	N/A	360	360	120	105	36
575	Zest Apartments	N/A	N/A	Actual/360	Balloon	37,949.01	N/A	N/A	N/A	360	357	120	117	0
576	Sierra Condos	N/A	N/A	Actual/360	Partial IO	39,266.71	32,318.47	N/A	N/A	360	360	60	56	24
577	Alexis Parc	N/A	N/A	Actual/360	Balloon	35,958.40	N/A	N/A	N/A	480	475	180	175	0
578	Hillcrest Park	N/A	N/A	Actual/360	Partial IO	37,768.04	30,549.44	N/A	N/A	360	360	60	52	36
579	Redwood Tipp City (The Harrison) - Phase IV	N/A	N/A	Actual/360	Partial IO	39,130.76	32,533.67	N/A	N/A	360	360	60	54	36
580	Orange Gardens Loan 1	N/A	N/A	Actual/360	Partial IO	39,585.04	33,165.57	N/A	60,715.19	360	360	120	106	24
581	Lancaster Apartments Taxable Tail	N/A	N/A	Actual/360	Balloon	37,191.78	N/A	N/A	N/A	480	473	180	173	0
582	Robin Hood Apartments	N/A	N/A	Actual/360	Partial IO	41,738.44	35,777.30	N/A	N/A	360	342	60	30	12
583	Riverpark Apartments	N/A	N/A	Actual/360	Partial IO	39,438.08	33,326.65	N/A	N/A	360	360	120	115	60
584	Greenfield Knoll	N/A	N/A	Actual/360	Partial IO	36,704.16	32,336.57	N/A	N/A	420	420	120	114	60
585	Fords MHC	N/A	N/A	Actual/360	Partial IO	37,737.64	31,313.45	N/A	N/A	360	360	120	115	60
586	Pine Arbor Apartments	N/A	N/A	Actual/360	Partial IO	36,296.89	29,381.66	N/A	N/A	360	360	60	46	36
587	Parkwood Apartments	N/A	N/A	Actual/360	Partial IO	33,952.37	26,810.47	N/A	N/A	360	360	60	57	24
588	Linville Ridge Apartments	N/A	N/A	Actual/360	Partial IO	33,610.40	26,449.83	N/A	N/A	360	360	60	55	24
589	Sedgefield Apartments	N/A	N/A	Actual/360	Balloon	37,166.28	N/A	N/A	N/A	360	353	180	173	0
590	Shenandoah Valley Estates	8/1/2028	5.100%	Actual/360	Interest Only	29,301.86	29,301.86	29,863.81	36,763.61	0	0	120	113	120
591	Mid Rise Apartments	N/A	N/A	Actual/360	Partial IO	30,896.34	25,668.29	N/A	N/A	420	420	60	55	12
592	719 5th Avenue	N/A	N/A	Actual/360	Partial IO	36,259.58	30,302.71	N/A	N/A	360	360	60	56	12
593	Valley Of Enchantment	8/1/2028	5.100%	Actual/360	Interest Only	29,075.59	29,075.59	29,633.20	36,479.72	0	0	120	113	120
594	Red River Estates	8/1/2028	5.680% (Interest-Only Period); 5.680% (Amortizing Period)	Actual/360	Partial IO	33,566.76	29,461.20	30,026.20	41,980.47	420	420	84	77	36
595	Moultrie Manor Apartments	N/A	N/A	Actual/360	Balloon	33,073.70	N/A	N/A	N/A	420	416	60	56	0
596	The Park	N/A	N/A	Actual/360	Partial IO	33,183.84	26,529.67	N/A	N/A	360	360	84	69	48
597	Hamlets Townhomes	N/A	N/A	Actual/360	Partial IO	31,916.40	25,073.32	N/A	N/A	360	360	60	53	24
598	Oaks Centropolis Apartments	N/A	N/A	Actual/360	Balloon	32,429.67	N/A	N/A	N/A	360	352	60	52	0
599	Northland Court	N/A	N/A	Actual/360	Partial IO	34,111.95	28,153.14	N/A	N/A	360	360	120	112	60
600	Whittier East	8/1/2028	5.100%	Actual/360	Interest Only	27,227.72	27,227.72	27,749.90	34,161.30	0	0	120	113	120
601	Mountain Creek	8/1/2028	5.100%	Actual/360	Interest Only	26,751.62	26,751.62	27,264.66	33,563.95	0	0	120	113	120
602	Orange Gardens Loan 2	N/A	N/A	Actual/360	Partial IO	33,056.96	27,590.96	N/A	50,764.38	360	360	120	106	24
603	Avia Apartments	N/A	N/A	Actual/360	Partial IO	34,384.52	29,376.32	N/A	N/A	360	360	60	56	24
604	The Village At 815 Main Street	N/A	N/A	Actual/360	Balloon	32,664.94	N/A	N/A	N/A	360	356	120	116	0
605	Ocean Springs Station	N/A	N/A	Actual/360	Partial IO	33,225.24	28,159.68	N/A	N/A	360	360	84	78	48
606	Banyan East Town Apartments	N/A	N/A	Actual/360	Balloon	31,831.57	N/A	N/A	N/A	480	473	180	173	0
607	Jesse Lee Apartments	N/A	N/A	Actual/360	Partial IO	32,883.57	27,619.60	N/A	N/A	360	353	60	41	12
608	Waterview Farms Apartments	N/A	N/A	Actual/360	Interest Only	23,699.65	23,699.65	N/A	N/A	0	0	120	112	120
609	Arie Apartments	N/A	N/A	Actual/360	Partial IO	31,396.18	25,840.63	N/A	N/A	360	360	60	55	36
610	Elements Of Linden Hills	N/A	N/A	Actual/360	Balloon	30,226.83	N/A	N/A	N/A	360	357	120	117	0
611	Oak Timbers - White Settlement II	N/A	N/A	Actual/360	Partial IO	31,855.97	26,571.48	N/A	N/A	360	360	120	114	60
612	Esquire Apartments	N/A	N/A	Actual/360	Partial IO	33,814.09	29,140.52	N/A	N/A	360	360	60	55	36
613	110 Halsted Street	N/A	N/A	Actual/360	Partial IO	31,806.40	26,598.01	N/A	N/A	360	360	60	54	12
614	28-32 Providence St	N/A	N/A	Actual/360	Partial IO	35,291.10	31,059.73	N/A	53,530.56	360	354	120	102	12
615	Maxwell Manor Apartments	N/A	N/A	Actual/360	Interest Only	22,493.13	22,493.13	N/A	N/A	0	0	84	69	84
616	Princess Square	N/A	N/A	Actual/360	Partial IO	30,681.30	25,217.17	N/A	N/A	360	360	120	115	36
617	Buckeye Estates	N/A	N/A	Actual/360	Partial IO	31,461.70	26,276.28	N/A	N/A	360	360	120	91	60
618	Ghent Properties Link	N/A	N/A	Actual/360	Partial IO	30,891.94	25,581.94	N/A	N/A	360	360	120	115	36
619	Griffith Commons	N/A	N/A	Actual/360	Partial IO	29,594.55	26,003.87	N/A	N/A	420	420	60	53	36
620	Pine Grove Village	8/1/2028	5.850%	Actual/360	Interest Only	25,087.60	25,087.60	25,568.73	34,848.63	0	0	120	113	120
621	Bedell Village	N/A	N/A	Actual/360	Partial IO	28,253.83	24,360.37	N/A	N/A	420	420	120	112	24
622	Limerick Green	N/A	N/A	Actual/360	Balloon	30,402.02	N/A	N/A	N/A	360	353	60	53	0

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Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
623	Hillcrest Club Apartments	N/A	N/A	Actual/360	Interest Only	22,622.40	22,622.40	N/A	N/A	0	0	120	112	120
624	Summer Crest	10/1/2028	4.810% (Interest-Only Period); 4.060% (Amortizing Period)	Actual/360	Partial IO	29,228.34	25,816.37	26,311.48	30,563.20	420	420	60	55	24
625	June West	N/A	N/A	Actual/360	Partial IO	28,974.43	26,800.46	N/A	N/A	480	480	180	174	36
626	Golden Oaks MHC	N/A	N/A	Actual/360	Partial IO	30,285.36	25,228.80	N/A	N/A	360	360	120	115	24
627	Chase Park	N/A	N/A	Actual/360	Partial IO	31,060.02	26,278.10	N/A	N/A	360	358	60	46	12
628	Western Villa	8/1/2028	5.100%	Actual/360	Interest Only	24,338.08	24,338.08	24,804.84	30,535.80	0	0	120	113	120
629	Sherwood Forest	N/A	N/A	Actual/360	Partial IO	31,214.56	26,578.08	N/A	N/A	360	360	84	79	12
630	Vista Point Apartments	N/A	N/A	Actual/360	Partial IO	30,243.02	25,322.62	N/A	N/A	360	360	60	53	24
631	The Palms At Pasadena	N/A	N/A	Actual/360	Partial IO	33,486.33	29,603.02	N/A	50,342.24	360	360	120	100	24
632	Ashton Place Apartments	N/A	N/A	Actual/360	Partial IO	29,782.63	25,076.56	N/A	N/A	360	360	60	54	36
633	Circle L	8/1/2028	6.600%	Actual/360	Interest Only	23,206.73	23,206.73	23,651.79	35,355.57	0	0	120	113	120
634	Venus At Manchester	N/A	N/A	Actual/360	Partial IO	25,875.61	22,156.51	N/A	N/A	420	420	60	55	36
635	Meadows Apartments	N/A	N/A	Actual/360	Partial IO	28,365.37	23,458.09	N/A	N/A	360	360	120	105	48
636	Sugar Creek Apartments Taxable Tail	N/A	N/A	Actual/360	Balloon	27,094.49	N/A	N/A	N/A	480	473	180	173	0
637	Idylwood MHC	N/A	N/A	Actual/360	Partial IO	27,431.62	22,418.91	N/A	N/A	360	360	60	52	12
638	Laurel Oaks Senior	N/A	N/A	Actual/360	Partial IO	27,048.94	21,977.56	N/A	N/A	360	360	60	54	24
639	Clayton Manor Townhomes	N/A	N/A	Actual/360	Partial IO	31,707.60	28,337.79	N/A	N/A	360	360	84	64	24
640	Leisure Living Estates	8/1/2028	5.100%	Actual/360	Interest Only	22,004.68	22,004.68	22,426.69	27,608.19	0	0	120	113	120
641	Pebble Hill Estates	N/A	N/A	Actual/360	Partial IO	26,161.72	21,256.69	N/A	N/A	360	360	60	54	24
642	Wheelhouse Lofts II	N/A	N/A	Actual/360	Partial IO	25,837.80	20,915.22	N/A	41,136.90	360	360	120	103	36
643	Parkwood Manor Townhomes	N/A	N/A	Actual/360	Interest Only	22,541.72	22,541.72	N/A	N/A	0	0	120	116	120
644	Hawthorne Club Apartments	N/A	N/A	Actual/360	Interest Only	19,390.63	19,390.63	N/A	N/A	0	0	120	117	120
645	Windward Apartment Homes	N/A	N/A	Actual/360	Interest Only	21,220.69	21,220.69	N/A	N/A	0	0	120	112	120
646	Western Skies	8/1/2028	5.100%	Actual/360	Interest Only	21,090.17	21,090.17	21,494.64	26,460.81	0	0	120	113	120
647	Orange Gardens Loan 3	N/A	N/A	Actual/360	Partial IO	26,245.46	21,919.77	N/A	40,296.00	360	360	120	106	24
648	Ranchwood	8/1/2028	5.100%	Actual/360	Interest Only	21,076.03	21,076.03	21,480.23	26,443.07	0	0	120	113	120
649	The Court At Oak Forest	N/A	N/A	Actual/360	Partial IO	27,525.72	23,671.01	N/A	N/A	360	360	84	79	36
650	Wawaset Park Apartments	N/A	N/A	Actual/360	Partial IO	26,205.18	21,955.51	N/A	N/A	360	360	60	55	36
651	Conner Creek	N/A	N/A	Actual/360	Balloon	25,289.08	N/A	N/A	N/A	360	356	60	56	0
652	6727 Sylmar Ave	N/A	N/A	Actual/360	Interest Only	20,287.92	20,287.92	N/A	N/A	0	0	84	78	84
653	Executive House Apartments	N/A	N/A	Actual/360	Partial IO	25,247.72	21,045.87	N/A	N/A	360	360	84	69	48
654	Copper Place Apartments	N/A	N/A	Actual/360	Partial IO	27,623.75	24,176.98	N/A	N/A	360	360	120	116	36
655	Park Avenue Towers	N/A	N/A	Actual/360	Interest Only	19,110.12	19,110.12	N/A	N/A	0	0	60	54	60
656	Creekwood Apartments	N/A	N/A	Actual/360	Partial IO	22,831.59	18,044.22	N/A	N/A	360	360	120	106	48
657	1907 Harrison Avenue	N/A	N/A	Actual/360	Partial IO	23,200.97	20,297.36	N/A	N/A	420	420	60	52	12
658	Grand Oaks Village	N/A	N/A	Actual/360	Interest Only	19,926.36	19,926.36	N/A	N/A	0	0	120	114	120
659	Camden NJ Portfolio	N/A	N/A	Actual/360	Partial IO	27,581.72	24,372.45	N/A	N/A	360	354	60	42	12
660	Touraine Apartments	5/1/2028	5.610%	Actual/360	Partial IO	24,424.64	20,424.05	20,815.74	29,759.76	360	360	84	74	24
661	1300 W 134th St	N/A	N/A	Actual/360	Partial IO	24,508.81	20,572.72	N/A	N/A	360	360	60	55	36
662	Stonegate	8/1/2028	5.100%	Actual/360	Interest Only	19,190.45	19,190.45	19,558.49	24,077.33	0	0	120	113	120
663	Sophie Court	N/A	N/A	Actual/360	Partial IO	23,119.57	19,002.14	N/A	N/A	360	360	60	56	36
664	Park Plaza Townhomes	N/A	N/A	Actual/360	Partial IO	27,185.15	24,391.96	N/A	N/A	360	360	84	64	24
665	Hunters Glen	N/A	N/A	Actual/360	Interest Only	18,600.58	18,600.58	N/A	N/A	0	0	84	79	84
666	The Globe Apartments	5/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	20,873.03	17,849.06	18,191.37	26,828.11	420	420	84	74	36
667	55-81 Jackson Avenue	N/A	N/A	Actual/360	Partial IO	22,931.77	18,990.04	N/A	36,213.04	360	360	120	105	36
668	Sonora Cascade MHC	N/A	N/A	Actual/360	Balloon	22,060.97	N/A	N/A	N/A	360	353	60	53	0
669	Melissa Grove	N/A	N/A	Actual/360	Balloon	23,284.05	N/A	N/A	N/A	420	414	180	174	0
670	Riverbend Of Grand Blanc	N/A	N/A	Actual/360	Partial IO	20,763.14	16,367.70	N/A	N/A	360	360	120	106	48
671	Sunlight Estates	N/A	N/A	Actual/360	Partial IO	22,171.30	18,397.01	N/A	N/A	360	360	84	78	48
672	United House	N/A	N/A	Actual/360	Interest Only	16,888.01	16,888.01	N/A	N/A	0	0	60	54	60
673	Parkside Apartments	N/A	N/A	Actual/360	Partial IO	19,740.38	15,158.39	N/A	N/A	360	360	84	68	48
674	Brookside MHP	N/A	N/A	Actual/360	Partial IO	21,736.37	17,939.38	N/A	N/A	360	360	60	54	12
675	Cherokee Mobile Village MHP	N/A	N/A	Actual/360	Partial IO	23,070.32	19,807.61	N/A	N/A	360	360	120	95	60
676	Elm Creek Meadows	N/A	N/A	Actual/360	Partial IO	21,511.99	17,754.19	N/A	N/A	360	360	60	55	12
677	Woodlake Apartments	N/A	N/A	Actual/360	Partial IO	22,564.46	19,277.88	N/A	N/A	360	360	60	55	12
678	Westminster Apartments	N/A	N/A	Actual/360	Partial IO	22,867.16	19,716.97	N/A	N/A	360	360	84	79	12
679	Carr Street Flats	N/A	N/A	Actual/360	Partial IO	20,581.71	16,784.30	N/A	N/A	360	360	84	81	48
680	Westlake Apartments East	N/A	N/A	Actual/360	Partial IO	22,199.48	18,944.85	N/A	N/A	360	360	60	55	12
681	Koenig Winter Resort	N/A	N/A	Actual/360	Partial IO	20,712.27	17,094.17	N/A	N/A	360	360	60	55	12
682	Plantation Acres	8/1/2028	5.600%	Actual/360	Interest Only	16,852.34	16,852.34	17,175.54	22,654.08	0	0	120	113	120
683	Crestview Village	N/A	N/A	Actual/360	Partial IO	20,248.45	18,011.29	N/A	N/A	420	420	60	56	36
684	Harborview East Apartments	N/A	N/A	Actual/360	Interest Only	13,502.30	13,502.30	N/A	N/A	0	0	84	70	84
685	Vol. 7	N/A	N/A	Actual/360	Partial IO	19,984.12	16,390.56	N/A	N/A	360	360	60	54	36
686	Meridian Living II	N/A	N/A	Actual/360	Partial IO	21,329.89	18,223.13	N/A	N/A	360	360	84	79	24
687	Sandpiper Glen Taxable Tail	N/A	N/A	Actual/360	Balloon	19,670.30	N/A	N/A	N/A	480	473	175	168	0
688	7701 Reseda Blvd	N/A	N/A	Actual/360	Interest Only	16,519.61	16,519.61	N/A	N/A	0	0	84	78	84
689	Maple Park Apartments	N/A	N/A	Actual/360	Partial IO	19,247.00	16,911.78	N/A	N/A	420	420	120	113	60
690	Berendo Apartments	N/A	N/A	Actual/360	Partial IO	20,082.21	16,707.45	N/A	N/A	360	360	84	78	48
691	Prescott Gardens Mobile Park	N/A	N/A	Actual/360	Balloon	19,465.64	N/A	N/A	N/A	360	354	60	54	0
692	Ashton Hills Apartments	N/A	N/A	Actual/360	Partial IO	19,361.26	15,935.29	N/A	N/A	360	360	120	115	84
693	167 Grand St And 218 N 7th St	N/A	N/A	Actual/360	Interest Only	19,065.84	19,065.84	N/A	N/A	0	0	60	54	60
694	The Morton Group 2	N/A	N/A	Actual/360	Partial IO	20,292.83	17,288.44	N/A	N/A	360	360	120	115	36
695	Asturias Senior Apartments	N/A	N/A	Actual/360	Fully Amortizing	20,788.54	N/A	N/A	N/A	360	356	360	356	0
696	Newark Linked Loan #3	N/A	N/A	Actual/360	Partial IO	20,518.24	17,568.55	N/A	31,487.02	360	345	240	213	12
697	Lamar Place - Daniel Building	N/A	N/A	Actual/360	Partial IO	18,019.64	14,394.70	N/A	N/A	360	360	60	44	36
698	Terrace View Apartments	N/A	N/A	Actual/360	Interest Only	13,334.00	13,334.00	N/A	N/A	0	0	84	68	84
699	Jackson	8/1/2028	5.100%	Actual/360	Interest Only	15,358.02	15,358.02	15,652.56	19,268.96	0	0	120	113	120
700	Jean C. McKinney Manor	N/A	N/A	Actual/360	Partial IO	18,268.35	16,161.22	N/A	N/A	420	420	120	112	60

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Appendix A

Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
701	Aspen Leaf	N/A	N/A	Actual/360	Partial IO	18,113.47	14,749.93	N/A	N/A	360	360	60	55	36
702	Winton House	N/A	N/A	Actual/360	Balloon	18,330.19	N/A	N/A	N/A	360	354	120	114	0
703	Sunny Acres MHP	N/A	N/A	Actual/360	Partial IO	18,386.54	15,276.70	N/A	N/A	360	360	60	53	12
704	Glen Leaf	8/1/2028	5.100%	Actual/360	Interest Only	14,891.34	14,891.34	15,176.93	18,683.44	0	0	120	113	120
705	Lakeview	N/A	N/A	Actual/360	Partial IO	17,211.72	13,760.35	N/A	N/A	360	360	60	55	24
706	Avery Square Apartments	N/A	N/A	Actual/360	Balloon	18,494.32	N/A	N/A	N/A	360	344	84	68	0
707	The Cliffs	N/A	N/A	Actual/360	Partial IO	17,810.88	15,843.03	N/A	N/A	420	420	60	56	36
708	Red Cedars	8/1/2028	5.100%	Actual/360	Interest Only	14,693.35	14,693.35	14,975.15	18,435.03	0	0	120	113	120
709	Wisteria Apartments	N/A	N/A	Actual/360	Partial IO	19,269.06	16,605.81	N/A	N/A	360	360	120	115	60
710	The Q @ Vassar North	N/A	N/A	Actual/360	Interest Only	15,544.10	15,544.10	N/A	N/A	0	0	120	116	120
711	Concordia Apartments	N/A	N/A	Actual/360	Partial IO	18,209.52	15,275.59	N/A	27,919.27	360	360	240	223	60
712	4038 Puente Ave	N/A	N/A	Actual/360	Partial IO	17,800.83	14,828.73	N/A	N/A	360	360	60	55	36
713	Pinewood MHC	N/A	N/A	Actual/360	Partial IO	17,651.82	14,656.59	N/A	N/A	360	360	84	78	24
714	4807 41st Ave SW	N/A	N/A	Actual/360	Partial IO	17,805.47	14,889.77	N/A	N/A	360	360	84	64	24
715	Maryland Apartments	N/A	N/A	Actual/360	Partial IO	17,951.39	15,105.59	N/A	N/A	360	360	60	55	36
716	North Shore MHC	N/A	N/A	Actual/360	Interest Only	13,890.28	13,890.28	N/A	N/A	0	0	84	76	84
717	Meridian Apartments	5/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	15,716.41	13,439.51	13,697.25	20,200.31	420	420	84	74	36
718	North Admiral Apartments	N/A	N/A	Actual/360	Interest Only	12,074.16	12,074.16	N/A	N/A	0	0	84	68	84
719	2000 Palafox And 1757 Mt Herman	N/A	N/A	Actual/360	Partial IO	17,619.87	14,889.45	N/A	N/A	360	360	120	116	36
720	126 E 93rd Street	N/A	N/A	Actual/360	Partial IO	18,745.17	16,390.68	N/A	N/A	360	360	60	43	24
721	Kimberly Apartments	N/A	N/A	Actual/360	Interest Only	11,801.87	11,801.87	N/A	N/A	0	0	84	68	84
722	Birmingham Heights	N/A	N/A	Actual/360	Partial IO	17,614.34	14,954.96	N/A	27,118.87	360	355	120	103	12
723	27360-27398 Tyrrell Ave	N/A	N/A	Actual/360	Interest Only	13,476.27	13,476.27	N/A	N/A	0	0	60	46	60
724	Madison Woods West	N/A	N/A	Actual/360	Partial IO	17,148.27	14,420.95	N/A	N/A	360	360	120	114	60
725	11229 W National Ave	N/A	N/A	Actual/360	Partial IO	15,924.24	12,781.66	N/A	N/A	360	360	120	105	60
726	Madison At GCU Apartments	N/A	N/A	Actual/360	Partial IO	15,124.47	11,829.72	N/A	N/A	360	360	84	69	24
727	Heritage Of Newark	N/A	N/A	Actual/360	Partial IO	16,870.69	14,230.74	N/A	26,035.22	360	356	120	104	12
728	Madison Flats	N/A	N/A	Actual/360	Partial IO	15,279.60	12,136.43	N/A	N/A	360	360	84	69	48
729	Asher Court Apartments	N/A	N/A	Actual/360	Partial IO	17,137.08	14,649.17	N/A	N/A	360	360	84	81	24
730	Denmark Apartments	N/A	N/A	Actual/360	Partial IO	16,075.02	13,266.97	N/A	N/A	360	360	120	104	60
731	Woodlands Apartments	N/A	N/A	Actual/360	Balloon	17,294.75	N/A	N/A	N/A	360	355	60	55	0
732	Julie Ann Apartments	N/A	N/A	Actual/360	Balloon	16,233.80	N/A	N/A	N/A	360	355	120	115	0
733	Pueblo Sereno	8/1/2028	5.100%	Actual/360	Interest Only	13,048.19	13,048.19	13,298.43	16,370.93	0	0	120	113	120
734	Vol. 8	N/A	N/A	Actual/360	Partial IO	15,687.69	12,830.21	N/A	N/A	360	360	60	54	36
735	221 Middle Neck Rd CoOp	N/A	N/A	Actual/360	Interest Only	12,453.94	12,453.94	N/A	N/A	0	0	120	114	120
736	Courtyard Apartments	N/A	N/A	Actual/360	Partial IO	16,065.76	13,374.67	N/A	24,692.58	360	355	240	211	24
737	White Oak Townhomes	N/A	N/A	Actual/360	Partial IO	15,839.30	13,125.47	N/A	N/A	360	360	120	116	36
738	Harrison Gardens	N/A	N/A	Actual/360	Partial IO	16,012.49	13,373.36	N/A	N/A	360	360	60	54	36
739	885 18th Avenue	N/A	N/A	Actual/360	Partial IO	14,293.99	11,007.56	N/A	21,948.97	360	355	240	199	36
740	North Franklin	N/A	N/A	Actual/360	Partial IO	15,375.67	12,547.89	N/A	N/A	360	360	60	54	12
741	Highland Metro	5/1/2028	6.230% (Interest-Only Period); 5.980% (Amortizing Period)	Actual/360	Partial IO	15,393.88	13,652.13	13,913.95	19,785.82	420	420	84	74	24
742	Hoskins 90 At Bishop Ridge	N/A	N/A	Actual/360	Partial IO	15,054.47	12,149.33	N/A	N/A	360	360	60	56	36
743	Olde Town Terrace	N/A	N/A	Actual/360	Partial IO	15,279.52	12,478.44	N/A	N/A	360	360	60	55	36
744	The Bryson	N/A	N/A	Actual/360	Partial IO	16,584.43	14,246.66	N/A	N/A	360	360	84	78	48
745	Clifton Cove Apartments	N/A	N/A	Actual/360	Balloon	16,607.04	N/A	N/A	N/A	360	357	120	117	0
746	Larkspur Village Apartments	5/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	14,022.02	11,990.59	12,220.54	18,022.50	420	420	84	74	36
747	La Promesa	N/A	N/A	Actual/360	Partial IO	16,316.51	13,993.78	N/A	N/A	360	360	84	81	24
748	Westwood Park	N/A	N/A	Actual/360	Partial IO	14,627.88	11,885.31	N/A	N/A	360	360	84	69	24
749	Ridgeline Apartments	N/A	N/A	Actual/360	Partial IO	15,239.03	12,719.24	N/A	N/A	360	360	84	79	48
750	Cornell House	N/A	N/A	Actual/360	Partial IO	16,214.89	14,010.30	N/A	N/A	360	360	60	55	12
751	145 And 149 Fano Street	N/A	N/A	Actual/360	Partial IO	15,617.74	13,244.39	N/A	N/A	360	360	84	79	24
752	1118 Adams Street	8/1/2028	7.000%	Actual/360	Balloon	14,913.69	N/A	14,913.69	20,647.20	360	353	84	77	0
753	Constance Ave S 7242	N/A	N/A	Actual/360	Partial IO	15,383.66	13,068.62	N/A	N/A	360	358	84	70	12
754	Lakeside Estates	N/A	N/A	Actual/360	Partial IO	14,535.89	12,077.34	N/A	N/A	360	360	60	53	12
755	Smith Heights	N/A	N/A	Actual/360	Partial IO	14,799.08	12,460.62	N/A	N/A	360	360	120	114	60
756	Patterson Purchase Link	N/A	N/A	Actual/360	Partial IO	14,551.80	12,176.60	N/A	N/A	360	360	120	115	24
757	Alta Casa	N/A	N/A	Actual/360	Balloon	12,977.76	N/A	N/A	N/A	360	346	84	70	0
758	Mount Moriah Apartments	N/A	N/A	Actual/360	Partial IO	14,375.45	12,006.13	N/A	N/A	360	360	84	78	24
759	Cantabria Senior Apartments	N/A	N/A	Actual/360	Fully Amortizing	20,491.39	N/A	N/A	N/A	180	176	180	176	0
760	Country Villa MHC	N/A	N/A	Actual/360	Partial IO	14,361.31	12,024.79	N/A	N/A	360	360	60	56	12
761	Schafer Square Apartments	N/A	N/A	Actual/360	Interest Only	11,963.89	11,963.89	N/A	N/A	0	0	120	115	120
762	Green Oaks MHP	N/A	N/A	Actual/360	Partial IO	13,785.16	11,377.12	N/A	N/A	360	360	60	54	12
763	Fort Totten Apartments	N/A	N/A	Actual/360	Balloon	20,565.07	N/A	N/A	N/A	180	176	120	116	0
764	Bramblewood	8/1/2028	5.600%	Actual/360	Interest Only	11,011.77	11,011.77	11,222.95	14,802.78	0	0	120	113	120
765	Glenfair Apartments	N/A	N/A	Actual/360	Partial IO	14,224.82	12,159.70	N/A	21,669.56	360	360	240	222	24
766	125 Sherman Avenue	N/A	N/A	Actual/360	Partial IO	13,864.86	11,702.31	N/A	21,564.34	360	355	240	211	24
767	97-103 Maple Ave	N/A	N/A	Actual/360	Partial IO	14,602.67	12,792.66	N/A	N/A	360	360	120	114	60
768	Canopy At Oak Bend	N/A	N/A	Actual/360	Balloon	12,039.85	N/A	N/A	N/A	420	415	60	55	0
769	500 1st Ave	N/A	N/A	Actual/360	Partial IO	14,221.39	12,393.24	N/A	N/A	360	360	60	56	12
770	The District Apartment Homes	N/A	N/A	Actual/360	Partial IO	12,990.71	10,849.63	N/A	N/A	360	360	120	116	60
771	Wallingford Vista Apartments	N/A	N/A	Actual/360	Partial IO	13,288.29	11,242.46	N/A	N/A	360	360	84	80	24
772	Oak Hill Manor Apartments	N/A	N/A	Actual/360	Partial IO	12,838.60	10,688.08	N/A	19,732.54	360	355	240	211	24
773	42 Lienau Place	N/A	N/A	Actual/360	Partial IO	12,709.27	10,654.89	N/A	N/A	360	360	60	54	12
774	Farmington Hills	8/1/2028	5.850%	Actual/360	Interest Only	10,116.12	10,116.12	10,310.13	14,052.08	0	0	120	113	120
775	Park Place Apartments	N/A	N/A	Actual/360	Partial IO	13,290.95	11,435.78	N/A	N/A	360	360	84	78	12
776	The Morton Group 1	N/A	N/A	Actual/360	Partial IO	13,646.79	11,909.82	N/A	N/A	360	360	120	115	36
777	Glenwood Apartments	N/A	N/A	Actual/360	Partial IO	12,391.41	10,302.33	N/A	18,708.02	360	360	240	225	36
778	Kiljordan Meadows	8/1/2028	6.100%	Actual/360	Interest Only	9,960.56	9,960.56	10,151.58	14,282.31	0	0	120	113	120
779	975-995 Apartment Corp.	N/A	N/A	Actual/360	Interest Only	9,634.48	9,634.48	N/A	N/A	0	0	120	114	120
780	Cedar Crest	N/A	N/A	Actual/360	Partial IO	11,863.63	9,817.81	N/A	N/A	360	360	84	69	24
781	2210 Echo Park Ave	N/A	N/A	Actual/360	Partial IO	13,736.97	12,272.11	N/A	N/A	360	353	60	41	12

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Loan No. / Property No.	Property Name	Index Cap Expiration Date	Index Cap Strike Price	Accrual Basis	Loan Amortization Type	Monthly Debt Service Amount (Amortizing)	Monthly Debt Service Amount (IO)	Projected First Monthly Payment to Trust	Monthly Debt Service Amount (at Cap)	Amortization Term (Original)	Amortization Term (Remaining)	Loan Term (Original)	Loan Term (Remaining)	IO Period
782	Grand Teton Estates Apartments	N/A	N/A	Actual/360	Partial IO	11,291.89	9,201.79	N/A	N/A	360	360	84	79	36
783	Colonial Terrace MHC	N/A	N/A	Actual/360	Partial IO	11,622.77	9,663.27	N/A	N/A	360	360	120	114	60
784	Elkwood Duplexes	N/A	N/A	Actual/360	Balloon	13,070.33	N/A	N/A	N/A	360	355	60	55	0
785	Midway Apartments	N/A	N/A	Actual/360	Partial IO	11,225.58	9,320.78	N/A	17,267.47	360	355	240	211	24
786	Twin Oaks Duplexes	N/A	N/A	Actual/360	Partial IO	11,796.61	10,100.73	N/A	N/A	360	360	120	115	36
787	Pleasant Street 34	N/A	N/A	Actual/360	Partial IO	11,865.90	10,215.07	N/A	N/A	360	360	84	79	12
788	3260-3264 Minnesota Ave	N/A	N/A	Actual/360	Interest Only	9,615.89	9,615.89	N/A	N/A	0	0	84	80	84
789	Mountain Creek	N/A	N/A	Actual/360	Partial IO	10,827.91	8,936.45	N/A	N/A	360	360	60	52	12
790	6028 Stafford Avenue	N/A	N/A	Actual/360	Interest Only	9,209.99	9,209.99	N/A	N/A	0	0	60	54	60
791	Hale Ave S 10447	N/A	N/A	Actual/360	Partial IO	11,785.93	10,265.84	N/A	N/A	360	360	84	79	12
792	Crawford Corner At Bishop Ridge	N/A	N/A	Actual/360	Partial IO	10,395.53	8,483.66	N/A	N/A	360	360	60	56	36
793	1598-1666 E. 25th Ave Apartments	N/A	N/A	Actual/360	Partial IO	11,728.19	10,220.54	N/A	17,868.63	360	355	120	103	12
794	113 Sherman Avenue	N/A	N/A	Actual/360	Partial IO	10,996.27	9,281.14	N/A	17,102.75	360	355	240	211	24
795	Buchtel Arms Apartments	N/A	N/A	Actual/360	Partial IO	10,578.89	8,840.95	N/A	N/A	360	360	120	115	24
796	Walden Pky S 9946-9952	N/A	N/A	Actual/360	Partial IO	11,308.42	9,854.73	N/A	N/A	360	360	84	78	24
797	Residences On Lake	N/A	N/A	Actual/360	Interest Only	9,594.24	9,594.24	N/A	N/A	0	0	60	55	60
798	Connie Jean Apartments	N/A	N/A	Actual/360	Partial IO	10,107.86	8,353.53	N/A	N/A	360	360	84	81	24
799	Avalon Family Apartments	5/1/2028	6.370% (Interest-Only Period); 5.870% (Amortizing Period)	Actual/360	Partial IO	9,169.65	7,841.21	7,991.59	11,785.76	420	420	84	74	36
800	7337 S Ridgeland	N/A	N/A	Actual/360	Partial IO	10,729.95	9,212.47	N/A	N/A	360	360	60	56	24
801	Village Glen	N/A	N/A	Actual/360	Partial IO	9,676.92	7,839.19	N/A	N/A	360	360	84	69	24
802	Georgian Townhomes	N/A	N/A	Actual/360	Interest Only	8,030.63	8,030.63	N/A	N/A	0	0	60	55	60
803	277 Milford St	N/A	N/A	Actual/360	Partial IO	10,892.47	9,519.77	N/A	N/A	360	360	60	55	12
804	Jeffrey Blvd S 7722-7732	N/A	N/A	Actual/360	Partial IO	10,474.00	9,145.28	N/A	N/A	360	360	84	80	24
805	2608 Hoyt Avenue	N/A	N/A	Actual/360	Partial IO	9,213.97	7,594.03	N/A	N/A	360	360	120	115	36
806	Castlereach Apartments	N/A	N/A	Actual/360	Balloon	8,447.41	N/A	N/A	N/A	360	346	84	70	0
807	Courtyards On The Park - South	N/A	N/A	Actual/360	Partial IO	9,467.61	8,061.33	N/A	N/A	360	360	60	54	12
808	Foxtail Crossing Townhomes	12/1/2032	6.440% (Interest-Only Period); 5.940% (Amortizing Period)	Actual/360	Partial IO	8,743.34	7,273.69	7,413.19	11,006.47	360	360	84	81	12
809	Michelle's Court Apartments	N/A	N/A	Actual/360	Partial IO	9,403.83	8,154.40	N/A	N/A	360	360	120	116	60
810	Champion Forest	N/A	N/A	Actual/360	Partial IO	9,029.32	7,679.36	N/A	N/A	360	360	120	116	60
811	Royal Arms Apartments	N/A	N/A	Actual/360	Balloon	8,518.80	N/A	N/A	N/A	360	345	84	69	0
812	Evergreen Apartments	N/A	N/A	Actual/360	Partial IO	8,771.33	7,362.66	N/A	N/A	360	360	84	80	48
813	Spring Manor MHP	N/A	N/A	Actual/360	Partial IO	8,469.02	6,989.61	N/A	N/A	360	360	60	54	12
814	University Heights	N/A	N/A	Actual/360	Partial IO	8,352.18	6,835.72	N/A	13,246.59	360	360	120	105	36
815	Steele Street 1553	N/A	N/A	Actual/360	Partial IO	8,886.92	7,600.96	N/A	N/A	360	360	60	55	36
816	410 And 500 Cummings Valley Blvd	N/A	N/A	Actual/360	Partial IO	9,407.28	8,290.57	N/A	N/A	360	360	84	66	24
817	10416 And 10422 Fawcett St	N/A	N/A	Actual/360	Partial IO	8,444.71	7,070.79	N/A	N/A	360	360	120	114	60
818	112 South Whitney	N/A	N/A	Actual/360	Balloon	8,421.75	N/A	N/A	N/A	360	355	120	115	0
819	The Randall	N/A	N/A	Actual/360	Partial IO	8,420.51	7,107.13	N/A	N/A	360	360	120	115	24
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	N/A	N/A	Actual/360	Partial IO	8,576.56	7,363.62	N/A	13,044.88	360	360	240	223	24
821	Crestview	8/1/2028	5.100%	Actual/360	Interest Only	6,476.96	6,476.96	6,601.17	8,126.32	0	0	120	113	120
822	School House Apartments	N/A	N/A	Actual/360	Partial IO	9,366.28	8,410.42	N/A	N/A	360	360	120	96	36
823	Baylie Drive Apartments	N/A	N/A	Actual/360	Partial IO	8,551.45	7,411.53	N/A	N/A	360	360	120	116	36
824	193 Neptune Avenue	N/A	N/A	Actual/360	Balloon	7,611.56	N/A	N/A	11,257.61	360	319	240	199	0
825	3700 Delancy Street	N/A	N/A	Actual/360	Partial IO	8,343.75	7,175.29	N/A	N/A	360	360	120	116	36
826	Marsue Apartments	N/A	N/A	Actual/360	Partial IO	7,808.20	6,500.30	N/A	12,000.97	360	355	240	211	24
827	Clover Crest Townhomes	N/A	N/A	Actual/360	Partial IO	7,355.53	5,985.27	N/A	N/A	360	360	84	69	24
828	Dover Street Apartments	N/A	N/A	Actual/360	Partial IO	7,941.03	6,817.97	N/A	N/A	360	360	60	54	36
829	Fannin Park	N/A	N/A	Actual/360	Partial IO	7,865.04	6,760.00	N/A	N/A	360	360	120	115	24
830	1651 E 74th Pl	N/A	N/A	Actual/360	Partial IO	7,462.41	6,375.49	N/A	N/A	360	360	120	115	60
831	Potomac Ave W 3226	N/A	N/A	Actual/360	Partial IO	7,220.88	6,049.88	N/A	11,170.49	360	357	120	105	12
832	Franklin Street 25	N/A	N/A	Actual/360	Partial IO	7,554.97	6,503.89	N/A	N/A	360	360	84	79	12
833	Terra Bella Court	N/A	N/A	Actual/360	Balloon	6,831.84	N/A	N/A	N/A	360	355	84	79	0
834	354 Seaman St	N/A	N/A	Actual/360	Balloon	7,616.19	N/A	N/A	N/A	360	356	120	116	0
835	Arise Capitol Hill	N/A	N/A	Actual/360	Interest Only	5,033.09	5,033.09	N/A	N/A	0	0	84	69	84
836	Spring Hill Apartments	N/A	N/A	Actual/360	Partial IO	6,788.19	5,743.10	N/A	N/A	360	360	120	115	48
837	4252 Crenshaw Taxable Tail	N/A	N/A	Actual/360	Partial IO	5,864.00	5,055.93	N/A	N/A	420	420	119	117	83
838	2501 N Drake Ave	N/A	N/A	Actual/360	Partial IO	6,389.47	5,396.12	N/A	N/A	360	360	60	56	12
839	3510 Northeast 54th Street Apartments	N/A	N/A	Actual/360	Partial IO	6,192.16	5,260.33	N/A	N/A	360	360	120	115	84
840	Crystal St W 3259	N/A	N/A	Actual/360	Partial IO	6,479.11	5,632.36	N/A	N/A	360	360	120	116	48
841	1427 Martin Luther King Jr Ave	N/A	N/A	Actual/360	Partial IO	6,170.19	5,297.57	N/A	N/A	360	360	120	116	36
842	Wrightwood Ave W 3456	N/A	N/A	Actual/360	Interest Only	4,663.89	4,663.89	N/A	N/A	0	0	120	116	120

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
1	Seven Springs Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	193,300,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	12,873,422	3,917,618	8,955,804	8,862,892	6/30/2025	12,581,529
2	Venue At Lockwood	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	62,000,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	5,068,613	1,876,546	3,192,067	3,106,807	6/30/2025	5,061,406
3	Cedar Forest Apartments	4	L(11) 1%(69) O(4)	7/29/2032	10/29/2025	As-Stabilized	39,600,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	3,359,109	1,169,461	2,189,648	2,136,481	7/31/2025	2,672,226
4	Cambridge Cove Apartment Homes	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	38,500,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	3,468,661	1,346,400	2,122,261	2,071,711	7/31/2025	3,493,934
5	Enclave On Woodbridge Apartment Homes	4	L(11) 1%(69) O(4)	7/29/2032	7/24/2025	As-Is	33,700,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	3,088,997	1,271,255	1,817,742	1,769,457	6/30/2025	3,116,814
6	Preserve On 51st Apartment Homes	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	35,200,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	4,159,543	2,347,662	1,811,881	1,755,072	6/30/2025	4,256,424
7	Rose Harbor Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/29/2025	As-Is	31,200,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,394,712	709,912	1,684,800	1,635,177	6/30/2025	2,382,086
8	Charleston Place Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/24/2025	As-Is	31,400,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	3,027,086	1,343,676	1,683,409	1,618,738	6/30/2025	2,898,299
9	Nantucket Bay Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	28,100,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,461,842	903,641	1,558,201	1,518,598	6/30/2025	2,358,078
10	The Club At Sugar Mill	4	L(11) 1%(69) O(4)	7/29/2032	7/24/2025	As-Is	27,000,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,383,905	860,839	1,523,066	1,479,970	6/30/2025	2,289,738
11	The Villas At Newport Landing	4	L(11) 1%(69) O(4)	7/29/2032	7/29/2025	As-Is	25,300,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,198,422	764,197	1,434,225	1,400,549	6/30/2025	2,155,002
12	Brookwood Forest Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/24/2025	As-Is	25,600,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,711,568	1,406,756	1,304,812	1,258,369	6/30/2025	2,731,578
13	Williams Landing Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	24,800,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	1,970,030	678,949	1,291,082	1,254,985	6/30/2025	1,954,570
14	Savannah Cove Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/25/2025	As-Is	26,500,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,219,147	887,724	1,331,423	1,210,976	6/30/2025	2,171,099
15	Nantucket Cove Apartments	4	L(11) 1%(69) O(4)	7/29/2032	7/25/2025	As-Is	24,900,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	2,179,077	964,494	1,214,582	1,179,833	6/30/2025	2,112,390
16	Kathleen Pointe Apartment Homes	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	17,000,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	1,419,310	558,996	860,314	836,730	6/30/2025	1,396,929
17	Williams Landing Villas	4	L(11) 1%(69) O(4)	7/29/2032	7/28/2025	As-Is	13,900,000	67.2%	66.0%	1.16x	1.34x	N/A	N/A	N/A	1,079,706	358,463	721,243	703,154	6/30/2025	1,077,420
18	Crystal Towers & Crystal Flats	6	YM1%(113) 1%(3) O(4)	5/31/2035	4/26/2025	As-Is	533,000,000	63.9%	61.1%	1.20x	1.43x	N/A	N/A	N/A	39,969,239	14,400,568	25,568,671	24,725,263	9/30/2025	39,281,786
19	Park Place I	5	YM1%(113) 1%(3) O(4)	6/28/2035	8/13/2025	As-Is	516,100,000	64.6%	63.4%	1.20x	1.40x	N/A	N/A	N/A	38,133,642	12,702,951	25,430,690	25,188,385	8/31/2025	37,923,365
20	AMLI Midtown Miami	4	YM1%(113) 1%(3) O(4)	7/31/2035	8/6/2025	As-Is	431,000,000	59.4%	59.4%	1.56x	1.56x	N/A	N/A	N/A	34,126,116	12,844,885	21,281,231	21,184,885	7/31/2025	34,086,476
21	Anagram Nomad	7	YM1%(56) O(4)	4/30/2030	4/7/2025	As-Is	399,700,000	62.3%	60.4%	1.25x	1.49x	N/A	N/A	N/A	33,093,336	14,027,027	19,066,310	19,007,510	5/31/2025	33,384,488
22	Park Kiely Apartments	6	YM1%(113) 1%(3) O(4)	5/31/2035	7/10/2025	As-Is	379,000,000	53.7%	53.7%	1.94x	1.94x	N/A	N/A	N/A	29,619,030	8,879,282	20,739,748	20,470,079	6/30/2025	29,073,567
23	Commons At White Marsh	7	YM1%(113) 1%(3) O(4)	4/30/2035	4/3/2025	As-Is	242,300,000	69.2%	65.9%	1.25x	1.43x	N/A	N/A	N/A	20,556,040	6,543,890	14,012,150	13,709,150	9/30/2025	20,178,308
24	Icon Las Olas	6	YM1%(56) O(4)	5/30/2030	5/16/2025	As-Is	240,250,000	61.1%	61.1%	1.48x	1.48x	N/A	N/A	N/A	19,833,997	8,488,717	11,345,281	11,257,007	9/30/2025	19,081,433
25	The Gramercy	6	L(27) D(89) O(4)	5/31/2035	4/26/2025	As-Is	200,000,000	67.9%	65.0%	1.20x	1.43x	N/A	N/A	N/A	15,784,694	5,702,260	10,082,433	9,895,637	9/30/2025	15,726,892
26	Kitt At Warner Center	5	YM1%(77) 1%(3) O(4)	6/30/2032	6/23/2025	As-Is	190,000,000	69.8%	68.4%	1.25x	1.46x	N/A	N/A	N/A	17,198,284	6,644,289	10,553,995	10,420,582	6/30/2025	16,864,042
27	River View Apartments Phase 5 And 6	8	L(28) D(88) O(4)	3/29/2035	4/20/2025	As-Is	209,400,000	60.0%	58.9%	1.24x	1.43x	N/A	N/A	N/A	15,383,173	5,230,437	10,152,737	10,058,307	6/30/2025	15,223,015
28	Alden Park Apartments	8	L(11) 1%(105) O(4)	3/29/2035	5/16/2025	As-Is	158,200,000	72.6%	68.8%	1.23x	1.43x	N/A	N/A	N/A	16,276,672	7,030,852	9,245,820	9,010,200	9/30/2025	16,384,838
29	Icon At Dulles	6	L(26) D(90) O(4)	5/31/2035	4/25/2025	As-Is	161,800,000	69.5%	66.4%	1.20x	1.44x	N/A	N/A	N/A	13,506,745	5,219,027	8,287,718	8,128,225	7/31/2025	13,222,908
30	The Addison	7	YM1%(56) O(4)	4/30/2030	5/20/2025	As-Is	160,100,000	70.0%	68.4%	1.25x	1.53x	N/A	N/A	N/A	13,430,464	5,137,829	8,292,635	8,165,261	6/30/2025	13,021,673
31	Sterling Pointe	7	YM1%(113) 1%(3) O(4)	4/30/2035	12/20/2024	As-Is	182,000,000	60.3%	60.3%	1.61x	1.61x	N/A	N/A	N/A	14,524,358	4,752,831	9,771,527	9,582,300	6/30/2025	14,493,024
32	AVA Noma	6	L(23) 1%(57) O(4)	5/28/2032	12/20/2024	As-Is	152,800,000	67.2%	65.2%	1.24x	1.44x	N/A	N/A	N/A	13,449,416	5,188,035	8,261,380	8,186,044	5/31/2025	13,558,687
33	WestEnd 25	7	YM1%(56) O(4)	4/30/2030	5/25/2025	As-Is	190,500,000	53.7%	53.7%	2.02x	2.02x	N/A	N/A	N/A	13,775,109	4,057,537	9,717,572	9,651,916	9/30/2025	14,185,120
34	Acclaim At Carriage Hill	6	L(27) D(29) O(4)	5/30/2030	6/18/2025	As-Is	142,000,000	70.0%	67.2%	1.30x	1.51x	N/A	N/A	N/A	12,615,568	4,260,616	8,354,952	8,161,728	9/30/2025	12,611,855
35	Park Regency Club	4	L(26) D(30) O(4)	7/31/2030	7/30/2025	As-Is	158,850,000	62.6%	60.7%	1.25x	1.63x	N/A	N/A	N/A	12,799,314	4,902,770	7,896,543	7,759,626	9/30/2025	12,884,610
36	The Atlantic Palms At Tradition	7	YM1%(77) 1%(3) O(4)	4/29/2032	5/8/2025	As-Is	161,700,000	60.0%	60.0%	1.45x	1.45x	N/A	N/A	N/A	14,862,237	6,874,072	7,988,165	7,838,165	9/30/2025	14,849,530
37	The Northern I & II	6	L(27) D(53) O(4)	5/28/2032	5/30/2025	As-Is	145,200,000	66.5%	65.2%	1.20x	1.40x	N/A	N/A	N/A	8,951,531	1,622,928	7,328,602	7,290,002	9/30/2025	6,866,786
38	IMT Cornerstar Ranch	6	YM1%(35) 1%(21) O(4)	5/30/2030	7/3/2025	As-Is	158,000,000	57.7%	56.7%	1.25x	1.44x	N/A	N/A	N/A	12,251,784	4,730,099	7,521,685	7,381,753	9/30/2025	12,356,045
39	Chase Knolls	8	L(28) D(52) O(4)	3/31/2032	12/19/2024	As-Is	129,250,000	70.0%	68.6%	1.39x	1.64x	N/A	N/A	N/A	12,436,303	4,493,514	7,942,789	7,838,529	4/30/2025	12,215,448
40	LC Dublin	5	L(25) D(91) O(4)	6/28/2035	7/2/2025	As-Is	130,000,000	69.6%	66.9%	1.20x	1.39x	N/A	N/A	N/A	10,711,794	3,570,768	7,141,026	7,003,026	6/30/2025	10,491,236
41	Bridgewater Apartments	4	L(26) D(54) O(4)	7/29/2032	9/5/2025	As-Is	129,600,000	69.4%	67.2%	1.25x	1.50x	N/A	N/A	N/A	10,882,148	3,903,151	6,978,996	6,842,272	8/31/2025	10,147,416
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	7	L(28) D(28) O(4)	4/30/2030	5/1/2025	As-Is	70,300,000	64.8%	61.3%	1.41x	1.72x	N/A	N/A	N/A	12,935,555	8,344,101	4,591,454	4,540,454	4/30/2025	12,888,970
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	7	L(28) D(28) O(4)	4/30/2030	4/30/2025	As-Is	66,200,000	64.8%	61.3%	1.41x	1.72x	N/A	N/A	N/A	14,585,146	10,470,121	4,115,025	4,064,925	4/30/2025	14,535,703
44	Hudson At East And Eight At East Apartments	6	L(26) D(90) O(4)	5/31/2035	6/13/2025	As-Is	135,100,000	64.0%	61.3%	1.30x	1.63x	N/A	N/A	N/A	12,136,258	4,594,510	7,541,749	7,406,999	6/30/2025	11,921,275
45	Montane	8	YM1%(77) 1%(3) O(4)	3/31/2032	4/30/2025	As-Is	136,000,000	62.5%	62.5%	1.50x	1.50x	N/A	N/A	N/A	9,795,113	3,300,811	6,494,302	6,414,302	4/30/2025	9,952,206
46	The Batley	5	L(26) D(90) O(4)	6/28/2035	7/21/2025	As-Is	158,300,000	52.4%	43.4%	1.52x	N/A	N/A	N/A	N/A	13,925,309	5,638,887	8,286,422	8,178,422	6/30/2025	13,627,488
47	Liberty Creek Apartment Homes	7	L(11) 1%(69) O(4)	4/29/2032	5/27/2025	As-Is	120,000,000	68.8%	66.0%	1.23x	1.45x	N/A	N/A	N/A	10,814,119	4,274,986	6,539,133	6,357,603	6/30/2025	10,942,913
48	Element Deer Valley	9	L(11) 1%(69) O(4)	2/27/2032	4/22/2025	As-Is	138,200,000	59.6%	58.5%	1.37x	1.61x	N/A	N/A	N/A	11,381,385	4,101,202	7,280,183	7,131,148	6/30/2025	11,328,464
49	Surf City Beach Cottages	6	L(28) D(28) O(4)	5/30/2030	6/17/2025	As-Is	148,570,000	55.0%	55.0%	1.60x	1.60x	N/A	N/A	N/A	8,420,797	1,883,209	6,537,588	6,524,788	9/30/2025	8,377,847
50	Maison's Landing	4	L(11) 1%(105) O(4)	7/31/2035	7/23/2025	As-Is	122,000,000	66.1%	62.8%	1.19x	1.38x	N/A	N/A	N/A	9,775,959	3,473,613	6,302,346	6,161,246	6/30/2025	9,776,101
51	365 Nicollet	6	YM1%(59) 1%(21) O(4)	5/28/2032	7/2/2025	As-Is	113,200,000	68.9%	67.7%	1.27x	1.47x	N/A	N/A	N/A	11,821,930	5,433,080	6,388,850	6,333,350	6/30/2025	11,825,762
52	Estates At Park Avenue	5	L(26) D(30) O(4)	6/28/2030	5/28/2025	As-Is	111,500,000	70.0%	68.5%	1.29x	1.54x	N/A	N/A	N/A	10,539,588	4,348,257	6,191,331	6,061,731	9/30/2025	8,263,550
53	Mondrian Lake Eola	7	YM1%(56) O(4)	4/30/2030	5/22/2025	As-Is	131,400,000	58.5%	58.5%	1.48x	1.48x	N/A	N/A	N/A	9,890,579	3,880,953	6,009,626	5,949,426	5/31/2025	9,820,872
54	Montclair At Partridge Creek	4	L(25) D(55) O(4)	7/29/2032	8/18/2025	As-Is	107,900,000	70.0%	66.9%	1.26x	1.60x	N/A	N/A	N/A	10,372,601	4,213,019	6,159,582	6,089,097	7/31/2025	10,348,662
55	Avana Cliffside	7	L(23) 1%(57) O(4)	4/29/2032	4/25/2025	As-Is	113,200,000	65.6%	64.3%	1.25x	1.49x	N/A	N/A	N/A	9,127,812	3,354,406	5,773,407	5,687,267	5/31/2025	9,098,270
56	Cortland At The Hammocks Phase II	5	L(11) 1%(69) O(4)	6/30/2032	7/18/2025	As-Is	115,500,000	63.9%	63.9%	1.37x	1.37x	N/A	N/A	N/A	10,403,894	4,639,786	5,764,108	5,679,308	9/30/2025	10,509,122
57	Citra At Windermere	6	YM1%(47) 1%(9) O(4)	5/30/2030	6/16/2025	As-Is	113,100,000	65.0%	63.8%	1.25x	1.46x	N/A	N/A	N/A	8,952,944	3,020,438	5,932,506	5,833,866	5/31/2025	9,263,907
58	Hickory Mill And Larkspur	5	L(11) 1%(69) O(4)	6/30/2032	Various	As-Is	16,990,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	2,366,247	1,229,366	1,136,881	1,073,531	6/30/2025	2,374,042
	Hickory Mill				7/18/2025	As-Is	5,560,000													
	Larkspur				7/16/2025	As-Is	11,430,000													
59	Suffolk Grove And Willowood	5	L(11) 1%(69) O(4)	6/30/2032	Various	As-Is	16,370,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	2,321,912	1,277,229	1,044,683	977,483	6/30/2025	2,393,432
	Suffolk Grove				7/18/2025	As-Is	10,330,000													
	Willowood				7/17/2025	As-Is	6,040,000													
60	Dartmouth Place And Millburn	5	L(11) 1%(69) O(4)	6/30/2032	Various	As-Is	14,175,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	1,871,075	1,018,402	852,673	795,231	6/30/2025	2,026,362
	Dartmouth Place				7/15/2025	As-Is	9,150,000													
	Millburn				7/16/2025	As-Is	5,025,000													
61	Meldon Place And Timbercreek	5	L(11) 1%(69) O(4)	6/30/2032	Various	As-Is	10,860,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	1,887,019	1,138,146	748,873	677,473	6/30/2025	1,903,670
	Meldon Place				7/17/2025	As-Is	6,550,000													
	Timbercreek				7/18/2025	As-Is	4,310,000													
62	Woodlands (OH)	5	L(11) 1%(69) O(4)	6/30/2032	7/18/2025	As-Is	12,510,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	2,631,381	1,650,381	981,000	893,500	6/30/2025	2,613,106
63	Annhurst (OH)	5	L(11) 1%(69) O(4)	6/30/2032	7/18/2025	As-Is	10,990,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	1,814,107	982,392	831,715	774,315	6/30/2025	1,828,963
64	Ashgrove	5	L(11) 1%(69) O(4)	6/30/2032	7/16/2025	As-Is	14,790,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	2,323,619	1,337,493	986,126	915,076	6/30/2025	2,277,482
65	Slate Run (OH)	5	L(11) 1%(69) O(4)	6/30/2032	7/22/2025	As-Is	3,170,000	72.0%	66.9%	1.29x	1.57x	N/A	N/A	N/A	554,112	311,379	242,733	225,933	6/30/2025	544,791
66	Latitudes Apartments	6	L(26) D(30) O(4)	5/30/2030	5/30/2025	As-Is	102,300,000	69.8%	67.6%	1.33x	1.60x	N/A	N/A	N/A	8,913,269	3,042,257	5,871,012	5,740,196	6/30/2025	8,896,659
67	Lakes Of Schaumburg	5	L(27) D(29) O(4)	6/28/2030	5/12/2025	As-Is	98,900,000	72.1%	70.6%	1.25x	1.47x	N/A	N/A	N/A	9,340,452	3,666,440	5,674,012	5,545,612	7/31/2025	9,288,462
68	Eton At Warner Center	8	YM1%(56) O(4)	3/29/2030	5/13/2025	As-Is	123,000,000	57.5%	57.5%	1.51x	1.51x	N/A	N/A	N/A	9,739,824	3,790,811	5,949,013	5,853,301	4/30/2025	9,676,907
69	Town Laurel Crossing	5	L(25) D(31) O(4)	6/28/2030	6/20/2025	As-Is	113,000,000	62.3%	60.9%	1.25x	1.54x	N/A	N/A	N/A	8,311,727	3,183,892	5,127,834	5,073,834	7/31/2025	7,484,099
70	Canyon Club Apartments	5	YM1%(56) O(4)	6/28/2030	7/14/2025	As-Is	128,880,000	54.3%	54.3%	2.03x	2.03x	N/A	N/A	N/A	10,277,433	3,444,911	6,832,521	6,715,257	7/31/2025	10,088,518
71	Piero II	6	L(27) D(89) O(4)	5/31/2035	6/6/2025	As-Is	105,300,000	65.6%	62.0%	1.20x	1.42x	N/A	N/A	N/A	9,702,167	4,504,494	5,197,674	5,090,474	9/30/2025	9,545,038
72	Manor Barrett	5	L(26) D(30) O(4)	6/28/2030	7/31/2025	As-Is	107,600,000	64.0%	62.6%	1.25x	1.52x	N/A	N/A	N/A	8,110,821	2,986,206	5,124,615	5,053,758	7/31/2025	6,975,877
73	The Point At Ridgeline	7	YM1%(56) O(4)	4/30/2030	5/6/2025	As-Is	119,100,000	57.6%	57.6%	1.62x	1.62x	N/A	N/A	N/A	8,668,433	3,105,008	5,563,424	5,504,624	4/30/2025	8,599,825
74	LINQ Apartments	6	L(11) 1%(69) O(4)	5/28/2032	7/7/2025	As-Restricted	107,000,000	63.9%	63.9%	1.40x	1.40x	N/A	N/A	N/A	8,313,235	2,738,261	5,574,974	5,514,362	6/30/2025	8,180,678

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
75	Gateway Plaza TEL	7	L(119) YM1%(78) 1%(3) O(4)	4/30/2042	5/1/2025	As-Stabilized	86,900,000	77.4%	63.3%	1.24x	N/A	77.4%	1.24x	N/A	7,878,774	2,502,729	5,376,044	4,958,144	4/30/2025	7,917,665
76	Gateway Plaza Taxable Tail	7	L(119) YM1%(78) 1%(3) O(4)	4/30/2042	5/1/2025	As-Stabilized	86,900,000	77.4%	63.3%	1.24x	N/A	77.4%	1.24x	N/A	7,878,774	2,502,729	5,376,044	4,958,144	4/30/2025	7,917,665
77	Astor On Third	6	L(26) D(54) O(4)	5/28/2032	5/30/2025	As-Is	105,000,000	63.7%	62.5%	1.20x	1.40x	N/A	N/A	N/A	6,493,136	1,411,253	5,081,883	5,054,483	6/30/2025	4,528,418
78	Lazo	7	YM1%(56) O(4)	4/30/2030	6/9/2025	As-Is	100,500,000	65.9%	64.6%	1.25x	1.47x	N/A	N/A	N/A	7,447,055	2,200,898	5,246,156	5,159,656	5/31/2025	7,533,955
79	IMT Gallery 421	8	YM1%(35) 1%(21) O(4)	3/29/2030	5/19/2025	As-Is	120,900,000	54.8%	53.7%	1.29x	1.50x	N/A	N/A	N/A	10,328,417	4,682,070	5,646,347	5,495,312	5/31/2025	10,198,862
80	Avana At The Moors	7	YM1%(56) O(4)	4/30/2030	4/8/2025	As-Is	94,900,000	69.0%	67.6%	1.22x	1.43x	N/A	N/A	N/A	9,116,389	3,886,222	5,230,168	5,017,348	5/31/2025	9,132,545
81	Misty Ridge Apartments	2	L(24) D(32) O(4)	9/30/2030	10/15/2025	As-Is	100,800,000	64.5%	64.5%	1.70x	1.70x	N/A	N/A	N/A	8,465,795	3,006,385	5,459,410	5,346,526	10/31/2025	8,329,142
82	The Bayshore On Hilton Head Island	6	L(11) 1%(105) O(4)	5/31/2035	6/26/2025	As-Is	95,200,000	67.8%	64.3%	1.26x	1.50x	N/A	N/A	N/A	14,224,687	8,362,493	5,862,194	5,816,594	5/31/2025	14,093,964
83	Windscape Village	8	YM1%(56) O(4)	3/29/2030	5/13/2025	As-Is	103,000,000	62.0%	62.0%	1.45x	1.45x	N/A	N/A	N/A	8,120,555	2,960,608	5,159,947	5,077,947	4/30/2025	8,024,271
84	Seasons At Plainfield	8	YM1%(56) O(4)	3/29/2030	4/17/2025	As-Is	98,200,000	65.0%	65.0%	1.61x	1.61x	N/A	N/A	N/A	8,407,017	2,700,504	5,706,513	5,642,513	4/30/2025	8,234,298
85	Epic At Gateway Centre	7	L(28) D(52) O(4)	4/29/2032	5/14/2025	As-Is	97,300,000	65.0%	65.0%	1.55x	1.55x	N/A	N/A	N/A	8,859,434	3,753,559	5,105,875	5,025,875	9/30/2025	8,848,642
86	The Pines Of Cloverlane	8	L(30) D(26) O(4)	3/29/2030	4/2/2025	As-Is	87,600,000	72.1%	70.0%	1.28x	1.50x	N/A	N/A	N/A	8,935,679	3,691,867	5,243,812	5,073,041	9/30/2025	8,946,020
87	Grammercy Apartment Homes	7	L(11) 1%(69) O(4)	4/29/2032	5/23/2025	As-Is	93,800,000	66.8%	64.0%	1.23x	1.45x	N/A	N/A	N/A	8,590,939	3,678,743	4,912,196	4,820,639	6/30/2025	8,136,391
88	Hamptons Of Cloverlane	8	L(30) D(26) O(4)	3/29/2030	4/2/2025	As-Is	86,800,000	72.1%	70.0%	1.25x	1.46x	N/A	N/A	N/A	8,228,523	3,177,139	5,051,384	4,914,984	9/30/2025	8,240,742
89	Summit Station	7	L(11) 1%(69) O(4)	4/29/2032	4/29/2025	As-Is	89,900,000	69.6%	66.9%	1.30x	1.51x	N/A	N/A	N/A	9,547,870	4,151,979	5,395,891	5,243,375	9/30/2025	9,575,971
90	The Laurel	7	YM1%(56) O(4)	4/30/2030	6/9/2025	As-Is	120,200,000	52.0%	52.0%	1.88x	1.88x	N/A	N/A	N/A	8,886,988	2,691,772	6,195,216	6,099,466	5/31/2025	8,938,790
91	Tuller Flats Apartments	5	L(26) D(90) O(4)	6/28/2035	7/29/2025	As-Is	96,500,000	63.7%	63.7%	1.44x	1.44x	N/A	N/A	N/A	9,296,054	4,185,671	5,110,382	5,007,860	9/30/2025	9,391,147
92	Aura Colliers Hill	8	YM1%(56) O(4)	3/29/2030	4/16/2025	As-Is	113,000,000	54.0%	54.0%	1.49x	1.49x	N/A	N/A	N/A	7,838,451	3,128,741	4,709,710	4,660,360	4/30/2025	6,443,319
93	La Valencia Apartment Homes	7	YM1%(56) O(4)	4/30/2030	3/27/2025	As-Is	94,660,000	64.1%	64.1%	1.77x	1.77x	N/A	N/A	N/A	8,065,121	2,946,366	5,118,756	5,070,713	5/31/2025	7,807,425
94	Modera Skylar	7	YM1%(47) O(13)	7/31/2029	6/19/2025	As-Is	94,200,000	64.3%	63.1%	1.26x	1.44x	N/A	N/A	N/A	8,667,541	3,638,623	5,028,918	4,963,168	5/31/2025	8,520,653
95	Kinstead McKinney	7	L(28) D(52) O(4)	4/29/2032	3/24/2025	As-Is	93,000,000	65.0%	63.8%	1.25x	1.45x	N/A	N/A	N/A	7,248,373	2,243,050	5,005,323	4,764,323	9/30/2025	7,615,727
96	Venue Live Oak	6	L(11) 1%(69) O(4)	5/28/2032	7/1/2025	As-Is	91,900,000	65.7%	63.7%	1.26x	1.47x	N/A	N/A	N/A	7,747,546	2,849,872	4,897,674	4,806,774	6/30/2025	7,959,249
97	Cortland Sugarloaf	7	YM1%(56) O(4)	4/30/2030	5/21/2025	As-Is	94,000,000	64.0%	64.0%	1.57x	1.57x	N/A	N/A	N/A	8,516,749	3,667,955	4,848,794	4,740,798	5/31/2025	8,464,864
98	Hyland Hills	5	L(26) D(90) O(4)	6/28/2035	7/30/2025	As-Is	85,700,000	69.9%	65.9%	1.25x	1.56x	N/A	N/A	N/A	8,555,422	3,467,831	5,087,591	4,968,591	9/30/2025	8,263,550
99	Avalon At Gallery Place	6	L(23) 1%(57) O(4)	5/28/2032	1/7/2025	As-Is	90,800,000	65.4%	63.6%	1.24x	1.44x	N/A	N/A	N/A	7,557,927	2,746,759	4,811,168	4,740,321	5/31/2025	7,833,535
100	Aura Delray Beach	6	YM1%(113) 1%(3) O(4)	5/31/2035	4/25/2025	As-Is	114,900,000	51.4%	51.4%	1.57x	1.57x	N/A	N/A	N/A	9,012,947	3,899,762	5,113,186	5,069,386	10/31/2025	9,287,236
101	The Point At Merrimack River	7	YM1%(56) O(4)	4/30/2030	5/8/2025	As-Is	100,900,000	58.3%	58.3%	1.64x	1.64x	N/A	N/A	N/A	7,823,543	3,006,718	4,816,825	4,766,233	4/30/2025	7,715,602
102	Overlook At Magnolia	7	YM1%(113) 1%(3) O(4)	4/30/2035	5/13/2025	As-Is	107,000,000	54.7%	54.7%	1.82x	1.82x	N/A	N/A	N/A	9,604,911	3,752,312	5,852,599	5,753,929	5/31/2025	9,476,280
103	The Wyatt	5	L(26) D(30) O(4)	6/28/2030	7/7/2025	As-Is	84,200,000	69.1%	67.7%	1.25x	1.50x	N/A	N/A	N/A	6,579,404	2,142,901	4,436,503	4,390,303	8/31/2025	6,448,013
104	Fox Run Apartments	4	L(26) D(30) O(4)	7/31/2030	8/18/2025	As-Is	79,500,000	73.2%	70.0%	1.25x	1.58x	N/A	N/A	N/A	7,853,281	2,949,250	4,904,032	4,760,862	9/30/2025	7,572,031
105	EVSB Portfolio	4	L(26) D(30) O(4)	7/31/2030	8/29/2025	As-Is	90,900,000	63.9%	62.0%	1.27x	1.63x	N/A	N/A	N/A	6,952,832	2,245,617	4,707,215	4,636,544	9/30/2025	7,016,556
106	Hershey Heights	5	L(26) D(54) O(4)	6/30/2032	8/11/2025	As-Is	82,700,000	70.0%	68.6%	1.27x	1.51x	N/A	N/A	N/A	7,131,336	2,560,344	4,570,993	4,485,993	8/31/2025	7,009,926
107	Vibe Apartments	7	L(27) D(53) O(4)	4/29/2032	4/8/2025	As-Is	91,000,000	63.5%	62.3%	1.27x	1.47x	N/A	N/A	N/A	7,340,274	2,489,213	4,851,061	4,725,448	4/30/2025	7,359,508
108	ARIUM Altamonte Springs	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/20/2025	As-Is	97,200,000	59.2%	59.2%	1.44x	1.44x	N/A	N/A	N/A	9,398,020	4,536,726	4,861,294	4,693,393	9/30/2025	9,495,321
109	Vinoy At St Johns	5	L(26) D(54) O(4)	6/30/2032	8/4/2025	As-Is	82,200,000	69.8%	68.5%	1.26x	1.47x	N/A	N/A	N/A	8,054,810	3,409,065	4,645,745	4,513,445	8/31/2025	8,159,578
110	Zone	7	YM1%(56) O(4)	4/30/2030	6/5/2025	As-Is	81,800,000	70.0%	68.5%	1.25x	1.49x	N/A	N/A	N/A	6,695,378	2,235,024	4,460,354	4,383,354	5/31/2025	7,013,094
111	Harper's Station Of Gainesville	9	L(11) 1%(105) O(4)	2/28/2035	3/14/2025	As-Is	103,100,000	55.4%	51.7%	1.45x	1.73x	N/A	N/A	N/A	13,528,129	7,580,217	5,947,912	5,890,312	6/30/2025	14,214,675
112	First Colonial Inn	5	L(11) 1%(105) O(4)	6/28/2035	7/9/2025	As-Is	87,900,000	65.0%	62.6%	1.44x	1.71x	N/A	N/A	N/A	14,557,578	8,621,189	5,936,389	5,872,339	6/30/2025	14,675,142
113	Sole At Casselberry	7	L(29) D(27) O(4)	4/30/2030	5/28/2025	As-Is	84,600,000	67.2%	65.2%	1.25x	1.47x	N/A	N/A	N/A	7,814,339	3,325,463	4,488,877	4,438,477	9/30/2025	7,805,370
114	Rosebud MHC	8	YM1%(113) 1%(3) O(4)	3/29/2035	5/6/2025	As-Is	104,300,000	54.4%	54.4%	1.79x	1.79x	N/A	N/A	N/A	9,139,738	3,485,443	5,654,295	5,535,844	5/31/2025	9,148,271
115	Arbor Ridge Apartment Homes	5	YM1%(56) O(4)	6/28/2030	8/1/2025	As-Is	83,000,000	67.9%	67.9%	1.79x	1.79x	N/A	N/A	N/A	7,681,149	2,827,430	4,853,719	4,766,116	7/31/2025	7,619,324
116	Canyon Villa Apartment Homes	5	L(26) D(54) O(4)	6/30/2032	6/16/2025	As-Is	75,500,000	74.5%	72.4%	1.26x	1.57x	N/A	N/A	N/A	6,133,529	1,424,738	4,708,791	4,645,107	6/30/2025	6,217,720
117	Skyline	5	L(27) D(29) O(4)	6/28/2030	6/27/2025	As-Is	86,000,000	65.2%	63.8%	1.25x	1.51x	N/A	N/A	N/A	8,039,442	3,782,794	4,256,648	4,163,848	9/30/2025	8,231,436
118	ICON	8	L(28) D(28) O(4)	3/29/2030	4/15/2025	As-Is	96,700,000	56.9%	56.9%	1.48x	1.48x	N/A	N/A	N/A	8,074,055	3,558,796	4,515,259	4,407,816	4/30/2025	7,727,664
119	The Encore Apartment Homes	5	L(26) D(90) O(4)	6/28/2035	8/11/2025	As-Is	78,790,000	69.7%	61.6%	1.21x	N/A	N/A	N/A	N/A	6,716,953	2,450,433	4,266,520	4,207,120	9/30/2025	5,088,703
120	The Elms At Oakton	8	YM1%(77) 1%(3) O(4)	3/31/2032	5/8/2025	As-Is	108,600,000	50.4%	50.4%	1.93x	1.93x	N/A	N/A	N/A	8,803,442	3,093,541	5,709,901	5,631,651	4/30/2025	8,734,529
121	The Point At Royal Palm Beach	7	YM1%(56) O(4)	4/30/2030	5/5/2025	As-Is	92,900,000	58.8%	58.8%	1.61x	1.61x	N/A	N/A	N/A	7,753,258	3,349,782	4,403,476	4,337,615	4/30/2025	7,777,423
122	Ashford Santa Ana	7	L(28) D(28) O(4)	4/30/2030	5/14/2025	As-Is	78,000,000	70.0%	68.6%	1.25x	1.48x	N/A	N/A	N/A	8,068,281	3,685,538	4,382,743	4,195,783	9/30/2025	8,150,546
123	The Crest At Altamonte Luxury Apartments	6	L(11) 1%(69) O(4)	5/28/2032	6/9/2025	As-Is	77,500,000	70.0%	68.6%	1.26x	1.49x	N/A	N/A	N/A	7,025,020	2,709,268	4,315,751	4,237,800	6/30/2025	7,138,023
124	The District At Vinings Apartment Homes	7	YM1%(56) O(4)	4/30/2030	5/13/2025	As-Is	77,900,000	69.6%	68.3%	1.27x	1.47x	N/A	N/A	N/A	8,435,629	3,903,038	4,532,591	4,396,175	9/30/2025	8,421,009
125	The Museum Tower	7	YM1%(77) 1%(3) O(4)	4/29/2032	5/27/2025	As-Is	93,700,000	57.6%	57.6%	1.49x	1.49x	N/A	N/A	N/A	9,384,420	5,007,907	4,376,513	4,329,559	9/30/2025	9,333,340
126	Storehouse Lofts	5	L(25) D(91) O(4)	6/28/2035	6/25/2025	As-Is	77,400,000	69.7%	64.8%	1.25x	1.53x	N/A	N/A	N/A	6,831,032	2,194,377	4,636,655	4,606,445	7/31/2025	5,470,052
127	Cyan Southcreek	6	L(26) D(90) O(4)	5/31/2035	6/12/2025	As-Is	91,200,000	59.0%	57.9%	1.30x	1.50x	N/A	N/A	N/A	7,989,296	3,411,977	4,577,319	4,501,319	6/30/2025	7,889,263
128	Grand Villas At Cinco Ranch	5	L(26) D(90) O(4)	6/28/2035	7/30/2025	As-Is	76,500,000	70.0%	68.1%	1.22x	1.40x	N/A	N/A	N/A	8,419,853	4,056,828	4,363,025	4,241,297	9/30/2025	8,075,144
129	Iron Rock Ranch	7	L(27) D(53) O(4)	4/29/2032	4/23/2025	As-Is	78,600,000	67.7%	64.8%	1.20x	1.42x	N/A	N/A	N/A	6,032,344	2,022,019	4,010,325	3,935,225	6/30/2025	6,105,823
130	The Elms At Kingstowne	8	YM1%(77) 1%(3) O(4)	3/31/2032	5/8/2025	As-Is	107,800,000	49.1%	49.1%	1.93x	1.93x	N/A	N/A	N/A	8,781,097	3,259,572	5,521,525	5,448,025	6/30/2025	8,808,560
131	Gateway At Malden Center	6	L(27) D(89) O(4)	5/31/2035	6/11/2025	As-Is	97,600,000	53.9%	53.9%	1.86x	1.86x	N/A	N/A	N/A	8,422,506	3,093,721	5,328,785	5,266,572	6/30/2025	8,480,161
132	San Marino	5	L(11) 1%(105) O(4)	6/28/2035	7/29/2025	As-Is	87,550,000	59.5%	59.5%	1.51x	1.51x	N/A	N/A	N/A	7,025,974	2,418,967	4,607,007	4,510,423	9/30/2025	7,042,248
133	Parc At Roxbury	8	L(28) D(52) O(4)	3/31/2032	4/21/2025	As-Is	73,000,000	71.3%	69.0%	1.25x	1.50x	N/A	N/A	N/A	6,958,818	3,002,595	3,956,223	3,910,023	6/30/2025	6,993,007
134	Fox Valley Villages	4	L(26) D(90) O(4)	7/31/2035	8/13/2025	As-Is	94,675,000	54.5%	54.5%	1.98x	1.98x	N/A	N/A	N/A	9,310,280	4,057,457	5,252,823	5,108,343	7/31/2025	9,189,011
135	Townhomes At Easton Park	6	L(26) D(30) O(4)	5/30/2030	6/23/2025	As-Is	76,400,000	67.5%	64.5%	1.25x	1.58x	N/A	N/A	N/A	7,269,459	2,920,759	4,348,700	4,173,851	6/30/2025	6,914,659
136	The Heights At Shadowood	9	L(11) 1%(105) O(4)	2/28/2035	4/28/2025	As-Is	88,100,000	58.5%	56.7%	1.27x	1.48x	N/A	N/A	N/A	6,643,361	2,509,531	4,133,829	4,090,779	8/31/2025	6,650,473
137	Lakehaus	6	L(26) D(90) O(4)	5/31/2035	7/8/2025	As-Is	76,500,000	67.3%	61.1%	1.20x	1.41x	N/A	N/A	N/A	6,616,392	2,734,193	3,882,199	3,850,265	6/30/2025	6,215,732
138	Knob Creek	8	L(28) D(52) O(4)	3/31/2032	5/2/2025	As-Is	72,300,000	71.1%	69.7%	1.32x	1.56x	N/A	N/A	N/A	6,331,332	2,087,564	4,243,768	4,169,368	8/31/2025	6,411,478
139	Blackhawk Apartments	5	L(27) D(29) O(4)	6/28/2030	5/12/2025	As-Is	72,200,000	71.1%	69.7%	1.25x	1.47x	N/A	N/A	N/A	7,309,366	3,232,724	4,076,642	4,002,442	9/30/2025	7,509,102
140	Eden Ruby Lake	7	YM1%(56) O(4)	4/30/2030	5/12/2025	As-Is	106,000,000	47.3%	47.3%	2.00x	2.00x	N/A	N/A	N/A	8,750,109	3,733,541	5,016,568	4,923,568	5/31/2025	9,046,032
141	River House Apartment Homes	6	L(26) D(90) O(4)	5/31/2035	6/9/2025	As-Is	88,150,000	56.9%	55.7%	1.20x	1.41x	N/A	N/A	N/A	6,633,296	2,792,036	3,841,260	3,758,460	7/31/2025	6,964,666
142	Runaway Bay Apartments	5	L(26) D(30) O(4)	6/28/2030	7/22/2025	As-Is	70,200,000	71.3%	69.9%	1.25x	1.48x	N/A	N/A	N/A	6,892,275	2,899,478	3,992,797	3,873,333	9/30/2025	7,016,496
143	Prose Eastgate	19	YM1%(89) 1%(3) O(4)	4/29/2032	6/3/2024	As-Is	82,200,000	60.4%	55.1%	1.30x	1.59x	N/A	N/A	N/A	7,367,217	2,887,592	4,479,625	4,406,425	9/30/2025	6,768,801
144	Chesapeake Pointe	7	L(27) D(29) O(4)	4/30/2030	5/20/2025	As-Is	71,800,000	68.4%	66.4%	1.28x	1.49x	N/A	N/A	N/A	6,786,414	2,723,403	4,063,011	3,949,040	6/30/2025	6,572,436
145	Green Valley Apartments & Parktowne Townhomes	5	L(26) D(54) O(4)	6/30/2032	8/12/2025	As-Is	71,000,000	69.1%	67.7%	1.25x	1.49x	N/A	N/A	N/A	6,058,106	2,259,611	3,798,495	3,747,295	8/31/2025	6,049,644
146	BayVue Apartment Homes	8	L(28) D(28) O(4)	3/29/2030	4/30/2025	As-Is	71,600,000	67.3%	65.9%	1.25x	1.50x	N/A	N/A	N/A	7,488,847	3,758,036	3,730,811	3,638,811	6/30/2025	7,341,075
147	Lakeview Terrace Apartments	7	YM1%(56) O(4)	4/30/2030	6/17/2025	As-Is	70,300,000	67.7%	66.4%	1.25x	1.46x	N/A	N/A	N/A	5,632,596	1,804,774	3,827,822	3,733,926	9/30/2025	5,611,183
148	Eagle Creek Apartments	8	YM1%(56) O(4)	3/29/2030	4/22/2025	As-Is	72,500,000	65.0%	65.0%	1.64x	1.64x	N/A	N/A	N/A	6,763,174	2,660,366	4,102,808	4,016,308	4/30/2025	6,604,111
149	Enclave At Waterways	4	L(11) 1%(45) O(4)	7/31/2030	9/15/2025	As-Is	94,100,000	49.9%	49.9%	1.95x	1.95x	N/A	N/A	N/A	8,614,508	3,698,273	4,916,234	4,769,234	8/31/2025	8,642,054
150	The Jade At Avondale	7	YM1%(56) O(4)	4/30/2030	5/30/2025	As-Is	72,200,000	65.0%	65.0%	1.56x	1.56x	N/A	N/A	N/A	6,475,250	2,724,057	3,751,193	3,690,443	5/31/2025	6,474,374
151	Lenox Reserve Apartments	8	YM1%(77) 1%(3) O(4)	3/31/2032	4/30/2025	As-Is	73,800,000	63.4%	63.4%	1.47x	1.47x	N/A	N/A	N/A	7,060,546	3,351,159	3,709,387	3,652,087	5/31/2025	7,101,858
152	Tapestry At The Realm	8	YM1%(59) 1%(21) O(4)	3/31/2032	5/20/2025	As-Is	87,500,000	53.4%	53.4%	1.76x	1.76x	N/A	N/A	N/A	7,952,671	3,480,988	4,471,683	4,417,383	4/30/2025	5,577,315
153	The Napier	4	YM1%(59) 1%(21) O(4)	7/29/2032	7/24/2025	As-Is	91,400,000	51.1%	51.1%	1.61x	1.61x	N/A	N/A	N/A	7,470,161	3,691,298	3,778,863	3,690,703	9/30/2025	8,046,901
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	5	L(11) 1%(69) O(4)	6/30/2032	Various	As-Is	31,710,000	70.0%	65.0%	1.35x	1.64x	N/A	N/A	N/A	4,402,021	2,189,262	2,212,759	2,090,259	6/30/2025	4,347,393
	Driftwood				7/15/2025	As-Is	6,100,000													
	Heron Pointe				7/16/2025	As-Is	9,000,000													
	Manchester				7/15/2025	As-Is	6,110,000													
	Shadow Bay				7/15/2025	As-Is	10,500,000													

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
155	High Points, Miguel Place And Ranchside	5	L(11) 1%(69) O(4)	6/30/2032	7/16/2025	As-Is	22,800,000	70.0%	65.0%	1.35x	1.64x	N/A	N/A	N/A	3,254,767	1,726,957	1,527,810	1,431,918	6/30/2025	3,155,803
	High Points				7/16/2025	As-Is	8,100,000													
	Miguel Place				7/16/2025	As-Is	8,000,000													
	Ranchside				7/16/2025	As-Is	6,700,000													
156	Capital Ridge And Indian Ridge	5	L(11) 1%(69) O(4)	6/30/2032	7/15/2025	As-Is	12,260,000	70.0%	65.0%	1.35x	1.64x	N/A	N/A	N/A	1,879,369	1,045,642	833,727	775,627	6/30/2025	1,874,405
	Capital Ridge				7/15/2025	As-Is	5,090,000													
	Indian Ridge				7/15/2025	As-Is	7,170,000													
157	Terrace Gardens	7	L(28) D(88) O(4)	4/30/2035	5/21/2025	As-Is	59,000,000	78.2%	74.2%	1.15x	1.34x	N/A	N/A	N/A	6,706,140	3,247,522	3,458,618	3,409,118	9/30/2025	7,040,294
158	Waterbend Apartments	9	L(23) 1%(57) O(4)	2/27/2032	2/25/2025	As-Is	60,600,000	75.8%	72.5%	1.28x	1.53x	N/A	N/A	N/A	4,955,423	1,344,071	3,611,352	3,577,352	6/30/2025	5,031,094
159	Caroline At Longhorn Quarry	7	YM1%(77) 1%(3) O(4)	4/29/2032	5/15/2025	As-Is	83,500,000	54.7%	54.7%	1.56x	1.56x	N/A	N/A	N/A	6,029,324	1,948,415	4,080,909	3,994,909	5/31/2025	5,839,478
160	The Lucie At Tradition	6	L(26) D(90) O(4)	5/31/2035	6/27/2025	As-Is	70,600,000	64.6%	63.4%	1.22x	1.42x	N/A	N/A	N/A	6,488,649	2,854,062	3,634,587	3,594,987	6/30/2025	6,127,439
161	Yale West	3	L(25) D(31) O(4)	8/29/2030	9/2/2025	As-Is	75,700,000	60.1%	58.9%	1.25x	1.48x	N/A	N/A	N/A	6,473,421	2,925,226	3,548,195	3,493,013	8/31/2025	6,855,515
162	Residences At La Cantera	7	L(27) D(29) O(4)	4/30/2030	6/23/2025	As-Is	71,200,000	63.7%	61.9%	1.26x	1.46x	N/A	N/A	N/A	7,555,466	3,834,451	3,721,015	3,656,415	6/30/2025	7,338,875
163	Flats At Stones Crossing	4	L(25) D(31) O(4)	7/31/2030	8/5/2025	As-Is	66,600,000	67.8%	65.6%	1.25x	1.50x	N/A	N/A	N/A	5,626,096	2,194,731	3,431,365	3,384,353	8/31/2025	5,185,456
164	Tides On Commerce	8	L(11) 1%(69) O(4)	3/31/2032	4/16/2025	As-Is	70,000,000	64.5%	64.5%	1.47x	1.47x	N/A	N/A	N/A	5,846,862	2,090,243	3,756,619	3,657,402	5/31/2025	5,570,437
165	Arbor Blvd At Canopy	5	L(11) 1%(45) O(4)	6/28/2030	7/24/2025	As-Is	69,800,000	64.5%	62.9%	1.20x	1.45x	N/A	N/A	N/A	5,917,376	2,121,018	3,796,358	3,739,958	9/30/2025	5,756,302
166	Aspen Heights Fayetteville	7	L(27) D(53) O(4)	4/29/2032	6/4/2025	As-Is	89,600,000	50.2%	50.2%	1.70x	1.70x	N/A	N/A	N/A	7,266,335	2,760,915	4,505,420	4,402,370	6/30/2025	7,382,764
167	Bella Grace	3	L(25) D(31) O(4)	8/29/2030	8/21/2025	As-Is	70,700,000	62.9%	60.9%	1.25x	1.64x	N/A	N/A	N/A	4,861,560	1,356,674	3,504,885	3,449,207	3/31/2025	4,859,267
168	Parc At West Point	7	L(28) D(28) O(4)	4/30/2030	6/12/2025	As-Is	63,400,000	70.0%	68.5%	1.27x	1.52x	N/A	N/A	N/A	5,283,971	1,825,868	3,458,103	3,375,603	9/30/2025	5,174,157
169	Gates At Citiplace	8	L(28) D(52) O(4)	3/31/2032	5/2/2025	As-Is	62,860,000	70.6%	69.2%	1.38x	1.64x	N/A	N/A	N/A	6,238,655	2,392,503	3,846,152	3,772,352	5/31/2025	6,233,662
170	Portola On Russell	5	L(27) D(29) O(4)	6/28/2030	6/24/2025	As-Is	63,300,000	70.0%	68.7%	1.27x	1.48x	N/A	N/A	N/A	5,062,464	1,447,790	3,614,674	3,554,424	9/30/2025	4,972,287
171	Morgan's Landing	5	L(26) D(30) O(4)	6/28/2030	8/1/2025	As-Is	65,800,000	67.1%	64.1%	1.30x	1.55x	N/A	N/A	N/A	7,085,703	3,573,266	3,512,437	3,459,937	7/31/2025	6,785,684
172	Park At Palm Valley	8	L(28) D(28) O(4)	3/29/2030	5/21/2025	As-Is	61,100,000	71.5%	70.0%	1.30x	1.56x	N/A	N/A	N/A	5,013,256	1,511,876	3,501,380	3,426,380	6/30/2025	5,043,651
173	Boulders Lakeside	8	YM1%(77) 1%(3) O(4)	3/31/2032	4/29/2025	As-Is	67,000,000	65.0%	65.0%	1.65x	1.65x	N/A	N/A	N/A	5,576,568	2,073,750	3,502,818	3,465,618	4/30/2025	5,608,991
174	Center Point Apartments	7	YM1%(56) O(4)	4/30/2030	3/7/2025	As-Stabilized	64,900,000	67.1%	64.5%	1.27x	1.46x	N/A	N/A	N/A	6,587,218	2,896,989	3,690,229	3,588,061	6/30/2025	6,081,245
175	Brooks Landing	4	L(11) 1%(69) O(4)	7/29/2032	7/15/2025	As-Is	66,890,000	65.0%	65.0%	1.54x	1.54x	N/A	N/A	N/A	5,957,144	2,124,390	3,832,755	3,758,283	9/30/2025	5,928,056
176	Santana Ridge	5	L(26) D(30) O(4)	6/28/2030	6/24/2025	As-Is	74,000,000	58.7%	57.4%	1.25x	1.51x	N/A	N/A	N/A	6,554,323	3,251,341	3,302,982	3,226,182	6/30/2025	6,884,284
177	Amber Chase	5	L(27) D(29) O(4)	6/28/2030	6/24/2025	As-Is	61,900,000	70.0%	68.5%	1.26x	1.52x	N/A	N/A	N/A	6,358,695	3,049,520	3,309,175	3,238,775	9/30/2025	6,366,597
178	The Drake	5	L(25) D(91) O(4)	6/28/2035	7/8/2025	As-Is	69,200,000	62.5%	60.1%	1.25x	1.44x	N/A	N/A	N/A	6,802,972	2,086,869	4,716,103	3,501,135	7/31/2025	6,736,729
179	Abberly Crest Phase 2	7	L(27) D(89) O(4)	4/30/2035	5/7/2025	As-Is	61,700,000	70.0%	68.0%	1.20x	1.39x	N/A	N/A	N/A	5,821,889	2,411,390	3,410,499	3,323,139	6/30/2025	5,773,894
180	Reserve At Capital Center	7	L(28) D(52) O(4)	4/29/2032	3/17/2025	As-Is	67,100,000	64.1%	64.1%	1.70x	1.70x	N/A	N/A	N/A	5,855,778	1,981,535	3,874,243	3,797,938	9/30/2025	5,894,841
181	Abberly Crest Phase 1	7	L(27) D(89) O(4)	4/30/2035	5/7/2025	As-Is	63,900,000	67.3%	65.3%	1.20x	1.40x	N/A	N/A	N/A	5,831,119	2,508,257	3,322,862	3,258,602	6/30/2025	5,801,001
182	Raintree Apartments	7	L(27) D(89) O(4)	4/30/2035	5/15/2025	As-Is	62,400,000	68.3%	64.9%	1.28x	1.49x	N/A	N/A	N/A	6,755,424	3,099,836	3,655,588	3,491,428	6/30/2025	6,658,996
183	Abberly Crossing	7	L(28) D(88) O(4)	4/30/2035	5/8/2025	As-Is	62,200,000	68.2%	66.2%	1.20x	1.40x	N/A	N/A	N/A	6,121,984	2,824,082	3,297,902	3,217,902	9/30/2025	6,149,011
184	Zone Luxe	7	L(29) D(27) O(4)	4/30/2030	6/5/2025	As-Is	62,600,000	67.5%	66.1%	1.25x	1.49x	N/A	N/A	N/A	5,272,433	1,983,434	3,288,999	3,225,749	9/30/2025	5,511,559
185	Meridian West Shore	4	YM1%(173) 1%(3) O(4)	7/31/2040	8/14/2025	As-Is	64,000,000	64.9%	64.9%	1.51x	1.51x	N/A	N/A	N/A	5,565,229	1,980,425	3,584,803	3,510,032	8/31/2025	5,655,344
186	The Crest At Elm Tree	4	YM1%(173) 1%(3) O(4)	7/31/2040	8/14/2025	As-Is	65,400,000	63.5%	63.5%	1.55x	1.55x	N/A	N/A	N/A	5,748,947	2,081,036	3,667,911	3,592,871	8/31/2025	4,838,689
187	Amber Grove	9	L(11) 1%(105) O(4)	2/28/2035	3/24/2025	As-Is	65,500,000	63.3%	60.2%	1.30x	1.50x	N/A	N/A	N/A	6,105,506	2,504,208	3,601,298	3,501,578	6/30/2025	6,320,262
188	Tapestry At Turkey Creek	5	YM1%(77) 1%(3) O(4)	6/30/2032	7/10/2025	As-Is	60,500,000	68.4%	67.0%	1.30x	1.54x	N/A	N/A	N/A	4,939,572	1,607,806	3,331,765	3,272,145	6/30/2025	4,945,589
189	The Tribute	8	L(11) 1%(69) O(4)	3/31/2032	5/8/2025	As-Is	70,400,000	58.8%	57.6%	1.30x	1.52x	N/A	N/A	N/A	6,357,853	2,861,853	3,496,001	3,408,003	4/30/2025	6,481,807
190	Corbin Crossing	6	L(27) D(29) O(4)	5/30/2030	6/24/2025	As-Is	68,600,000	60.1%	60.1%	1.58x	1.58x	N/A	N/A	N/A	5,793,248	2,494,709	3,298,539	3,223,443	7/31/2025	5,855,504
191	Preserve On Blue Road	5	YM1%(83) 1%(33) O(4)	6/28/2035	7/15/2025	As-Is	68,000,000	60.5%	58.9%	1.25x	1.42x	N/A	N/A	N/A	5,809,579	2,279,833	3,529,746	3,442,746	6/30/2025	5,829,446
192	The Grant Apartments (fka Park South)	7	YM1%(35) O(25)	7/31/2028	6/17/2025	As-Is	63,800,000	64.4%	63.3%	1.25x	1.42x	N/A	N/A	N/A	6,034,977	2,542,270	3,492,707	3,429,707	5/31/2025	5,990,398
193	DREAM Lehigh Valley	4	L(25) D(31) O(4)	7/31/2030	8/4/2025	As-Is	59,100,000	69.4%	66.5%	1.25x	1.48x	N/A	N/A	N/A	5,138,967	1,913,494	3,225,473	3,175,248	7/31/2025	5,119,021
194	Volare At The Woodlands	9	L(11) 1%(69) O(4)	2/27/2032	4/23/2025	As-Is	66,300,000	61.8%	60.6%	1.30x	1.51x	N/A	N/A	N/A	7,196,203	3,694,972	3,501,232	3,373,252	9/30/2025	7,208,513
195	Renaissance At Carol Stream	4	L(25) D(91) O(4)	7/31/2035	8/5/2025	As-Is	55,500,000	73.0%	67.7%	1.27x	1.56x	N/A	N/A	N/A	6,064,566	2,480,815	3,583,750	3,485,302	7/31/2025	5,976,409
196	The Vista At Laguna Niguel	8	5%(11) 4%(12) 3%(12) 2%(12) 1%(69) O(4)	3/29/2035	5/15/2025	As-Is	80,500,000	49.7%	49.7%	1.99x	1.99x	N/A	N/A	N/A	6,141,588	1,925,075	4,216,513	4,153,505	5/31/2025	6,195,110
197	The Lodges On English Station Road	8	L(28) D(28) O(4)	3/29/2030	5/15/2025	As-Is	61,750,000	64.8%	62.9%	1.32x	1.67x	N/A	N/A	N/A	5,628,838	2,179,126	3,449,712	3,397,872	6/30/2025	5,581,242
198	Waterford Bluffs	7	L(27) D(29) O(4)	4/30/2030	5/14/2025	As-Is	61,430,000	65.0%	64.1%	1.27x	1.59x	N/A	N/A	N/A	5,395,546	1,995,924	3,399,622	3,363,472	6/30/2025	5,371,839
199	College Town At Coastal	3	L(25) D(31) O(4)	8/29/2030	9/12/2025	As-Is	61,200,000	65.2%	63.5%	1.35x	1.66x	N/A	N/A	N/A	6,643,651	2,935,615	3,708,036	3,630,936	9/30/2025	5,995,423
200	Tapestry Park Apartment Homes	4	YM1%(59) 1%(21) O(4)	7/29/2032	8/15/2025	As-Is	58,300,000	68.2%	66.8%	1.25x	1.50x	N/A	N/A	N/A	5,175,201	2,155,414	3,019,787	2,984,987	8/31/2025	5,196,808
201	Chisholm Trace Apartments	4	L(26) D(30) O(4)	7/31/2030	8/8/2025	As-Is	55,800,000	69.9%	68.5%	1.26x	1.49x	N/A	N/A	N/A	5,027,010	1,954,741	3,072,268	3,014,668	9/30/2025	4,930,000
202	Resia Dallas West	8	YM1%(56) O(4)	3/29/2030	4/17/2025	As-Is	57,600,000	67.5%	66.2%	1.28x	1.50x	N/A	N/A	N/A	6,196,994	2,987,384	3,209,610	3,142,410	5/31/2025	4,138,782
203	Lake Taylor Pointe	5	L(25) D(91) O(4)	6/28/2035	5/30/2025	As-Is	55,300,000	70.0%	66.5%	1.21x	1.40x	N/A	N/A	N/A	5,075,979	2,003,177	3,072,802	3,023,302	7/31/2025	3,127,540
204	West 10 Apartments	8	YM1%(35) 1%(21) O(4)	3/29/2030	5/28/2025	As-Is	66,025,000	58.1%	56.7%	1.30x	1.55x	N/A	N/A	N/A	8,499,231	4,873,701	3,625,530	3,524,790	7/31/2025	9,396,025
205	The Lofts At Reynolds Village	5	YM1%(59) O(25)	9/30/2030	6/12/2025	As-Is	53,900,000	71.1%	69.7%	1.25x	1.47x	N/A	N/A	N/A	4,795,763	1,663,613	3,132,150	3,002,069	6/30/2025	4,818,501
206	Renaissance HDFC	6	YM1%(173) 1%(3) O(4)	5/31/2040	5/14/2025	As-Is	144,000,000	26.4%	18.9%	2.96x	N/A	N/A	N/A	N/A	10,657,983	2,786,792	7,871,191	7,658,628	6/30/2025	5,281,585
207	The Atlantic At Tradition	8	L(29) D(51) O(4)	3/31/2032	5/8/2025	As-Is	64,000,000	59.3%	59.3%	1.45x	1.45x	N/A	N/A	N/A	6,053,777	2,946,972	3,106,805	3,043,805	9/30/2025	6,147,310
208	The Lookout	6	YM1%(35) 1%(21) O(4)	5/30/2030	6/26/2025	As-Is	64,600,000	58.7%	57.6%	1.28x	1.49x	N/A	N/A	N/A	6,114,613	2,933,679	3,180,934	3,116,184	6/30/2025	6,210,368
209	Abberly Village	7	L(28) D(88) O(4)	4/30/2035	5/9/2025	As-Is	58,000,000	65.4%	63.4%	1.20x	1.40x	N/A	N/A	N/A	5,814,716	2,840,619	2,974,097	2,874,081	9/30/2025	5,945,296
210	NEO Midtown Apartments	7	L(28) D(28) O(4)	4/30/2030	4/15/2025	As-Is	55,300,000	68.0%	66.7%	1.26x	1.48x	N/A	N/A	N/A	5,832,211	2,820,633	3,011,578	2,931,328	9/30/2025	5,828,061
211	Desert Vistas Apartments	7	YM1%(56) O(4)	4/30/2030	4/9/2025	As-Is	68,200,000	55.0%	55.0%	1.96x	1.96x	N/A	N/A	N/A	6,393,799	2,474,526	3,919,273	3,780,897	5/31/2025	6,484,327
212	Aspen Pointe	8	L(28) D(52) O(4)	3/31/2032	5/19/2025	As-Is	53,400,000	69.9%	67.9%	1.25x	1.45x	N/A	N/A	N/A	5,264,905	2,194,054	3,070,851	2,995,851	6/30/2025	5,241,968
213	Village At Haddonfield	4	L(26) D(30) O(4)	7/31/2030	8/20/2025	As-Is	54,800,000	68.1%	66.1%	1.25x	1.58x	N/A	N/A	N/A	6,010,036	2,891,509	3,118,527	3,034,222	8/31/2025	5,896,646
214	Reed Creek	8	L(28) D(52) O(4)	3/31/2032	5/5/2025	As-Is	54,800,000	68.0%	66.7%	1.35x	1.60x	N/A	N/A	N/A	4,861,120	1,702,184	3,158,935	3,102,135	8/31/2025	4,774,427
215	Latitude At Presidio	7	YM1%(56) O(4)	4/30/2030	5/23/2025	As-Is	69,900,000	52.9%	52.9%	1.60x	1.60x	N/A	N/A	N/A	6,400,690	3,319,463	3,081,227	2,994,571	5/31/2025	6,581,893
216	Copper Springs Retirement Community	82	YM1%(125) 1%(3) O(4)	1/31/2030	2/14/2020	As-Stabilized	51,340,000	71.9%	66.4%	1.25x	1.65x	N/A	N/A	N/A	5,862,762	2,887,471	2,975,292	2,936,892	9/30/2025	7,197,979
217	Green Mount Lakes	6	L(27) D(89) O(4)	5/31/2035	7/2/2025	As-Is	52,700,000	70.0%	68.7%	1.26x	1.47x	N/A	N/A	N/A	4,933,642	1,924,253	3,009,389	2,949,389	9/30/2025	4,925,590
218	Marabella On Pioneer	10	L(11) 1%(69) O(4)	1/29/2032	10/23/2024	As-Is	56,660,000	65.0%	61.7%	1.38x	1.60x	N/A	N/A	N/A	6,543,717	3,183,616	3,360,101	3,261,101	9/30/2025	6,293,709
219	The View	4	L(26) D(30) O(4)	7/31/2030	6/24/2025	As-Is	52,500,000	69.4%	65.2%	1.30x	1.65x	N/A	N/A	N/A	5,442,445	2,332,118	3,110,327	3,062,615	8/31/2025	5,783,535
220	Accent On Sahara	7	L(11) 1%(69) O(4)	4/29/2032	5/21/2025	As-Is	52,000,000	70.0%	67.1%	1.29x	1.51x	N/A	N/A	N/A	4,816,298	1,800,908	3,015,391	2,919,660	6/30/2025	4,823,459
221	Highbridge Concourse Phase II	7	L(28) D(28) O(4)	4/30/2030	4/28/2025	As-Is	56,000,000	65.0%	63.8%	1.30x	1.51x	N/A	N/A	N/A	5,139,566	2,055,636	3,083,930	3,028,916	9/30/2025	5,475,263
222	Venn On Market	6	L(28) D(52) O(4)	5/28/2032	4/22/2025	As-Is	66,300,000	54.2%	54.2%	1.67x	1.67x	N/A	N/A	N/A	5,526,641	2,365,794	3,160,847	3,134,305	9/30/2025	5,553,378
223	Reserve At Mill Creek	8	L(28) D(28) O(4)	3/29/2030	4/30/2025	As-Is	51,300,000	70.0%	68.5%	1.30x	1.56x	N/A	N/A	N/A	4,947,963	2,107,540	2,840,423	2,786,823	6/30/2025	5,139,601
224	Monticello At Southport Apartments	8	L(11) 1%(69) O(4)	3/31/2032	5/1/2025	As-Is	55,900,000	64.1%	62.9%	1.28x	1.50x	N/A	N/A	N/A	5,139,723	2,232,316	2,907,407	2,846,255	9/30/2025	5,193,348
225	Union Club Apartments	7	L(27) D(29) O(4)	4/30/2030	5/21/2025	As-Is	55,000,000	65.0%	65.0%	1.56x	1.56x	N/A	N/A	N/A	4,669,511	1,597,412	3,072,098	3,036,098	6/30/2025	4,438,358
226	Enclave At Breckenridge	3	L(25) D(31) O(4)	8/29/2030	9/18/2025	As-Is	55,500,000	64.4%	61.8%	1.37x	1.60x	N/A	N/A	N/A	6,217,557	3,033,006	3,184,551	3,069,871	9/30/2025	6,191,180
227	Radius West	5	L(27) D(29) O(4)	6/28/2030	7/21/2025	As-Is	63,800,000	55.9%	54.7%	1.25x	1.50x	N/A	N/A	N/A	6,362,747	3,600,731	2,762,016	2,689,816	9/30/2025	6,560,705
228	Hickory Creek Apartments	7	L(27) D(29) O(4)	4/30/2030	5/15/2025	As-Is	60,200,000	58.6%	57.5%	1.42x	1.66x	N/A	N/A	N/A	5,471,615	2,194,359	3,277,256	3,170,864	4/30/2025	5,402,507
229	Avion At Carrollwood	8	YM1%(56) O(4)	3/29/2030	5/18/2025	As-Is	54,000,000	65.0%	65.0%	1.46x	1.46x	N/A	N/A	N/A	5,310,304	2,435,216	2,875,089	2,804,766	5/31/2025	5,296,655
230	Lavana Falls Apartments	5	L(26) D(30) O(4)	6/28/2030	4/25/2025	As-Is	52,575,000	66.6%	63.7%	1.29x	1.61x	N/A	N/A	N/A	4,496,819	1,479,624	3,017,195	2,954,695	9/30/2025	4,335,721
231	Ludlam Point	4	L(26) D(30) O(4)	7/31/2030	8/21/2025	As-Is	72,000,000	48.6%	48.6%	2.06x	2.06x	N/A	N/A	N/A	5,637,612	2,110,303	3,527,309	3,465,276	8/31/2025	6,034,502
232	Preserve At Copperleaf	7	L(27) D(53) O(4)	4/29/2032	5/2/2025	As-Is	53,700,000	65.0%	65.0%	1.45x	1.45x	N/A	N/A	N/A	4,564,559	1,581,937	2,982,623	2,813,379	6/30/2025	4,705,532

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
233	The Flats At East Bay	5	L(26) D(30) O(4)	6/28/2030	5/14/2025	As-Is	51,700,000	67.4%	65.5%	1.27x	1.48x	N/A	N/A	N/A	4,395,184	1,556,558	2,838,626	2,797,586	6/30/2025	4,091,295
234	Mesquite Terrace Apartments TEL	7	L(120) YM1%(58) 1%(3) O(4)	9/28/2040	3/20/2025	As-Is	60,300,000	57.6%	47.1%	1.16x	N/A	N/A	N/A	N/A	4,017,318	1,735,468	2,281,850	2,177,900	6/30/2025	4,223,866
235	The Capitol District Apartments	7	L(27) D(53) O(4)	4/29/2032	6/10/2025	As-Is	50,800,000	67.8%	60.8%	1.30x	N/A	N/A	N/A	N/A	5,582,582	2,508,562	3,074,020	2,982,191	6/30/2025	4,777,491
236	The Meridian	7	L(27) D(29) O(4)	4/30/2030	12/18/2024	As-Stabilized	51,610,000	66.6%	63.5%	1.27x	N/A	N/A	N/A	N/A	4,118,477	1,351,524	2,766,953	2,742,203	6/30/2025	4,131,222
237	ARIUM Mission Bay	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/20/2025	As-Is	54,800,000	62.5%	62.5%	1.44x	1.44x	N/A	N/A	N/A	6,166,652	3,291,927	2,874,725	2,794,821	9/30/2025	6,213,104
238	The Estuary	9	L(11) 1%(69) O(4)	2/27/2032	4/7/2025	As-Is	58,150,000	58.9%	57.2%	1.30x	1.49x	N/A	N/A	N/A	6,617,019	3,654,649	2,962,370	2,883,676	6/30/2025	6,581,269
239	Grand Reserve	9	L(29) D(27) O(4)	2/28/2030	3/19/2025	As-Is	53,600,000	63.8%	63.8%	1.58x	1.58x	N/A	N/A	N/A	5,613,780	2,773,160	2,840,620	2,769,034	6/30/2025	5,771,525
240	Kentlands Manor Apartments	5	L(26) D(30) O(4)	6/28/2030	7/21/2025	As-Is	49,300,000	68.9%	64.6%	1.27x	1.64x	N/A	N/A	N/A	4,901,432	2,169,196	2,732,236	2,698,406	9/30/2025	4,969,104
241	Cobblestone Grove Apartment Homes	8	YM1%(56) O(4)	3/29/2030	4/11/2025	As-Is	47,400,000	70.8%	68.8%	1.25x	1.58x	N/A	N/A	N/A	4,911,549	2,140,396	2,771,153	2,727,353	9/30/2025	4,880,073
242	Verlaine On The Parkway	4	L(26) D(27) O(7)	4/30/2030	8/15/2025	As-Is	51,750,000	64.7%	63.4%	1.29x	1.52x	N/A	N/A	N/A	5,558,793	2,817,259	2,741,534	2,668,034	9/30/2025	5,375,781
243	Poplar Glen Apartment Homes	7	L(27) D(29) O(4)	4/30/2030	4/22/2025	As-Is	47,800,000	69.9%	68.6%	1.31x	1.52x	N/A	N/A	N/A	4,760,791	1,871,877	2,888,914	2,823,312	5/31/2025	4,656,450
244	1000 West	7	L(28) D(28) O(4)	4/30/2030	6/2/2025	As-Is	54,300,000	61.5%	60.2%	1.25x	1.49x	N/A	N/A	N/A	5,280,850	2,671,558	2,609,292	2,549,292	9/30/2025	5,314,379
245	Memorial West	6	L(11) 1%(69) O(4)	5/28/2032	7/1/2025	As-Is	47,800,000	69.3%	67.2%	1.24x	1.44x	N/A	N/A	N/A	5,519,761	2,841,671	2,678,090	2,590,538	6/30/2025	5,509,892
246	The Lodge At Porter Ranch Apartments	7	L(27) D(53) O(4)	4/29/2032	5/19/2025	As-Is	49,900,000	66.2%	61.1%	1.25x	1.58x	N/A	N/A	N/A	4,153,055	1,436,407	2,716,648	2,682,756	6/30/2025	4,120,062
247	Cortland Congress Park	5	L(11) 1%(69) O(4)	6/30/2032	7/22/2025	As-Is	61,600,000	53.5%	53.5%	1.37x	1.37x	N/A	N/A	N/A	4,718,846	2,146,354	2,572,491	2,533,891	9/30/2025	4,803,555
248	Daybreak	7	L(28) D(28) O(4)	4/30/2030	5/20/2025	As-Is	52,200,000	63.0%	59.6%	1.25x	1.52x	N/A	N/A	N/A	5,091,012	2,205,271	2,885,741	2,827,741	9/30/2025	5,136,335
249	The Outlook At Greystone	3	L(25) D(91) O(4)	8/30/2035	9/11/2025	As-Is	54,500,000	60.0%	60.0%	1.78x	1.78x	N/A	N/A	N/A	5,298,849	2,425,078	2,873,771	2,761,373	9/30/2025	5,237,706
250	Hawthorne At Mirror Lake	8	YM1%(56) O(4)	3/29/2030	4/10/2025	As-Is	48,800,000	66.8%	65.1%	1.25x	1.54x	N/A	N/A	N/A	4,993,563	2,186,546	2,807,016	2,744,516	3/31/2025	5,183,657
251	Hawthorne At Weaverville	5	L(26) D(90) O(4)	6/28/2035	8/7/2025	As-Is	46,500,000	70.0%	68.7%	1.26x	1.47x	N/A	N/A	N/A	3,939,392	1,313,295	2,626,097	2,592,408	9/30/2025	3,911,757
252	Lakeside Central Apartments	7	YM1%(35) 1%(21) O(4)	4/30/2030	4/28/2025	As-Is	46,300,000	70.0%	68.8%	1.29x	1.48x	N/A	N/A	N/A	4,849,729	2,035,241	2,814,488	2,757,488	4/30/2025	4,843,579
253	Le Med Apartments	7	L(28) D(88) O(4)	4/30/2035	6/5/2025	As-Is	46,050,000	69.5%	68.2%	1.20x	1.40x	N/A	N/A	N/A	3,696,341	1,219,190	2,477,152	2,442,720	9/30/2025	3,706,766
254	Medinah Terrace Apartments	7	L(11) 1%(69) O(4)	4/29/2032	5/27/2025	As-Is	45,500,000	70.3%	67.5%	1.20x	1.45x	N/A	N/A	N/A	4,286,187	1,567,899	2,718,287	2,662,738	6/30/2025	4,152,339
255	Lemon And Pear Tree Apartments	8	L(28) D(52) O(4)	3/31/2032	4/11/2025	As-Is	45,575,000	70.0%	67.9%	1.26x	1.48x	N/A	N/A	N/A	3,499,181	960,363	2,538,818	2,496,601	6/30/2025	3,430,919
256	The International At Valley Ranch	8	YM1%(56) O(4)	3/29/2030	5/1/2025	As-Is	52,400,000	60.7%	60.7%	1.46x	1.46x	N/A	N/A	N/A	5,091,556	2,543,864	2,547,692	2,512,292	4/30/2025	3,987,997
257	The Manor Homes Of Eagle Glen	5	L(26) D(30) O(4)	6/28/2030	6/18/2025	As-Is	50,300,000	63.1%	61.8%	1.33x	1.62x	N/A	N/A	N/A	4,318,756	1,738,754	2,580,002	2,492,577	7/31/2025	4,278,539
258	Advenir At Cherry Creek South	6	L(27) D(53) O(4)	5/28/2032	6/24/2025	As-Is	45,000,000	70.5%	68.4%	1.25x	1.46x	N/A	N/A	N/A	4,781,763	2,184,725	2,597,038	2,508,562	9/30/2025	4,722,286
259	Market Street Station	8	L(29) D(51) O(4)	3/31/2032	4/30/2025	As-Is	45,000,000	70.5%	69.1%	1.34x	1.59x	N/A	N/A	N/A	4,415,975	1,742,465	2,673,510	2,616,710	9/30/2025	4,413,544
260	Highlands At Warwick	4	YM1%(173) 1%(3) O(4)	7/31/2040	8/14/2025	As-Is	49,000,000	64.2%	64.2%	1.52x	1.52x	N/A	N/A	N/A	4,050,397	1,317,672	2,732,724	2,676,330	8/31/2025	4,151,258
261	Summit Pointe Apartments And Villas	5	L(25) D(31) O(4)	6/28/2030	6/30/2025	As-Is	44,800,000	70.0%	67.1%	1.31x	1.63x	N/A	N/A	N/A	3,886,443	1,115,535	2,770,907	2,722,901	6/30/2025	3,920,603
262	Addison Landing	8	L(11) 1%(105) O(4)	3/29/2035	4/16/2025	As-Is	46,500,000	67.4%	64.6%	1.33x	1.63x	N/A	N/A	N/A	5,289,090	2,436,632	2,852,458	2,794,658	8/31/2025	5,233,076
263	Abberly Place II Apartment Homes	7	L(27) D(89) O(4)	4/30/2035	5/8/2025	As-Is	52,700,000	59.3%	57.6%	1.20x	1.40x	N/A	N/A	N/A	4,988,390	2,504,188	2,484,202	2,371,102	6/30/2025	5,160,196
264	Gramercy Woods & Brookmont Townes	5	YM1%(35) 1%(21) O(4)	6/28/2030	7/14/2025	As-Is	48,000,000	65.0%	63.2%	1.25x	1.57x	N/A	N/A	N/A	3,785,656	1,204,083	2,581,573	2,557,387	7/31/2025	2,092,689
265	Azure Apartments	5	L(11) 1%(105) O(4)	6/28/2035	7/14/2025	As-Is	49,220,000	62.7%	62.7%	1.46x	1.46x	N/A	N/A	N/A	4,490,473	2,041,062	2,449,411	2,420,011	7/31/2025	4,461,071
266	Island Club	5	L(27) D(29) O(4)	6/28/2030	7/23/2025	As-Is	43,200,000	71.4%	70.0%	1.25x	1.48x	N/A	N/A	N/A	4,747,552	2,284,875	2,462,677	2,390,913	9/30/2025	4,994,169
267	Westmount At Braesridge	8	YM1%(35) 1%(21) O(4)	3/29/2030	5/9/2025	As-Is	44,000,000	69.9%	67.9%	1.25x	1.45x	N/A	N/A	N/A	6,117,650	3,504,220	2,613,430	2,454,624	5/31/2025	6,027,390
268	The Belvedere	7	L(27) D(53) O(4)	4/29/2032	6/4/2025	As-Is	44,000,000	69.8%	66.9%	1.25x	1.47x	N/A	N/A	N/A	3,632,168	1,216,910	2,415,258	2,387,692	6/30/2025	3,569,198
269	Merrill House Apartments	6	L(27) D(53) O(4)	5/28/2032	6/20/2025	As-Is	45,700,000	67.0%	65.7%	1.25x	1.48x	N/A	N/A	N/A	4,084,286	1,670,556	2,413,730	2,381,498	9/30/2025	4,032,177
270	Sloane Chelsea	7	L(28) D(88) O(4)	4/30/2035	5/1/2025	As-Is	185,000,000	16.2%	16.2%	2.74x	2.74x	N/A	N/A	N/A	12,638,803	8,113,728	4,525,075	4,432,507	5/31/2025	17,398,722
271	The Pointe At Carrollwood	8	L(28) D(28) O(4)	3/29/2030	5/13/2025	As-Is	45,300,000	66.1%	64.1%	1.25x	1.46x	N/A	N/A	N/A	4,687,266	2,267,235	2,420,032	2,352,832	6/30/2025	4,756,193
272	Park Villas	8	L(28) D(28) O(4)	3/29/2030	5/21/2025	As-Is	41,800,000	71.5%	70.0%	1.35x	1.62x	N/A	N/A	N/A	3,412,583	931,790	2,480,793	2,428,738	6/30/2025	3,350,177
273	Hawthorne At Horse Pen Creek	5	L(26) D(90) O(4)	6/28/2035	8/5/2025	As-Is	42,600,000	70.0%	67.8%	1.25x	1.49x	N/A	N/A	N/A	3,731,903	1,390,591	2,341,313	2,286,401	7/31/2025	3,733,301
274	Palisades At Langley Pond	6	L(26) D(90) O(4)	5/31/2035	6/25/2025	As-Is	54,600,000	54.6%	45.7%	1.25x	N/A	N/A	N/A	N/A	4,575,149	1,989,831	2,585,318	2,531,318	6/30/2025	3,432,600
275	Ashton Brook	5	L(26) D(30) O(4)	6/28/2030	7/28/2025	As-Is	44,000,000	67.6%	64.2%	1.26x	N/A	N/A	N/A	N/A	4,499,530	2,098,024	2,401,506	2,309,716	9/30/2025	4,471,485
276	Magnolia At Spring	5	L(27) D(29) O(4)	6/28/2030	7/21/2025	As-Is	51,700,000	57.3%	56.1%	1.25x	1.50x	N/A	N/A	N/A	5,831,539	3,529,661	2,301,878	2,234,678	9/30/2025	6,132,686
277	The Del Rey	5	L(27) D(29) O(4)	6/28/2030	5/23/2025	As-Is	42,100,000	69.8%	68.5%	1.27x	1.49x	N/A	N/A	N/A	3,865,196	1,492,585	2,372,611	2,334,211	9/30/2025	3,830,400
278	The Isles	8	L(28) D(52) O(4)	3/31/2032	4/9/2025	As-Is	54,900,000	53.5%	53.5%	1.69x	1.69x	N/A	N/A	N/A	4,842,576	2,118,554	2,724,022	2,692,272	6/30/2025	4,858,036
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	6	L(26) D(90) O(4)	5/31/2035	7/10/2025	As-Is	41,850,000	70.0%	67.5%	1.21x	1.37x	N/A	N/A	N/A	4,241,590	1,841,251	2,400,340	2,367,940	6/30/2025	4,149,931
280	850 On The Avenue	8	L(11) 1%(69) O(4)	3/31/2032	5/1/2025	As-Is	45,800,000	64.0%	62.7%	1.27x	1.50x	N/A	N/A	N/A	4,286,729	1,911,888	2,374,841	2,313,593	9/30/2025	4,279,692
281	Co-Op Summer Street	6	L(26) D(30) O(4)	5/30/2030	6/17/2025	As-Is	50,000,000	58.2%	55.8%	1.30x	1.61x	N/A	N/A	N/A	3,954,050	1,375,920	2,578,131	2,528,631	6/30/2025	4,017,006
282	Squire Hill Apartments	3	L(25) D(31) O(4)	8/29/2030	9/4/2025	As-Is	43,800,000	66.4%	64.5%	1.30x	1.65x	N/A	N/A	N/A	4,241,037	1,722,600	2,518,436	2,442,836	9/30/2025	4,236,634
283	Avalon At Northbrook Apartments & Townhomes	8	YM1%(56) O(4)	3/29/2030	4/10/2025	As-Is	40,300,000	72.0%	70.0%	1.27x	1.60x	N/A	N/A	N/A	4,490,758	2,062,852	2,427,906	2,389,506	3/31/2025	4,432,306
284	Spring Gardens Apartments	4	L(26) D(30) O(4)	7/31/2030	7/16/2025	As-Is	39,200,000	74.0%	69.8%	1.25x	1.55x	N/A	N/A	N/A	3,694,080	1,208,354	2,485,726	2,409,726	9/30/2025	3,836,587
285	ARIUM Citrus Run	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/20/2025	As-Is	44,600,000	65.0%	65.0%	1.44x	1.44x	N/A	N/A	N/A	4,537,216	2,101,182	2,436,034	2,375,588	4/30/2025	4,546,489
286	Tacara At Westover Hills	7	L(11) 1%(69) O(4)	4/29/2032	3/28/2025	As-Is	49,600,000	58.4%	58.4%	1.46x	1.46x	N/A	N/A	N/A	5,174,591	2,714,383	2,460,208	2,397,808	5/31/2025	5,212,928
287	Legacy Cornelius	7	L(27) D(86) O(7)	1/31/2035	5/21/2025	As-Is	56,500,000	51.3%	51.3%	1.77x	1.77x	N/A	N/A	N/A	5,031,353	2,094,497	2,936,856	2,871,218	9/30/2025	4,824,166
288	Grand Living At Tower Place	11	L(11) 1%(105) O(4)	12/28/2034	1/2/2025	As-Is	63,700,000	45.3%	42.3%	1.76x	2.09x	N/A	N/A	N/A	12,132,320	8,441,925	3,690,394	3,637,594	9/30/2025	13,781,309
289	Pointe At West Lake	7	YM1%(56) O(4)	4/30/2030	6/10/2025	As-Is	46,200,000	62.2%	62.2%	1.57x	1.57x	N/A	N/A	N/A	5,522,817	3,048,417	2,474,400	2,404,048	6/30/2025	5,499,104
290	Belrose Apartment Homes	5	L(11) 1%(69) O(4)	6/30/2032	7/30/2025	As-Is	42,600,000	66.1%	63.4%	1.26x	1.55x	N/A	N/A	N/A	4,875,781	2,425,447	2,450,334	2,378,988	9/30/2025	4,761,561
291	Alpine Woods	8	L(28) D(52) O(4)	3/31/2032	4/4/2025	As-Is	43,800,000	64.2%	60.4%	1.25x	1.57x	N/A	N/A	N/A	3,533,606	1,205,444	2,328,162	2,294,058	4/30/2025	3,393,999
292	All Seasons Of Rochester Hills	6	L(26) D(90) O(4)	5/31/2035	6/13/2025	As-Is	46,800,000	60.0%	57.7%	1.34x	1.61x	N/A	N/A	N/A	7,143,340	4,487,752	2,655,589	2,611,612	8/31/2025	7,150,560
293	Valor At Harlingen	11	L(11) 1%(45) O(4)	12/28/2029	11/1/2024	As-Restricted	46,700,000	60.0%	58.9%	1.29x	1.50x	N/A	N/A	N/A	3,899,264	1,507,953	2,391,311	2,319,311	9/30/2025	3,907,559
294	Preserve At Steele Creek	7	L(28) D(88) O(4)	4/30/2035	6/2/2025	As-Is	47,800,000	58.6%	55.7%	1.25x	1.44x	N/A	N/A	N/A	4,279,874	1,934,138	2,345,736	2,276,616	9/30/2025	4,189,741
295	Arbors Of Battle Creek	3	L(25) D(31) O(4)	8/29/2030	8/1/2025	As-Is	55,400,000	49.9%	46.3%	1.35x	N/A	N/A	N/A	N/A	7,123,497	4,497,698	2,625,799	2,430,487	8/31/2025	6,880,700
296	The Highlands At Morris Plains	8	L(28) D(28) O(4)	3/29/2030	3/21/2025	As-Is	41,400,000	65.8%	63.0%	1.25x	1.57x	N/A	N/A	N/A	3,650,943	1,387,141	2,263,802	2,234,802	8/31/2025	3,649,021
297	Boardwalk Lofts	5	L(25) D(31) O(4)	6/28/2030	7/21/2025	As-Is	53,200,000	50.7%	49.6%	1.25x	1.50x	N/A	N/A	N/A	5,943,732	3,846,591	2,097,142	2,033,342	7/31/2025	6,316,010
298	Taxco Apartments	6	L(27) D(53) O(4)	5/28/2032	6/11/2025	As-Is	38,900,000	69.0%	66.1%	1.29x	1.53x	N/A	N/A	N/A	3,567,887	1,410,353	2,157,534	2,129,334	9/30/2025	3,596,413
299	Holly Court Apartments	3	L(25) D(31) O(4)	8/29/2030	9/5/2025	As-Is	37,890,000	70.5%	67.4%	1.31x	1.65x	N/A	N/A	N/A	3,995,835	1,683,875	2,311,960	2,264,396	9/30/2025	4,019,916
300	The Flats At Ridgeview	3	L(11) 1%(69) O(4)	8/31/2032	9/10/2025	As-Is	44,700,000	59.7%	57.4%	1.37x	1.66x	N/A	N/A	N/A	4,105,779	1,496,576	2,609,203	2,533,603	9/30/2025	4,372,938
301	267 Pacific	6	YM1%(59) 1%(21) O(4)	5/28/2032	7/2/2025	As-Is	41,600,000	63.9%	60.7%	1.49x	1.73x	N/A	N/A	N/A	3,461,463	937,948	2,523,514	2,502,318	7/31/2025	3,539,436
302	Villa Serrano Apartment Homes	7	L(28) D(88) O(4)	4/30/2035	6/6/2025	As-Is	38,000,000	70.0%	68.7%	1.23x	1.44x	N/A	N/A	N/A	3,464,480	1,242,763	2,221,717	2,086,961	9/30/2025	3,472,124
303	Pelham Place North & South	6	L(27) D(29) O(4)	5/30/2030	6/20/2025	As-Is	37,900,000	70.0%	67.9%	1.26x	1.48x	N/A	N/A	N/A	3,535,907	1,381,231	2,154,676	2,077,963	9/30/2025	3,623,763
304	Crestview Ridge At Highland	5	L(26) D(30) O(4)	6/28/2030	7/13/2025	As-Is	37,800,000	70.0%	68.0%	1.27x	1.61x	N/A	N/A	N/A	2,927,017	756,354	2,170,663	2,156,263	7/31/2025	2,912,641
305	Icon Apartment Homes At Hardin Valley Phase II	6	L(11) 1%(69) O(4)	5/28/2032	6/16/2025	As-Is	41,400,000	63.9%	61.3%	1.23x	1.50x	N/A	N/A	N/A	3,191,935	955,781	2,236,154	2,217,554	6/30/2025	1,546,655
306	The Milo On Westheimer	8	L(28) D(28) O(4)	3/29/2030	2/11/2025	As-Is	43,100,000	61.3%	58.9%	1.25x	1.45x	N/A	N/A	N/A	3,554,849	1,404,370	2,150,479	2,104,479	6/30/2025	3,600,043
307	Tiberon Trails	5	L(25) D(31) O(4)	6/28/2030	5/22/2025	As-Is	36,900,000	71.3%	68.5%	1.41x	1.73x	N/A	N/A	N/A	4,956,957	2,330,716	2,626,241	2,532,241	6/30/2025	4,866,669
308	Sterling Glen Apartments	6	YM1%(56) O(4)	5/30/2030	7/7/2025	As-Is	40,400,000	64.8%	63.1%	1.25x	1.53x	N/A	N/A	N/A	4,444,365	2,146,593	2,297,772	2,233,272	7/31/2025	4,407,489
309	AVA H Street	5	L(23) 1%(57) O(4)	6/30/2032	12/18/2024	As-Is	38,300,000	67.5%	65.6%	1.24x	1.44x	N/A	N/A	N/A	3,706,406	1,610,472	2,095,934	2,061,434	7/31/2025	3,699,605
310	Edge At Farmington Hills	7	L(27) D(89) O(4)	4/30/2035	5/23/2025	As-Is	39,400,000	64.9%	61.7%	1.25x	1.44x	N/A	N/A	N/A	3,619,036	1,508,844	2,110,192	2,065,686	6/30/2025	3,478,870
311	Canyon Springs Apartments	5	L(26) D(30) O(4)	6/28/2030	5/21/2025	As-Is	39,700,000	64.2%	63.0%	1.31x	1.54x	N/A	N/A	N/A	2,886,008	762,446	2,123,562	2,083,018	9/30/2025	2,855,865
312	Hillcrest Village	4	L(26) D(30) O(4)	7/31/2030	7/23/2025	As-Is	41,100,000	62.0%	60.0%	1.36x	1.62x	N/A	N/A	N/A	3,288,809	1,153,918	2,134,892	2,103,492	9/30/2025	3,195,198
313	The Meridian	5	YM1%(77) 1%(3) O(4)	6/30/2032	8/7/2025	As-Is	36,300,000	70.0%	70.0%	1.60x	1.60x	N/A	N/A	N/A	3,750,096	1,458,266	2,291,831	2,234,056	7/31/2025	3,851,505
314	Reserve At Lakeland	6	YM1%(56) O(4)	5/30/2030	6/27/2025	As-Is	35,700,000	70.0%	68.1%	1.25x	1.55x	N/A	N/A	N/A	3,870,237	1,725,688	2,144,550	2,084,710	9/30/2025	3,825,953
315	MacUngie Village	5	L(26) D(54) O(4)	6/30/2032	8/12/2025	As-Is	35,600,000	70.0%	68.6%	1.32x	1.56x	N/A	N/A	N/A	3,383,324	1,335,239	2,048,085	2,004,585	8/31/2025	3,332,358
316	Flats At Riverview	9	L(23) 1%(57) O(4)	2/27/2032	4/1/2025	As-Is	38,200,000	65.0%	63.1%	1.35x	1.56x	N/A	N/A	N/A	3,879,128	1,692,603	2,186,525	2,144,213	9/30/2025	3,768,568
317	Bradford Arms	5	YM1%(83) 1%(33) O(4)	6/28/2035	7/21/2025	As-Is	55,200,000	44.9%	34.4%	1.35x	N/A	N/A	N/A	N/A	4,374,868	1,838,715	2,536,152	2,485,652	6/30/2025	4,420,172

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
318	Fusion Apartments	6	L(27) D(29) O(4)	5/30/2030	7/11/2025	As-Is	40,100,000	61.4%	61.4%	1.44x	1.44x	N/A	N/A	N/A	4,016,952	1,982,338	2,034,614	1,986,614	9/30/2025	4,117,586
319	Arbor Meadows MHC	8	YM1%(113) 1%(3) O(4)	3/29/2035	5/8/2025	As-Is	57,300,000	42.9%	42.9%	2.20x	2.20x	N/A	N/A	N/A	4,524,456	1,624,283	2,900,173	2,879,723	4/30/2025	4,439,841
320	Chateau On The River	6	L(27) D(53) O(4)	5/28/2032	7/8/2025	As-Is	35,500,000	69.1%	67.0%	1.25x	1.46x	N/A	N/A	N/A	4,001,762	2,026,376	1,975,386	1,922,586	9/30/2025	4,067,992
321	The Inverness	7	L(28) D(52) O(4)	4/29/2032	5/22/2025	As-Is	36,300,000	67.5%	66.2%	1.25x	1.46x	N/A	N/A	N/A	3,852,045	1,859,198	1,992,847	1,936,543	9/30/2025	3,773,079
322	Villas At Druid Hills	7	YM1%(77) 1%(3) O(4)	4/29/2032	6/12/2025	As-Is	37,700,000	65.0%	65.0%	1.81x	1.81x	N/A	N/A	N/A	3,791,119	1,296,311	2,494,809	2,444,825	6/30/2025	3,766,581
323	Madison New Riverside	17	YM1%(125) 1%(3) O(4)	6/28/2035	7/23/2024	As-Is	44,600,000	54.9%	54.9%	1.65x	1.65x	N/A	N/A	N/A	3,892,156	1,836,617	2,055,539	2,021,841	9/30/2025	3,826,006
324	Desie Apartments	6	YM1%(35) 1%(21) O(4)	5/30/2030	6/5/2025	As-Is	44,400,000	55.1%	55.1%	1.90x	1.90x	N/A	N/A	N/A	4,002,225	1,444,137	2,558,089	2,521,735	6/30/2025	3,973,683
325	Oakview Apartments	6	YM1%(179) 1%(117) O(4)	5/31/2050	4/2/2025	As-Is	35,300,000	69.2%	57.8%	1.20x	1.32x	N/A	N/A	N/A	4,101,960	1,904,922	2,197,038	2,135,718	5/31/2025	4,078,898
326	Arden Park	6	L(26) D(54) O(4)	5/28/2032	6/16/2025	As-Is	33,300,000	73.3%	69.1%	1.40x	1.73x	N/A	N/A	N/A	3,959,109	1,621,340	2,337,769	2,271,769	6/30/2025	3,801,548
327	ARIUM Bristol Bay	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/20/2025	As-Is	37,200,000	65.0%	65.0%	1.86x	1.86x	N/A	N/A	N/A	5,390,225	2,765,779	2,624,446	2,557,602	9/30/2025	5,403,586
328	Townhomes At Fairways	5	L(27) D(29) O(4)	6/28/2030	7/7/2025	As-Is	34,500,000	69.5%	66.6%	1.25x	1.55x	N/A	N/A	N/A	3,234,064	1,182,720	2,051,344	2,012,544	9/30/2025	3,166,649
329	Track 29 City Apartments	5	YM1%(77) 1%(3) O(4)	6/30/2032	7/14/2025	As-Is	37,200,000	64.4%	59.6%	1.25x	N/A	N/A	N/A	N/A	3,814,965	1,882,912	1,932,054	1,889,880	7/31/2025	3,826,330
330	Treetops Apartments	5	L(26) D(30) O(4)	6/28/2030	7/17/2025	As-Is	39,000,000	61.2%	56.7%	1.33x	N/A	N/A	N/A	N/A	4,824,017	2,304,636	2,519,382	2,041,348	9/30/2025	4,791,487
331	Abberly Woods Phase 2	7	YM1%(113) 1%(3) O(4)	4/30/2035	5/12/2025	As-Is	36,300,000	65.3%	63.4%	1.20x	1.40x	N/A	N/A	N/A	3,453,787	1,577,229	1,876,558	1,798,426	5/31/2025	3,541,747
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	5	L(11) 1%(69) O(4)	6/30/2032	Various	As-Is	34,800,000	68.1%	63.3%	1.39x	1.70x	N/A	N/A	N/A	4,759,931	2,370,106	2,389,825	2,252,625	6/30/2025	4,695,628
	Heathmoore				7/18/2025	As-Is	5,600,000													
	Ridgewood				7/18/2025	As-Is	4,800,000													
	Roanoke				7/17/2025	As-Is	5,500,000													
	Rosewood				7/17/2025	As-Is	7,700,000													
	Slate Run (KY)				7/18/2025	As-Is	11,200,000													
333	St. James Apartments	8	YM1%(56) O(4)	3/29/2030	3/17/2025	As-Is	34,350,000	68.8%	65.9%	1.35x	1.68x	N/A	N/A	N/A	4,737,773	2,537,630	2,200,144	2,119,394	9/30/2025	4,812,734
334	The Arbors At Brighton Park	5	L(26) D(30) O(4)	6/28/2030	7/29/2025	As-Is	36,300,000	64.8%	63.3%	1.37x	1.66x	N/A	N/A	N/A	3,373,572	1,459,739	1,913,833	1,880,833	7/31/2025	3,304,437
335	Ashley River Apartments	8	L(28) D(28) O(4)	3/29/2030	3/31/2025	As-Is	33,500,000	69.9%	67.8%	1.25x	1.46x	N/A	N/A	N/A	3,848,129	1,948,798	1,899,331	1,846,841	6/30/2025	3,804,839
336	Stonewater Park Apartments	3	L(25) D(31) O(4)	8/29/2030	9/18/2025	As-Is	35,700,000	65.5%	62.8%	1.38x	1.62x	N/A	N/A	N/A	3,767,705	1,665,748	2,101,956	2,031,392	9/30/2025	3,763,471
337	Reserve South	7	L(23) 1%(93) O(4)	4/30/2035	4/11/2025	As-Is	34,300,000	68.1%	64.6%	1.27x	1.47x	N/A	N/A	N/A	3,671,959	1,730,836	1,941,123	1,891,123	9/30/2025	3,716,259
338	College Place Uptown	8	L(28) D(28) O(4)	3/29/2030	5/14/2025	As-Is	35,600,000	65.3%	63.6%	1.30x	1.60x	N/A	N/A	N/A	4,007,231	1,846,162	2,161,070	2,037,789	6/30/2025	4,145,545
339	Viva	4	L(25) D(31) O(4)	7/31/2030	7/14/2025	As-Is	37,100,000	61.9%	60.0%	1.25x	1.62x	N/A	N/A	N/A	3,046,449	1,218,124	1,828,326	1,806,079	8/31/2025	3,115,183
340	Cottonwood Creek	5	L(26) D(90) O(4)	6/28/2035	7/17/2025	As-Is	30,800,000	73.7%	68.5%	1.33x	1.62x	N/A	N/A	N/A	4,458,554	2,297,144	2,161,410	2,059,385	7/31/2025	4,365,950
341	ARIUM Mariner's Village	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/20/2025	As-Is	34,900,000	65.0%	65.0%	1.44x	1.44x	N/A	N/A	N/A	3,973,179	2,063,139	1,910,040	1,849,221	9/30/2025	3,966,195
342	Ashford Westchase	8	YM1%(56) O(4)	3/29/2030	1/6/2025	As-Is	32,000,000	70.0%	68.7%	1.30x	1.50x	N/A	N/A	N/A	3,603,460	1,638,481	1,964,979	1,892,403	5/31/2025	3,609,807
343	Savannah Creek	8	YM1%(113) 1%(3) O(4)	3/29/2035	4/21/2025	As-Is	34,300,000	65.0%	65.0%	1.60x	1.60x	N/A	N/A	N/A	3,629,693	1,539,002	2,090,691	2,028,063	4/30/2025	3,701,572
344	The Muse	6	L(27) D(29) O(4)	5/30/2030	6/23/2025	As-Is	40,500,000	55.0%	52.6%	1.35x	1.62x	N/A	N/A	N/A	3,601,533	1,685,319	1,916,214	1,821,130	9/30/2025	3,586,914
345	Avalon Villa Apartments	7	L(27) D(29) O(4)	4/30/2030	5/16/2025	As-Is	32,400,000	68.0%	66.2%	1.25x	1.54x	N/A	N/A	N/A	3,073,818	1,176,710	1,897,108	1,852,294	6/30/2025	2,982,527
346	Westland Trailer City	6	YM1%(56) O(4)	5/30/2030	4/29/2025	As-Is	33,400,000	65.0%	62.3%	1.25x	1.54x	N/A	N/A	N/A	3,010,396	1,164,748	1,845,649	1,836,249	4/30/2025	2,952,875
347	Indigo Apartment Homes	7	L(27) D(29) O(4)	4/30/2030	6/10/2025	As-Is	32,600,000	66.3%	64.9%	1.25x	1.49x	N/A	N/A	N/A	2,889,810	1,203,523	1,686,288	1,650,288	6/30/2025	2,871,275
348	Spring Gardens Apartments	5	L(26) D(90) O(4)	6/28/2035	7/22/2025	As-Is	37,000,000	58.3%	57.2%	1.25x	1.44x	N/A	N/A	N/A	3,886,493	2,095,935	1,790,558	1,743,893	7/31/2025	3,867,297
349	LC Sunbury	2	YM1%(83) 1%(33) O(4)	9/28/2035	8/8/2025	As-Is	30,550,000	69.8%	66.9%	1.25x	1.54x	N/A	N/A	N/A	2,763,114	937,534	1,825,580	1,788,188	9/30/2025	2,724,777
350	Finish Line Apartments	12	YM1%(56) O(4)	11/29/2029	1/7/2025	As-Is	33,000,000	64.5%	61.8%	1.27x	1.57x	N/A	N/A	N/A	3,121,000	1,287,095	1,833,905	1,804,913	9/30/2025	2,852,895
351	Arbors At Fairview	6	L(26) D(30) O(4)	5/30/2030	5/14/2025	As-Is	30,850,000	69.0%	67.1%	1.25x	1.55x	N/A	N/A	N/A	2,860,978	1,035,046	1,825,932	1,766,460	5/31/2025	2,997,190
352	The Flats At 1885	6	L(28) D(28) O(4)	5/30/2030	5/15/2025	As-Is	29,100,000	73.1%	70.0%	1.26x	1.58x	N/A	N/A	N/A	3,667,331	1,839,159	1,828,172	1,762,912	9/30/2025	3,568,691
353	Talus Apartments	5	L(26) D(54) O(4)	6/30/2032	7/15/2025	As-Is	30,350,000	70.0%	67.1%	1.25x	1.47x	N/A	N/A	N/A	3,607,627	1,900,064	1,707,562	1,655,146	8/31/2025	3,606,562
354	Heritage Plaza Apartments	5	L(27) D(89) O(4)	6/28/2035	7/22/2025	As-Is	42,150,000	50.0%	50.0%	2.05x	2.05x	N/A	N/A	N/A	3,426,750	1,151,991	2,274,759	2,232,359	7/31/2025	3,436,180
355	Broadstone On Medical	7	L(27) D(29) O(4)	4/30/2030	5/7/2025	As-Is	33,700,000	62.4%	60.7%	1.27x	1.56x	N/A	N/A	N/A	4,744,707	2,866,834	1,877,873	1,784,873	6/30/2025	4,706,949
356	Camelot Manor Estates MHC	8	YM1%(113) 1%(3) O(4)	3/29/2035	5/8/2025	As-Is	55,800,000	37.6%	37.6%	2.32x	2.32x	N/A	N/A	N/A	5,236,802	2,605,874	2,630,928	2,595,678	4/30/2025	5,122,068
357	Cedarhurst Of Jacksonville	7	L(11) 1%(45) O(4)	4/30/2030	6/10/2025	As-Is	38,400,000	54.7%	54.7%	2.23x	2.23x	N/A	N/A	N/A	6,851,181	4,130,324	2,720,857	2,697,457	9/30/2025	7,263,895
358	Rosebrook Village	6	YM1%(113) 1%(3) O(4)	5/31/2035	6/19/2025	As-Is	43,500,000	48.3%	42.5%	1.30x	1.56x	N/A	N/A	N/A	3,595,227	1,585,763	2,009,464	1,910,644	6/30/2025	3,679,722
359	The View At Morgantown	5	L(25) D(31) O(4)	6/28/2030	7/28/2025	As-Is	32,500,000	64.6%	63.0%	1.40x	1.69x	N/A	N/A	N/A	4,339,979	2,224,730	2,115,250	2,040,850	8/31/2025	4,326,880
360	Sage Stone Oak	4	L(11) 1%(105) O(4)	7/31/2035	9/4/2025	As-Is	33,300,000	62.7%	61.5%	1.24x	1.43x	N/A	N/A	N/A	3,837,005	2,120,112	1,716,893	1,663,639	9/30/2025	3,654,527
361	Stoney Brooke Apartments	7	L(27) D(89) O(4)	4/30/2035	5/15/2025	As-Is	31,700,000	65.4%	61.3%	1.25x	1.46x	N/A	N/A	N/A	3,534,003	1,791,265	1,742,738	1,658,522	6/30/2025	3,508,208
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	6	L(26) D(90) O(4)	5/31/2035	6/27/2025	As-Is	29,700,000	69.8%	68.6%	1.21x	1.37x	N/A	N/A	N/A	2,939,957	1,244,772	1,695,185	1,673,185	6/30/2025	2,382,865
363	Georgian Oaks Apartments	5	YM1%(56) O(4)	6/28/2030	7/30/2025	As-Is	29,650,000	69.3%	67.3%	1.25x	1.58x	N/A	N/A	N/A	2,664,116	942,090	1,722,027	1,666,461	7/31/2025	2,691,379
364	The Landing Of Clinton	7	L(27) D(89) O(4)	4/30/2035	6/13/2025	As-Is	28,500,000	71.6%	67.3%	1.33x	1.52x	N/A	N/A	N/A	2,960,647	1,151,480	1,809,166	1,762,806	5/31/2025	2,935,482
365	Horizons At Calabasas Apartments	7	L(27) D(29) O(4)	4/30/2030	4/29/2025	As-Is	34,500,000	59.2%	59.2%	1.71x	1.71x	N/A	N/A	N/A	2,860,881	1,053,653	1,807,228	1,788,868	6/30/2025	2,933,402
366	Willowcreek Apartments I And II	7	L(11) 1%(105) O(4)	4/30/2035	5/28/2025	As-Is	27,550,000	74.0%	70.2%	1.18x	1.36x	N/A	N/A	N/A	2,909,065	1,309,731	1,599,334	1,539,818	6/30/2025	2,980,389
367	Residence At Deer Park	7	YM1%(56) O(4)	4/30/2030	6/3/2025	As-Is	31,600,000	64.3%	61.6%	1.28x	1.61x	N/A	N/A	N/A	3,887,935	2,124,053	1,763,883	1,711,179	5/31/2025	3,890,710
368	Villas At Happy Valley	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/12/2025	As-Is	32,050,000	63.1%	61.7%	1.30x	1.53x	N/A	N/A	N/A	3,793,505	1,809,990	1,983,516	1,918,266	5/31/2025	3,783,624
369	Fernwood	7	L(11) 1%(105) O(4)	4/30/2035	2/21/2025	As-Is	32,200,000	62.6%	62.6%	1.49x	1.49x	N/A	N/A	N/A	2,701,525	969,763	1,731,762	1,697,415	4/30/2025	2,763,580
370	Haven Columbia Pike	8	L(28) D(52) O(4)	3/31/2032	4/25/2025	As-Is	32,700,000	61.4%	58.3%	1.26x	1.47x	N/A	N/A	N/A	2,780,587	1,146,979	1,633,608	1,602,928	3/31/2025	2,877,418
371	Lily Of The Valley	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	38,600,000	52.0%	52.0%	1.49x	1.49x	N/A	N/A	N/A	2,974,299	1,265,319	1,708,980	1,689,901	6/30/2025	3,092,439
372	The Woods At Johnson Mill	5	YM1%(59) 1%(21) O(4)	6/30/2032	7/3/2025	As-Is	36,800,000	54.3%	54.3%	1.81x	1.81x	N/A	N/A	N/A	3,167,450	1,147,568	2,019,882	1,948,424	7/31/2025	3,093,582
373	Regency Tower	7	L(11) 1%(105) O(4)	4/30/2035	5/9/2025	As-Is	25,300,000	79.0%	67.9%	1.29x	1.55x	N/A	N/A	N/A	3,860,922	1,987,963	1,872,958	1,803,126	5/31/2025	3,868,668
374	Amherst	9	L(11) 1%(69) O(4)	2/27/2032	3/28/2025	As-Is	32,000,000	62.3%	57.9%	1.29x	1.57x	N/A	N/A	N/A	3,863,099	2,022,227	1,840,872	1,762,332	6/30/2025	3,814,923
375	Venue Apartments	7	L(27) D(29) O(4)	4/30/2030	5/12/2025	As-Is	30,700,000	64.9%	63.1%	1.25x	1.56x	N/A	N/A	N/A	2,956,668	1,259,012	1,697,656	1,649,134	6/30/2025	2,992,375
376	Maplewood Pointe	8	L(29) D(51) O(4)	3/31/2032	5/9/2025	As-Is	29,900,000	66.6%	64.6%	1.25x	1.47x	N/A	N/A	N/A	3,223,018	1,612,311	1,610,707	1,545,525	9/30/2025	3,301,164
377	Granby Oaks Apartments	6	L(26) D(54) O(4)	5/28/2032	5/28/2025	As-Is	29,600,000	66.9%	64.3%	1.25x	1.46x	N/A	N/A	N/A	2,419,802	804,995	1,614,808	1,571,000	6/30/2025	2,493,765
378	The Porter	5	L(26) D(30) O(4)	6/28/2030	5/14/2025	As-Is	33,500,000	59.0%	57.3%	1.25x	1.61x	N/A	N/A	N/A	2,998,901	1,400,239	1,598,662	1,572,702	9/30/2025	2,932,562
379	Dakota Ranch	8	L(11) 1%(69) O(4)	3/31/2032	4/28/2025	As-Is	32,100,000	61.3%	61.3%	1.59x	1.59x	N/A	N/A	N/A	3,876,982	2,041,311	1,835,671	1,765,519	9/30/2025	3,888,040
380	Cookie Factory Lofts	5	YM1%(113) 1%(3) O(4)	6/28/2035	6/11/2025	As-Is	38,000,000	51.6%	43.1%	1.54x	N/A	N/A	N/A	N/A	3,419,246	1,347,390	2,071,856	2,020,948	6/30/2025	3,501,137
381	Park At 55th	8	L(28) D(28) O(4)	3/29/2030	5/21/2025	As-Is	29,100,000	67.4%	66.0%	1.32x	1.58x	N/A	N/A	N/A	2,321,784	722,235	1,599,549	1,556,257	6/30/2025	2,333,865
382	Walker Place At Moonlight Park	6	L(27) D(53) O(4)	5/28/2032	6/10/2025	As-Is	28,000,000	70.0%	68.8%	1.27x	1.45x	N/A	N/A	N/A	2,631,000	984,031	1,646,969	1,632,269	6/30/2025	2,848,039
383	Frontgate Apartments	5	YM1%(77) 1%(3) O(4)	6/30/2032	7/11/2025	As-Is	28,800,000	67.5%	66.2%	1.25x	1.45x	N/A	N/A	N/A	2,265,513	666,093	1,599,420	1,563,068	6/30/2025	2,294,783
384	Omni Apartments	5	L(26) D(90) O(4)	6/28/2035	7/24/2025	As-Is	31,200,000	62.2%	61.0%	1.25x	1.44x	N/A	N/A	N/A	3,452,674	1,842,401	1,610,273	1,568,273	9/30/2025	3,511,794
385	Abby Court	5	L(26) D(90) O(4)	6/28/2035	5/22/2025	As-Is	27,700,000	70.0%	68.2%	1.35x	1.63x	N/A	N/A	N/A	2,942,655	1,070,381	1,872,274	1,819,774	9/30/2025	2,872,618
386	Eagle Rock Apartments At Manchester	7	YM1%(77) 1%(3) O(4)	4/29/2032	6/2/2025	As-Is	28,200,000	68.7%	66.6%	1.25x	1.62x	N/A	N/A	N/A	2,480,305	930,482	1,549,823	1,522,448	5/31/2025	2,476,839
387	Crystal Riviyera	4	L(26) D(30) O(4)	7/31/2030	8/20/2025	As-Is	34,100,000	56.4%	54.9%	1.25x	1.55x	N/A	N/A	N/A	3,223,761	1,601,650	1,622,111	1,599,952	9/30/2025	3,222,895
388	Covington Square Apartments	5	L(26) D(30) O(4)	6/28/2030	6/5/2025	As-Is	25,900,000	74.2%	70.0%	1.27x	1.57x	N/A	N/A	N/A	2,809,837	1,097,715	1,712,122	1,641,799	9/30/2025	2,776,809
389	Crosstown Parkway	7	L(29) D(51) O(4)	4/29/2032	3/20/2025	As-Is	27,300,000	69.4%	69.4%	1.50x	1.50x	N/A	N/A	N/A	3,094,512	1,458,187	1,636,325	1,596,125	10/31/2025	2,430,279
390	Village Green	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	30,000,000	62.7%	62.7%	1.49x	1.49x	N/A	N/A	N/A	3,011,516	1,414,142	1,597,374	1,585,389	4/30/2025	2,864,554
391	The Benton Apartments	6	YM1%(35) 1%(21) O(4)	5/30/2030	5/15/2025	As-Is	33,700,000	55.7%	53.4%	1.30x	1.62x	N/A	N/A	N/A	3,686,285	2,007,685	1,678,600	1,618,822	6/30/2025	3,760,042
392	Gardens At Briarwood	7	YM1%(77) 1%(3) O(4)	4/29/2032	6/12/2025	As-Is	29,300,000	63.9%	63.9%	1.78x	1.78x	N/A	N/A	N/A	2,867,713	989,671	1,878,042	1,840,423	9/30/2025	2,841,524
393	The Summit	3	YM1%(113) 1%(3) O(4)	8/30/2035	7/31/2025	As-Is	32,100,000	58.3%	58.3%	1.47x	1.47x	N/A	N/A	N/A	3,958,893	2,421,427	1,537,466	1,464,718	10/31/2025	4,085,994

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
394	Acacia Pointe	10	L(11) 1%(69) O(4)	1/29/2032	3/25/2025	As-Is	31,200,000	59.7%	56.4%	1.29x	1.58x	N/A	N/A	N/A	2,781,784	1,091,029	1,690,754	1,637,071	6/30/2025	2,817,842
395	Redwood Brunswick Hills	7	L(27) D(89) O(4)	4/30/2035	5/23/2025	As-Is	26,700,000	69.3%	68.1%	1.20x	1.36x	N/A	N/A	N/A	2,570,544	1,056,515	1,514,029	1,498,579	6/30/2025	2,340,080
396	Camden Hills	8	L(28) D(28) O(4)	3/29/2030	5/7/2025	As-Is	31,300,000	58.5%	57.4%	1.25x	1.45x	N/A	N/A	N/A	2,811,987	1,304,145	1,507,841	1,467,041	6/30/2025	2,790,629
397	Arbors At Water's Edge	7	L(28) D(28) O(4)	4/30/2030	6/4/2025	As-Is	25,500,000	71.8%	70.4%	1.26x	1.45x	N/A	N/A	N/A	2,342,112	826,204	1,515,908	1,477,908	9/30/2025	2,366,685
398	Kensington Apartments	5	YM1%(35) 1%(21) O(4)	6/28/2030	7/15/2025	As-Is	28,100,000	65.0%	63.9%	1.21x	1.36x	N/A	N/A	N/A	2,100,191	554,607	1,545,584	1,507,834	6/30/2025	1,973,653
399	The Arches Apartments	6	L(28) D(28) O(4)	5/30/2030	7/14/2025	As-Is	27,825,000	65.0%	63.7%	1.25x	1.47x	N/A	N/A	N/A	2,456,339	1,014,913	1,441,426	1,415,913	9/30/2025	2,468,570
400	Toll Gate Estates	6	L(26) D(30) O(4)	5/30/2030	6/12/2025	As-Is	25,830,000	70.0%	67.0%	1.27x	1.60x	N/A	N/A	N/A	2,194,737	643,084	1,551,653	1,505,108	6/30/2025	2,045,122
401	Reserve At Thunderbird Phase II	3	YM1%(173) 1%(3) O(4)	8/30/2040	8/18/2025	As-Is	36,200,000	49.7%	47.3%	1.36x	1.57x	55.2%	1.32x	1.51x	2,806,635	1,086,098	1,720,537	1,590,535	7/31/2025	2,628,926
402	Springs Colony By ARIUM	7	YM1%(35) 1%(21) O(4)	4/30/2030	5/20/2025	As-Is	29,800,000	60.2%	60.2%	1.44x	1.44x	N/A	N/A	N/A	3,347,439	1,825,197	1,522,243	1,463,135	4/30/2025	3,350,101
403	Redwood Chardon	7	L(28) D(88) O(4)	4/30/2035	5/23/2025	As-Is	26,000,000	69.0%	67.8%	1.20x	1.36x	N/A	N/A	N/A	2,593,672	1,126,519	1,467,153	1,453,503	9/30/2025	2,578,476
404	612 Whaley At The Mills	4	L(26) D(30) O(4)	7/31/2030	9/16/2025	As-Is	29,000,000	61.8%	57.6%	1.21x	N/A	N/A	N/A	N/A	3,242,669	1,625,275	1,617,394	1,462,401	9/30/2025	3,205,027
405	Metropolitan MHC	7	YM1%(56) O(4)	4/30/2030	5/29/2025	As-Is	31,500,000	56.8%	55.3%	1.38x	1.69x	N/A	N/A	N/A	2,677,575	981,799	1,695,776	1,683,726	5/31/2025	2,655,963
406	Mason Manor	7	L(27) D(89) O(4)	4/30/2035	4/24/2025	As-Is	35,100,000	50.2%	44.6%	1.20x	N/A	N/A	N/A	N/A	2,735,155	1,320,970	1,414,185	1,365,325	6/30/2025	3,543,759
407	Elysian Estates	8	L(28) D(52) O(4)	3/31/2032	3/27/2025	As-Is	25,600,000	68.4%	63.7%	1.25x	N/A	N/A	N/A	N/A	2,548,491	1,118,624	1,429,868	1,413,068	6/30/2025	2,609,828
408	Westland Estates MHP - Pomona	6	L(26) D(30) O(4)	5/30/2030	4/29/2025	As-Is	29,700,000	58.8%	56.4%	1.25x	1.54x	N/A	N/A	N/A	2,497,605	1,016,683	1,480,922	1,473,522	6/30/2025	2,550,794
409	Lakeside Student Living	5	L(26) D(30) O(4)	6/28/2030	7/16/2025	As-Is	29,800,000	58.4%	56.8%	1.30x	1.64x	N/A	N/A	N/A	3,452,687	1,898,606	1,554,081	1,478,481	8/31/2025	3,490,611
410	Portofino Apartments	9	L(30) D(50) O(4)	2/27/2032	3/25/2025	As-Is	25,825,000	67.2%	62.7%	1.20x	1.44x	N/A	N/A	N/A	2,596,923	1,074,025	1,522,898	1,462,423	9/30/2025	2,668,182
411	The Lex	6	L(26) D(30) O(4)	5/30/2030	6/5/2025	As-Is	31,700,000	54.6%	51.0%	1.44x	N/A	N/A	N/A	N/A	2,426,594	732,734	1,693,860	1,686,460	6/30/2025	2,503,281
412	Tuckaway Heights Apartments	3	YM1%(56) O(4)	8/29/2030	9/25/2025	As-Is	26,600,000	64.9%	64.9%	1.82x	1.82x	N/A	N/A	N/A	3,455,386	1,830,118	1,625,268	1,551,108	9/30/2025	3,449,320
413	Hawthorne City	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	29,000,000	59.5%	59.5%	1.49x	1.49x	N/A	N/A	N/A	2,185,010	715,466	1,469,544	1,452,644	4/30/2025	2,083,166
414	Towers At Forest Acres	6	L(26) D(90) O(4)	5/31/2035	7/11/2025	As-Is	27,500,000	62.4%	59.9%	1.20x	1.47x	N/A	N/A	N/A	2,978,214	1,529,063	1,449,151	1,402,651	6/30/2025	2,949,544
415	The Meadows	7	L(11) 1%(105) O(4)	4/30/2035	2/20/2025	As-Is	26,300,000	64.4%	64.4%	1.49x	1.49x	N/A	N/A	N/A	2,462,495	1,016,317	1,446,178	1,427,328	4/30/2025	2,276,187
416	Amesbury Court	7	YM1%(56) O(4)	4/30/2030	5/15/2025	As-Is	29,600,000	57.2%	57.2%	1.45x	1.45x	N/A	N/A	N/A	2,265,251	891,973	1,373,278	1,344,778	4/30/2025	2,306,134
417	The Varet	7	L(27) D(29) O(4)	4/30/2030	5/13/2025	As-Is	26,200,000	64.5%	60.4%	1.30x	N/A	N/A	N/A	N/A	1,869,201	323,738	1,545,463	1,510,750	6/30/2025	1,714,593
418	The Bradford Apartments	6	L(26) D(54) O(4)	5/28/2032	5/22/2025	As-Is	23,500,000	71.7%	66.5%	1.38x	1.71x	N/A	N/A	N/A	3,112,153	1,488,962	1,623,190	1,563,190	6/30/2025	3,037,217
419	Westpoint Creek Townhomes	5	L(11) 1%(105) O(4)	6/28/2035	8/4/2025	As-Is	21,800,000	77.1%	66.2%	1.29x	1.55x	N/A	N/A	N/A	3,375,519	1,781,643	1,593,876	1,517,316	7/31/2025	3,238,323
420	Foxcreek Apartments	5	L(26) D(30) O(4)	6/28/2030	8/6/2025	As-Is	24,400,000	67.0%	64.0%	1.25x	1.59x	N/A	N/A	N/A	2,252,135	893,044	1,359,091	1,317,341	7/31/2025	2,216,519
421	Benjamin Court	5	L(26) D(30) O(4)	6/28/2030	6/16/2025	As-Is	25,900,000	63.0%	60.0%	1.25x	N/A	N/A	N/A	N/A	2,853,429	1,475,308	1,378,121	1,291,253	6/30/2025	2,813,486
422	La Casita	7	L(11) 1%(105) O(4)	4/30/2035	2/18/2025	As-Is	29,600,000	55.0%	55.0%	1.49x	1.49x	N/A	N/A	N/A	2,136,475	754,722	1,381,753	1,371,053	4/30/2025	2,095,365
423	Whispering Woods	6	L(26) D(30) O(4)	5/30/2030	4/10/2025	As-Is	24,300,000	66.4%	63.6%	1.25x	1.55x	N/A	N/A	N/A	3,014,793	1,612,053	1,402,740	1,339,436	5/31/2025	2,581,231
424	Shadow Mountain Village	7	L(11) 1%(105) O(4)	4/30/2035	2/20/2025	As-Is	28,300,000	56.9%	56.9%	1.55x	1.55x	N/A	N/A	N/A	2,350,024	925,198	1,424,826	1,410,699	6/30/2025	2,235,955
425	Eagle Rock Apartments At Hudson	7	L(28) D(52) O(4)	4/29/2032	6/2/2025	As-Is	22,900,000	70.0%	67.9%	1.27x	1.64x	N/A	N/A	N/A	2,077,997	777,848	1,300,149	1,275,465	9/30/2025	2,073,983
426	Worthington Commons Townhomes	6	L(27) D(89) O(4)	5/31/2035	6/4/2025	As-Is	21,910,000	73.0%	68.0%	1.25x	1.50x	N/A	N/A	N/A	2,555,135	1,105,698	1,449,437	1,399,829	7/31/2025	2,497,590
427	The Mix At Sohay	5	L(26) D(54) O(4)	6/30/2032	4/24/2025	As-Is	27,000,000	59.1%	59.1%	1.84x	1.84x	N/A	N/A	N/A	2,641,277	1,131,128	1,510,149	1,475,119	6/30/2025	2,529,520
428	Stonebridge Villas And Townhomes	7	YM1%(56) O(4)	4/30/2030	5/14/2025	As-Is	24,500,000	65.0%	65.0%	2.00x	2.00x	N/A	N/A	N/A	3,143,209	1,340,903	1,802,306	1,751,806	9/30/2025	3,139,314
429	Carlisle At Dunedin	7	L(28) D(28) O(4)	4/30/2030	6/3/2025	As-Is	25,550,000	62.2%	61.0%	1.25x	1.46x	N/A	N/A	N/A	2,787,706	1,508,150	1,279,556	1,247,556	9/30/2025	2,590,840
430	1100 Washington	6	YM1%(56) O(4)	5/30/2030	4/28/2023	As-Stabilized	23,900,000	66.1%	62.4%	1.25x	N/A	N/A	N/A	N/A	1,866,126	381,074	1,485,052	1,460,052	5/31/2025	1,545,039
431	Parkway Grande	5	L(26) D(54) O(4)	6/30/2032	7/15/2025	As-Is	28,200,000	55.9%	54.8%	1.25x	1.48x	N/A	N/A	N/A	2,868,869	1,614,285	1,254,585	1,207,929	9/30/2025	2,991,821
432	Dakota Arms	4	L(26) D(30) O(4)	7/31/2030	7/25/2025	As-Is	22,500,000	70.0%	66.8%	1.44x	1.87x	N/A	N/A	N/A	2,896,499	1,417,999	1,478,500	1,426,500	8/31/2025	2,839,533
433	Spinnaker Landing	6	L(27) D(29) O(4)	5/30/2030	7/3/2025	As-Is	26,250,000	59.9%	58.3%	1.25x	1.55x	N/A	N/A	N/A	2,614,627	1,274,297	1,340,330	1,309,580	9/30/2025	2,453,907
434	Terraces At Deerfield	5	L(26) D(90) O(4)	6/28/2035	7/18/2025	As-Is	26,000,000	60.2%	56.2%	1.25x	1.49x	N/A	N/A	N/A	2,363,548	930,047	1,433,500	1,395,197	9/30/2025	2,231,128
435	The Congress Building	5	L(27) D(29) O(4)	6/28/2030	7/23/2025	As-Is	23,700,000	66.0%	64.0%	1.25x	1.47x	N/A	N/A	N/A	2,018,080	756,685	1,261,395	1,210,035	9/30/2025	1,976,059
436	Colonial Heights	4	L(26) D(30) O(4)	7/31/2030	6/9/2025	As-Is	22,500,000	69.0%	66.8%	1.31x	1.55x	N/A	N/A	N/A	2,678,013	1,349,053	1,328,961	1,243,521	8/31/2025	2,739,604
437	Leisure Estates MHC	8	YM1%(113) 1%(3) O(4)	3/29/2035	5/8/2025	As-Is	42,000,000	36.9%	36.9%	2.51x	2.51x	N/A	N/A	N/A	3,680,290	1,588,106	2,092,184	2,070,284	4/30/2025	3,629,700
438	Redwood Estates	7	L(11) 1%(105) O(4)	4/30/2035	2/18/2025	As-Is	30,200,000	51.3%	51.3%	1.49x	1.49x	N/A	N/A	N/A	2,351,508	1,031,874	1,319,634	1,304,634	4/30/2025	2,215,491
439	Parkwood Apartments	7	L(28) D(52) O(4)	4/29/2032	5/27/2025	As-Is	22,100,000	69.8%	67.1%	1.25x	1.45x	N/A	N/A	N/A	2,098,673	819,403	1,279,270	1,241,510	9/30/2025	2,068,047
440	Timberfalls Townhomes	4	L(25) D(31) O(4)	7/31/2030	8/4/2025	As-Is	22,000,000	70.0%	68.1%	1.26x	1.55x	N/A	N/A	N/A	1,960,271	630,672	1,329,599	1,302,399	8/31/2025	1,774,447
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	6	L(26) D(90) O(4)	5/31/2035	6/18/2025	As-Is	26,600,000	57.9%	56.9%	1.20x	1.37x	N/A	N/A	N/A	2,159,247	918,572	1,240,675	1,221,475	6/30/2025	2,053,303
442	DYLN Apartments	7	L(27) D(89) O(4)	4/30/2035	4/21/2025	As-Is	23,800,000	63.8%	59.4%	1.25x	1.51x	N/A	N/A	N/A	2,439,973	1,101,333	1,338,640	1,317,390	5/31/2025	2,496,189
443	209 Vine	5	L(26) D(30) O(4)	6/28/2030	7/18/2025	As-Is	22,025,000	67.7%	63.1%	1.25x	N/A	N/A	N/A	N/A	1,631,257	360,831	1,270,427	1,259,627	7/31/2025	1,548,965
444	The Hinsdale Apartment Homes	8	YM1%(113) 1%(3) O(4)	3/29/2035	5/6/2025	As-Is	21,300,000	69.6%	62.1%	1.20x	N/A	N/A	N/A	N/A	2,052,111	850,267	1,201,845	1,172,550	6/30/2025	2,042,426
445	Prestonwood Hills	4	YM1%(77) 1%(3) O(4)	7/29/2032	8/19/2025	As-Is	48,200,000	30.7%	30.7%	3.15x	3.15x	N/A	N/A	N/A	5,199,165	2,761,584	2,437,581	2,348,093	8/31/2025	5,302,645
446	Fairlawn Village	7	YM1%(56) O(4)	4/30/2030	5/27/2025	As-Is	22,600,000	65.0%	65.0%	1.69x	1.69x	N/A	N/A	N/A	2,424,422	1,016,323	1,408,099	1,356,523	5/31/2025	2,449,989
447	Roxbury Hills	3	YM1%(113) 1%(3) O(4)	8/30/2035	8/14/2025	As-Is	29,600,000	49.4%	49.4%	1.96x	1.96x	N/A	N/A	N/A	3,112,255	1,664,797	1,447,459	1,419,055	8/31/2025	3,242,088
448	The Lennox	6	L(26) D(30) O(4)	5/30/2030	6/23/2025	As-Is	28,000,000	52.0%	49.7%	1.33x	1.59x	N/A	N/A	N/A	2,550,511	1,321,243	1,229,268	1,168,034	6/30/2025	2,588,228
449	Wellington Woods	8	YM1%(56) O(4)	3/29/2030	5/7/2025	As-Is	25,800,000	56.3%	55.3%	1.25x	1.45x	N/A	N/A	N/A	2,140,585	941,814	1,198,771	1,164,685	4/30/2025	2,113,750
450	Houston Street Townhomes	7	YM1%(77) 1%(3) O(4)	4/29/2032	4/30/2025	As-Is	23,850,000	60.7%	60.7%	1.73x	1.73x	N/A	N/A	N/A	3,317,234	1,891,970	1,425,264	1,368,464	6/30/2025	3,308,155
451	Queens Park Plaza	8	L(28) D(28) O(4)	3/29/2030	4/18/2025	As-Is	19,400,000	74.6%	71.6%	1.25x	N/A	N/A	N/A	N/A	1,912,247	665,037	1,247,210	1,221,924	6/30/2025	1,898,438
452	Wallace Studios	13	YM1%(113) 1%(3) O(4)	10/31/2034	10/9/2024	As-Is	20,450,000	69.9%	67.0%	1.25x	1.39x	N/A	N/A	N/A	2,051,196	760,810	1,290,386	1,257,386	9/30/2025	2,112,416
453	Woodcreek Apartments	7	L(11) 1%(69) O(4)	4/29/2032	5/31/2025	As-Is	25,900,000	54.8%	52.6%	1.23x	1.45x	N/A	N/A	N/A	2,756,269	1,609,751	1,146,518	1,093,118	6/30/2025	2,810,482
454	New Quin Apartments	5	L(26) D(30) O(4)	6/28/2030	7/29/2025	As-Is	21,300,000	66.2%	63.4%	1.29x	1.62x	N/A	N/A	N/A	2,241,468	1,006,118	1,235,351	1,202,609	8/31/2025	2,099,604
455	The Vale	7	L(27) D(29) O(4)	4/30/2030	5/14/2025	As-Is	23,900,000	58.7%	57.0%	1.26x	1.61x	N/A	N/A	N/A	2,269,432	1,101,818	1,167,614	1,127,464	6/30/2025	2,264,790
456	Diamond Loch Apartment Homes	4	L(26) D(30) O(4)	7/31/2030	7/18/2025	As-Is	23,200,000	60.5%	57.8%	1.26x	1.61x	N/A	N/A	N/A	2,488,625	1,328,709	1,159,916	1,139,216	9/30/2025	2,463,845
457	Chateau Apartments	8	L(29) D(27) O(4)	3/29/2030	4/2/2025	As-Is	23,600,000	59.4%	57.0%	1.25x	1.53x	N/A	N/A	N/A	2,113,742	861,045	1,252,697	1,194,905	9/30/2025	2,234,986
458	The Elliott At College Park	6	L(28) D(28) O(4)	5/30/2030	7/8/2025	As-Is	20,000,000	70.0%	68.6%	1.25x	1.48x	N/A	N/A	N/A	1,933,375	832,265	1,101,110	1,075,910	9/30/2025	1,894,956
459	Ashford Willow Falls	8	YM1%(56) O(4)	3/29/2030	1/6/2025	As-Is	20,000,000	69.7%	68.4%	1.25x	1.44x	N/A	N/A	N/A	2,124,387	947,278	1,177,110	1,133,610	5/31/2025	2,099,386
460	The Heights Ruston	6	L(26) D(30) O(4)	5/30/2030	6/24/2025	As-Is	25,200,000	55.2%	52.0%	1.40x	1.74x	N/A	N/A	N/A	2,673,726	1,320,772	1,352,955	1,288,155	6/30/2025	2,732,263
461	Independence Square	4	L(26) D(30) O(4)	7/31/2030	7/9/2025	As-Is	21,000,000	66.1%	64.1%	1.25x	1.48x	N/A	N/A	N/A	1,986,688	886,224	1,100,463	1,063,489	8/31/2025	1,914,077
462	South Town Square	7	YM1%(173) 1%(3) O(4)	4/30/2040	3/28/2025	As-Is	21,000,000	65.9%	58.6%	1.26x	N/A	N/A	N/A	N/A	2,230,212	982,041	1,248,171	1,209,171	6/30/2025	2,281,662
463	Ashford Santa Fe	12	YM1%(56) O(4)	11/29/2029	1/6/2025	As-Is	19,600,000	70.0%	68.0%	1.26x	1.45x	N/A	N/A	N/A	2,315,517	1,169,874	1,145,643	1,113,243	9/30/2025	2,320,946
464	Azalea Place Apartment Homes	5	L(26) D(90) O(4)	6/28/2035	7/23/2025	As-Is	21,100,000	64.9%	62.4%	1.25x	1.51x	N/A	N/A	N/A	2,110,205	889,187	1,221,019	1,182,401	9/30/2025	2,084,280
465	Townhomes At Andrus	5	L(26) D(30) O(4)	6/28/2030	7/7/2025	As-Is	19,600,000	69.7%	66.8%	1.27x	1.57x	N/A	N/A	N/A	1,925,683	730,418	1,195,264	1,160,172	8/31/2025	1,898,857
466	10 West	5	L(26) D(30) O(4)	6/28/2030	6/16/2025	As-Is	20,750,000	64.6%	60.3%	1.32x	N/A	N/A	N/A	N/A	1,734,663	527,654	1,207,009	1,192,609	7/31/2025	1,269,830
467	Aston Pointe	8	L(28) D(28) O(4)	3/29/2030	4/18/2025	As-Is	19,030,000	70.0%	68.6%	1.25x	1.48x	N/A	N/A	N/A	1,712,563	665,273	1,047,291	1,021,275	6/30/2025	1,701,740
468	Lexington Park Apartments	4	YM1%(77) 1%(3) O(4)	7/29/2032	7/11/2025	As-Is	21,500,000	61.6%	61.6%	1.52x	1.52x	N/A	N/A	N/A	1,686,425	639,699	1,046,726	1,026,726	8/31/2025	1,403,506
469	River Ranch Apartments	5	L(25) D(91) O(4)	6/28/2035	7/23/2025	As-Is	25,500,000	51.7%	43.5%	1.76x	N/A	N/A	N/A	N/A	3,898,790	2,229,352	1,669,438	1,593,838	7/31/2025	3,935,211
470	Buckman Heights	5	L(26) D(30) O(4)	6/28/2030	4/24/2025	As-Is	18,800,000	70.0%	67.9%	1.27x	1.50x	N/A	N/A	N/A	2,078,831	1,002,729	1,076,102	1,038,465	6/30/2025	2,161,046
471	Mill Pond Apartments	7	L(27) D(29) O(4)	4/30/2030	4/28/2025	As-Is	22,200,000	58.7%	55.0%	1.25x	N/A	N/A	N/A	N/A	1,888,360	734,490	1,153,871	1,124,111	6/30/2025	1,803,646

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
472	Waters Edge Duplexes	8	L(28) D(52) O(4)	3/31/2032	4/4/2025	As-Is	18,950,000	68.5%	64.7%	1.30x	1.58x	N/A	N/A	N/A	1,986,518	799,560	1,186,958	1,154,318	6/30/2025	2,010,628
473	Villa Del Sol	5	L(26) D(90) O(4)	6/28/2035	7/2/2025	As-Is	24,900,000	52.0%	49.8%	1.25x	1.55x	N/A	N/A	N/A	1,954,527	863,895	1,090,632	1,080,282	6/30/2025	1,952,407
474	Mallard Pointe Apartments	6	L(26) D(30) O(4)	5/30/2030	5/28/2025	As-Is	19,800,000	65.2%	61.4%	1.26x	1.57x	N/A	N/A	N/A	2,074,951	959,639	1,115,312	1,075,812	6/30/2025	2,070,495
475	The Parker Apartments	11	YM1%(56) O(4)	12/28/2029	10/30/2024	As-Is	19,570,000	64.8%	63.0%	1.25x	1.44x	72.7%	1.10x	1.25x	1,618,851	574,635	1,044,217	1,026,467	9/30/2025	1,488,493
476	Westview Mobile Home Park	7	YM1%(56) O(4)	4/30/2030	6/2/2025	As-Is	19,500,000	65.0%	62.3%	1.25x	1.54x	N/A	N/A	N/A	1,474,748	392,403	1,082,345	1,070,910	9/30/2025	1,477,595
477	Red Lion Table Company	6	L(27) D(29) O(4)	5/30/2030	7/1/2025	As-Is	18,075,000	70.0%	67.1%	1.25x	1.54x	N/A	N/A	N/A	1,512,259	422,017	1,090,242	1,070,642	9/30/2025	1,544,067
478	Woodlands (PA)	5	L(11) 1%(69) O(4)	6/30/2032	7/18/2025	As-Is	10,700,000	74.6%	69.3%	1.39x	1.70x	N/A	N/A	N/A	1,485,602	678,055	807,547	768,347	6/30/2025	1,461,773
479	Annhurst (PA)	5	L(11) 1%(69) O(4)	6/30/2032	7/18/2025	As-Is	6,100,000	74.6%	69.3%	1.39x	1.70x	N/A	N/A	N/A	1,145,637	689,378	456,259	422,309	6/30/2025	1,096,258
480	King Parkway	7	L(11) 1%(105) O(4)	4/30/2035	2/18/2025	As-Is	23,500,000	53.3%	53.3%	1.49x	1.49x	N/A	N/A	N/A	1,739,219	673,027	1,066,192	1,054,892	4/30/2025	1,678,473
481	Timbers Edge Apartments	5	L(26) D(90) O(4)	6/28/2035	8/6/2025	As-Is	18,200,000	67.9%	63.1%	1.32x	1.62x	N/A	N/A	N/A	2,167,436	998,421	1,169,015	1,112,871	9/30/2025	1,950,139
482	Residences At Oakview Phase II	8	L(28) D(49) O(7)	12/30/2031	4/23/2025	As-Is	18,500,000	66.8%	61.9%	1.25x	1.54x	N/A	N/A	N/A	1,534,443	486,841	1,047,601	1,039,401	6/30/2025	1,518,377
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	6	L(26) D(90) O(4)	5/31/2035	6/30/2025	As-Is	17,600,000	69.9%	68.6%	1.21x	1.39x	N/A	N/A	N/A	1,626,119	633,581	992,539	978,939	6/30/2025	1,145,618
484	Grandview Pointe	6	L(26) D(90) O(4)	5/31/2035	7/28/2025	As-Is	32,400,000	37.8%	35.0%	1.81x	2.26x	N/A	N/A	N/A	2,693,009	1,190,131	1,502,878	1,466,456	6/30/2025	3,236,378
485	Northview Apartments	5	L(26) D(30) O(4)	6/28/2030	7/28/2025	As-Is	16,700,000	73.0%	70.0%	1.30x	1.61x	N/A	N/A	N/A	1,800,255	707,611	1,092,644	1,054,100	9/30/2025	1,765,771
486	Park Place Apartments	8	YM1%(56) O(4)	3/29/2030	5/20/2025	As-Is	17,400,000	69.5%	67.3%	1.25x	1.49x	N/A	N/A	N/A	1,869,770	915,776	953,994	923,874	9/30/2025	1,899,071
487	Heritage Apartments	6	YM1%(56) O(4)	5/30/2030	5/14/2025	As-Stabilized	16,300,000	73.6%	70.0%	1.44x	N/A	N/A	N/A	N/A	2,078,187	961,382	1,116,805	1,080,805	4/30/2025	1,814,421
488	Edge At Independence Heights	4	L(26) D(30) O(4)	7/31/2030	7/9/2025	As-Is	16,900,000	70.0%	66.9%	1.26x	1.62x	N/A	N/A	N/A	1,872,130	891,941	980,189	952,189	9/30/2025	1,872,465
489	109 Gold Street	8	L(28) D(28) O(4)	3/29/2030	4/28/2025	As-Is	17,500,000	67.4%	64.6%	1.27x	1.57x	N/A	N/A	N/A	1,450,355	436,940	1,013,415	1,005,165	6/30/2025	1,411,211
490	The Palmer	5	YM1%(77) 1%(3) O(4)	6/30/2032	8/7/2025	As-Is	17,550,000	67.2%	67.2%	1.63x	1.63x	N/A	N/A	N/A	1,816,604	784,305	1,032,299	1,006,799	7/31/2025	1,868,123
491	Bluff Ridge Apartments	4	YM1%(56) O(4)	7/31/2030	8/26/2025	As-Is	19,700,000	59.6%	59.6%	1.95x	1.95x	N/A	N/A	N/A	1,984,922	815,621	1,169,301	1,130,421	8/31/2025	1,969,734
492	Rendezvous	8	YM1%(77) 1%(3) O(4)	3/31/2032	4/14/2025	As-Is	20,700,000	56.5%	56.5%	1.97x	1.97x	N/A	N/A	N/A	3,137,427	1,719,682	1,417,745	1,352,945	9/30/2025	3,201,345
493	Mainstreet Apartments	5	YM1%(56) O(4)	6/28/2030	6/6/2025	As-Is	43,300,000	26.4%	24.5%	2.01x	N/A	N/A	N/A	N/A	4,354,259	2,832,595	1,521,664	1,470,564	6/30/2025	4,213,191
494	Oaks Trinity Apartments	8	YM1%(56) O(4)	3/29/2030	4/16/2025	As-Is	26,600,000	43.0%	40.0%	1.66x	N/A	N/A	N/A	N/A	3,075,110	1,784,887	1,290,223	1,242,795	12/31/2025	3,091,076
495	Sage At Martin Lane	8	L(28) D(28) O(4)	3/29/2030	3/26/2025	As-Is	16,500,000	69.3%	67.2%	1.25x	1.60x	N/A	N/A	N/A	1,362,630	425,735	936,894	912,894	3/31/2025	1,339,965
496	Beachview	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	23,400,000	48.8%	48.8%	1.49x	1.49x	N/A	N/A	N/A	1,593,965	626,689	967,277	962,248	4/30/2025	1,598,109
497	The 80 Reserve	7	YM1%(56) O(4)	4/30/2030	5/28/2025	As-Is	16,400,000	69.5%	65.4%	1.25x	1.56x	N/A	N/A	N/A	1,734,394	771,955	962,439	936,763	9/30/2025	1,654,356
498	Parkway Apartments	8	L(29) D(27) O(4)	3/29/2030	5/5/2025	As-Is	17,100,000	66.4%	63.4%	1.25x	1.59x	N/A	N/A	N/A	1,645,073	703,252	941,822	915,832	9/30/2025	1,648,867
499	Manning Evansville	7	L(29) D(27) O(4)	4/30/2030	5/29/2025	As-Is	16,700,000	67.9%	66.6%	1.25x	1.46x	N/A	N/A	N/A	2,157,550	1,218,910	938,640	890,640	9/30/2025	2,186,602
500	Dorie Miller Manor	6	YM1%(137) 1%(3) O(4)	5/29/2037	4/30/2025	As-Is	20,800,000	53.8%	45.0%	1.51x	1.84x	N/A	N/A	N/A	1,634,496	473,873	1,160,623	1,149,823	5/31/2025	1,609,206
501	Spring Mills Apartments	5	L(27) D(29) O(4)	6/28/2030	7/25/2025	As-Is	16,300,000	68.7%	65.7%	1.27x	1.60x	N/A	N/A	N/A	1,436,420	482,629	953,791	930,375	9/30/2025	1,426,187
502	841 South 2nd Street	7	L(27) D(29) O(4)	4/30/2030	5/16/2025	As-Is	17,300,000	64.5%	60.0%	1.25x	N/A	N/A	N/A	N/A	1,206,585	254,831	951,754	917,080	6/30/2025	1,162,369
503	Amelia Apartments	4	YM1%(77) 1%(3) O(4)	7/29/2032	4/17/2025	As-Is	22,200,000	50.0%	50.0%	2.24x	2.24x	N/A	N/A	N/A	1,800,483	530,711	1,269,773	1,258,773	8/31/2025	1,745,431
504	Reserve At Thunderbird Phase I	3	YM1%(173) 1%(3) O(4)	8/30/2040	8/18/2025	As-Is	26,600,000	41.7%	39.7%	1.48x	1.71x	53.0%	1.41x	1.61x	2,060,228	875,508	1,184,720	1,067,669	7/31/2025	2,310,067
505	Gateway Terrace MHC	8	YM1%(77) 1%(3) O(4)	3/31/2032	4/22/2025	As-Is	19,400,000	56.7%	56.7%	1.76x	1.76x	N/A	N/A	N/A	1,674,725	575,334	1,099,391	1,076,981	4/30/2025	1,599,681
506	West Mound Apartments	7	YM1%(56) O(4)	4/30/2030	5/27/2025	As-Is	17,110,000	64.3%	64.3%	1.66x	1.66x	N/A	N/A	N/A	2,039,731	975,876	1,063,855	999,343	5/31/2025	2,047,169
507	Greentree Village	6	L(5) 1%(75) O(4)	5/28/2032	6/24/2025	As-Is	21,000,000	51.7%	51.7%	1.91x	1.91x	N/A	N/A	N/A	2,660,615	1,404,151	1,256,464	1,192,528	6/30/2025	2,660,274
508	Summerlake Apartments	7	L(11) 1%(105) O(4)	4/30/2035	5/21/2025	As-Is	16,600,000	65.3%	62.0%	1.18x	1.36x	N/A	N/A	N/A	1,828,547	977,354	851,193	819,290	6/30/2025	1,841,686
509	Greenprint At North Temple	15	YM1%(56) O(4)	8/30/2029	9/13/2024	As-Is	17,330,000	61.8%	58.6%	1.25x	1.53x	N/A	N/A	N/A	1,462,656	534,224	928,432	911,482	9/30/2025	1,341,911
510	4Eighty West Parker	4	L(26) D(30) O(4)	7/31/2030	7/9/2025	As-Is	15,200,000	70.0%	66.9%	1.30x	1.66x	N/A	N/A	N/A	2,004,163	1,086,391	917,772	881,910	9/30/2025	1,984,371
511	Park At Countryside	7	L(27) D(29) O(4)	4/30/2030	5/19/2025	As-Is	16,600,000	63.8%	62.0%	1.25x	1.56x	N/A	N/A	N/A	1,874,114	967,125	906,989	873,989	6/30/2025	1,837,359
512	Lancaster Arms	8	YM1%(56) O(4)	3/29/2030	4/24/2025	As-Is	18,150,000	58.3%	58.3%	1.68x	1.68x	N/A	N/A	N/A	1,549,737	572,503	977,234	962,434	3/31/2025	1,628,665
513	Sun Valley Apartments	7	L(27) D(29) O(4)	4/30/2030	5/6/2025	As-Is	15,500,000	68.1%	65.4%	1.40x	1.70x	N/A	N/A	N/A	1,980,898	936,524	1,044,374	1,018,574	6/30/2025	1,907,226
514	The Flats At Dublin Commons	8	YM1%(56) O(4)	3/29/2030	5/14/2025	As-Is	21,000,000	50.0%	50.0%	1.71x	1.71x	N/A	N/A	N/A	1,452,033	494,551	957,482	945,482	4/30/2025	1,458,712
515	Hillcrest Village	6	YM1%(113) 1%(3) O(4)	5/31/2035	6/5/2025	As-Is	14,900,000	69.8%	65.0%	1.36x	1.63x	N/A	N/A	N/A	1,431,196	412,198	1,018,999	984,991	6/30/2025	1,409,814
516	Forest Creek Apartments	10	L(11) 1%(69) O(4)	1/29/2032	3/11/2025	As-Is	20,200,000	51.3%	50.0%	1.29x	1.57x	N/A	N/A	N/A	2,869,685	1,887,553	982,132	914,036	6/30/2025	2,871,568
517	Peninsula Park	7	YM1%(35) 1%(21) O(4)	4/30/2030	12/20/2024	As-Is	19,000,000	54.2%	52.3%	1.29x	1.45x	N/A	N/A	N/A	3,082,729	2,109,021	973,708	903,708	12/31/2025	3,063,769
518	Parkgate Apartments	5	YM1%(77) 1%(3) O(4)	6/30/2032	7/11/2025	As-Is	16,200,000	63.5%	62.3%	1.25x	1.45x	N/A	N/A	N/A	1,266,486	416,843	849,643	827,723	6/30/2025	1,307,436
519	Meadowbrook Estates MHC	8	YM1%(113) 1%(3) O(4)	3/29/2035	5/3/2025	As-Is	23,600,000	42.4%	42.4%	2.09x	2.09x	N/A	N/A	N/A	2,250,539	1,123,307	1,127,232	1,112,132	4/30/2025	2,141,101
520	Bailey's Ridge Apartments	5	YM1%(56) O(4)	6/28/2030	6/30/2025	As-Is	21,600,000	46.0%	46.0%	2.59x	2.59x	N/A	N/A	N/A	2,265,159	975,767	1,289,393	1,245,869	9/30/2025	2,279,241
521	Reserve At Blueberry Park	6	L(26) D(30) O(4)	5/30/2030	4/16/2025	As-Is	15,250,000	65.0%	62.0%	1.27x	N/A	N/A	N/A	N/A	1,285,134	456,994	828,140	812,290	5/31/2025	1,271,509
522	Willow Lake	8	YM1%(77) 1%(3) O(4)	3/31/2032	5/7/2025	As-Is	14,100,000	68.9%	68.9%	1.74x	1.74x	N/A	N/A	N/A	1,648,398	706,970	941,428	899,620	4/30/2025	1,598,030
523	Pepper Point MHC	6	L(26) D(30) O(4)	5/30/2030	7/10/2025	As-Is	14,500,000	66.9%	64.2%	1.25x	1.54x	N/A	N/A	N/A	1,117,065	287,140	829,925	818,425	7/31/2025	1,086,295
524	Gaslight Square	7	L(11) 1%(105) O(4)	4/30/2035	2/25/2025	As-Is	15,500,000	62.2%	62.2%	1.49x	1.49x	N/A	N/A	N/A	1,433,263	610,298	822,965	811,765	4/30/2025	1,391,079
525	The Cabana Apartments	5	YM1%(77) 1%(3) O(4)	6/30/2032	8/6/2025	As-Is	18,700,000	51.5%	51.5%	2.22x	2.22x	N/A	N/A	N/A	2,246,040	1,120,726	1,125,314	1,076,822	7/31/2025	2,200,169
526	El Dorado Apartments	5	L(25) D(55) O(4)	6/30/2032	6/16/2025	As-Is	14,000,000	68.0%	63.2%	1.32x	1.61x	N/A	N/A	N/A	1,881,297	973,860	907,437	858,140	6/30/2025	1,896,080
527	Mason Creek Flats	8	L(28) D(28) O(4)	3/29/2030	4/4/2025	As-Is	13,650,000	69.7%	68.4%	1.28x	1.49x	N/A	N/A	N/A	1,320,143	516,973	803,170	771,170	3/31/2025	1,215,048
528	Genessee Summit	8	YM1%(77) 1%(3) O(4)	3/31/2032	5/19/2025	As-Is	15,100,000	61.9%	61.9%	1.70x	1.70x	N/A	N/A	N/A	1,409,675	573,533	836,141	821,571	5/31/2025	1,351,463
529	Pioneer Mobile Home Park	5	L(26) D(90) O(4)	6/28/2035	5/27/2025	As-Is	14,000,000	66.6%	62.0%	1.25x	1.51x	N/A	N/A	N/A	1,265,304	443,159	822,145	808,145	9/30/2025	1,207,738
530	Cinderella	6	L(11) 1%(105) O(4)	5/31/2035	2/24/2025	As-Is	16,000,000	56.5%	56.5%	1.49x	1.49x	N/A	N/A	N/A	1,203,641	432,841	770,801	761,729	6/30/2025	1,208,742
531	Gabilan Family Apartments	10	L(11) 1%(69) O(4)	1/29/2032	12/12/2024	As-Is	13,600,000	66.3%	63.6%	1.29x	1.51x	N/A	N/A	N/A	1,380,012	619,997	760,015	734,815	9/30/2025	1,435,407
532	Airy Avenue Apartments	8	L(28) D(28) O(4)	3/29/2030	4/29/2025	As-Is	13,850,000	65.0%	63.3%	1.27x	1.56x	N/A	N/A	N/A	1,169,488	383,143	786,344	770,344	6/30/2025	1,172,634
533	Wobegon Crossings	6	L(26) D(54) O(4)	5/28/2032	6/19/2025	As-Is	12,400,000	72.6%	67.6%	1.32x	1.59x	N/A	N/A	N/A	1,126,663	293,280	833,383	819,207	6/30/2025	776,902
534	Oaks Station Place Apartments	8	L(28) D(28) O(4)	3/29/2030	4/23/2025	As-Is	19,100,000	46.7%	43.5%	1.58x	N/A	N/A	N/A	N/A	2,163,886	1,203,242	960,644	921,598	6/30/2025	2,253,089
535	London Spires Estates	7	L(11) 1%(105) O(4)	4/30/2035	2/21/2025	As-Is	16,400,000	54.3%	54.3%	1.49x	1.49x	N/A	N/A	N/A	1,343,834	577,782	766,052	750,144	4/30/2025	1,300,328
536	Mobile Estates Park	7	L(11) 1%(105) O(4)	4/30/2035	2/21/2025	As-Is	15,600,000	56.8%	56.8%	1.49x	1.49x	N/A	N/A	N/A	1,467,166	712,419	754,747	746,937	4/30/2025	1,423,569
537	Sandridge Apartments	6	L(26) D(90) O(4)	5/31/2035	6/30/2025	As-Is	25,000,000	35.0%	29.1%	2.33x	N/A	N/A	N/A	N/A	3,608,159	2,191,019	1,417,140	1,351,836	6/30/2025	3,614,372
538	Highland Park Apartment Homes	8	L(29) D(27) O(4)	3/29/2030	4/10/2025	As-Is	13,200,000	65.4%	62.6%	1.25x	1.56x	N/A	N/A	N/A	1,390,852	639,333	751,519	710,127	9/30/2025	1,362,888
539	Valley Bend Apartments	7	YM1%(56) O(4)	4/30/2030	3/13/2025	As-Is	11,900,000	72.3%	69.5%	1.25x	1.51x	N/A	N/A	N/A	1,368,292	588,893	779,399	744,359	6/30/2025	1,368,531
540	Hidden Valley	7	L(11) 1%(105) O(4)	4/30/2035	2/25/2025	As-Is	13,300,000	64.0%	64.0%	1.49x	1.49x	N/A	N/A	N/A	1,467,548	738,885	728,663	717,113	4/30/2025	1,377,684
541	Elm Grove Estates	7	L(11) 1%(105) O(4)	4/30/2035	2/17/2025	As-Is	13,400,000	63.3%	63.3%	1.49x	1.49x	N/A	N/A	N/A	1,424,563	695,362	729,201	714,201	4/30/2025	1,358,386
542	Parkwynn Apartments	4	L(26) D(30) O(4)	7/31/2030	7/31/2025	As-Is	12,300,000	68.5%	65.5%	1.25x	1.58x	N/A	N/A	N/A	1,237,514	538,035	699,479	684,229	12/31/2025	1,247,922
543	Brook Valley	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	13,600,000	61.8%	61.8%	1.49x	1.49x	N/A	N/A	N/A	1,139,140	402,777	736,363	708,443	4/30/2025	1,085,839
544	Silver Maples Estates	7	L(11) 1%(105) O(4)	4/30/2035	2/22/2025	As-Is	15,400,000	53.1%	53.1%	1.49x	1.49x	N/A	N/A	N/A	1,218,861	517,498	701,363	688,943	4/30/2025	1,178,826
545	The Ella At Somerset 9%	13	YM1%(179) 1%(33) O(4)	10/30/2042	9/5/2024	As-Is	12,600,000	64.8%	47.5%	1.20x	N/A	N/A	N/A	N/A	1,163,909	509,594	654,316	623,266	9/30/2025	1,213,317
546	Twain Estates	7	YM1%(113) 1%(3) O(4)	4/30/2035	5/21/2025	As-Is	26,200,000	30.9%	30.9%	2.81x	2.81x	N/A	N/A	N/A	2,801,287	1,520,969	1,280,318	1,221,806	5/31/2025	2,839,938
547	The Charbern	6	YM1%(56) O(4)	5/30/2030	5/21/2025	As-Is	12,300,000	65.0%	65.0%	1.90x	1.90x	N/A	N/A	N/A	1,357,136	528,701	828,435	808,412	6/30/2025	1,382,411

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
548	Loosestrife Fields	4	L(25) D(91) O(4)	7/31/2035	7/23/2025	As-Is	11,500,000	69.0%	67.8%	1.25x	1.44x	N/A	N/A	N/A	1,257,469	589,929	667,540	646,012	7/31/2025	1,264,538
549	Whispering Creek	5	L(26) D(90) O(4)	6/28/2035	6/4/2025	As-Is	13,000,000	61.0%	56.9%	1.60x	1.91x	N/A	N/A	N/A	5,575,090	4,639,627	935,464	902,658	5/31/2025	5,528,404
550	Riverview6	6	YM1%(173) 1%(3) O(4)	5/31/2040	5/12/2025	As-Is	13,200,000	59.9%	54.3%	1.19x	N/A	N/A	N/A	N/A	1,272,681	549,541	723,140	699,140	9/30/2025	1,330,817
551	Oak Park Apartments	7	L(27) D(53) O(4)	4/29/2032	4/4/2025	As-Is	11,000,000	71.4%	64.6%	1.29x	N/A	N/A	N/A	N/A	1,670,855	919,168	751,687	708,487	3/31/2025	1,506,399
552	Riverside Village Apartments	8	YM1%(113) 1%(3) O(4)	3/29/2035	4/10/2025	As-Is	23,750,000	32.6%	32.6%	3.47x	3.47x	N/A	N/A	N/A	3,448,975	1,953,148	1,495,827	1,391,822	4/30/2025	3,313,411
553	Southlawn	7	L(11) 1%(105) O(4)	4/30/2035	2/22/2025	As-Is	12,300,000	61.8%	61.8%	1.49x	1.49x	N/A	N/A	N/A	1,189,316	537,280	652,037	640,237	4/30/2025	1,146,513
554	Meadow Wood Apartments	4	L(26) D(30) O(4)	7/31/2030	6/10/2025	As-Is	11,800,000	64.1%	61.3%	1.38x	1.73x	N/A	N/A	N/A	1,515,710	796,222	719,489	676,865	8/31/2025	1,544,288
555	251-255 Lafayette Ave	8	YM1%(56) O(4)	3/29/2030	5/20/2025	As-Is	12,000,000	63.0%	63.0%	1.71x	1.71x	N/A	N/A	N/A	964,864	293,011	671,853	661,853	4/30/2025	986,200
556	Mill Street Village	8	L(28) D(28) O(4)	3/29/2030	3/12/2025	As-Is	13,700,000	55.0%	51.4%	1.50x	N/A	N/A	N/A	N/A	2,133,422	1,089,123	1,044,299	758,382	6/30/2025	2,120,491
557	Parkview Apartments	7	L(28) D(52) O(4)	4/29/2032	6/2/2025	As-Is	11,100,000	67.9%	65.0%	1.25x	1.47x	N/A	N/A	N/A	1,259,240	650,072	609,168	584,167	9/30/2025	1,257,906
558	Stockbridge	6	YM1%(56) O(4)	5/30/2030	5/21/2025	As-Is	11,900,000	63.1%	63.1%	1.97x	1.97x	N/A	N/A	N/A	1,412,437	603,920	808,518	785,016	6/30/2025	1,454,807
559	Colby Crest	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	7/7/2025	As-Is	13,700,000	54.7%	52.7%	1.20x	1.44x	N/A	N/A	N/A	1,092,439	438,468	653,971	634,324	6/30/2025	1,054,748
560	Kales Building	6	YM1%(77) 1%(3) O(4)	5/28/2032	5/29/2025	As-Is	17,000,000	44.1%	44.1%	3.28x	3.28x	N/A	N/A	N/A	3,046,262	1,663,834	1,382,428	1,334,244	6/30/2025	3,002,376
561	Alcantara Apartments	8	L(28) D(88) O(4)	3/29/2035	5/14/2025	As-Is	27,400,000	27.3%	22.9%	2.61x	N/A	N/A	N/A	N/A	2,413,700	1,066,527	1,347,174	1,319,157	9/30/2025	2,433,258
562	Cierra Commons	6	YM1%(35) 1%(21) O(4)	5/30/2030	6/5/2025	As-Is	13,900,000	52.2%	52.2%	2.04x	2.04x	N/A	N/A	N/A	1,406,259	582,506	823,753	803,293	10/31/2025	1,433,634
563	South Pointe Townhomes	3	YM1%(113) 1%(3) O(4)	8/30/2035	8/22/2025	As-Is	11,300,000	64.2%	61.1%	1.20x	1.39x	N/A	N/A	N/A	1,251,716	663,544	588,172	562,165	8/31/2025	1,225,203
564	DeSoto Estates	7	L(11) 1%(69) O(4)	4/29/2032	5/8/2025	As-Is	10,000,000	72.2%	69.6%	1.30x	1.49x	N/A	N/A	N/A	1,359,721	697,522	662,198	625,538	6/30/2025	1,375,830
565	Thompson Place Apartments	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	4/18/2025	As-Is	11,000,000	65.0%	61.7%	1.25x	1.48x	N/A	N/A	N/A	1,008,668	348,775	659,893	643,643	6/30/2025	988,875
566	Brisas Del Sur Apartments II	6	YM1%(173) 1%(3) O(4)	5/31/2040	6/18/2025	As-Is	13,900,000	51.1%	46.9%	1.51x	1.62x	N/A	N/A	N/A	1,384,413	616,826	767,587	738,595	6/30/2025	990,063
567	Honeysuckle Apartments	6	YM1%(77) 1%(3) O(4)	5/28/2032	4/4/2025	As-Stabilized	10,990,000	64.5%	61.5%	1.27x	1.44x	N/A	N/A	N/A	810,945	209,036	601,909	594,409	6/30/2025	604,822
568	Academy At Drexel Court	6	YM1%(35) 1%(21) O(4)	5/30/2030	5/30/2025	As-Is	11,700,000	60.6%	60.6%	1.55x	1.55x	N/A	N/A	N/A	1,499,745	898,367	601,378	579,276	6/30/2025	1,427,542
569	Easley Portfolio	6	L(27) D(53) O(4)	5/28/2032	7/1/2025	As-Is	9,400,000	75.0%	69.7%	1.27x	1.55x	N/A	N/A	N/A	1,111,556	474,006	637,550	607,046	9/30/2025	1,079,655
570	Huron Heights Townhomes	10	L(11) 1%(69) O(4)	1/29/2032	12/17/2024	As-Is	12,750,000	55.3%	53.0%	1.32x	1.55x	N/A	N/A	N/A	1,831,337	1,214,423	616,914	586,674	9/30/2025	1,912,038
571	ATMO Bruce	5	L(25) D(31) O(4)	6/28/2030	6/12/2025	As-Is	10,800,000	64.9%	61.6%	1.25x	N/A	N/A	N/A	N/A	928,000	358,691	569,308	545,308	6/30/2025	847,728
572	Seabird Island MHC	7	L(27) D(53) O(4)	4/29/2032	6/6/2025	As-Is	13,500,000	51.8%	48.4%	1.25x	1.50x	N/A	N/A	N/A	1,034,331	412,021	622,310	616,478	6/30/2025	1,026,122
573	Holiday Park	5	L(11) 1%(69) O(4)	6/30/2032	6/17/2025	As-Is	10,750,000	65.0%	60.6%	1.31x	1.58x	N/A	N/A	N/A	992,072	334,305	657,767	645,317	9/30/2025	975,046
574	Villas Of Mur-Len	15	3%(35) 2%(36) 1%(45) O(4)	8/31/2034	9/4/2024	As-Is	11,000,000	62.6%	56.2%	1.26x	1.52x	N/A	N/A	N/A	1,175,960	549,851	626,109	601,109	12/31/2024	1,199,380
575	Zest Apartments	3	YM1%(113) 1%(3) O(4)	8/30/2035	9/3/2025	As-Is	9,100,000	75.3%	62.6%	1.29x	N/A	N/A	N/A	N/A	1,050,703	451,403	599,300	585,335	9/30/2025	1,061,495
576	Sierra Condos	4	L(26) D(30) O(4)	7/31/2030	8/6/2025	As-Is	11,900,000	57.6%	55.3%	1.42x	1.73x	N/A	N/A	N/A	1,176,384	487,741	688,643	669,074	8/31/2025	1,200,483
577	Alexis Parc	5	YM1%(173) 1%(3) O(4)	6/28/2040	3/24/2025	As-Is	12,700,000	53.7%	46.4%	1.60x	N/A	N/A	N/A	N/A	1,140,688	431,115	709,572	690,572	3/31/2025	1,184,616
578	Hillcrest Park	8	L(29) D(27) O(4)	3/29/2030	4/7/2025	As-Is	10,400,000	65.1%	63.4%	1.25x	1.55x	N/A	N/A	N/A	1,190,390	601,621	588,769	566,593	9/30/2025	1,166,941
579	Redwood Tipp City (The Harrison) - Phase IV	6	L(26) D(30) O(4)	5/30/2030	6/3/2025	As-Is	9,600,000	70.0%	68.3%	1.26x	1.51x	N/A	N/A	N/A	844,486	247,804	596,682	589,482	6/30/2025	697,665
580	Orange Gardens Loan 1	14	3%(23) 2%(24) 1%(69) O(4)	9/28/2034	8/20/2024	As-Is	8,470,000	79.2%	70.5%	1.29x	1.53x	N/A	N/A	N/A	1,063,972	437,292	626,680	610,680	7/31/2024	1,030,004
581	Lancaster Apartments Taxable Tail	7	L(119) YM1%(54) 1%(3) O(4)	4/30/2040	4/15/2025	As-Stabilized	34,700,000	86.6%	75.1%	1.21x	N/A	86.6%	1.21x	N/A	3,804,563	1,414,083	2,390,481	2,314,781	4/30/2025	3,548,982
582	Robin Hood Apartments	30	3%(11) 2%(12) 1%(33) O(4)	5/31/2028	3/17/2023	As-Is	10,660,000	62.6%	60.6%	1.25x	1.46x	N/A	N/A	N/A	845,808	209,208	636,600	626,100	9/30/2024	839,315
583	Riverpark Apartments	5	L(26) D(90) O(4)	6/28/2035	6/27/2025	As-Is	8,800,000	74.8%	70.0%	1.28x	1.51x	N/A	N/A	N/A	1,101,409	470,045	631,364	604,689	5/31/2025	1,130,734
584	Greenfield Knoll	6	YM1%(83) 1%(33) O(4)	5/31/2035	5/28/2025	As-Is	11,500,000	57.2%	54.5%	1.25x	1.42x	N/A	N/A	N/A	1,120,769	550,078	570,691	550,691	6/30/2025	1,167,286
585	Fords MHC	5	L(25) D(91) O(4)	6/28/2035	2/25/2025	As-Is	9,900,000	65.7%	61.2%	1.25x	1.51x	N/A	N/A	N/A	793,785	222,843	570,941	566,091	6/30/2025	785,442
586	Pine Arbor Apartments	14	3%(11) 2%(12) 1%(33) O(4)	9/28/2029	9/12/2024	As-Is	9,500,000	68.4%	66.6%	1.33x	1.65x	N/A	N/A	N/A	1,304,191	694,819	609,372	580,872	12/31/2024	1,354,618
587	Parkwood Apartments	3	YM1%(56) O(4)	8/29/2030	10/13/2025	As-Is	9,200,000	68.4%	65.4%	1.68x	2.12x	N/A	N/A	N/A	1,621,513	898,289	723,223	683,124	9/30/2025	1,514,703
588	Linville Ridge Apartments	5	L(27) D(29) O(4)	6/28/2030	8/6/2025	As-Is	9,700,000	64.5%	61.7%	1.25x	1.59x	N/A	N/A	N/A	1,065,942	537,261	528,681	504,181	7/31/2025	1,053,981
589	Sedgefield Apartments	7	YM1%(173) 1%(3) O(4)	4/30/2040	5/12/2025	As-Is	13,100,000	47.8%	34.8%	1.75x	N/A	N/A	N/A	N/A	1,528,804	716,053	812,751	782,559	5/31/2025	1,544,643
590	Shenandoah Valley Estates	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	11,600,000	53.6%	53.6%	1.49x	1.49x	N/A	N/A	N/A	1,144,238	608,362	535,876	523,624	4/30/2025	1,102,086
591	Mid Rise Apartments	5	YM1%(56) O(4)	6/28/2030	6/9/2025	As-Is	9,000,000	68.9%	65.8%	1.26x	1.51x	N/A	N/A	N/A	1,265,702	779,363	486,338	466,138	6/30/2025	1,289,595
592	719 5th Avenue	4	3%(11) 2%(12) 1%(33) O(4)	7/31/2030	7/22/2025	As-Is	9,000,000	68.6%	65.0%	1.20x	1.44x	N/A	N/A	N/A	734,657	202,510	532,147	522,000	7/31/2025	733,796
593	Valley Of Enchantment	7	L(11) 1%(105) O(4)	4/30/2035	2/21/2025	As-Is	11,600,000	53.2%	53.2%	1.49x	1.49x	N/A	N/A	N/A	1,167,731	642,180	525,551	519,601	4/30/2025	1,208,528
594	Red River Estates	7	L(11) 1%(69) O(4)	4/29/2032	5/8/2025	As-Is	8,400,000	72.2%	69.5%	1.36x	1.55x	N/A	N/A	N/A	1,102,983	528,575	574,408	549,408	9/30/2025	1,132,151
595	Moultrie Manor Apartments	4	L(26) D(30) O(4)	7/31/2030	5/16/2025	As-Is	8,550,000	70.9%	67.6%	1.20x	N/A	N/A	N/A	N/A	971,913	469,235	502,678	476,278	6/30/2025	860,842
596	The Park	15	3%(23) 2%(24) 1%(33) O(4)	8/28/2031	8/19/2024	As-Is	9,700,000	62.4%	59.7%	1.20x	1.51x	N/A	N/A	N/A	758,994	271,164	487,829	479,329	12/31/2024	746,212
597	Hamlets Townhomes	7	YM1%(56) O(4)	4/30/2030	5/19/2025	As-Is	9,300,000	64.1%	61.2%	1.30x	1.65x	N/A	N/A	N/A	901,732	384,911	516,821	497,951	5/31/2025	872,595
598	Oaks Centropolis Apartments	8	L(28) D(28) O(4)	3/29/2030	4/29/2025	As-Is	12,200,000	48.7%	45.4%	1.50x	N/A	N/A	N/A	N/A	957,732	360,873	596,859	582,859	6/30/2025	1,018,457
599	Northland Court	8	YM1%(113) 1%(3) O(4)	3/29/2035	11/7/2024	As-Stabilized	12,600,000	47.1%	43.8%	1.74x	2.11x	N/A	N/A	N/A	1,453,489	714,687	738,802	714,302	4/30/2025	841,301
600	Whittier East	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	10,400,000	55.5%	55.5%	1.49x	1.49x	N/A	N/A	N/A	1,017,631	527,250	490,380	486,525	4/30/2025	999,675
601	Mountain Creek	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	9,600,000	59.1%	59.1%	1.49x	1.49x	N/A	N/A	N/A	927,947	440,484	487,464	478,064	4/30/2025	881,879
602	Orange Gardens Loan 2	14	3%(23) 2%(24) 1%(69) O(4)	9/28/2034	8/20/2024	As-Is	7,750,000	72.8%	64.7%	1.32x	1.58x	N/A	N/A	N/A	942,340	402,947	539,392	523,392	7/31/2024	1,037,665
603	Avia Apartments	4	3%(11) 2%(12) 1%(33) O(4)	7/31/2030	8/6/2025	As-Is	9,770,000	57.6%	55.6%	1.25x	1.46x	N/A	N/A	N/A	1,336,522	798,750	537,772	515,772	7/31/2025	1,207,217
604	The Village At 815 Main Street	4	YM1%(113) 1%(3) O(4)	7/31/2035	7/22/2025	As-Is	10,200,000	54.9%	46.4%	1.25x	N/A	N/A	N/A	N/A	1,091,170	588,788	502,382	490,132	7/31/2025	1,099,884
605	Ocean Springs Station	6	L(26) D(54) O(4)	5/28/2032	6/16/2025	As-Is	7,700,000	71.7%	69.1%	1.26x	1.48x	N/A	N/A	N/A	893,784	377,957	515,827	501,095	5/31/2025	863,860
606	Banyan East Town Apartments	7	YM1%(173) 1%(3) O(4)	4/30/2040	5/20/2025	As-Is	11,800,000	46.7%	41.5%	1.15x	N/A	N/A	N/A	N/A	1,027,807	560,912	466,894	439,294	5/31/2025	1,331,856
607	Jesse Lee Apartments	19	YM1%(56) O(4)	4/30/2029	5/6/2024	As-Is	7,500,000	73.5%	70.2%	1.31x	1.56x	N/A	N/A	N/A	1,019,829	467,334	552,495	516,963	9/30/2025	1,024,561
608	Waterview Farms Apartments	8	YM1%(113) 1%(3) O(4)	3/29/2035	4/10/2025	As-Is	19,000,000	28.9%	28.9%	3.61x	3.61x	N/A	N/A	N/A	2,489,926	1,409,750	1,080,176	1,025,472	4/30/2025	2,501,392
609	Arie Apartments	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/24/2025	As-Is	7,830,000	70.0%	68.2%	1.20x	1.46x	N/A	N/A	N/A	595,468	138,929	456,539	452,289	6/30/2025	586,674
610	Elements Of Linden Hills	3	YM1%(113) 1%(3) O(4)	8/30/2035	8/28/2025	As-Is	7,300,000	74.8%	62.2%	1.25x	N/A	N/A	N/A	N/A	784,346	325,603	458,743	454,093	9/30/2025	791,570
611	Oak Timbers - White Settlement II	6	L(26) D(90) O(4)	5/31/2035	6/11/2025	As-Is	8,400,000	64.8%	60.4%	1.25x	1.50x	N/A	N/A	N/A	1,120,869	612,597	508,271	477,871	6/30/2025	1,108,411
612	Esquire Apartments	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/30/2025	As-Is	9,130,000	59.6%	58.3%	1.27x	1.47x	N/A	N/A	N/A	986,302	457,700	528,602	515,602	6/30/2025	907,964
613	110 Halsted Street	6	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/30/2030	6/16/2025	As-Is	8,450,000	64.0%	60.7%	1.20x	1.44x	N/A	N/A	N/A	730,546	265,982	464,564	458,064	5/31/2025	705,276
614	28-32 Providence St	18	5%(11) 4%(12) 3%(12) 2%(12) 1%(69) O(4)	5/31/2034	6/20/2024	As-Is	8,450,000	63.9%	56.8%	1.20x	1.36x	N/A	N/A	N/A	757,370	241,109	516,261	508,261	12/31/2024	727,861
615	Maxwell Manor Apartments	15	YM1%(80) O(4)	8/28/2031	10/14/2024	As-Is	8,500,000	63.5%	63.5%	1.67x	1.67x	N/A	N/A	N/A	726,089	267,353	458,736	450,336	12/31/2024	694,932
616	Princess Square	5	YM1%(116) O(4)	6/28/2035	7/7/2025	As-Is	13,400,000	40.1%	35.9%	1.20x	1.46x	N/A	N/A	N/A	1,301,267	842,337	458,930	441,680	6/30/2025	1,497,367
617	Buckeye Estates	29	YM1%(113) 1%(3) O(4)	6/30/2033	7/30/2025	As-Is	11,400,000	47.0%	43.9%	1.25x	1.50x	N/A	N/A	N/A	702,781	225,824	476,957	472,007	9/30/2025	812,267
618	Ghent Properties Link	5	YM1%(116) O(4)	6/28/2035	7/8/2025	As-Is	8,400,000	63.6%	57.1%	1.30x	1.57x	N/A	N/A	N/A	925,818	429,651	496,167	481,917	7/31/2025	939,175
619	Griffith Commons	7	L(27) D(29) O(4)	4/30/2030	4/29/2025	As-Is	8,400,000	63.5%	62.4%	1.25x	1.42x	N/A	N/A	N/A	885,888	415,619	470,269	443,925	6/30/2025	888,397
620	Pine Grove Village	7	L(11) 1%(105) O(4)	4/30/2035	2/25/2025	As-Is	8,900,000	59.8%	59.8%	1.61x	1.61x	N/A	N/A	N/A	897,156	389,265	507,891	484,142	4/30/2025	857,908
621	Bedell Village	8	L(29) D(87) O(4)	3/29/2035	4/21/2025	As-Is	8,300,000	63.9%	58.2%	1.42x	1.64x	N/A	N/A	N/A	772,446	276,512	495,933	479,933	9/30/2025	802,557
622	Limerick Green	7	YM1%(56) O(4)	4/30/2030	3/13/2025	As-Is	7,100,000	74.4%	69.7%	1.21x	N/A	N/A	N/A	N/A	986,696	503,478	483,218	440,418	4/30/2025	986,347

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
623	Hillcrest Club Apartments	8	YM1%(113) 1%(3) O(4)	3/29/2035	4/10/2025	As-Is	19,000,000	27.6%	27.6%	3.65x	3.65x	N/A	N/A	N/A	2,250,753	1,220,932	1,029,821	989,571	4/30/2025	2,201,220
624	Summer Crest	5	L(11) 1%(45) O(4)	6/28/2030	6/30/2025	As-Is	7,450,000	69.9%	68.1%	1.22x	1.38x	N/A	N/A	N/A	846,761	400,281	446,480	427,980	6/30/2025	809,044
625	June West	6	YM1%(173) 1%(3) O(4)	5/31/2040	6/24/2025	As-Is	12,550,000	41.4%	37.8%	1.46x	1.57x	N/A	N/A	N/A	1,108,046	581,778	526,268	506,268	6/30/2025	567,666
626	Golden Oaks MHC	5	L(26) D(90) O(4)	6/28/2035	7/28/2025	As-Is	9,200,000	56.3%	49.7%	1.25x	1.50x	N/A	N/A	N/A	729,400	267,699	461,701	454,281	6/30/2025	689,620
627	Chase Park	14	3%(11) 2%(12) 1%(33) O(4)	9/28/2029	9/30/2024	As-Is	7,050,000	73.2%	69.7%	1.30x	1.54x	N/A	N/A	N/A	953,183	445,097	508,086	486,086	9/30/2024	877,320
628	Western Villa	7	L(11) 1%(105) O(4)	4/30/2035	2/26/2025	As-Is	9,000,000	57.4%	57.4%	1.49x	1.49x	N/A	N/A	N/A	828,622	385,827	442,795	434,945	4/30/2025	807,356
629	Sherwood Forest	5	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	6/30/2032	7/23/2025	As-Is	7,850,000	65.5%	60.4%	1.31x	1.53x	N/A	N/A	N/A	1,191,817	672,987	518,830	489,330	6/30/2025	1,175,785
630	Vista Point Apartments	7	L(27) D(29) O(4)	4/30/2030	5/15/2025	As-Is	7,260,000	70.7%	68.0%	1.20x	1.43x	72.1%	1.19x	1.42x	726,693	277,958	448,734	435,534	6/30/2025	725,992
631	The Palms At Pasadena	20	3%(23) 2%(24) 1%(69) O(4)	3/30/2034	5/13/2024	As-Is	6,540,000	78.0%	70.3%	1.31x	1.48x	N/A	N/A	N/A	1,090,164	544,029	546,136	524,636	12/31/2024	1,102,044
632	Ashton Place Apartments	6	3%(11) 2%(12) 1%(33) O(4)	5/30/2030	5/28/2025	As-Is	7,150,000	70.0%	68.3%	1.24x	1.48x	N/A	N/A	N/A	595,759	144,390	451,369	443,869	5/31/2025	579,485
633	Circle L	7	L(11) 1%(105) O(4)	4/30/2035	2/20/2025	As-Is	9,700,000	50.8%	50.8%	1.79x	1.79x	N/A	N/A	N/A	927,373	424,260	503,113	497,663	6/30/2025	946,663
634	Venus At Manchester	5	L(25) D(31) O(4)	6/28/2030	6/13/2025	As-Is	7,300,000	67.4%	66.1%	1.30x	1.51x	N/A	N/A	N/A	875,162	438,210	436,952	402,528	7/31/2025	903,255
635	Meadows Apartments	15	YM1%(116) O(4)	8/31/2034	9/13/2024	As-Is	7,200,000	68.3%	62.4%	1.40x	1.69x	N/A	N/A	N/A	706,410	217,473	488,937	476,937	9/30/2025	770,427
636	Sugar Creek Apartments Taxable Tail	7	L(119) YM1%(54) 1%(3) O(4)	4/30/2040	4/15/2025	As-Stabilized	29,400,000	87.9%	76.1%	1.18x	N/A	87.9%	1.18x	N/A	3,403,780	1,395,089	2,008,692	1,936,592	9/30/2025	3,104,795
637	Idylwood MHC	8	L(28) D(28) O(4)	3/29/2030	5/13/2025	As-Is	8,920,000	54.3%	51.3%	1.25x	1.53x	N/A	N/A	N/A	523,935	109,436	414,499	411,542	4/30/2025	503,527
638	Laurel Oaks Senior	6	L(28) D(28) O(4)	5/30/2030	7/10/2025	As-Is	6,600,000	73.0%	70.0%	1.29x	1.59x	N/A	N/A	N/A	855,888	415,795	440,093	420,013	9/30/2025	823,062
639	Clayton Manor Townhomes	20	3%(23) 2%(24) 1%(33) O(4)	3/31/2031	11/25/2024	As-Is	9,740,000	48.3%	45.8%	1.40x	1.57x	N/A	N/A	N/A	1,052,109	497,977	554,133	532,883	12/31/2024	1,112,681
640	Leisure Living Estates	7	L(11) 1%(105) O(4)	4/30/2035	2/19/2025	As-Is	7,900,000	59.1%	59.1%	1.49x	1.49x	N/A	N/A	N/A	825,324	424,785	400,540	393,190	4/30/2025	775,533
641	Pebble Hill Estates	6	L(27) D(29) O(4)	5/30/2030	7/10/2025	As-Is	6,450,000	72.2%	69.3%	1.40x	1.73x	N/A	N/A	N/A	862,549	402,205	460,344	440,344	9/30/2025	854,669
642	Wheelhouse Lofts II	17	3%(11) 2%(12) 1%(93) O(4)	6/29/2034	7/29/2024	As-Is	6,630,000	69.8%	63.5%	1.20x	1.48x	N/A	N/A	N/A	485,262	106,488	378,774	372,574	8/31/2024	146,579
643	Parkwood Manor Townhomes	4	YM1%(116) O(4)	7/31/2035	8/20/2025	As-Is	7,500,000	61.2%	61.2%	1.68x	1.68x	N/A	N/A	N/A	995,836	525,951	469,885	453,135	7/31/2025	1,000,681
644	Hawthorne Club Apartments	3	YM1%(113) 1%(3) O(4)	8/30/2035	8/28/2025	As-Is	17,500,000	25.7%	25.7%	4.67x	4.67x	N/A	N/A	N/A	2,863,573	1,713,276	1,150,298	1,087,298	8/31/2025	2,833,458
645	Windward Apartment Homes	8	YM1%(113) 1%(3) O(4)	3/29/2035	4/28/2025	As-Is	7,500,000	59.8%	59.8%	1.52x	1.52x	N/A	N/A	N/A	880,026	476,736	403,290	386,290	4/30/2025	902,641
646	Western Skies	7	L(11) 1%(105) O(4)	4/30/2035	2/19/2025	As-Is	7,200,000	62.1%	62.1%	1.49x	1.49x	N/A	N/A	N/A	724,223	340,080	384,143	376,893	4/30/2025	714,245
647	Orange Gardens Loan 3	14	3%(23) 2%(24) 1%(69) O(4)	9/28/2034	8/20/2024	As-Is	5,870,000	76.2%	67.8%	1.29x	1.54x	N/A	N/A	N/A	738,793	321,828	416,964	405,214	7/31/2024	733,707
648	Ranchwood	7	L(11) 1%(105) O(4)	4/30/2035	2/23/2025	As-Is	7,300,000	61.2%	61.2%	1.49x	1.49x	N/A	N/A	N/A	753,752	372,087	381,665	376,615	4/30/2025	730,148
649	The Court At Oak Forest	5	3%(23) 2%(24) 1%(33) O(4)	6/30/2032	6/24/2025	As-Is	6,750,000	65.9%	62.8%	1.25x	1.45x	N/A	N/A	N/A	925,757	495,836	429,921	412,921	5/31/2025	872,906
650	Wawaset Park Apartments	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/30/2025	As-Is	6,750,000	65.8%	64.2%	1.25x	1.49x	N/A	N/A	N/A	584,212	182,794	401,418	393,168	7/31/2025	564,299
651	Conner Creek	4	L(26) D(30) O(4)	7/31/2030	7/26/2025	As-Is	6,900,000	63.6%	59.4%	1.30x	N/A	N/A	N/A	N/A	591,364	192,764	398,600	394,550	9/30/2025	497,926
652	6727 Sylmar Ave	6	YM1%(80) O(4)	5/28/2032	6/13/2025	As-Is	10,200,000	42.6%	42.6%	2.01x	2.01x	N/A	N/A	N/A	830,592	329,454	501,138	489,888	5/31/2025	817,380
653	Executive House Apartments	15	YM1%(80) O(4)	8/28/2031	9/11/2024	As-Is	5,920,000	72.9%	70.1%	1.26x	1.51x	N/A	N/A	N/A	609,198	218,063	391,135	380,635	12/31/2024	616,267
654	Copper Place Apartments	4	3%(35) 2%(36) 1%(45) O(4)	7/31/2035	8/22/2025	As-Is	6,770,000	63.6%	58.1%	1.25x	1.43x	N/A	N/A	N/A	703,669	269,262	434,408	414,408	8/31/2025	672,098
655	Park Avenue Towers	6	YM1%(56) O(4)	5/30/2030	3/25/2025	As-Is	13,100,000	32.8%	32.8%	2.35x	2.35x	N/A	N/A	N/A	1,623,939	1,058,996	564,942	538,942	4/30/2025	1,550,102
656	Creekwood Apartments	14	YM1%(116) O(4)	9/28/2034	9/11/2024	As-Is	6,700,000	63.1%	57.1%	1.30x	1.65x	N/A	N/A	N/A	728,519	354,283	374,236	356,236	12/31/2024	720,198
657	1907 Harrison Avenue	8	L(29) D(27) O(4)	3/29/2030	4/9/2025	As-Is	6,300,000	67.0%	64.5%	1.25x	1.43x	N/A	N/A	N/A	464,748	112,946	351,802	348,052	9/30/2025	507,937
658	Grand Oaks Village	6	YM1%(113) 1%(3) O(4)	5/31/2035	6/6/2025	As-Is	9,500,000	44.1%	44.1%	2.12x	2.12x	N/A	N/A	N/A	953,514	438,277	515,237	506,747	7/31/2025	970,387
659	Camden NJ Portfolio	18	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/31/2029	1/22/2024	As-Is	7,210,000	58.0%	55.9%	1.30x	1.47x	N/A	N/A	N/A	742,092	295,927	446,165	430,265	12/31/2024	782,418
660	Touraine Apartments	10	L(11) 1%(69) O(4)	1/29/2032	8/22/2024	As-Is	7,980,000	52.1%	48.5%	1.23x	1.48x	N/A	N/A	N/A	1,212,607	822,599	390,008	361,616	6/30/2025	1,234,325
661	1300 W 134th St	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/11/2025	As-Is	6,000,000	69.0%	67.3%	1.20x	1.43x	N/A	N/A	N/A	513,936	155,322	358,614	352,864	7/31/2025	504,645
662	Stonegate	7	L(11) 1%(105) O(4)	4/30/2035	2/25/2025	As-Is	6,900,000	59.0%	59.0%	1.49x	1.49x	N/A	N/A	N/A	615,078	265,660	349,418	342,968	4/30/2025	600,865
663	Sophie Court	4	3%(11) 2%(12) 1%(33) O(4)	7/31/2030	7/25/2025	As-Is	6,150,000	65.8%	64.1%	1.20x	1.46x	N/A	N/A	N/A	472,380	134,711	337,669	332,937	7/31/2025	497,190
664	Park Plaza Townhomes	20	3%(23) 2%(24) 1%(33) O(4)	3/31/2031	11/25/2024	As-Is	8,470,000	47.1%	44.8%	1.40x	1.56x	N/A	N/A	N/A	975,118	499,901	475,217	456,967	12/31/2024	1,019,777
665	Hunters Glen	5	L(26) D(54) O(4)	6/30/2032	7/14/2025	As-Is	6,400,000	62.2%	62.2%	1.79x	1.79x	N/A	N/A	N/A	756,481	343,377	413,105	400,605	7/31/2025	774,196
666	The Globe Apartments	10	L(11) 1%(69) O(4)	1/29/2032	12/17/2024	As-Is	11,100,000	35.8%	34.4%	1.29x	1.51x	N/A	N/A	N/A	1,511,531	1,159,793	351,738	324,238	9/30/2025	1,633,128
667	55-81 Jackson Avenue	15	3%(11) 2%(12) 1%(93) O(4)	8/31/2034	8/18/2024	As-Is	5,400,000	73.4%	67.0%	1.20x	1.45x	N/A	N/A	N/A	554,992	212,818	342,174	331,174	8/31/2024	561,118
668	Sonora Cascade MHC	7	L(27) D(29) O(4)	4/30/2030	5/20/2025	As-Is	7,960,000	48.9%	45.7%	1.25x	N/A	N/A	N/A	N/A	673,615	336,671	336,944	330,989	6/30/2025	661,836
669	Melissa Grove	6	YM1%(173) 1%(3) O(4)	5/31/2040	6/12/2023	As-Stabilized	8,900,000	43.4%	36.2%	1.50x	N/A	N/A	N/A	N/A	1,108,290	662,355	445,935	418,935	9/30/2025	1,161,608
670	Riverbend Of Grand Blanc	14	YM1%(116) O(4)	9/28/2034	9/11/2024	As-Is	7,160,000	53.9%	48.7%	1.30x	1.65x	N/A	N/A	N/A	744,035	402,833	341,202	323,952	12/31/2024	743,296
671	Sunlight Estates	6	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	5/28/2032	6/11/2025	As-Is	7,250,000	52.7%	50.7%	1.25x	1.50x	N/A	N/A	N/A	595,617	257,298	338,319	332,069	6/30/2025	538,790
672	United House	6	YM1%(56) O(4)	5/30/2030	3/25/2025	As-Is	10,200,000	37.3%	37.3%	2.33x	2.33x	N/A	N/A	N/A	1,450,579	956,566	494,013	471,263	9/30/2025	1,502,416
673	Parkside Apartments	16	3%(23) 2%(24) 1%(33) O(4)	7/31/2031	8/19/2024	As-Is	5,500,000	69.0%	65.7%	1.20x	1.56x	N/A	N/A	N/A	487,472	196,164	291,308	284,308	12/31/2024	495,462
674	Brookside MHP	6	L(26) D(30) O(4)	5/30/2030	7/3/2025	As-Is	6,100,000	61.9%	58.6%	1.25x	1.51x	N/A	N/A	N/A	617,033	286,144	330,889	326,105	5/31/2025	585,643
675	Cherokee Mobile Village MHP	25	YM1%(113) 1%(3) O(4)	10/31/2033	4/22/2023	As-Is	8,590,000	43.5%	40.9%	1.25x	1.46x	N/A	N/A	N/A	680,124	328,159	351,965	346,115	9/30/2025	690,801
676	Elm Creek Meadows	5	L(26) D(30) O(4)	6/28/2030	5/6/2025	As-Is	5,800,000	64.5%	61.0%	1.25x	1.51x	N/A	N/A	N/A	500,817	172,950	327,867	322,732	7/31/2025	470,530
677	Woodlake Apartments	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/17/2025	As-Is	6,100,000	60.5%	57.6%	1.40x	1.64x	N/A	N/A	N/A	1,027,189	611,515	415,674	379,074	7/31/2025	1,023,891
678	Westminster Apartments	5	YM1%(80) O(4)	6/30/2032	7/29/2025	As-Is	5,275,000	69.7%	64.5%	1.34x	1.55x	N/A	N/A	N/A	737,887	349,775	388,111	366,361	7/31/2025	686,243
679	Carr Street Flats	3	3%(23) 2%(24) 1%(33) O(4)	8/31/2032	10/2/2025	As-Is	5,770,000	63.2%	60.6%	1.30x	1.59x	N/A	N/A	N/A	528,045	198,450	329,596	321,096	8/31/2025	534,435
680	Westlake Apartments East	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	6/30/2025	As-Is	5,200,000	70.0%	66.6%	1.30x	1.52x	N/A	N/A	N/A	726,834	365,437	361,397	346,647	6/30/2025	696,552
681	Koenig Winter Resort	5	L(26) D(30) O(4)	6/28/2030	4/29/2025	As-Is	4,800,000	75.0%	71.0%	1.26x	1.53x	N/A	N/A	N/A	518,160	199,427	318,733	313,633	7/31/2025	485,890
682	Plantation Acres	7	L(11) 1%(105) O(4)	4/30/2035	2/18/2025	As-Is	5,500,000	65.0%	65.0%	1.60x	1.60x	N/A	N/A	N/A	663,616	333,579	330,037	322,837	4/30/2025	622,233
683	Crestview Village	4	L(26) D(30) O(4)	7/31/2030	1/14/2025	As-Is	5,200,000	68.2%	67.1%	1.20x	1.35x	N/A	N/A	N/A	807,674	497,064	310,610	291,610	5/31/2025	808,089
684	Harborview East Apartments	14	3%(23) 2%(24) 1%(33) O(4)	9/30/2031	9/12/2024	As-Is	6,400,000	55.0%	55.0%	2.30x	2.30x	N/A	N/A	N/A	676,190	295,805	380,385	373,385	12/31/2024	694,980
685	Vol. 7	6	YM1%(56) O(4)	5/30/2030	5/2/2025	As-Is	6,100,000	57.5%	56.0%	1.26x	1.53x	N/A	N/A	N/A	709,324	395,804	313,521	301,271	6/30/2025	710,290
686	Meridian Living II	5	YM1%(80) O(4)	6/30/2032	7/23/2025	As-Is	5,050,000	69.1%	64.8%	1.25x	1.47x	N/A	N/A	N/A	487,569	157,952	329,618	320,618	7/31/2025	125,756
687	Sandpiper Glen Taxable Tail	7	L(119) YM1%(49) 1%(3) O(4)	11/30/2039	3/27/2025	As-Is	60,000,000	82.9%	68.5%	1.16x	N/A	82.9%	1.16x	N/A	4,539,475	1,243,996	3,295,479	3,209,079	4/30/2025	4,490,873
688	7701 Reseda Blvd	6	YM1%(80) O(4)	5/28/2032	6/13/2025	As-Is	8,500,000	40.9%	40.9%	1.64x	1.64x	N/A	N/A	N/A	668,295	333,746	334,549	324,549	5/31/2025	645,739
689	Maple Park Apartments	7	YM1%(113) 1%(3) O(4)	4/30/2035	4/16/2025	As-Is	5,280,000	65.7%	62.6%	1.30x	1.48x	N/A	N/A	N/A	642,596	326,289	316,308	300,273	4/30/2025	636,590
690	Berendo Apartments	6	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	5/28/2032	6/11/2025	As-Is	5,300,000	65.0%	62.5%	1.23x	1.47x	N/A	N/A	N/A	451,574	152,296	299,277	295,277	6/30/2025	434,412
691	Prescott Gardens Mobile Park	6	L(26) D(30) O(4)	5/30/2030	7/4/2025	As-Is	8,800,000	39.0%	36.4%	1.35x	N/A	N/A	N/A	N/A	630,990	310,406	320,583	315,345	6/30/2025	634,859
692	Ashton Hills Apartments	5	L(26) D(90) O(4)	6/28/2035	8/1/2025	As-Is	5,570,000	60.7%	58.3%	1.25x	1.52x	N/A	N/A	N/A	782,983	471,562	311,421	291,171	6/30/2025	781,889
693	167 Grand St And 218 N 7th St	6	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/30/2030	5/15/2025	As-Is	8,800,000	38.3%	38.3%	1.71x	1.71x	N/A	N/A	N/A	590,105	184,246	405,859	391,509	5/31/2025	693,612
694	The Morton Group 2	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	7/17/2025	As-Is	4,900,000	68.1%	61.7%	1.30x	1.53x	N/A	N/A	N/A	479,576	154,006	325,570	316,570	7/31/2025	442,065
695	Asturias Senior Apartments	4	YM1%(179) 1%(177) O(4)	7/29/2055	3/18/2025	As-Is	8,600,000	38.5%	2.6%	1.35x	N/A	N/A	N/A	N/A	980,955	624,409	356,546	335,906	6/30/2025	1,011,850
696	Newark Linked Loan #3	27	5%(11) 4%(12) 3%(12) 2%(12) 1%(189) O(4)	8/31/2043	7/31/2023	As-Is	5,000,000	65.9%	41.4%	1.25x	1.46x	N/A	N/A	N/A	414,155	100,664	313,491	307,791	12/31/2024	432,878
697	Lamar Place - Daniel Building	16	3%(11) 2%(12) 1%(33) O(4)	7/31/2029	8/19/2024	As-Is	5,300,000	62.1%	60.3%	1.25x	1.57x	N/A	N/A	N/A	504,915	227,081	277,834	270,334	12/31/2024	509,506
698	Terrace View Apartments	16	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	7/31/2031	8/6/2024	As-Is	7,700,000	42.6%	42.6%	2.04x	2.04x	N/A	N/A	N/A	584,766	252,639	332,127	326,877	12/31/2024	612,768
699	Jackson	7	L(11) 1%(105) O(4)	4/30/2035	2/21/2025	As-Is	6,600,000	49.4%	49.4%	1.49x	1.49x	N/A	N/A	N/A	841,432	561,606	279,825	274,487	4/30/2025	837,496
700	Jean C. McKinney Manor	8	L(28) D(88) O(4)	3/29/2035	2/7/2025	As-Is	5,780,000	56.1%	53.6%	1.20x	1.36x	N/A	N/A	N/A	601,119	323,499	277,620	263,070	9/30/2025	633,047

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
701	Aspen Leaf	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	7/29/2025	As-Is	4,730,000	68.0%	66.2%	1.20x	1.47x	N/A	N/A	N/A	453,177	186,314	266,864	260,864	6/30/2025	458,688
702	Winton House	6	YM1%(113) 1%(3) O(4)	5/31/2035	2/4/2025	As-Is	4,380,000	72.6%	61.2%	1.28x	N/A	N/A	N/A	N/A	598,167	304,258	293,909	281,309	5/31/2025	589,589
703	Sunny Acres MHP	7	L(27) D(29) O(4)	4/30/2030	5/12/2025	As-Is	6,100,000	51.8%	49.1%	1.35x	1.63x	N/A	N/A	N/A	466,179	165,484	300,695	297,945	6/30/2025	392,985
704	Glen Leaf	7	L(11) 1%(105) O(4)	4/30/2035	2/18/2025	As-Is	5,100,000	61.9%	61.9%	1.49x	1.49x	N/A	N/A	N/A	864,794	588,077	276,717	266,117	4/30/2025	846,606
705	Lakeview	5	L(27) D(29) O(4)	6/28/2030	7/15/2025	As-Is	4,800,000	65.4%	62.6%	1.25x	1.56x	N/A	N/A	N/A	365,267	105,165	260,102	258,384	9/30/2025	339,774
706	Avery Square Apartments	16	3%(23) 2%(24) 1%(33) O(4)	7/31/2031	8/22/2024	As-Is	4,420,000	70.8%	64.7%	1.25x	N/A	N/A	N/A	N/A	781,544	485,554	295,989	277,489	8/31/2024	750,110
707	The Cliffs	4	L(26) D(30) O(4)	7/31/2030	1/15/2025	As-Is	5,800,000	53.8%	52.9%	1.31x	1.47x	N/A	N/A	N/A	1,047,626	732,648	314,978	279,458	9/30/2025	1,075,061
708	Red Cedars	7	L(11) 1%(105) O(4)	4/30/2035	2/26/2025	As-Is	5,100,000	61.1%	61.1%	1.49x	1.49x	N/A	N/A	N/A	585,555	316,607	268,948	262,548	4/30/2025	569,986
709	Wisteria Apartments	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	2/27/2025	As-Is	5,900,000	52.5%	49.4%	1.29x	1.50x	N/A	N/A	N/A	521,071	217,107	303,963	298,963	5/31/2025	508,813
710	The Q @ Vassar North	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	8/11/2025	As-Is	5,270,000	58.7%	58.7%	1.98x	1.98x	N/A	N/A	N/A	581,092	203,231	377,861	369,861	8/31/2025	570,716
711	Concordia Apartments	17	YM1%(119) 1%(117) O(4)	6/30/2044	7/24/2024	As-Is	3,850,000	80.0%	59.4%	1.23x	1.47x	N/A	N/A	N/A	440,264	163,912	276,352	269,602	12/31/2024	371,805
712	4038 Puente Ave	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	6/26/2025	As-Is	5,900,000	51.6%	50.4%	1.50x	1.80x	N/A	N/A	N/A	433,307	107,802	325,506	320,506	6/30/2025	419,213
713	Pinewood MHC	6	L(26) D(54) O(4)	5/28/2032	6/6/2025	As-Is	4,620,000	65.8%	61.3%	1.25x	1.51x	N/A	N/A	N/A	368,660	100,240	268,420	264,829	6/30/2025	317,226
714	4807 41st Ave SW	20	3%(23) 2%(24) 1%(33) O(4)	3/31/2031	2/3/2025	As-Is	5,300,000	57.1%	53.3%	1.20x	1.44x	N/A	N/A	N/A	374,251	113,441	260,810	256,410	12/31/2024	372,103
715	Maryland Apartments	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/15/2025	As-Is	4,500,000	67.1%	65.5%	1.25x	1.49x	N/A	N/A	N/A	535,098	257,511	277,587	270,087	6/30/2025	534,671
716	North Shore MHC	8	YM1%(77) 1%(3) O(4)	3/31/2032	4/18/2025	As-Is	7,700,000	39.0%	39.0%	2.28x	2.28x	N/A	N/A	N/A	641,337	255,087	386,249	380,049	4/30/2025	647,259
717	Meridian Apartments	10	L(11) 1%(69) O(4)	1/29/2032	12/12/2024	As-Is	5,820,000	51.5%	49.4%	1.29x	1.51x	N/A	N/A	N/A	715,853	458,457	257,396	244,142	9/30/2025	833,301
718	North Admiral Apartments	16	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	7/31/2031	8/6/2024	As-Is	6,470,000	45.9%	45.9%	1.95x	1.95x	N/A	N/A	N/A	466,299	178,295	288,003	281,938	12/31/2024	468,616
719	2000 Palafox And 1757 Mt Herman	4	3%(35) 2%(36) 1%(45) O(4)	7/31/2035	7/11/2025	As-Is	5,220,000	56.4%	50.9%	1.35x	1.60x	N/A	N/A	N/A	515,057	212,273	302,784	285,384	6/30/2025	502,422
720	126 E 93rd Street	17	3%(11) 2%(12) 1%(33) O(4)	6/28/2029	7/15/2024	As-Is	4,700,000	62.3%	60.3%	1.20x	1.37x	N/A	N/A	N/A	324,900	52,727	272,173	270,173	6/30/2025	342,000
721	Kimberly Apartments	16	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	7/31/2031	8/5/2024	As-Is	9,410,000	30.9%	30.9%	2.01x	2.01x	N/A	N/A	N/A	631,469	336,911	294,558	285,058	12/31/2024	621,114
722	Birmingham Heights	17	5%(11) 4%(12) 3%(12) 2%(12) 1%(69) O(4)	6/29/2034	6/10/2024	As-Is	3,650,000	79.5%	70.1%	1.22x	1.43x	N/A	N/A	N/A	504,928	240,955	263,973	256,973	6/30/2024	542,935
723	27360-27398 Tyrrell Ave	14	3%(11) 2%(12) 1%(33) O(4)	9/28/2029	8/22/2024	As-Is	5,500,000	52.7%	52.7%	1.84x	1.84x	N/A	N/A	N/A	465,484	163,670	301,813	296,813	12/31/2024	477,161
724	Madison Woods West	6	YM1%(116) O(4)	5/31/2035	6/11/2025	As-Is	4,200,000	68.8%	64.2%	1.26x	1.50x	N/A	N/A	N/A	472,687	201,794	270,893	258,893	1/31/2025	481,967
725	11229 W National Ave	15	YM1%(116) O(4)	8/31/2034	9/18/2024	As-Is	4,600,000	62.8%	58.1%	1.25x	1.56x	N/A	N/A	N/A	440,399	192,488	247,911	238,911	12/31/2024	461,210
726	Madison At GCU Apartments	15	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	8/28/2031	8/21/2024	As-Is	4,300,000	66.0%	60.8%	1.30x	1.66x	N/A	N/A	N/A	329,388	88,434	240,954	235,954	12/31/2024	312,681
727	Heritage Of Newark	16	5%(11) 4%(12) 3%(12) 2%(12) 1%(69) O(4)	7/31/2034	8/20/2024	As-Is	3,750,000	75.1%	66.1%	1.28x	1.52x	N/A	N/A	N/A	424,108	157,726	266,382	259,882	8/31/2024	409,736
728	Madison Flats	15	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	8/28/2031	8/21/2024	As-Is	4,200,000	66.9%	64.0%	1.30x	1.64x	N/A	N/A	N/A	315,038	73,380	241,658	238,458	12/31/2024	308,945
729	Asher Court Apartments	3	3%(23) 2%(24) 1%(33) O(4)	8/31/2032	8/25/2025	As-Is	4,000,000	70.0%	65.7%	1.30x	1.52x	N/A	N/A	N/A	532,323	254,845	277,478	267,478	8/31/2025	528,706
730	Denmark Apartments	16	YM1%(116) O(4)	7/31/2034	8/6/2024	As-Is	4,000,000	69.9%	65.0%	1.25x	1.52x	N/A	N/A	N/A	493,465	240,271	253,194	241,194	12/31/2024	492,452
731	Woodlands Apartments	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	7/2/2025	As-Is	4,000,000	69.7%	65.7%	1.32x	N/A	N/A	N/A	N/A	459,980	178,955	281,025	273,025	6/30/2025	462,821
732	Julie Ann Apartments	5	YM1%(116) O(4)	6/28/2035	8/8/2025	As-Is	3,730,000	74.6%	63.0%	1.40x	N/A	N/A	N/A	N/A	616,298	333,821	282,478	272,728	7/31/2025	582,828
733	Pueblo Sereno	7	L(11) 1%(105) O(4)	4/30/2035	2/21/2025	As-Is	6,100,000	45.4%	45.4%	1.49x	1.49x	N/A	N/A	N/A	670,220	428,965	241,255	233,182	4/30/2025	661,668
734	Vol. 8	6	YM1%(56) O(4)	5/30/2030	5/2/2025	As-Is	5,300,000	52.2%	50.8%	1.25x	1.53x	N/A	N/A	N/A	582,600	336,928	245,672	235,422	6/30/2025	596,610
735	221 Middle Neck Rd CoOp	6	YM1%(113) 1%(3) O(4)	5/31/2035	5/29/2025	As-Is	24,900,000	11.0%	11.0%	9.21x	9.21x	N/A	N/A	N/A	2,282,725	885,843	1,396,882	1,376,882	6/30/2025	850,770
736	Courtyard Apartments	29	5%(23) 4%(24) 3%(12) 2%(12) 1%(165) O(4)	6/30/2043	4/2/2025	As-Is	4,210,000	65.1%	42.5%	1.29x	1.55x	N/A	N/A	N/A	558,320	298,092	260,228	248,228	12/31/2024	592,865
737	White Oak Townhomes	4	YM1%(116) O(4)	7/31/2035	8/4/2025	As-Is	4,780,000	57.2%	51.4%	1.25x	1.51x	N/A	N/A	N/A	507,834	261,467	246,368	237,618	7/31/2025	476,463
738	Harrison Gardens	6	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/30/2030	6/19/2025	As-Is	4,100,000	66.6%	64.9%	1.20x	1.44x	N/A	N/A	N/A	403,258	166,879	236,379	230,629	N/A	N/A
739	885 18th Avenue	41	YM1%(119) 1%(117) O(4)	6/30/2042	11/20/2024	As-Is	3,360,000	81.0%	54.0%	1.25x	1.62x	N/A	N/A	N/A	332,478	114,203	218,275	214,475	12/31/2024	366,060
740	North Franklin	6	L(28) D(28) O(4)	5/30/2030	3/19/2025	As-Is	4,000,000	68.0%	64.2%	1.25x	1.53x	N/A	N/A	N/A	433,986	191,756	242,230	230,678	9/30/2025	438,042
741	Highland Metro	10	L(11) 1%(69) O(4)	1/29/2032	12/19/2024	As-Is	4,930,000	55.1%	52.6%	1.29x	1.46x	N/A	N/A	N/A	658,243	402,535	255,708	239,154	9/30/2025	691,698
742	Hoskins 90 At Bishop Ridge	4	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	7/31/2030	7/18/2025	As-Is	4,100,000	66.0%	64.3%	1.25x	1.55x	N/A	N/A	N/A	431,636	200,608	231,027	225,827	7/31/2025	406,886
743	Olde Town Terrace	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	7/29/2025	As-Is	3,800,000	71.1%	69.2%	1.20x	1.47x	N/A	N/A	N/A	376,225	151,035	225,190	220,190	6/30/2025	370,279
744	The Bryson	6	3%(23) 2%(24) 1%(33) O(4)	5/28/2032	6/25/2025	As-Is	3,900,000	68.8%	66.5%	1.26x	1.46x	N/A	N/A	N/A	473,767	215,518	258,249	250,249	5/31/2025	472,763
745	Clifton Cove Apartments	3	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	8/30/2035	10/7/2025	As-Is	3,790,000	70.6%	60.6%	1.30x	N/A	N/A	N/A	N/A	497,346	226,776	270,570	259,070	9/30/2025	431,516
746	Larkspur Village Apartments	10	L(11) 1%(69) O(4)	1/29/2032	12/13/2024	As-Is	5,700,000	46.9%	45.0%	1.29x	1.51x	N/A	N/A	N/A	846,834	603,022	243,812	217,868	9/30/2025	860,040
747	La Promesa	3	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	8/31/2032	8/27/2025	As-Is	4,810,000	55.1%	51.7%	1.28x	1.50x	N/A	N/A	N/A	500,802	239,521	261,281	251,281	8/31/2025	481,431
748	Westwood Park	15	3%(23) 2%(24) 1%(33) O(4)	8/28/2031	8/21/2024	As-Is	3,650,000	71.4%	66.2%	1.25x	1.54x	N/A	N/A	N/A	351,526	126,686	224,840	219,340	8/31/2024	350,955
749	Ridgeline Apartments	5	3%(23) 2%(24) 1%(33) O(4)	6/30/2032	7/15/2025	As-Is	4,000,000	65.0%	62.5%	1.22x	1.46x	N/A	N/A	N/A	451,470	223,008	228,462	222,462	6/30/2025	434,411
750	Cornell House	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	8/5/2025	As-Is	4,025,000	64.5%	61.5%	1.21x	1.40x	N/A	N/A	N/A	361,348	122,505	238,843	235,593	7/31/2025	379,509
751	145 And 149 Fano Street	5	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	6/30/2032	6/12/2025	As-Is	5,800,000	44.7%	41.8%	1.20x	1.42x	N/A	N/A	N/A	334,513	107,587	226,926	224,926	6/30/2025	290,603
752	1118 Adams Street	7	L(11) 1%(69) O(4)	4/29/2032	4/1/2025	As-Is	5,100,000	50.1%	45.3%	3.35x	N/A	N/A	N/A	N/A	1,441,036	805,193	635,843	600,023	6/30/2025	1,413,242
753	Constance Ave S 7242	14	3%(23) 2%(24) 1%(33) O(4)	9/30/2031	9/4/2024	As-Is	3,500,000	72.5%	67.0%	1.30x	1.53x	N/A	N/A	N/A	401,921	155,633	246,289	240,039	12/31/2024	327,926
754	Lakeside Estates	7	L(28) D(28) O(4)	4/30/2030	5/16/2025	As-Is	4,900,000	51.0%	48.3%	1.30x	1.57x	N/A	N/A	N/A	365,988	137,288	228,700	226,850	9/30/2025	372,710
755	Smith Heights	6	YM1%(113) 1%(3) O(4)	5/31/2035	6/18/2025	As-Is	3,700,000	67.2%	62.8%	1.39x	1.66x	N/A	N/A	N/A	599,233	339,168	260,065	247,565	5/31/2025	678,291
756	Patterson Purchase Link	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	7/24/2025	As-Is	4,210,000	58.7%	51.8%	1.36x	1.62x	N/A	N/A	N/A	570,368	309,546	260,822	236,822	7/31/2025	594,204
757	Alta Casa	14	YM1%(80) O(4)	9/30/2031	9/6/2024	As-Is	4,050,000	60.9%	54.5%	1.20x	N/A	N/A	N/A	N/A	329,306	138,554	190,752	187,002	12/31/2024	337,466
758	Mount Moriah Apartments	6	YM1%(80) O(4)	5/28/2032	5/7/2025	As-Is	3,400,000	72.1%	67.2%	1.26x	1.51x	N/A	N/A	N/A	305,273	82,823	222,451	217,451	6/30/2025	294,562
759	Cantabria Senior Apartments	4	YM1%(173) 1%(3) O(4)	7/31/2040	3/18/2025	As-Is	12,600,000	19.4%	0.2%	1.62x	N/A	N/A	N/A	N/A	1,123,300	697,908	425,392	398,973	6/30/2025	1,311,336
760	Country Villa MHC	4	L(26) D(30) O(4)	7/31/2030	6/20/2025	As-Is	3,700,000	65.9%	62.5%	1.25x	1.49x	N/A	N/A	N/A	348,657	129,001	219,656	215,466	9/30/2025	369,483
761	Schafer Square Apartments	5	3%(35) 2%(36) 1%(45) O(4)	6/28/2035	8/18/2025	As-Is	4,750,000	50.5%	50.5%	2.04x	2.04x	N/A	N/A	N/A	908,229	591,655	316,575	293,575	1/31/2025	890,761
762	Green Oaks MHP	6	L(28) D(28) O(4)	5/30/2030	7/3/2025	As-Is	3,600,000	66.6%	63.0%	1.25x	1.52x	N/A	N/A	N/A	310,742	102,321	208,421	206,847	5/31/2025	277,042
763	Fort Totten Apartments	4	3%(35) 2%(36) 1%(45) O(4)	7/31/2035	8/8/2025	As-Is	13,100,000	18.1%	8.3%	2.34x	N/A	N/A	N/A	N/A	1,468,117	869,960	598,157	577,157	7/31/2025	1,529,833
764	Bramblewood	7	L(11) 1%(105) O(4)	4/30/2035	2/20/2025	As-Is	4,400,000	53.1%	53.1%	1.55x	1.55x	N/A	N/A	N/A	533,315	325,417	207,898	204,698	4/30/2025	552,510
765	Glenfair Apartments	18	5%(23) 4%(24) 3%(12) 2%(12) 1%(165) O(4)	5/31/2044	5/29/2024	As-Is	3,130,000	74.3%	48.5%	1.21x	1.41x	N/A	N/A	N/A	402,816	190,402	212,414	206,164	12/31/2024	398,282
766	125 Sherman Avenue	29	3%(11) 2%(12) 1%(213) O(4)	6/30/2043	11/12/2024	As-Is	3,180,000	72.6%	47.7%	1.23x	1.45x	N/A	N/A	N/A	405,562	194,811	210,751	204,251	12/31/2024	455,828
767	97-103 Maple Ave	6	3%(35) 2%(36) 1%(45) O(4)	5/31/2035	6/16/2025	As-Is	3,060,000	74.2%	70.0%	1.25x	1.43x	N/A	N/A	N/A	322,093	97,328	224,765	219,291	6/30/2025	306,792
768	Canopy At Oak Bend	5	L(27) D(29) O(4)	6/28/2030	4/24/2025	As-Is	3,550,000	63.9%	60.9%	1.26x	N/A	N/A	N/A	N/A	285,470	97,019	188,450	182,270	6/30/2025	286,308
769	500 1st Ave	4	3%(11) 2%(12) 1%(33) O(4)	7/31/2030	8/12/2025	As-Is	3,950,000	56.6%	54.1%	1.20x	1.38x	N/A	N/A	N/A	288,332	81,881	206,451	204,851	8/31/2025	286,560
770	The District Apartment Homes	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	8/6/2025	As-Is	3,440,000	64.4%	60.0%	1.31x	1.56x	N/A	N/A	N/A	384,739	176,586	208,153	203,553	7/31/2025	394,697
771	Wallingford Vista Apartments	4	3%(23) 2%(24) 1%(33) O(4)	7/29/2032	8/5/2025	As-Is	3,335,000	66.4%	62.1%	1.20x	1.42x	N/A	N/A	N/A	287,854	93,428	194,426	191,426	6/30/2025	283,067
772	Oak Hill Manor Apartments	29	5%(23) 4%(24) 3%(12) 2%(12) 1%(165) O(4)	6/30/2043	4/2/2025	As-Is	3,230,000	67.8%	44.2%	1.35x	1.62x	N/A	N/A	N/A	420,166	204,055	216,111	207,611	12/31/2024	420,996
773	42 Lienau Place	6	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/30/2030	6/16/2025	As-Is	3,200,000	67.3%	63.8%	1.20x	1.43x	N/A	N/A	N/A	261,958	75,855	186,104	183,104	5/31/2025	273,172
774	Farmington Hills	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	4,300,000	49.9%	49.9%	1.61x	1.61x	N/A	N/A	N/A	324,858	124,898	199,960	195,260	4/30/2025	315,525
775	Park Place Apartments	6	3%(23) 2%(24) 1%(33) O(4)	5/28/2032	6/23/2025	As-Is	3,300,000	65.0%	60.1%	1.40x	1.63x	N/A	N/A	N/A	373,412	144,685	228,727	223,327	5/31/2025	372,332
776	The Morton Group 1	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	7/17/2025	As-Is	3,140,000	68.1%	62.2%	1.25x	1.43x	N/A	N/A	N/A	298,897	90,764	208,134	204,634	7/31/2025	278,698
777	Glenwood Apartments	15	3%(35) 2%(36) 1%(165) O(4)	8/31/2044	9/18/2024	As-Is	4,000,000	53.2%	36.1%	1.20x	1.44x	N/A	N/A	N/A	419,876	234,439	185,437	178,437	8/31/2024	389,909
778	Kiljordan Meadows	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	4,000,000	52.8%	52.8%	1.67x	1.67x	N/A	N/A	N/A	515,550	307,545	208,005	199,355	4/30/2025	508,058
779	975-995 Apartment Corp.	6	YM1%(113) 1%(3) O(4)	5/31/2035	5/14/2025	As-Is	10,300,000	20.4%	20.4%	4.89x	4.89x	N/A	N/A	N/A	1,090,001	511,769	578,232	565,332	6/30/2025	551,883
780	Cedar Crest	15	3%(23) 2%(24) 1%(33) O(4)	8/28/2031	9/13/2024	As-Is	3,240,000	63.4%	59.0%	1.34x	1.62x	N/A	N/A	N/A	274,270	77,937	196,333	191,333	9/30/2024	260,178
781	2210 Echo Park Ave	19	3%(11) 1%(12) O(37)	7/30/2026	11/19/2024	As-Is	3,000,000	67.6%	65.3%	1.20x	1.34x	N/A	N/A	N/A	248,095	48,570	199,525	198,025	12/31/2024	212,251

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Seasoning	Prepayment Provision	Prepayment Provision End Date	Appraisal Valuation Date	Appraisal Valuation Type	Appraised Value	Cut-Off Date LTV	Maturity LTV	UW NCF DSCR	UW NCF DSCR (IO)	Combined Cut-Off Date LTV	Combined UW NCF DSCR	Combined UW NCF DSCR (IO)	UW EGI	UW Expenses	UW NOI	UW NCF	Most Recent Financial End Date	Most Recent EGI
782	Grand Teton Estates Apartments	5	YM1%(80) O(4)	6/30/2032	7/29/2025	As-Is	2,860,000	70.0%	66.1%	1.30x	1.60x	N/A	N/A	N/A	325,754	141,559	184,195	176,195	7/31/2025	325,011
783	Colonial Terrace MHC	6	L(26) D(90) O(4)	5/31/2035	6/25/2025	As-Is	2,860,000	69.8%	65.0%	1.25x	1.50x	N/A	N/A	N/A	351,030	173,606	177,424	174,374	6/30/2025	333,674
784	Elkwood Duplexes	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	7/14/2025	As-Is	3,080,000	62.8%	59.8%	1.41x	N/A	N/A	N/A	N/A	344,839	116,884	227,955	220,455	7/31/2025	341,718
785	Midway Apartments	29	5%(23) 4%(24) 3%(12) 2%(12) 1%(165) O(4)	6/30/2043	4/2/2025	As-Is	3,080,000	62.4%	40.7%	1.29x	1.56x	N/A	N/A	N/A	440,944	257,690	183,253	174,254	12/31/2024	479,154
786	Twin Oaks Duplexes	5	YM1%(116) O(4)	6/28/2035	7/29/2025	As-Is	2,860,000	67.2%	61.0%	1.25x	1.46x	N/A	N/A	N/A	268,975	86,733	182,242	177,242	7/31/2025	242,198
787	Pleasant Street 34	5	3%(23) 2%(24) 1%(33) O(4)	6/30/2032	6/25/2025	As-Is	2,830,000	67.6%	62.5%	1.40x	1.63x	N/A	N/A	N/A	284,880	81,103	203,777	199,277	6/30/2025	275,992
788	3260-3264 Minnesota Ave	4	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	7/29/2032	8/7/2025	As-Is	2,940,000	64.6%	64.6%	1.48x	1.48x	N/A	N/A	N/A	240,555	67,060	173,494	170,994	8/31/2025	198,758
789	Mountain Creek	8	YM1%(56) O(4)	3/29/2030	3/19/2025	As-Is	2,600,000	72.4%	68.5%	1.25x	1.52x	N/A	N/A	N/A	290,240	120,824	169,416	162,504	4/30/2025	288,113
790	6028 Stafford Avenue	6	YM1%(56) O(4)	5/30/2030	6/17/2025	As-Is	3,035,000	61.2%	61.2%	1.55x	1.55x	N/A	N/A	N/A	247,492	73,391	174,101	171,351	6/30/2025	153,424
791	Hale Ave S 10447	5	3%(23) 2%(24) 1%(33) O(4)	6/30/2032	3/28/2025	As-Is	2,720,000	68.2%	63.3%	1.21x	1.39x	N/A	N/A	N/A	236,611	63,180	173,432	171,632	8/31/2025	213,739
792	Crawford Corner At Bishop Ridge	4	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	7/31/2030	8/22/2025	As-Is	2,760,000	66.6%	64.9%	1.25x	1.53x	N/A	N/A	N/A	265,397	104,808	160,589	156,089	8/31/2025	232,226
793	1598-1666 E. 25th Ave Apartments	17	3%(11) 2%(12) 1%(93) O(4)	6/29/2034	7/30/2024	As-Is	2,500,000	73.4%	65.1%	1.27x	1.46x	N/A	N/A	N/A	298,575	115,049	183,526	179,026	12/31/2024	240,877
794	113 Sherman Avenue	29	3%(11) 2%(12) 1%(213) O(4)	6/30/2043	11/12/2024	As-Is	2,420,000	75.7%	49.8%	1.23x	1.46x	N/A	N/A	N/A	349,489	180,428	169,061	162,561	12/31/2024	380,314
795	Buchtel Arms Apartments	5	YM1%(116) O(4)	6/28/2035	6/24/2025	As-Is	2,900,000	62.1%	54.8%	1.30x	1.56x	N/A	N/A	N/A	384,003	206,908	177,095	165,095	6/30/2025	374,270
796	Walden Pky S 9946-9952	6	3%(23) 2%(24) 1%(33) O(4)	5/28/2032	5/22/2025	As-Is	2,580,000	68.9%	64.9%	1.20x	1.38x	N/A	N/A	N/A	258,960	93,075	165,885	162,885	5/31/2025	116,185
797	Residences On Lake	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/7/2025	As-Is	3,000,000	58.9%	58.9%	1.62x	1.62x	N/A	N/A	N/A	411,151	213,696	197,455	186,205	6/30/2025	405,219
798	Connie Jean Apartments	3	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	8/31/2032	8/21/2025	As-Is	2,900,000	60.4%	56.3%	1.30x	1.57x	N/A	N/A	N/A	248,507	85,739	162,768	157,768	9/30/2025	250,485
799	Avalon Family Apartments	10	L(11) 1%(69) O(4)	1/29/2032	12/12/2024	As-Is	4,500,000	38.8%	37.3%	1.30x	1.51x	N/A	N/A	N/A	584,056	424,401	159,655	142,496	9/30/2025	624,470
800	7337 S Ridgeland	4	YM1%(56) O(4)	7/31/2030	6/13/2025	As-Is	2,400,000	72.5%	70.0%	1.44x	1.68x	N/A	N/A	N/A	359,375	167,915	191,460	185,210	6/30/2025	326,625
801	Village Glen	15	3%(23) 2%(24) 1%(33) O(4)	8/28/2031	8/21/2024	As-Is	2,500,000	69.2%	64.2%	1.25x	1.55x	N/A	N/A	N/A	240,489	91,524	148,966	145,466	8/31/2024	233,213
802	Georgian Townhomes	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	7/22/2025	As-Is	3,400,000	50.7%	50.7%	1.91x	1.91x	N/A	N/A	N/A	425,957	235,364	190,593	183,593	6/30/2025	410,739
803	277 Milford St	5	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	6/28/2030	6/23/2025	As-Is	2,700,000	63.0%	60.3%	1.20x	1.37x	N/A	N/A	N/A	199,259	40,900	158,359	156,859	7/31/2025	192,890
804	Jeffrey Blvd S 7722-7732	4	3%(23) 2%(24) 1%(33) O(4)	7/29/2032	7/31/2025	As-Is	2,390,000	68.6%	64.7%	1.30x	1.49x	N/A	N/A	N/A	309,099	139,456	169,643	163,393	7/31/2025	242,329
805	2608 Hoyt Avenue	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	7/14/2025	As-Is	2,500,000	64.2%	57.5%	1.21x	1.46x	N/A	N/A	N/A	194,869	59,946	134,923	133,323	7/31/2025	82,088
806	Castlereach Apartments	14	YM1%(80) O(4)	9/30/2031	9/6/2024	As-Is	2,670,000	59.8%	53.5%	1.22x	N/A	N/A	N/A	N/A	254,738	125,387	129,352	124,166	12/31/2024	259,669
807	Courtyards On The Park - South	6	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/30/2030	6/3/2025	As-Is	2,600,000	60.0%	57.0%	1.30x	1.53x	N/A	N/A	N/A	385,000	228,627	156,373	147,873	5/31/2025	349,196
808	Foxtail Crossing Townhomes	3	L(11) 1%(69) O(4)	8/31/2032	8/22/2025	As-Is	3,400,000	44.1%	40.4%	1.45x	1.75x	N/A	N/A	N/A	462,804	296,587	166,217	152,417	9/30/2025	479,122
809	Michelle's Court Apartments	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	7/30/2025	As-Is	2,400,000	62.3%	58.6%	1.34x	1.54x	N/A	N/A	N/A	258,901	105,219	153,682	150,682	7/31/2025	270,867
810	Champion Forest	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	8/26/2025	As-Is	2,130,000	70.0%	65.5%	1.30x	1.53x	N/A	N/A	N/A	303,912	156,108	147,804	140,804	8/31/2025	308,505
811	Royal Arms Apartments	15	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	8/28/2031	9/9/2024	As-Is	2,800,000	52.9%	48.1%	1.40x	N/A	N/A	N/A	N/A	237,124	89,952	147,172	143,172	12/31/2024	244,009
812	Evergreen Apartments	4	YM1%(80) O(4)	7/29/2032	7/24/2025	As-Is	2,270,000	65.3%	62.9%	1.20x	1.43x	N/A	N/A	N/A	198,291	69,172	129,119	126,369	7/31/2025	200,637
813	Spring Manor MHP	6	L(27) D(29) O(4)	5/30/2030	7/3/2025	As-Is	2,340,000	62.9%	59.5%	1.25x	1.52x	N/A	N/A	N/A	213,176	84,578	128,597	127,079	5/31/2025	214,666
814	University Heights	15	3%(11) 2%(12) 1%(93) O(4)	8/31/2034	9/13/2024	As-Is	2,130,000	69.1%	62.9%	1.20x	1.47x	N/A	N/A	N/A	176,990	55,447	121,543	120,343	12/31/2024	164,198
815	Steele Street 1553	5	3%(11) 2%(12) 1%(33) O(4)	6/28/2030	7/15/2025	As-Is	2,130,000	68.1%	66.6%	1.20x	1.40x	N/A	N/A	N/A	173,710	44,035	129,675	127,925	6/30/2025	188,333
816	410 And 500 Cummings Valley Blvd	18	YM1%(80) O(4)	5/29/2031	1/22/2025	As-Is	2,860,000	50.5%	47.7%	1.54x	1.75x	N/A	N/A	N/A	290,976	111,548	179,428	173,928	12/31/2024	296,310
817	10416 And 10422 Fawcett St	6	YM1%(116) O(4)	5/31/2035	6/16/2025	As-Is	2,050,000	69.9%	65.2%	1.20x	1.43x	N/A	N/A	N/A	229,995	104,899	125,096	121,596	1/31/2025	236,943
818	112 South Whitney	5	3%(35) 2%(36) 1%(45) O(4)	6/28/2035	8/6/2025	As-Is	3,000,000	47.8%	40.4%	1.55x	N/A	N/A	N/A	N/A	306,160	134,559	171,601	156,583	1/31/2025	307,803
819	The Randall	5	YM1%(116) O(4)	6/28/2035	7/22/2025	As-Is	2,300,000	61.3%	54.3%	1.25x	1.48x	N/A	N/A	N/A	267,429	137,620	129,808	126,308	7/31/2025	211,194
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	17	3%(23) 2%(24) 1%(189) O(4)	6/30/2044	6/4/2024	As-Is	2,300,000	60.4%	39.5%	1.25x	1.46x	N/A	N/A	N/A	214,315	81,291	133,024	128,854	12/31/2024	184,000
821	Crestview	7	L(11) 1%(105) O(4)	4/30/2035	2/24/2025	As-Is	4,100,000	33.5%	33.5%	1.49x	1.49x	N/A	N/A	N/A	834,029	710,736	123,293	115,733	4/30/2025	850,028
822	School House Apartments	24	3%(35) 2%(36) 1%(45) O(4)	11/30/2033	7/23/2025	As-Is	2,350,000	58.4%	54.0%	1.25x	1.39x	N/A	N/A	N/A	203,854	60,303	143,551	140,551	12/31/2024	212,313
823	Baylie Drive Apartments	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	8/14/2025	As-Is	2,420,000	56.2%	51.2%	1.25x	1.44x	N/A	N/A	N/A	246,240	111,999	134,241	128,241	9/30/2025	254,373
824	193 Neptune Avenue	41	YM1%(119) 1%(117) O(4)	6/30/2042	11/25/2024	As-Is	1,930,000	70.1%	40.9%	1.20x	N/A	N/A	N/A	N/A	151,200	37,540	113,660	110,056	9/30/2025	179,967
825	3700 Delancy Street	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	8/22/2025	As-Is	1,850,000	72.9%	66.2%	1.25x	1.45x	N/A	N/A	N/A	196,798	68,636	128,162	125,162	8/31/2025	196,827
826	Marsue Apartments	29	5%(23) 4%(24) 3%(12) 2%(12) 1%(165) O(4)	6/30/2043	4/2/2025	As-Is	2,100,000	63.4%	41.4%	1.29x	1.55x	N/A	N/A	N/A	289,134	160,775	128,359	120,859	12/31/2024	322,140
827	Clover Crest Townhomes	15	5%(23) 4%(24) 3%(12) 2%(12) 1%(9) O(4)	8/28/2031	9/18/2024	As-Is	2,075,000	63.0%	58.5%	1.25x	1.54x	N/A	N/A	N/A	169,249	57,454	111,794	110,394	9/30/2024	165,842
828	Dover Street Apartments	6	5%(11) 4%(12) 3%(12) 2%(12) 1%(9) O(4)	5/30/2030	6/23/2025	As-Is	2,020,000	63.7%	62.3%	1.20x	1.40x	N/A	N/A	N/A	196,446	78,856	117,590	114,590	6/30/2025	203,422
829	Fannin Park	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	8/1/2025	As-Is	2,250,000	56.5%	50.4%	1.26x	1.47x	N/A	N/A	N/A	228,307	104,938	123,370	118,870	7/31/2025	228,857
830	1651 E 74th Pl	5	3%(35) 2%(36) 1%(45) O(4)	6/28/2035	7/31/2025	As-Is	1,640,000	74.5%	69.8%	1.20x	1.40x	N/A	N/A	N/A	292,617	179,158	113,459	107,459	7/31/2025	274,465
831	Potomac Ave W 3226	15	3%(11) 2%(12) 1%(93) O(4)	8/31/2034	9/19/2024	As-Is	1,600,000	76.3%	67.0%	1.20x	1.43x	N/A	N/A	N/A	153,851	48,458	105,393	103,993	7/31/2024	156,256
832	Franklin Street 25	5	3%(23) 2%(24) 1%(33) O(4)	6/30/2032	6/25/2025	As-Is	1,850,000	65.8%	60.9%	1.40x	1.63x	N/A	N/A	N/A	190,551	60,559	129,992	126,992	6/30/2025	186,038
833	Terra Bella Court	5	YM1%(80) O(4)	6/30/2032	7/28/2025	As-Is	1,740,000	69.6%	62.5%	1.34x	N/A	N/A	N/A	N/A	182,959	69,137	113,823	109,573	1/31/2025	185,355
834	354 Seaman St	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	5/15/2025	As-Is	1,990,000	59.8%	51.8%	1.20x	N/A	N/A	N/A	N/A	168,840	52,252	116,588	109,650	7/31/2025	181,100
835	Arise Capitol Hill	15	3%(23) 2%(24) 1%(33) O(4)	8/28/2031	8/19/2024	As-Is	2,100,000	54.2%	54.2%	1.56x	1.56x	N/A	N/A	N/A	170,512	73,908	96,604	94,104	12/31/2024	176,479
836	Spring Hill Apartments	5	YM1%(116) O(4)	6/28/2035	7/9/2025	As-Is	1,700,000	66.5%	61.2%	1.30x	1.54x	N/A	N/A	N/A	204,609	92,620	111,989	105,989	6/30/2025	204,085
837	4252 Crenshaw Taxable Tail	2	YM1%(113) 1%(2) O(4)	8/30/2035	6/12/2025	As-Is	31,900,000	71.5%	68.9%	1.20x	1.51x	71.5%	1.20x	1.51x	2,231,512	582,278	1,649,234	1,627,034	8/31/2025	2,367,474
838	2501 N Drake Ave	4	3%(11) 2%(12) 1%(33) O(4)	7/31/2030	7/30/2025	As-Is	1,450,000	73.7%	70.0%	1.20x	1.42x	N/A	N/A	N/A	137,826	44,549	93,277	92,027	7/31/2025	145,080
839	3510 Northeast 54th Street Apartments	5	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	6/28/2035	7/15/2025	As-Is	1,700,000	60.2%	58.1%	1.42x	1.67x	N/A	N/A	N/A	186,288	78,221	108,066	105,316	6/30/2025	136,164
840	Crystal St W 3259	4	5%(23) 4%(24) 3%(24) 2%(24) 1%(21) O(4)	7/31/2035	7/31/2025	As-Is	1,540,000	66.5%	61.7%	1.20x	1.38x	N/A	N/A	N/A	136,456	41,924	94,532	93,332	7/31/2025	127,300
841	1427 Martin Luther King Jr Ave	4	3%(35) 2%(36) 1%(45) O(4)	7/31/2035	8/25/2025	As-Is	2,200,000	45.5%	41.3%	1.88x	2.19x	N/A	N/A	N/A	211,950	70,185	141,765	139,265	8/31/2025	220,855
842	Wrightwood Ave W 3456	4	YM1%(116) O(4)	7/31/2035	8/20/2025	As-Is	2,100,000	47.6%	47.6%	1.88x	1.88x	N/A	N/A	N/A	178,604	72,135	106,468	104,968	8/31/2025	203,535

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
1	Seven Springs Apartments	3,931,475	8,650,054	8,650,054	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
2	Venue At Lockwood	1,908,104	3,153,302	3,153,302	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
3	Cedar Forest Apartments	1,173,807	1,498,419	1,498,419	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
4	Cambridge Cove Apartment Homes	1,394,495	2,099,439	2,099,439	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
5	Enclave On Woodbridge Apartment Homes	1,183,649	1,933,165	1,933,165	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
6	Preserve On 51st Apartment Homes	2,385,539	1,870,885	1,870,885	N/A	No	Yes	Yes	Yes	Yes	Yes	Lift Station Reserve (LOC)	Yes
7	Rose Harbor Apartments	722,175	1,659,911	1,659,911	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
8	Charleston Place Apartments	1,354,008	1,544,291	1,544,291	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
9	Nantucket Bay Apartments	917,216	1,440,862	1,440,862	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
10	The Club At Sugar Mill	912,055	1,377,683	1,377,683	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
11	The Villas At Newport Landing	772,959	1,382,043	1,382,043	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
12	Brookwood Forest Apartments	1,407,747	1,323,831	1,323,831	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
13	Williams Landing Apartments	765,085	1,189,485	1,189,485	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve; Lift Station Reserve (LOC)	Yes
14	Savannah Cove Apartments	872,016	1,299,083	1,299,083	N/A	No	Yes	Yes	Yes	Yes	Yes	Ground Rents Reserve; Lift Station Reserve (LOC)	Yes
15	Nantucket Cove Apartments	979,697	1,132,693	1,132,693	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
16	Kathleen Pointe Apartment Homes	603,607	793,322	793,322	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
17	Williams Landing Villas	328,666	748,754	748,754	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve; Lift Station Reserve (LOC); Office Conversion Reserve	Yes
18	Crystal Towers & Crystal Flats	14,574,587	24,707,199	24,223,143	N/A	No	Yes	Yes	Yes	N/A	Yes	Ground Rents Reserve	No
19	Park Place I	13,693,196	24,230,169	24,230,169	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
20	AMLI Midtown Miami	13,387,062	20,699,414	20,699,414	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
21	Anagram Nomad	13,502,315	19,882,173	19,882,173	196,000	No	Yes	Yes	Yes	N/A	No	N/A	No
22	Park Kiely Apartments	11,369,665	17,703,902	17,703,902	N/A	No	Yes	Yes	Yes	N/A	Yes	Tax Reserve Additional Deposit	No
23	Commons At White Marsh	7,442,297	12,736,010	12,258,921	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Green Improvements Reserve	No
24	Icon Las Olas	8,869,479	10,211,954	10,139,054	N/A	No	Yes	Yes	Yes	N/A	Yes	Commercial Lease Reserve	No
25	The Gramercy	5,872,098	9,854,794	9,854,794	N/A	No	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve	No
26	Kitt At Warner Center	7,094,929	9,769,113	9,265,504	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
27	River View Apartments Phase 5 And 6	5,275,148	9,947,867	9,947,867	N/A	No	Yes	Yes	Yes	N/A	Yes	ADU Lease Reserve	Yes
28	Alden Park Apartments	7,183,346	9,201,492	9,201,492	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
29	Icon At Dulles	5,253,230	7,969,678	7,969,678	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
30	The Addison	5,156,425	7,865,247	7,865,247	107,102	No	Yes	Yes	Yes	N/A	No	N/A	No
31	Sterling Pointe	4,806,283	9,686,741	9,686,741	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
32	AVA Noma	5,196,792	8,361,896	8,361,896	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
33	WestEnd 25	4,835,645	9,349,475	9,349,475	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
34	Acclaim At Carriage Hill	4,202,139	8,409,715	8,409,715	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
35	Park Regency Club	4,665,871	8,218,739	8,218,739	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
36	The Atlantic Palms At Tradition	7,070,552	7,778,977	7,427,729	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
37	The Northern I & II	1,680,022	5,186,765	5,186,765	67,550	No	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve	No
38	IMT Cornerstar Ranch	4,969,222	7,386,823	7,386,823	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
39	Chase Knolls	4,477,699	7,737,749	7,737,749	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
40	LC Dublin	3,915,146	6,576,090	6,576,090	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
41	Bridgewater Apartments	4,354,440	5,792,975	5,792,975	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	8,072,316	4,816,654	4,816,654	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	10,331,547	4,204,157	4,204,157	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
44	Hudson At East And Eight At East Apartments	4,434,979	7,486,296	7,486,296	269,500	No	Yes	Yes	Yes	N/A	No	N/A	No
45	Montane	3,383,789	6,568,417	6,488,417	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
46	The Batley	5,573,256	8,054,232	8,054,232	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
47	Liberty Creek Apartment Homes	4,248,205	6,694,708	6,694,708	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
48	Element Deer Valley	4,211,062	7,117,402	7,117,402	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
49	Surf City Beach Cottages	1,568,372	6,809,475	6,809,475	58,880	No	Yes	Yes	Yes	N/A	No	N/A	No
50	Maison's Landing	3,724,586	6,051,515	6,041,860	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
51	365 Nicollet	6,563,169	5,262,593	5,262,593	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
52	Estates At Park Avenue	3,508,628	4,754,922	4,754,922	34,560	No	Yes	Yes	Yes	N/A	No	N/A	No
53	Mondrian Lake Eola	3,715,415	6,105,457	6,105,457	N/A	No	Yes	Yes	Yes	N/A	Yes	Commercial Lease Reserve	No
54	Montclair At Partridge Creek	4,185,209	6,163,452	6,163,452	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
55	Avana Cliffside	3,386,526	5,711,743	5,744,526	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
56	Cortland At The Hammocks Phase II	4,847,611	5,661,511	5,661,511	296,800	No	Yes	Yes	Yes	Yes	No	N/A	Yes
57	Citra At Windermere	3,074,641	6,189,266	6,189,266	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
58	Hickory Mill And Larkspur	858,282	1,515,760	1,515,760	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	Hickory Mill Larkspur												
59	Suffolk Grove And Willowood	1,043,725	1,349,707	1,349,707	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit; Radon Remediation Reserve	Yes
	Suffolk Grove Willowood												
60	Dartmouth Place And Millburn	866,919	1,159,443	1,159,443	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	Dartmouth Place Millburn												
61	Meldon Place And Timbercreek	837,783	1,065,887	1,065,887	N/A	No	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	Meldon Place Timbercreek												
62	Woodlands (OH)	1,579,593	1,033,513	1,033,513	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit; Radon Remediation Reserve	Yes
63	Annhurst (OH)	860,186	968,777	968,777	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit; Radon Remediation Reserve	Yes
64	Ashgrove	1,098,923	1,178,559	1,178,559	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
65	Slate Run (OH)	228,648	316,143	316,143	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
66	Latitudes Apartments	3,121,111	5,775,548	5,775,548	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
67	Lakes Of Schaumburg	3,651,512	5,636,949	5,636,949	460,100	No	Yes	Yes	Yes	N/A	No	N/A	Yes
68	Eton At Warner Center	3,658,330	6,018,577	6,018,577	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
69	Town Laurel Crossing	4,038,098	3,446,001	3,446,001	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
70	Canyon Club Apartments	2,878,494	7,210,024	7,210,024	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
71	Piero II	4,665,042	4,879,997	4,879,997	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
72	Manor Barrett	3,307,202	3,668,675	3,668,675	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
73	The Point At Ridgeline	3,002,868	5,596,957	5,596,957	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
74	LINQ Apartments	3,961,678	4,219,000	4,219,000	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	No

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
75	Gateway Plaza TEL	3,806,888	4,110,777	4,110,777	N/A	No	Yes	Yes	Yes	N/A	Yes	Rehabilitation Reserve; Ground Rents Reserve	Yes
76	Gateway Plaza Taxable Tail	3,806,888	4,110,777	4,110,777	N/A	No	Yes	Yes	Yes	N/A	Yes	Rehabilitation Reserve; Ground Rents Reserve	Yes
77	Astor On Third	1,185,715	3,342,702	3,342,702	47,950	No	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve	No
78	Lazo	2,365,477	5,168,478	5,168,478	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
79	IMT Gallery 421	4,784,111	5,414,751	5,414,751	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
80	Avana At The Moors	3,599,401	5,533,144	5,418,932	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
81	Misty Ridge Apartments	3,136,689	5,192,453	5,192,453	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
82	The Bayshore On Hilton Head Island	8,358,073	5,735,891	5,735,891	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
83	Windscape Village	2,853,872	5,170,399	5,170,399	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
84	Seasons At Plainfield	2,634,315	5,599,984	5,599,984	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
85	Epic At Gateway Centre	3,790,190	5,058,452	5,058,452	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
86	The Pines Of Cloverlane	3,568,104	5,377,916	5,377,916	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
87	Grammercy Apartment Homes	3,782,422	4,353,969	4,353,969	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
88	Hamptons Of Cloverlane	3,302,786	4,937,955	4,937,955	46,552	No	Yes	Yes	Yes	N/A	No	N/A	Yes
89	Summit Station	4,377,274	5,198,697	5,198,697	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
90	The Laurel	2,774,420	6,164,370	6,164,370	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
91	Tuller Flats Apartments	4,296,477	5,094,670	5,094,670	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
92	Aura Colliers Hill	2,104,305	4,339,015	4,339,015	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
93	La Valencia Apartment Homes	2,697,832	5,109,593	5,109,593	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
94	Modera Skylar	3,551,780	4,968,873	4,968,873	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
95	Kinstead McKinney	3,644,460	3,971,267	3,971,267	N/A	No	Yes	Yes	Yes	N/A	Yes	Ground Rents Reserve	Yes
96	Venue Live Oak	3,059,465	4,899,784	4,899,784	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
97	Cortland Sugarloaf	3,431,282	5,033,582	5,033,582	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
98	Hyland Hills	3,508,628	4,754,922	4,754,922	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
99	Avalon At Gallery Place	2,755,970	5,077,565	5,077,565	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
100	Aura Delray Beach	3,837,392	5,449,844	5,449,844	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
101	The Point At Merrimack River	2,968,086	4,747,516	4,747,516	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
102	Overlook At Magnolia	3,651,682	5,824,598	5,824,598	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
103	The Wyatt	2,109,838	4,338,175	4,338,175	158,620	No	Yes	Yes	Yes	N/A	No	N/A	No
104	Fox Run Apartments	2,976,952	4,595,079	4,595,079	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
105	EVSB Portfolio	2,180,381	4,836,174	4,836,174	N/A	No	Yes	Yes	Yes	N/A	Yes	Non-Residential Lease Reserve	No
106	Hershey Heights	2,483,989	4,525,937	4,525,937	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
107	Vibe Apartments	3,281,970	4,077,538	4,077,538	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
108	ARIUM Altamonte Springs	4,673,871	4,821,451	4,821,451	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
109	Vinoy At St Johns	3,428,361	4,731,216	4,731,216	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
110	Zone	2,279,173	4,733,921	4,733,921	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
111	Harper's Station Of Gainesville	7,610,619	6,604,055	6,604,055	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
112	First Colonial Inn	8,022,304	6,652,838	6,652,838	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
113	Sole At Casselberry	3,520,666	4,284,704	4,284,704	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
114	Rosebud MHC	3,528,940	5,619,331	5,539,306	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
115	Arbor Ridge Apartment Homes	2,837,088	4,782,236	4,785,046	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
116	Canyon Villa Apartment Homes	2,069,766	4,147,954	4,147,954	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
117	Skyline	3,830,849	4,400,587	4,400,587	290,000	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
118	ICON	3,351,842	4,375,821	4,375,821	N/A	No	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve	Yes
119	The Encore Apartment Homes	2,326,926	2,761,777	2,761,777	118,800	No	Yes	Yes	Yes	N/A	No	N/A	Yes
120	The Elms At Oakton	3,098,737	5,635,792	5,058,405	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
121	The Point At Royal Palm Beach	3,241,426	4,535,997	4,535,997	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
122	Ashford Santa Ana	3,390,925	4,759,622	4,759,622	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
123	The Crest At Altamonte Luxury Apartments	2,987,036	4,150,987	4,150,987	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
124	The District At Vinings Apartment Homes	4,017,647	4,403,362	4,403,362	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
125	The Museum Tower	5,181,330	4,152,010	4,152,010	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
126	Storehouse Lofts	1,457,720	4,012,332	4,007,870	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
127	Cyan Southcreek	3,093,830	4,795,433	4,795,433	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
128	Grand Villas At Cinco Ranch	3,630,605	4,444,539	4,444,539	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
129	Iron Rock Ranch	3,387,285	2,718,538	2,718,538	50,400	No	Yes	Yes	Yes	N/A	No	N/A	Yes
130	The Elms At Kingstowne	3,305,482	5,503,078	5,503,078	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
131	Gateway At Malden Center	3,279,865	5,200,295	5,200,295	200,219	No	Yes	Yes	Yes	N/A	No	N/A	No
132	San Marino	2,528,134	4,514,114	4,514,114	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
133	Parc At Roxbury	3,187,068	3,805,938	3,805,938	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
134	Fox Valley Villages	4,074,871	5,114,140	5,114,140	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
135	Townhomes At Easton Park	2,623,735	4,290,924	4,290,924	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
136	The Heights At Shadowood	2,591,265	4,059,208	4,059,208	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
137	Lakehaus	3,151,402	3,064,330	3,184,221	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
138	Knob Creek	2,066,138	4,345,340	4,319,016	269,804	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
139	Blackhawk Apartments	3,219,962	4,289,140	4,285,815	441,490	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
140	Eden Ruby Lake	3,413,733	5,632,299	5,632,299	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
141	River House Apartment Homes	2,865,395	4,099,271	3,901,975	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
142	Runaway Bay Apartments	2,924,976	4,091,520	4,091,520	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Insurance Deficiency Reserve	Yes
143	Prose Eastgate	3,120,212	3,648,589	3,648,589	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
144	Chesapeake Pointe	2,743,773	3,828,663	3,828,663	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
145	Green Valley Apartments & Parktowne Townhomes	2,613,550	3,436,094	3,436,094	51,968	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
146	BayVue Apartment Homes	3,645,380	3,695,695	3,695,695	184,000	No	Yes	Yes	Yes	N/A	Yes	NFIP Premium Reserve	Yes
147	Lakeview Terrace Apartments	1,795,480	3,815,703	3,815,703	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
148	Eagle Creek Apartments	2,523,615	4,080,496	4,080,496	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
149	Enclave At Waterways	3,472,081	5,169,973	5,169,973	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
150	The Jade At Avondale	2,447,623	4,026,750	4,026,750	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
151	Lenox Reserve Apartments	3,436,799	3,665,058	3,665,058	21,392	No	Yes	Yes	Yes	N/A	No	N/A	Yes
152	Tapestry At The Realm	3,161,278	2,416,037	2,416,037	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
153	The Napier	3,776,629	4,270,271	4,270,271	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	1,970,973	2,376,420	2,376,420	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	Driftwood												
	Heron Pointe												
	Manchester												
	Shadow Bay												

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
155	High Points, Miguel Place And Ranchside	1,446,569	1,709,234	1,709,234	N/A	No	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	High Points Miguel Place Ranchside												
156	Capital Ridge And Indian Ridge	825,908	1,048,497	1,048,497	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	Capital Ridge Indian Ridge												
157	Terrace Gardens	3,545,778	3,494,516	3,494,516	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
158	Waterbend Apartments	2,248,717	2,782,377	2,782,377	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
159	Caroline At Longhorn Quarry	2,071,843	3,767,635	3,767,635	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
160	The Lucie At Tradition	2,881,824	3,245,615	3,245,615	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
161	Yale West	2,996,838	3,858,677	3,858,677	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
162	Residences At La Cantera	4,209,256	3,129,619	3,129,619	156,655	No	Yes	Yes	Yes	N/A	No	N/A	No
163	Flats At Stones Crossing	2,070,998	3,114,458	3,114,458	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
164	Tides On Commerce	2,173,989	3,396,449	3,396,449	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
165	Arbor Blvd At Canopy	2,334,235	3,422,068	3,422,068	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
166	Aspen Heights Fayetteville	2,781,430	4,601,334	4,601,334	N/A	No	Yes	Yes	Yes	N/A	Yes	Pre-Leasing Debt Service Reserve	No
167	Bella Grace	1,417,106	3,442,161	3,369,405	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
168	Parc At West Point	1,809,170	3,364,987	3,364,987	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
169	Gates At Citiplace	2,530,645	3,703,017	3,636,227	48,527	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
170	Portola On Russell	1,553,844	3,418,444	3,418,444	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
171	Morgan's Landing	3,343,095	3,442,589	3,435,218	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
172	Park At Palm Valley	1,569,800	3,473,851	3,473,851	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
173	Boulders Lakeside	2,106,036	3,502,955	3,502,955	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
174	Center Point Apartments	3,025,816	3,055,430	3,055,430	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve (LOC)	No
175	Brooks Landing	2,176,963	3,751,093	3,751,093	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
176	Santana Ridge	3,309,700	3,574,584	3,574,584	257,280	No	Yes	Yes	Yes	N/A	No	N/A	Yes
177	Amber Chase	3,069,013	3,297,585	3,297,585	281,600	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
178	The Drake	2,067,863	4,668,866	3,503,901	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
179	Abberly Crest Phase 2	2,408,686	3,365,208	3,365,208	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
180	Reserve At Capital Center	1,888,431	4,006,410	4,006,410	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
181	Abberly Crest Phase 1	2,655,912	3,145,089	3,145,089	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
182	Raintree Apartments	3,049,869	3,609,127	3,609,127	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
183	Abberly Crossing	3,163,772	2,985,239	2,985,239	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
184	Zone Luxe	2,007,676	3,503,882	3,503,882	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
185	Meridian West Shore	2,008,359	3,646,985	3,646,985	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Replacement Reserve Additional Deposit	Yes
186	The Crest At Elm Tree	2,133,770	2,704,919	2,704,919	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Replacement Reserve Additional Deposit	Yes
187	Amber Grove	2,457,289	3,862,973	3,862,973	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
188	Tapestry At Turkey Creek	1,610,574	3,335,016	3,335,016	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
189	The Tribute	2,901,377	3,580,430	3,580,430	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
190	Corbin Crossing	2,652,920	3,202,584	3,202,584	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
191	Preserve On Blue Road	2,408,784	3,420,662	3,420,662	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
192	The Grant Apartments (fka Park South)	2,553,254	3,437,144	3,437,144	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
193	DREAM Lehigh Valley	2,065,489	3,053,532	3,053,532	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
194	Volare At The Woodlands	3,687,413	3,521,100	3,521,100	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
195	Renaissance At Carol Stream	2,166,418	3,809,991	3,809,991	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
196	The Vista At Laguna Niguel	1,740,278	4,454,832	4,454,832	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
197	The Lodges On English Station Road	2,181,722	3,399,520	3,399,520	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
198	Waterford Bluffs	1,968,986	3,402,854	3,402,854	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
199	College Town At Coastal	2,953,461	3,041,962	3,041,962	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
200	Tapestry Park Apartment Homes	2,147,869	3,048,940	3,048,940	232,232	No	Yes	Yes	Yes	N/A	No	N/A	No
201	Chisholm Trace Apartments	1,827,986	3,102,013	3,102,013	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
202	Resia Dallas West	3,340,037	798,745	798,745	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
203	Lake Taylor Pointe	1,572,081	1,555,459	1,553,019	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
204	West 10 Apartments	4,667,765	4,728,260	4,728,260	N/A	No	Yes	Yes	Yes	N/A	Yes	Student Housing Pre-Leasing Debt Service Reserve; Radon Remediation Reserve	No
205	The Lofts At Reynolds Village	1,744,545	3,073,956	3,073,956	70,350	No	Yes	Yes	Yes	N/A	No	N/A	No
206	Renaissance HDFC	2,875,349	2,406,236	2,406,236	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
207	The Atlantic At Tradition	2,965,357	3,181,954	2,152,271	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
208	The Lookout	3,174,528	3,035,840	3,035,840	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
209	Abberly Village	2,785,284	3,160,012	3,160,012	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
210	NEO Midtown Apartments	2,797,287	3,030,774	3,030,774	136,425	No	Yes	Yes	Yes	N/A	No	N/A	No
211	Desert Vistas Apartments	2,430,862	4,053,466	4,053,466	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
212	Aspen Pointe	2,418,910	2,823,058	1,960,281	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
213	Village At Haddonfield	2,893,399	3,003,247	2,640,425	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
214	Reed Creek	1,627,241	3,147,186	3,127,201	217,788	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
215	Latitude At Presidio	3,764,056	2,817,837	2,817,837	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
216	Copper Springs Retirement Community	3,545,113	3,652,866	3,652,866	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
217	Green Mount Lakes	1,978,951	2,946,639	2,946,639	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
218	Marabella On Pioneer	3,246,872	3,046,837	3,046,837	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
219	The View	2,763,987	3,019,547	3,019,547	N/A	No	Yes	Yes	Yes	N/A	Yes	Foreign Guarantor Reserve	No
220	Accent On Sahara	1,796,042	3,027,417	3,027,417	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
221	Highbridge Concourse Phase II	1,671,109	3,804,154	3,804,154	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
222	Venn On Market	2,716,085	2,837,293	2,837,293	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
223	Reserve At Mill Creek	1,784,477	3,355,123	3,322,008	128,273	No	Yes	Yes	Yes	N/A	No	N/A	Yes
224	Monticello At Southport Apartments	2,490,188	2,703,160	2,703,160	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
225	Union Club Apartments	1,536,791	2,901,568	2,901,568	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
226	Enclave At Breckenridge	2,957,954	3,233,226	3,233,226	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
227	Radius West	3,631,996	2,928,709	2,730,055	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
228	Hickory Creek Apartments	2,183,814	3,218,693	3,218,693	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
229	Avion At Carrollwood	2,377,277	2,919,377	2,919,377	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
230	Lavana Falls Apartments	1,428,087	2,907,634	2,907,634	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
231	Ludlam Point	2,039,037	3,995,465	3,995,465	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
232	Preserve At Copperleaf	2,008,668	2,696,865	2,696,865	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
233	The Flats At East Bay	1,688,214	2,403,081	2,403,081	N/A	No	Yes	Yes	Yes	N/A	Yes	Ground Rents Reserve	No
234	Mesquite Terrace Apartments TEL	1,473,759	2,750,107	2,750,107	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
235	The Capitol District Apartments	2,576,622	2,200,868	2,200,868	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
236	The Meridian	1,423,872	2,707,350	2,707,350	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
237	ARIUM Mission Bay	3,399,504	2,813,600	2,813,600	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
238	The Estuary	3,632,133	2,949,137	2,949,137	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
239	Grand Reserve	2,879,219	2,892,305	2,892,305	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
240	Kentlands Manor Apartments	2,139,624	2,829,480	2,829,480	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
241	Cobblestone Grove Apartment Homes	2,229,504	2,650,568	2,650,568	213,160	No	Yes	Yes	Yes	N/A	No	N/A	Yes
242	Verlaine On The Parkway	2,829,676	2,546,105	2,546,105	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
243	Poplar Glen Apartment Homes	1,952,725	2,703,724	2,703,724	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
244	1000 West	2,647,522	2,666,856	2,666,856	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
245	Memorial West	3,107,561	2,402,331	2,402,331	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
246	The Lodge At Porter Ranch Apartments	1,358,112	2,761,949	2,761,949	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
247	Cortland Congress Park	2,223,112	2,580,443	2,541,839	114,889	No	Yes	Yes	Yes	Yes	No	N/A	Yes
248	Daybreak	2,044,861	3,091,474	3,091,474	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
249	The Outlook At Greystone	2,385,182	2,852,524	2,835,909	224,796	No	Yes	Yes	Yes	N/A	No	N/A	Yes
250	Hawthorne At Mirror Lake	2,208,553	2,975,105	2,975,105	47,138	No	Yes	Yes	Yes	N/A	No	N/A	Yes
251	Hawthorne At Weaverville	1,349,694	2,562,063	2,562,063	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
252	Lakeside Central Apartments	2,064,691	2,778,888	2,778,888	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
253	Le Med Apartments	1,068,624	2,638,142	2,322,219	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
254	Medinah Terrace Apartments	1,268,478	2,883,861	2,883,861	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	No
255	Lemon And Pear Tree Apartments	950,975	2,479,945	2,396,689	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
256	The International At Valley Ranch	1,931,486	2,056,511	2,056,511	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
257	The Manor Homes Of Eagle Glen	1,445,068	2,833,471	2,833,471	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
258	Advenir At Cherry Creek South	2,303,357	2,418,929	2,418,929	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
259	Market Street Station	1,679,966	2,733,578	2,717,745	193,233	No	Yes	Yes	Yes	N/A	No	N/A	Yes
260	Highlands At Warwick	1,529,211	2,622,047	2,622,047	N/A	No	Yes	Yes	Yes	N/A	Yes	Replacement Reserve Additional Deposit; Radon Remediation Reserve	Yes
261	Summit Pointe Apartments And Villas	931,765	2,988,838	2,988,838	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
262	Addison Landing	2,590,580	2,642,496	2,642,496	197,532	No	Yes	Yes	Yes	Yes	No	N/A	No
263	Abberly Place II Apartment Homes	2,845,718	2,314,478	2,314,478	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
264	Gramercy Woods & Brookmont Townes	967,813	1,124,876	1,124,876	N/A	No	Yes	Yes	Yes	N/A	Yes	Expansion Project Reserve	No
265	Azure Apartments	2,100,458	2,360,612	2,360,612	350,840	Yes	Yes	Yes	Yes	Yes	No	N/A	No
266	Island Club	2,439,182	2,554,987	2,554,987	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Insurance Deficiency Reserve	Yes
267	Westmount At Braesridge	3,375,187	2,652,203	2,652,203	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
268	The Belvedere	1,185,854	2,383,344	2,383,344	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
269	Merrill House Apartments	1,838,227	2,193,950	2,161,718	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
270	Sloane Chelsea	7,703,940	9,694,782	9,694,782	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
271	The Pointe At Carrollwood	2,247,440	2,508,753	2,508,753	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
272	Park Villas	984,228	2,365,949	2,365,949	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
273	Hawthorne At Horse Pen Creek	1,411,136	2,322,166	2,322,166	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
274	Palisades At Langley Pond	1,095,095	2,337,505	2,337,505	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
275	Ashton Brook	2,124,270	2,347,215	2,347,215	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
276	Magnolia At Spring	3,558,831	2,573,855	2,398,053	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
277	The Del Rey	1,493,256	2,337,144	2,337,144	218,717	No	Yes	Yes	Yes	N/A	No	N/A	No
278	The Isles	2,118,066	2,739,970	2,739,970	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve; Radon Remediation Reserve	Yes
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	1,815,114	2,334,817	2,334,817	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
280	850 On The Avenue	2,286,812	1,992,880	1,992,880	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
281	Co-Op Summer Street	1,408,889	2,608,117	2,608,117	N/A	Yes	No	Yes	Yes	N/A	No	N/A	No
282	Squire Hill Apartments	1,774,922	2,461,712	2,461,712	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
283	Avalon At Northbrook Apartments & Townhomes	2,183,240	2,249,066	2,249,066	168,960	No	Yes	Yes	Yes	N/A	No	N/A	Yes
284	Spring Gardens Apartments	1,103,760	2,732,827	2,732,827	N/A	Yes	No	Yes	Yes	N/A	No	N/A	No
285	ARIUM Citrus Run	2,081,709	2,464,780	2,464,780	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
286	Tacara At Westover Hills	2,619,380	2,593,548	2,593,548	200,928	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
287	Legacy Cornelius	2,014,603	2,809,563	2,716,006	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
288	Grand Living At Tower Place	8,205,587	5,575,722	5,575,722	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
289	Pointe At West Lake	3,076,660	2,422,444	2,415,325	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
290	Belrose Apartment Homes	2,445,350	2,316,211	2,316,211	N/A	No	Yes	Yes	Yes	Yes	Yes	Insurance Deficiency Reserve	No
291	Alpine Woods	986,949	2,407,050	2,407,050	15,428	No	Yes	Yes	Yes	N/A	No	N/A	No
292	All Seasons Of Rochester Hills	4,203,283	2,947,277	2,947,277	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
293	Valor At Harlingen	2,009,070	1,898,489	1,898,489	N/A	No	Yes	Yes	Yes	Yes	Yes	Ground Rents Reserve	Yes
294	Preserve At Steele Creek	1,985,998	2,203,743	2,203,743	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
295	Arbors Of Battle Creek	4,767,717	2,112,983	2,112,983	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
296	The Highlands At Morris Plains	1,634,343	2,014,678	2,046,864	135,720	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
297	Boardwalk Lofts	3,817,020	2,498,990	2,118,581	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
298	Taxco Apartments	1,472,472	2,123,941	2,123,941	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
299	Holly Court Apartments	1,702,522	2,317,393	2,317,393	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
300	The Flats At Ridgeview	1,500,542	2,872,396	2,872,396	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
301	267 Pacific	1,026,781	2,512,655	2,512,655	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
302	Villa Serrano Apartment Homes	1,100,510	2,371,614	1,943,585	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Ground Rents Reserve	No
303	Pelham Place North & South	1,356,285	2,267,478	2,267,478	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
304	Crestview Ridge At Highland	783,045	2,129,596	2,129,596	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
305	Icon Apartment Homes At Hardin Valley Phase II	694,941	851,714	851,714	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
306	The Milo On Westheimer	1,945,490	1,654,553	1,654,553	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
307	Tiberon Trails	2,314,886	2,551,782	2,551,782	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
308	Sterling Glen Apartments	2,038,752	2,368,736	2,368,736	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
309	AVA H Street	1,474,650	2,224,955	2,224,955	69,552	No	Yes	Yes	Yes	Yes	Yes	Rental Achievement Reserve	No
310	Edge At Farmington Hills	1,473,008	2,005,862	2,005,862	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
311	Canyon Springs Apartments	767,554	2,088,311	2,088,311	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
312	Hillcrest Village	1,291,369	1,903,829	1,903,829	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
313	The Meridian	1,410,164	2,441,341	2,441,341	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
314	Reserve At Lakeland	1,739,246	2,086,707	2,086,707	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
315	MacUngie Village	1,301,596	2,030,762	2,030,762	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
316	Flats At Riverview	1,716,617	2,051,952	2,051,952	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
317	Bradford Arms	2,721,626	1,698,546	1,698,546	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
318	Fusion Apartments	2,068,469	2,049,118	2,049,118	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
319	Arbor Meadows MHC	1,747,822	2,692,019	2,692,019	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
320	Chateau On The River	1,918,334	2,149,658	2,149,658	486,024	Yes	Yes	Yes	Yes	N/A	No	N/A	No
321	The Inverness	2,334,469	1,438,610	1,438,610	N/A	No	Yes	No	Yes	N/A	No	N/A	No
322	Villas At Druid Hills	1,395,999	2,370,581	2,370,581	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
323	Madison New Riverside	1,826,798	1,999,208	1,999,208	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
324	Desie Apartments	1,446,861	2,526,822	2,195,889	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
325	Oakview Apartments	1,813,831	2,265,067	2,265,067	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Section 8 HAP Reserve	Yes
326	Arden Park	2,003,944	1,797,604	1,797,604	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
327	ARIUM Bristol Bay	2,682,360	2,721,226	2,721,226	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
328	Townhomes At Fairways	1,165,305	2,001,344	2,001,344	84,390	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
329	Track 29 City Apartments	2,300,425	1,525,905	1,281,583	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
330	Treetops Apartments	2,319,794	2,471,693	2,061,722	N/A	No	Yes	Yes	Yes	N/A	Yes	Ground Rents Reserve	No
331	Abberly Woods Phase 2	1,767,315	1,774,433	1,774,433	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	2,080,042	2,615,586	2,615,586	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
	Heathmoore												
	Ridgewood												
	Roanoke												
	Rosewood												
	Slate Run (KY)												
333	St. James Apartments	2,413,379	2,399,355	2,399,355	108,205	Yes	Yes	Yes	Yes	N/A	No	N/A	No
334	The Arbors At Brighton Park	1,395,358	1,909,079	1,909,079	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
335	Ashley River Apartments	2,052,833	1,752,005	1,752,005	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
336	Stonewater Park Apartments	1,620,747	2,142,724	2,142,724	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
337	Reserve South	1,822,082	1,894,177	1,894,177	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
338	College Place Uptown	1,746,065	2,399,480	2,363,912	N/A	No	Yes	Yes	Yes	N/A	Yes	Student Housing Pre-Leasing Debt Service Reserve	No
339	Viva	1,554,907	1,560,276	1,560,276	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
340	Cottonwood Creek	2,350,271	2,015,679	2,015,679	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
341	ARIUM Mariner's Village	2,058,288	1,907,907	1,907,907	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
342	Ashford Westchase	1,484,967	2,124,841	2,124,841	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
343	Savannah Creek	1,590,458	2,111,113	2,111,113	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
344	The Muse	1,623,673	1,963,241	1,963,241	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
345	Avalon Villa Apartments	930,743	2,051,784	2,051,784	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
346	Westland Trailer City	846,954	2,105,921	2,105,921	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
347	Indigo Apartment Homes	1,192,284	1,678,991	1,678,991	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
348	Spring Gardens Apartments	1,852,291	2,015,006	2,015,006	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
349	LC Sunbury	949,834	1,774,943	1,771,941	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
350	Finish Line Apartments	1,386,584	1,466,310	1,466,310	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
351	Arbors At Fairview	1,751,573	1,245,617	1,186,194	N/A	Yes	No	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Tax Abatement Loss Reserve	Yes
352	The Flats At 1885	1,828,908	1,739,783	1,739,783	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
353	Talus Apartments	1,923,526	1,683,036	1,683,036	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
354	Heritage Plaza Apartments	1,067,852	2,368,328	2,368,328	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
355	Broadstone On Medical	2,975,573	1,731,376	1,731,376	275,280	No	Yes	Yes	Yes	N/A	No	N/A	No
356	Camelot Manor Estates MHC	2,810,654	2,311,414	2,311,414	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
357	Cedarhurst Of Jacksonville	3,843,886	3,420,009	3,420,009	N/A	No	Yes	Yes	Yes	No	Yes	Radon Remediation Reserve	Yes
358	Rosebrook Village	1,902,361	1,777,361	1,709,370	100,000	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
359	The View At Morgantown	2,136,717	2,190,162	2,190,162	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Seasonality Debt Service Reserve	Yes
360	Sage Stone Oak	2,115,919	1,538,608	1,530,353	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
361	Stoney Brooke Apartments	1,770,940	1,737,268	1,737,268	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	1,108,686	1,274,178	1,274,178	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
363	Georgian Oaks Apartments	1,050,182	1,641,197	1,641,197	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
364	The Landing Of Clinton	1,056,537	1,878,945	1,878,945	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
365	Horizons At Calabasas Apartments	1,027,343	1,906,059	1,906,059	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
366	Willowcreek Apartments I And II	1,275,527	1,704,862	1,704,862	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
367	Residence At Deer Park	2,086,775	1,803,935	1,803,935	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
368	Villas At Happy Valley	1,880,237	1,903,387	1,903,387	N/A	No	Yes	Yes	Yes	N/A	Yes	Pre-Leasing Debt Service Reserve	No
369	Fernwood	956,512	1,807,068	1,807,068	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
370	Haven Columbia Pike	1,181,193	1,696,224	1,316,333	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
371	Lily Of The Valley	1,202,166	1,890,273	1,890,273	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
372	The Woods At Johnson Mill	1,166,920	1,926,661	1,926,661	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
373	Regency Tower	2,302,517	1,566,151	1,566,151	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Non-Residential Lease Reserve	No
374	Amherst	2,126,969	1,687,954	1,687,954	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
375	Venue Apartments	1,284,859	1,707,516	1,707,516	81,220	No	Yes	Yes	Yes	N/A	Yes	Non-Residential Lease Reserve	No
376	Maplewood Pointe	1,647,660	1,653,504	1,230,130	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
377	Granby Oaks Apartments	1,227,857	1,265,908	282,031	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
378	The Porter	1,455,016	1,477,546	1,477,546	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
379	Dakota Ranch	2,087,367	1,800,672	1,800,672	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Pre-Leasing Debt Service Reserve	No
380	Cookie Factory Lofts	1,373,642	2,127,495	2,127,495	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
381	Park At 55th	767,817	1,566,048	1,566,048	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
382	Walker Place At Moonlight Park	437,318	2,410,721	2,410,721	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
383	Frontgate Apartments	657,829	1,636,954	1,604,434	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
384	Omni Apartments	1,873,168	1,638,626	1,638,626	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
385	Abby Court	941,191	1,931,427	1,931,427	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
386	Eagle Rock Apartments At Manchester	947,260	1,529,579	1,529,579	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
387	Crystal Riviyera	1,621,391	1,601,504	1,601,504	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
388	Covington Square Apartments	952,436	1,824,373	1,824,373	N/A	Yes	No	Yes	Yes	N/A	No	N/A	No
389	Crosstown Parkway	1,747,108	683,171	683,171	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
390	Village Green	1,357,146	1,507,408	1,507,408	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
391	The Benton Apartments	1,771,336	1,988,706	1,988,706	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
392	Gardens At Briarwood	1,036,984	1,804,539	1,804,539	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
393	The Summit	2,341,255	1,744,739	1,744,739	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
394	Acacia Pointe	1,088,413	1,729,429	1,729,429	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
395	Redwood Brunswick Hills	978,657	1,361,423	1,361,423	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
396	Camden Hills	1,266,625	1,524,004	1,524,004	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
397	Arbors At Water's Edge	913,407	1,453,278	1,453,278	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Insurance Deficiency Reserve	No
398	Kensington Apartments	183,042	1,790,611	1,790,611	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
399	The Arches Apartments	977,622	1,490,947	1,490,947	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
400	Toll Gate Estates	587,072	1,458,050	1,458,050	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
401	Reserve At Thunderbird Phase II	863,334	1,765,592	1,576,279	N/A	No	Yes	Yes	Yes	N/A	Yes	Rental Assistance Contract Reserve	Yes
402	Springs Colony By ARIUM	1,851,524	1,498,577	1,498,577	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
403	Redwood Chardon	733,267	1,845,209	1,839,481	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
404	612 Whaley At The Mills	1,637,759	1,567,268	1,452,721	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
405	Metropolitan MHC	867,433	1,788,530	1,788,530	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
406	Mason Manor	1,546,091	1,997,668	1,997,668	N/A	No	Yes	Yes	Yes	N/A	Yes	Tax Abatement Reserve; Section 8 HAP Reserve	Yes
407	Elysian Estates	1,158,935	1,450,893	1,450,893	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
408	Westland Estates MHP - Pomona	839,755	1,711,039	1,711,039	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
409	Lakeside Student Living	1,964,663	1,525,948	1,472,070	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
410	Portofino Apartments	1,017,979	1,650,203	1,650,203	N/A	No	No	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
411	The Lex	360,204	2,143,078	2,143,078	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
412	Tuckaway Heights Apartments	1,866,058	1,583,262	1,632,841	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
413	Hawthorne City	647,311	1,435,855	1,435,855	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
414	Towers At Forest Acres	1,721,037	1,228,507	1,182,007	39,060	No	Yes	Yes	Yes	N/A	No	N/A	Yes
415	The Meadows	1,057,507	1,218,680	1,218,680	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
416	Amesbury Court	919,851	1,386,283	1,386,283	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
417	The Varet	361,236	1,353,357	1,327,783	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
418	The Bradford Apartments	1,455,518	1,581,699	1,581,699	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
419	Westpoint Creek Townhomes	2,063,768	1,174,555	1,174,555	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
420	Foxcreek Apartments	735,024	1,481,495	1,481,495	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
421	Benjamin Court	1,504,638	1,308,848	1,238,320	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
422	La Casita	707,294	1,388,071	1,388,071	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
423	Whispering Woods	1,483,710	1,097,521	915,426	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
424	Shadow Mountain Village	935,433	1,300,522	1,300,522	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	Yes
425	Eagle Rock Apartments At Hudson	774,609	1,299,374	1,299,374	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
426	Worthington Commons Townhomes	1,087,043	1,410,547	1,410,547	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
427	The Mix At Sohay	1,646,996	882,524	882,524	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
428	Stonebridge Villas And Townhomes	1,112,355	2,026,959	2,026,959	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
429	Carlisle At Dunedin	1,498,141	1,092,699	1,092,699	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
430	1100 Washington	292,645	1,252,394	1,252,394	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
431	Parkway Grande	1,641,808	1,350,013	1,350,013	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
432	Dakota Arms	1,525,857	1,313,676	1,313,676	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Replacement Reserve Additional Deposit	No
433	Spinnaker Landing	1,366,862	1,087,046	454,933	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
434	Terraces At Deerfield	895,181	1,335,947	1,335,947	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
435	The Congress Building	759,621	1,216,437	1,216,437	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
436	Colonial Heights	1,710,269	1,029,335	1,029,335	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
437	Leisure Estates MHC	1,548,916	2,080,784	2,080,784	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
438	Redwood Estates	859,922	1,355,569	1,355,569	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
439	Parkwood Apartments	814,037	1,254,010	1,254,010	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
440	Timberfalls Townhomes	670,258	1,104,189	1,104,189	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	1,046,226	1,007,077	1,007,077	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
442	DYLN Apartments	1,174,765	1,321,423	1,321,423	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
443	209 Vine	421,026	1,127,939	1,127,328	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
444	The Hinsdale Apartment Homes	859,252	1,183,174	1,183,174	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Zinsco Panel Reserve	Yes
445	Prestonwood Hills	2,576,178	2,726,467	2,726,467	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
446	Fairlawn Village	1,111,285	1,338,704	1,338,704	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
447	Roxbury Hills	1,547,320	1,694,768	1,694,768	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
448	The Lennox	1,287,708	1,300,520	1,300,520	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
449	Wellington Woods	906,875	1,206,874	1,206,874	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
450	Houston Street Townhomes	1,940,499	1,367,655	1,367,655	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
451	Queens Park Plaza	625,893	1,272,545	1,250,204	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
452	Wallace Studios	828,256	1,284,160	1,284,160	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
453	Woodcreek Apartments	1,596,858	1,213,624	1,213,624	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
454	New Quin Apartments	953,150	1,146,454	1,146,454	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
455	The Vale	1,074,007	1,190,783	1,190,783	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
456	Diamond Loch Apartment Homes	1,278,332	1,185,513	1,185,513	60,720	No	Yes	Yes	Yes	N/A	No	N/A	No
457	Chateau Apartments	1,092,185	1,142,802	1,142,802	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
458	The Elliott At College Park	841,447	1,053,509	1,053,509	54,180	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve; Zoning Non-Conformance Reserve	Yes
459	Ashford Willow Falls	841,661	1,257,725	1,257,725	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
460	The Heights Ruston	1,309,724	1,422,540	1,422,540	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
461	Independence Square	819,646	1,094,431	1,094,431	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve; Radon Remediation Reserve	No
462	South Town Square	880,596	1,401,066	1,401,066	39,000	No	Yes	Yes	Yes	N/A	No	N/A	Yes
463	Ashford Santa Fe	1,071,547	1,249,399	1,249,399	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
464	Azalea Place Apartment Homes	789,815	1,294,465	(143,912)	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
465	Townhomes At Andrus	732,920	1,165,937	1,165,937	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
466	10 West	379,254	890,575	890,575	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
467	Aston Pointe	682,104	1,019,636	1,019,636	28,364	No	Yes	Yes	Yes	N/A	No	N/A	No
468	Lexington Park Apartments	606,789	796,717	796,717	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
469	River Ranch Apartments	2,164,830	1,770,381	1,770,381	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
470	Buckman Heights	1,197,212	963,834	963,834	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
471	Mill Pond Apartments	710,911	1,092,735	1,092,735	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No

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Appendix A

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
472	Waters Edge Duplexes	827,853	1,182,775	1,182,775	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
473	Villa Del Sol	865,685	1,086,722	1,086,722	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
474	Mallard Pointe Apartments	951,296	1,119,199	1,083,819	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
475	The Parker Apartments	553,961	934,532	934,532	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
476	Westview Mobile Home Park	358,228	1,119,366	1,119,366	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
477	Red Lion Table Company	350,588	1,193,480	1,016,980	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
478	Woodlands (PA)	590,038	871,735	871,735	N/A	No	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
479	Annhurst (PA)	641,866	454,392	454,392	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Replacement Reserve Additional Deposit	Yes
480	King Parkway	618,340	1,060,133	1,060,133	N/A	No	Yes	Yes	Yes	Yes	Yes	Stab-Lok Repair Reserve	Yes
481	Timbers Edge Apartments	1,060,150	889,989	889,989	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
482	Residences At Oakview Phase II	466,346	1,052,031	1,052,031	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	601,558	544,059	544,059	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
484	Grandview Pointe	1,151,298	2,085,080	2,085,080	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
485	Northview Apartments	632,797	1,132,975	1,132,975	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
486	Park Place Apartments	926,176	972,895	942,895	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
487	Heritage Apartments	976,525	837,896	837,896	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
488	Edge At Independence Heights	783,079	1,089,386	1,089,386	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
489	109 Gold Street	439,195	972,016	972,016	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
490	The Palmer	763,391	1,104,731	1,104,731	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
491	Bluff Ridge Apartments	1,025,236	944,498	944,498	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
492	Rendezvous	1,660,089	1,541,257	1,541,257	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Student Housing Pre-Leasing Debt Service Reserve	No
493	Mainstreet Apartments	1,528,994	2,684,197	2,684,197	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
494	Oaks Trinity Apartments	1,700,544	1,390,532	1,343,108	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
495	Sage At Martin Lane	485,695	854,269	854,269	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
496	Beachview	588,633	1,009,476	1,009,476	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Stab-Lok Repair Reserve	Yes
497	The 80 Reserve	767,577	886,779	862,279	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
498	Parkway Apartments	605,497	1,043,370	1,043,370	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
499	Manning Evansville	1,230,103	956,499	956,499	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
500	Dorie Miller Manor	378,150	1,231,056	1,231,056	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
501	Spring Mills Apartments	449,349	976,838	976,838	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
502	841 South 2nd Street	317,307	845,063	734,063	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
503	Amelia Apartments	526,702	1,218,729	1,218,729	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
504	Reserve At Thunderbird Phase I	939,337	1,370,730	1,197,171	N/A	No	Yes	Yes	Yes	N/A	Yes	Rental Assistance Contract Reserve	Yes
505	Gateway Terrace MHC	591,943	1,007,738	1,007,738	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
506	West Mound Apartments	955,309	1,091,860	1,091,860	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
507	Greentree Village	1,497,991	1,162,283	1,097,483	N/A	Yes	Yes	Yes	Yes	No	Yes	Insurance Deficiency Reserve	No
508	Summerlake Apartments	1,011,375	830,311	830,311	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
509	Greenprint At North Temple	517,329	824,581	619,644	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
510	4Eighty West Parker	938,684	1,045,686	1,045,686	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
511	Park At Countryside	961,513	875,846	773,665	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
512	Lancaster Arms	584,517	1,044,148	958,251	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
513	Sun Valley Apartments	922,448	984,778	1,000,960	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
514	The Flats At Dublin Commons	377,819	1,080,894	1,065,894	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
515	Hillcrest Village	437,549	972,264	972,264	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
516	Forest Creek Apartments	1,944,800	926,768	926,768	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
517	Peninsula Park	2,097,695	966,074	896,074	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
518	Parkgate Apartments	405,696	901,740	874,410	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
519	Meadowbrook Estates MHC	1,216,138	924,964	924,964	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
520	Bailey's Ridge Apartments	951,882	1,327,360	1,327,069	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
521	Reserve At Blueberry Park	423,741	847,769	803,512	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
522	Willow Lake	593,959	1,004,071	1,004,071	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
523	Pepper Point MHC	272,089	814,207	814,207	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
524	Gaslight Square	586,143	804,936	804,936	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
525	The Cabana Apartments	1,144,515	1,055,654	1,055,654	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
526	El Dorado Apartments	1,009,621	886,458	740,732	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
527	Mason Creek Flats	555,168	659,880	659,880	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
528	Genessee Summit	497,480	853,982	753,867	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
529	Pioneer Mobile Home Park	468,652	739,086	739,086	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
530	Cinderella	402,206	806,537	806,537	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
531	Gabilan Family Apartments	673,269	762,138	762,138	N/A	No	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	No
532	Airy Avenue Apartments	381,378	791,256	791,256	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
533	Wobegon Crossings	241,343	535,559	535,559	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
534	Oaks Station Place Apartments	1,179,356	1,073,733	1,073,733	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
535	London Spires Estates	548,656	751,672	751,672	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
536	Mobile Estates Park	676,168	747,401	747,401	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
537	Sandridge Apartments	2,093,292	1,521,079	1,521,079	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
538	Highland Park Apartment Homes	594,663	768,225	768,225	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
539	Valley Bend Apartments	600,367	768,164	768,164	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
540	Hidden Valley	720,915	656,769	656,769	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
541	Elm Grove Estates	679,698	678,688	678,688	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
542	Parkwynn Apartments	528,646	719,276	719,276	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
543	Brook Valley	374,854	710,985	710,985	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
544	Silver Maples Estates	501,558	677,268	677,268	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
545	The Ella At Somerset 9%	616,954	596,363	565,313	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
546	Twain Estates	1,411,035	1,428,903	1,428,903	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
547	The Charbern	759,071	623,340	623,340	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
548	Loosestrife Fields	615,442	649,096	649,096	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
549	Whispering Creek	4,529,024	999,380	999,380	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
550	Riverview6	583,503	747,314	747,314	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
551	Oak Park Apartments	322,584	1,183,815	1,140,615	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
552	Riverside Village Apartments	1,941,678	1,371,733	1,371,733	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
553	Southlawn	521,777	624,736	624,736	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
554	Meadow Wood Apartments	1,046,480	497,809	497,809	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
555	251-255 Lafayette Ave	270,920	715,280	715,280	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
556	Mill Street Village	1,124,553	995,938	688,414	92,565	Yes	Yes	Yes	Yes	N/A	Yes	Student Housing Pre-Leasing Debt Service Reserve; Radon Remediation Reserve; Insurance Deficiency Reserve; Ground Rents Reserve	No
557	Parkview Apartments	502,203	755,703	744,789	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
558	Stockbridge	801,613	653,194	653,194	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
559	Colby Crest	429,958	624,790	387,545	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
560	Kales Building	1,552,810	1,449,566	1,449,566	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
561	Alcantara Apartments	1,122,931	1,310,327	1,310,327	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
562	Cierra Commons	740,811	692,822	444,020	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
563	South Pointe Townhomes	630,355	594,849	505,166	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
564	DeSoto Estates	652,196	723,634	723,634	N/A	No	Yes	Yes	Yes	Yes	Yes	Insurance Deficiency Reserve	No
565	Thompson Place Apartments	343,466	645,409	466,022	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
566	Brisas Del Sur Apartments II	474,241	515,822	515,636	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
567	Honeysuckle Apartments	301,456	303,366	303,366	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Tax Abatement Reserve	No
568	Academy At Drexel Court	1,068,385	359,157	359,157	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
569	Easley Portfolio	425,429	654,226	654,226	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
570	Huron Heights Townhomes	1,315,920	596,118	596,118	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	No
571	ATMO Bruce	371,229	476,499	455,961	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
572	Seabird Island MHC	442,021	584,102	584,102	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
573	Holiday Park	261,319	713,727	713,727	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
574	Villas Of Mur-Len	532,511	666,869	641,869	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
575	Zest Apartments	466,565	594,931	594,931	36,450	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
576	Sierra Condos	495,994	704,489	704,489	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
577	Alexis Parc	278,201	906,415	906,415	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
578	Hillcrest Park	595,678	571,263	559,781	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
579	Redwood Tipp City (The Harrison) - Phase IV	279,011	418,654	418,654	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
580	Orange Gardens Loan 1	434,157	595,847	595,847	N/A	Yes	Yes	Yes	Yes	No	No	N/A	Yes
581	Lancaster Apartments Taxable Tail	1,679,247	1,869,735	1,842,167	N/A	No	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve; Rehabilitation Reserve	Yes
582	Robin Hood Apartments	250,593	588,722	588,722	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
583	Riverpark Apartments	475,680	655,054	655,054	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
584	Greenfield Knoll	560,478	606,808	606,808	113,000	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve; Radon Remediation Reserve	Yes
585	Fords MHC	197,715	587,728	587,728	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
586	Pine Arbor Apartments	673,771	680,847	652,347	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
587	Parkwood Apartments	1,004,808	509,896	509,896	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
588	Linville Ridge Apartments	333,410	720,571	720,571	N/A	No	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
589	Sedgefield Apartments	693,763	850,880	819,329	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
590	Shenandoah Valley Estates	602,072	500,014	500,014	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
591	Mid Rise Apartments	890,511	399,084	399,084	88,880	No	Yes	Yes	Yes	N/A	No	N/A	No
592	719 5th Avenue	191,141	542,655	542,655	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
593	Valley Of Enchantment	619,649	588,879	588,879	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
594	Red River Estates	536,928	595,223	595,223	N/A	No	Yes	Yes	Yes	Yes	Yes	Insurance Deficiency Reserve	No
595	Moultrie Manor Apartments	432,041	428,801	428,801	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
596	The Park	263,736	482,476	473,976	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
597	Hamlets Townhomes	325,916	546,679	546,679	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
598	Oaks Centropolis Apartments	316,155	702,302	702,302	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
599	Northland Court	464,801	376,500	352,000	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
600	Whittier East	514,332	485,343	485,343	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
601	Mountain Creek	441,623	440,256	440,256	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
602	Orange Gardens Loan 2	429,780	607,885	607,885	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
603	Avia Apartments	713,376	493,841	392,634	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
604	The Village At 815 Main Street	580,344	519,540	519,540	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
605	Ocean Springs Station	395,289	468,571	468,571	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
606	Banyan East Town Apartments	477,828	854,028	844,392	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
607	Jesse Lee Apartments	438,582	585,979	585,979	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
608	Waterview Farms Apartments	1,414,054	1,087,338	1,087,338	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
609	Arie Apartments	149,140	437,533	437,533	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
610	Elements Of Linden Hills	381,668	409,902	409,902	29,528	No	Yes	Yes	Yes	N/A	No	N/A	Yes
611	Oak Timbers - White Settlement II	613,945	494,465	176,764	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
612	Esquire Apartments	331,061	576,903	343,935	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
613	110 Halsted Street	220,013	485,263	485,263	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
614	28-32 Providence St	208,138	519,723	511,723	N/A	Yes	Yes	Yes	Yes	No	No	N/A	Yes
615	Maxwell Manor Apartments	279,957	414,975	406,575	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
616	Princess Square	809,031	688,336	688,336	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
617	Buckeye Estates	333,058	479,208	474,258	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
618	Ghent Properties Link	423,717	515,458	515,458	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
619	Griffith Commons	455,211	433,186	433,186	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	Yes
620	Pine Grove Village	390,799	467,109	467,109	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
621	Bedell Village	282,317	520,240	520,240	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
622	Limerick Green	707,296	279,051	279,051	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
623	Hillcrest Club Apartments	1,228,939	972,281	972,281	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
624	Summer Crest	516,324	292,720	292,720	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
625	June West	531,771	35,894	35,894	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
626	Golden Oaks MHC	244,771	444,848	444,848	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
627	Chase Park	514,182	363,138	220,967	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
628	Western Villa	359,455	447,901	447,901	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
629	Sherwood Forest	548,920	626,865	626,865	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
630	Vista Point Apartments	272,435	453,556	390,505	24,420	No	Yes	Yes	Yes	N/A	No	N/A	No
631	The Palms At Pasadena	504,155	597,889	576,389	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
632	Ashton Place Apartments	134,420	445,065	445,065	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
633	Circle L	410,745	535,918	535,918	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
634	Venus At Manchester	513,857	389,398	389,398	41,517	Yes	Yes	Yes	Yes	N/A	No	N/A	No
635	Meadows Apartments	284,451	485,976	473,976	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
636	Sugar Creek Apartments Taxable Tail	1,427,435	1,677,360	1,677,360	N/A	No	Yes	Yes	Yes	N/A	Yes	Rental Achievement Reserve; Rehabilitation Reserve	Yes
637	Idylwood MHC	100,016	403,511	397,255	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
638	Laurel Oaks Senior	442,969	380,093	380,093	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
639	Clayton Manor Townhomes	524,115	588,565	567,315	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
640	Leisure Living Estates	398,763	376,770	376,770	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
641	Pebble Hill Estates	416,327	438,341	438,341	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
642	Wheelhouse Lofts II	75,213	71,366	71,366	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
643	Parkwood Manor Townhomes	475,546	525,135	525,135	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
644	Hawthorne Club Apartments	1,718,982	1,114,476	1,114,476	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
645	Windward Apartment Homes	501,831	400,810	400,810	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
646	Western Skies	318,447	395,798	395,798	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
647	Orange Gardens Loan 3	319,050	414,656	414,656	N/A	Yes	Yes	Yes	Yes	No	No	N/A	Yes
648	Ranchwood	364,398	365,750	365,750	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
649	The Court At Oak Forest	487,496	385,410	385,410	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
650	Wawaset Park Apartments	134,673	429,627	429,627	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
651	Conner Creek	167,332	330,594	330,594	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
652	6727 Sylmar Ave	278,537	538,843	538,843	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
653	Executive House Apartments	215,058	401,209	390,709	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
654	Copper Place Apartments	269,562	402,535	402,535	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
655	Park Avenue Towers	1,000,049	550,053	550,053	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
656	Creekwood Apartments	390,636	329,562	311,562	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
657	1907 Harrison Avenue	125,855	382,082	382,082	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
658	Grand Oaks Village	464,460	505,927	505,927	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
659	Camden NJ Portfolio	191,693	590,725	574,825	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
660	Touraine Apartments	887,668	346,657	346,657	N/A	No	Yes	Yes	Yes	Yes	Yes	Section 8 HAP Reserve	Yes
661	1300 W 134th St	132,266	372,379	372,379	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
662	Stonegate	224,887	375,978	375,978	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
663	Sophie Court	100,811	396,379	396,379	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
664	Park Plaza Townhomes	524,263	495,513	477,263	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
665	Hunters Glen	307,714	466,482	425,388	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
666	The Globe Apartments	1,170,323	462,806	462,806	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
667	55-81 Jackson Avenue	185,082	376,036	376,036	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
668	Sonora Cascade MHC	306,869	354,967	354,967	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
669	Melissa Grove	521,597	640,011	613,011	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
670	Riverbend Of Grand Blanc	457,689	285,607	268,357	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
671	Sunlight Estates	246,398	292,392	93,295	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
672	United House	1,055,160	447,256	447,256	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
673	Parkside Apartments	232,646	262,816	255,816	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
674	Brookside MHP	230,212	355,431	355,431	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
675	Cherokee Mobile Village MHP	310,954	379,847	379,847	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
676	Elm Creek Meadows	147,359	323,171	323,171	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
677	Woodlake Apartments	777,946	245,945	197,864	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
678	Westminster Apartments	290,394	395,850	395,850	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
679	Carr Street Flats	195,622	338,813	338,813	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
680	Westlake Apartments East	363,294	333,259	333,259	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
681	Koenig Winter Resort	191,645	294,245	294,245	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
682	Plantation Acres	312,713	309,520	309,520	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
683	Crestview Village	494,591	313,498	294,498	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
684	Harborview East Apartments	324,641	370,338	363,338	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
685	Vol. 7	394,129	316,161	316,161	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
686	Meridian Living II	81,741	44,015	44,015	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
687	Sandpiper Glen Taxable Tail	979,799	3,511,074	3,511,074	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
688	7701 Reseda Blvd	283,555	362,184	362,184	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
689	Maple Park Apartments	313,252	323,338	323,338	N/A	No	Yes	Yes	Yes	N/A	Yes	Section 8 HAP Reserve	Yes
690	Berendo Apartments	149,262	285,150	285,150	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
691	Prescott Gardens Mobile Park	342,225	292,635	259,584	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
692	Ashton Hills Apartments	441,645	340,244	340,244	98,820	Yes	Yes	Yes	Yes	N/A	No	N/A	No
693	167 Grand St And 218 N 7th St	174,727	518,885	518,885	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
694	The Morton Group 2	131,158	310,907	310,907	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
695	Asturias Senior Apartments	591,626	420,223	420,223	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
696	Newark Linked Loan #3	92,042	340,836	335,136	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
697	Lamar Place - Daniel Building	247,950	261,557	254,057	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
698	Terrace View Apartments	256,701	356,067	350,817	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
699	Jackson	548,866	288,630	288,630	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
700	Jean C. McKinney Manor	405,913	227,133	227,133	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
701	Aspen Leaf	179,389	279,300	279,300	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
702	Winton House	365,996	223,593	223,593	122,640	No	Yes	Yes	Yes	N/A	Yes	Tax Abatement Reserve	No
703	Sunny Acres MHP	200,792	192,193	192,193	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
704	Glen Leaf	577,143	269,463	269,463	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
705	Lakeview	118,686	221,087	221,087	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
706	Avery Square Apartments	463,167	286,943	286,943	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
707	The Cliffs	687,871	387,190	311,786	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
708	Red Cedars	293,112	276,874	276,874	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
709	Wisteria Apartments	178,806	330,007	330,007	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
710	The Q @ Vassar North	209,660	361,056	361,056	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
711	Concordia Apartments	123,107	248,698	241,948	N/A	Yes	Yes	Yes	Yes	No	Yes	Special Purpose Reserve	Yes
712	4038 Puente Ave	89,287	329,926	315,172	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
713	Pinewood MHC	79,825	237,401	222,267	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
714	4807 41st Ave SW	134,673	237,430	233,030	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
715	Maryland Apartments	258,087	276,584	276,584	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
716	North Shore MHC	244,453	402,806	402,806	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
717	Meridian Apartments	456,473	376,829	376,829	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
718	North Admiral Apartments	196,214	272,403	266,338	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
719	2000 Palafox And 1757 Mt Herman	128,749	373,673	333,676	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
720	126 E 93rd Street	50,236	291,764	291,764	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
721	Kimberly Apartments	278,275	342,838	333,338	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
722	Birmingham Heights	210,514	332,421	236,361	N/A	Yes	Yes	Yes	Yes	No	No	N/A	No
723	27360-27398 Tyrrell Ave	140,345	336,816	331,816	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
724	Madison Woods West	199,864	282,103	267,389	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
725	11229 W National Ave	237,359	223,851	214,851	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
726	Madison At GCU Apartments	97,451	215,230	210,230	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
727	Heritage Of Newark	126,095	283,641	283,641	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
728	Madison Flats	75,298	233,647	230,447	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
729	Asher Court Apartments	197,056	331,650	331,650	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
730	Denmark Apartments	297,255	195,198	183,198	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
731	Woodlands Apartments	159,887	302,933	302,933	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
732	Julie Ann Apartments	325,217	257,611	257,611	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
733	Pueblo Sereno	428,275	233,393	233,393	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
734	Vol. 8	338,995	257,615	232,522	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
735	221 Middle Neck Rd CoOp	795,932	54,838	54,838	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
736	Courtyard Apartments	238,368	354,497	342,497	N/A	Yes	Yes	Yes	Yes	No	No	N/A	Yes
737	White Oak Townhomes	230,485	245,978	122,636	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
738	Harrison Gardens	N/A	N/A	N/A	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
739	885 18th Avenue	60,498	305,562	301,762	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
740	North Franklin	170,391	267,652	267,652	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
741	Highland Metro	559,735	131,964	131,964	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	No
742	Hoskins 90 At Bishop Ridge	204,561	202,324	202,324	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
743	Olde Town Terrace	146,275	224,004	224,004	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
744	The Bryson	208,992	263,771	219,723	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
745	Clifton Cove Apartments	352,685	78,831	78,831	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
746	Larkspur Village Apartments	641,373	218,667	218,667	N/A	No	Yes	Yes	Yes	Yes	No	N/A	No
747	La Promesa	175,278	306,153	301,653	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
748	Westwood Park	132,468	218,486	179,937	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
749	Ridgeline Apartments	250,216	184,195	83,534	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
750	Cornell House	107,810	271,699	271,699	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
751	145 And 149 Fano Street	100,285	190,318	186,218	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
752	1118 Adams Street	787,396	625,846	625,846	68,056	Yes	Yes	Yes	Yes	Yes	No	N/A	No
753	Constance Ave S 7242	127,459	200,467	194,217	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
754	Lakeside Estates	186,109	186,601	186,601	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
755	Smith Heights	541,537	136,754	136,754	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
756	Patterson Purchase Link	191,774	402,430	402,430	N/A	No	Yes	Yes	Yes	N/A	Yes	Special Purpose Reserve	Yes
757	Alta Casa	141,636	195,830	192,080	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
758	Mount Moriah Apartments	52,815	241,747	228,898	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
759	Cantabria Senior Apartments	631,463	679,872	679,872	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
760	Country Villa MHC	121,800	247,683	231,689	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
761	Schafer Square Apartments	581,222	309,539	309,539	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
762	Green Oaks MHP	80,381	196,661	196,661	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	No
763	Fort Totten Apartments	820,008	709,825	598,472	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
764	Bramblewood	321,481	231,029	231,029	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
765	Glenfair Apartments	124,332	273,949	267,699	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
766	125 Sherman Avenue	204,485	251,342	244,842	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
767	97-103 Maple Ave	97,253	209,539	209,539	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
768	Canopy At Oak Bend	116,970	169,338	162,838	N/A	No	Yes	Yes	Yes	N/A	Yes	Tax Abatement Reserve; Insurance Deficiency Reserve	No
769	500 1st Ave	34,240	252,320	252,320	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
770	The District Apartment Homes	161,249	233,448	233,448	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
771	Wallingford Vista Apartments	69,427	213,640	213,640	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
772	Oak Hill Manor Apartments	179,894	241,102	232,602	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
773	42 Lienau Place	59,936	213,236	213,236	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
774	Farmington Hills	122,111	193,414	193,414	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
775	Park Place Apartments	126,280	246,052	194,103	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
776	The Morton Group 1	84,801	193,896	193,896	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
777	Glenwood Apartments	178,439	211,469	98,374	N/A	Yes	Yes	Yes	Yes	No	No	N/A	Yes
778	Kiljordan Meadows	328,558	179,500	179,500	N/A	Yes	Yes	Yes	Yes	Yes	No	N/A	Yes
779	975-995 Apartment Corp.	382,628	169,255	169,255	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
780	Cedar Crest	42,054	218,124	218,124	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
781	2210 Echo Park Ave	43,570	168,680	167,480	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes

Loan No. / Property No.	Property Name	Most Recent Expenses	Most Recent NOI	Most Recent NCF	Replacement Reserve (Initial)	Engineering Reserve/ Deferred Maintenance (Y/N)	Tax Reserve (Y/N)	Insurance Reserve (Y/N)	Replacement Reserve (Y/N)	Interest Rate Cap Reserve (Y/N)	Other Reserve (Y/N)	Other Reserve Type	Springing Reserve (Y/N)
782	Grand Teton Estates Apartments	143,375	181,636	181,636	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
783	Colonial Terrace MHC	175,542	158,132	158,132	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
784	Elkwood Duplexes	113,731	227,986	227,986	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
785	Midway Apartments	226,924	252,229	243,229	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
786	Twin Oaks Duplexes	87,202	154,996	111,109	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
787	Pleasant Street 34	79,465	196,527	196,527	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
788	3260-3264 Minnesota Ave	54,800	143,958	143,958	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
789	Mountain Creek	113,008	175,105	175,105	N/A	Yes	Yes	Yes	Yes	N/A	Yes	Radon Remediation Reserve	No
790	6028 Stafford Avenue	58,480	94,944	94,944	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
791	Hale Ave S 10447	17,984	195,755	195,755	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
792	Crawford Corner At Bishop Ridge	87,368	144,858	144,858	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
793	1598-1666 E. 25th Ave Apartments	74,204	166,673	162,173	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
794	113 Sherman Avenue	193,391	186,922	180,422	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
795	Buchtel Arms Apartments	173,397	200,873	200,873	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
796	Walden Pky S 9946-9952	28,916	87,269	87,269	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
797	Residences On Lake	180,748	224,471	147,954	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
798	Connie Jean Apartments	78,663	171,821	117,399	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
799	Avalon Family Apartments	463,866	160,604	160,604	N/A	Yes	Yes	Yes	Yes	Yes	Yes	Radon Remediation Reserve	No
800	7337 S Ridgeland	121,538	205,086	205,086	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
801	Village Glen	97,052	136,161	96,600	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
802	Georgian Townhomes	233,907	176,832	176,832	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
803	277 Milford St	24,082	168,807	168,807	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
804	Jeffrey Blvd S 7722-7732	82,548	159,781	159,781	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	Yes
805	2608 Hoyt Avenue	21,036	61,051	61,051	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
806	Castlereach Apartments	140,327	119,342	114,157	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
807	Courtyards On The Park - South	230,705	118,491	118,491	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
808	Foxtail Crossing Townhomes	305,735	173,387	173,387	N/A	Yes	Yes	Yes	Yes	No	No	N/A	No
809	Michelle's Court Apartments	87,928	182,940	182,940	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
810	Champion Forest	164,934	143,571	143,571	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
811	Royal Arms Apartments	83,998	160,011	156,011	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
812	Evergreen Apartments	45,873	154,764	154,764	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
813	Spring Manor MHP	72,002	142,663	142,663	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
814	University Heights	61,637	102,562	101,362	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
815	Steele Street 1553	34,635	153,698	146,237	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
816	410 And 500 Cummings Valley Blvd	92,394	203,916	198,416	N/A	Yes	Yes	Yes	Yes	N/A	No	N/A	Yes
817	10416 And 10422 Fawcett St	106,662	130,281	127,640	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
818	112 South Whitney	102,966	204,837	204,837	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
819	The Randall	159,241	51,953	51,953	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	63,334	120,666	116,496	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
821	Crestview	681,795	168,233	168,233	N/A	No	Yes	Yes	Yes	Yes	No	N/A	Yes
822	School House Apartments	79,647	132,666	129,666	N/A	No	Yes	Yes	Yes	N/A	No	N/A	No
823	Baylie Drive Apartments	110,109	144,265	144,265	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
824	193 Neptune Avenue	58,357	121,610	118,006	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
825	3700 Delancy Street	71,447	125,380	125,380	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
826	Marsue Apartments	129,750	192,390	184,890	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
827	Clover Crest Townhomes	62,593	103,249	103,249	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
828	Dover Street Apartments	71,083	132,339	132,339	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
829	Fannin Park	74,827	154,030	154,030	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
830	1651 E 74th Pl	76,393	198,072	198,072	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
831	Potomac Ave W 3226	35,596	120,660	120,660	N/A	No	Yes	Yes	Yes	No	No	N/A	Yes
832	Franklin Street 25	58,150	127,888	127,888	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
833	Terra Bella Court	50,506	134,849	134,849	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
834	354 Seaman St	59,720	121,380	121,380	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
835	Arise Capitol Hill	91,335	85,143	82,643	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
836	Spring Hill Apartments	53,215	150,870	138,356	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
837	4252 Crenshaw Taxable Tail	491,662	1,875,812	1,875,812	N/A	No	Yes	Yes	Yes	N/A	Yes	Insurance Deficiency Reserve	No
838	2501 N Drake Ave	36,592	108,488	108,488	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
839	3510 Northeast 54th Street Apartments	71,268	64,896	64,896	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
840	Crystal St W 3259	42,019	85,281	83,326	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
841	1427 Martin Luther King Jr Ave	45,417	175,438	175,438	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes
842	Wrightwood Ave W 3456	48,689	154,846	151,048	N/A	No	Yes	Yes	Yes	N/A	No	N/A	Yes

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
1	Seven Springs Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
2	Venue At Lockwood	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
3	Cedar Forest Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
4	Cambridge Cove Apartment Homes	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
5	Enclave On Woodbridge Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
6	Preserve On 51st Apartment Homes	Insurance Reserve; Lift Station Reserve (LOC)	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
7	Rose Harbor Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
8	Charleston Place Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
9	Nantucket Bay Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
10	The Club At Sugar Mill	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
11	The Villas At Newport Landing	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
12	Brookwood Forest Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
13	Williams Landing Apartments	Insurance Reserve; Radon Remediation Reserve; Lift Station Reserve (LOC)	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
14	Savannah Cove Apartments	Insurance Reserve; Lift Station Reserve (LOC)	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
15	Nantucket Cove Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
16	Kathleen Pointe Apartment Homes	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
17	Williams Landing Villas	Insurance Reserve; Radon Remediation Reserve; Lift Station Reserve (LOC); Office Conversion Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
18	Crystal Towers & Crystal Flats	N/A	No	First Mortgage	Fee Simple; Leasehold	N/A	N/A	N/A	N/A
19	Park Place I	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
20	AMLI Midtown Miami	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
21	Anagram Nomad	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
22	Park Kiely Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
23	Commons At White Marsh	N/A	No	First Mortgage	Fee Simple	Green Up	N/A	N/A	N/A
24	Icon Las Olas	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
25	The Gramercy	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
26	Kitt At Warner Center	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
27	River View Apartments Phase 5 And 6	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
28	Alden Park Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
29	Icon At Dulles	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
30	The Addison	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
31	Sterling Pointe	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
32	AVA Noma	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
33	WestEnd 25	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
34	Acclaim At Carriage Hill	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
35	Park Regency Club	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
36	The Atlantic Palms At Tradition	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
37	The Northern I & II	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
38	IMT Cornerstar Ranch	Insurance Reserve; Replacement Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
39	Chase Knolls	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
40	LC Dublin	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
41	Bridgewater Apartments	Tax Reserve; Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
44	Hudson At East And Eight At East Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
45	Montane	Insurance Reserve; Replacement Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
46	The Batley	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
47	Liberty Creek Apartment Homes	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
48	Element Deer Valley	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
49	Surf City Beach Cottages	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
50	Maison's Landing	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
51	365 Nicollet	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
52	Estates At Park Avenue	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
53	Mondrian Lake Eola	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
54	Montclair At Partridge Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
55	Avana Cliffside	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
56	Cortland At The Hammocks Phase II	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
57	Citra At Windermere	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
58	Hickory Mill And Larkspur	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Hickory Mill		No						
	Larkspur		No						
59	Suffolk Grove And Willowood	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Suffolk Grove		No						
	Willowood		No						
60	Dartmouth Place And Millburn	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Dartmouth Place		No						
	Millburn		No						
61	Meldon Place And Timbercreek	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Meldon Place		No						
	Timbercreek		No						
62	Woodlands (OH)	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
63	Annhurst (OH)	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
64	Ashgrove	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
65	Slate Run (OH)	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
66	Latitudes Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
67	Lakes Of Schaumburg	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
68	Eton At Warner Center	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
69	Town Laurel Crossing	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
70	Canyon Club Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
71	Piero II	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
72	Manor Barrett	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
73	The Point At Ridgeline	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
74	LINQ Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

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75	Gateway Plaza TEL	Tax Reserve; Rehabilitation Reserve	No	First Mortgage	Fee Simple, Leasehold and Sub-Leasehold	N/A	BF Gateway Plaza, LLC	BF Gateway Plaza, LLC	Port of Greater Cincinnati Development Authority
76	Gateway Plaza Taxable Tail	Tax Reserve; Rehabilitation Reserve	No	Second Mortgage	Fee Simple, Leasehold and Sub-Leasehold	N/A	N/A	N/A	N/A
77	Astor On Third	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
78	Lazo	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
79	IMT Gallery 421	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
80	Avana At The Moors	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
81	Misty Ridge Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
82	The Bayshore On Hilton Head Island	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
83	Windscape Village	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
84	Seasons At Plainfield	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
85	Epic At Gateway Centre	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
86	The Pines Of Cloverlane	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
87	Grammercy Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
88	Hamptons Of Cloverlane	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
89	Summit Station	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
90	The Laurel	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
91	Tuller Flats Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
92	Aura Colliers Hill	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
93	La Valencia Apartment Homes	Replacement Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
94	Modera Skylar	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
95	Kinstead McKinney	Tax Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
96	Venue Live Oak	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
97	Cortland Sugarloaf	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
98	Hyland Hills	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
99	Avalon At Gallery Place	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
100	Aura Delray Beach	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
101	The Point At Merrimack River	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
102	Overlook At Magnolia	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
103	The Wyatt	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
104	Fox Run Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
105	EVSB Portfolio	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
106	Hershey Heights	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
107	Vibe Apartments	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
108	ARIUM Altamonte Springs	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
109	Vinoy At St Johns	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
110	Zone	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
111	Harper's Station Of Gainesville	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
112	First Colonial Inn	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
113	Sole At Casselberry	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
114	Rosebud MHC	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
115	Arbor Ridge Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
116	Canyon Villa Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
117	Skyline	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
118	ICON	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
119	The Encore Apartment Homes	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
120	The Elms At Oakton	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
121	The Point At Royal Palm Beach	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
122	Ashford Santa Ana	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
123	The Crest At Altamonte Luxury Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
124	The District At Vinings Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
125	The Museum Tower	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
126	Storehouse Lofts	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
127	Cyan Southcreek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
128	Grand Villas At Cinco Ranch	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
129	Iron Rock Ranch	Tax Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
130	The Elms At Kingstowne	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
131	Gateway At Malden Center	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
132	San Marino	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
133	Parc At Roxbury	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
134	Fox Valley Villages	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
135	Townhomes At Easton Park	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
136	The Heights At Shadowood	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
137	Lakehaus	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
138	Knob Creek	Insurance reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
139	Blackhawk Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
140	Eden Ruby Lake	Insurance Reserve; Tax Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
141	River House Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
142	Runaway Bay Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
143	Prose Eastgate	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
144	Chesapeake Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
145	Green Valley Apartments & Parktowne Townhomes	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
146	BayVue Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
147	Lakeview Terrace Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
148	Eagle Creek Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
149	Enclave At Waterways	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
150	The Jade At Avondale	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
151	Lenox Reserve Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
152	Tapestry At The Realm	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
153	The Napier	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Driftwood		No						
	Heron Pointe		No						
	Manchester		No						
	Shadow Bay		No						

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
155	High Points, Miguel Place And Ranchside	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	High Points		No						
	Miguel Place		No						
	Ranchside		No						
156	Capital Ridge And Indian Ridge	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Capital Ridge		No						
	Indian Ridge		No						
157	Terrace Gardens	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
158	Waterbend Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
159	Caroline At Longhorn Quarry	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
160	The Lucie At Tradition	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
161	Yale West	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
162	Residences At La Cantera	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
163	Flats At Stones Crossing	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
164	Tides On Commerce	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
165	Arbor Blvd At Canopy	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
166	Aspen Heights Fayetteville	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
167	Bella Grace	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
168	Parc At West Point	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
169	Gates At Citiplace	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
170	Portola On Russell	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
171	Morgan's Landing	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
172	Park At Palm Valley	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
173	Boulders Lakeside	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
174	Center Point Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
175	Brooks Landing	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
176	Santana Ridge	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
177	Amber Chase	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
178	The Drake	Insurance Reserve	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
179	Abberly Crest Phase 2	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
180	Reserve At Capital Center	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
181	Abberly Crest Phase 1	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
182	Raintree Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
183	Abberly Crossing	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
184	Zone Luxe	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
185	Meridian West Shore	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
186	The Crest At Elm Tree	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
187	Amber Grove	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
188	Tapestry At Turkey Creek	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
189	The Tribute	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
190	Corbin Crossing	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
191	Preserve On Blue Road	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
192	The Grant Apartments (fka Park South)	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
193	DREAM Lehigh Valley	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
194	Volare At The Woodlands	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
195	Renaissance At Carol Stream	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
196	The Vista At Laguna Niguel	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
197	The Lodges On English Station Road	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
198	Waterford Bluffs	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
199	College Town At Coastal	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
200	Tapestry Park Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
201	Chisholm Trace Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
202	Resia Dallas West	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
203	Lake Taylor Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
204	West 10 Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
205	The Lofts At Reynolds Village	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
206	Renaissance HDFC	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
207	The Atlantic At Tradition	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
208	The Lookout	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
209	Abberly Village	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
210	NEO Midtown Apartments	N/A	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
211	Desert Vistas Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
212	Aspen Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
213	Village At Haddonfield	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
214	Reed Creek	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
215	Latitude At Presidio	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
216	Copper Springs Retirement Community	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
217	Green Mount Lakes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
218	Marabella On Pioneer	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
219	The View	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
220	Accent On Sahara	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
221	Highbridge Concourse Phase II	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
222	Venn On Market	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
223	Reserve At Mill Creek	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
224	Monticello At Southport Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
225	Union Club Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
226	Enclave At Breckenridge	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
227	Radius West	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
228	Hickory Creek Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
229	Avion At Carrollwood	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
230	Lavana Falls Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
231	Ludlam Point	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
232	Preserve At Copperleaf	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
233	The Flats At East Bay	N/A	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
234	Mesquite Terrace Apartments TEL	Tax Reserve	No	First Mortgage	Fee Simple	N/A	PNC Bank, N.A.	PNC LIHTC Fund 86, LLC	The Industrial Development Authority of the City of Phoenix, Arizona
235	The Capitol District Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
236	The Meridian	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
237	ARIUM Mission Bay	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
238	The Estuary	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
239	Grand Reserve	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
240	Kentlands Manor Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
241	Cobblestone Grove Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
242	Verlaine On The Parkway	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
243	Poplar Glen Apartment Homes	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
244	1000 West	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
245	Memorial West	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
246	The Lodge At Porter Ranch Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
247	Cortland Congress Park	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
248	Daybreak	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
249	The Outlook At Greystone	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
250	Hawthorne At Mirror Lake	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
251	Hawthorne At Weaverville	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
252	Lakeside Central Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
253	Le Med Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
254	Medinah Terrace Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
255	Lemon And Pear Tree Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
256	The International At Valley Ranch	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
257	The Manor Homes Of Eagle Glen	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
258	Advenir At Cherry Creek South	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
259	Market Street Station	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
260	Highlands At Warwick	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
261	Summit Pointe Apartments And Villas	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
262	Addison Landing	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
263	Abberly Place II Apartment Homes	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
264	Gramercy Woods & Brookmont Townes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
265	Azure Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
266	Island Club	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
267	Westmount At Braesridge	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
268	The Belvedere	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
269	Merrill House Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
270	Sloane Chelsea	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
271	The Pointe At Carrollwood	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
272	Park Villas	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
273	Hawthorne At Horse Pen Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
274	Palisades At Langley Pond	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
275	Ashton Brook	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
276	Magnolia At Spring	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
277	The Del Rey	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
278	The Isles	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
280	850 On The Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
281	Co-Op Summer Street	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
282	Squire Hill Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
283	Avalon At Northbrook Apartments & Townhomes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
284	Spring Gardens Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
285	ARIUM Citrus Run	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
286	Tacara At Westover Hills	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
287	Legacy Cornelius	Insurance Reserve; Radon Remediation Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
288	Grand Living At Tower Place	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
289	Pointe At West Lake	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
290	Belrose Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
291	Alpine Woods	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
292	All Seasons Of Rochester Hills	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
293	Valor At Harlingen	Tax Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
294	Preserve At Steele Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
295	Arbors Of Battle Creek	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
296	The Highlands At Morris Plains	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
297	Boardwalk Lofts	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
298	Taxco Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
299	Holly Court Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
300	The Flats At Ridgeview	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
301	267 Pacific	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
302	Villa Serrano Apartment Homes	N/A	Yes	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
303	Pelham Place North & South	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
304	Crestview Ridge At Highland	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
305	Icon Apartment Homes At Hardin Valley Phase II	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
306	The Milo On Westheimer	Tax Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
307	Tiberon Trails	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
308	Sterling Glen Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
309	AVA H Street	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
310	Edge At Farmington Hills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
311	Canyon Springs Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
312	Hillcrest Village	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
313	The Meridian	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
314	Reserve At Lakeland	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
315	MacUngie Village	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
316	Flats At Riverview	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
317	Bradford Arms	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
318	Fusion Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
319	Arbor Meadows MHC	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
320	Chateau On The River	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
321	The Inverness	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
322	Villas At Druid Hills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
323	Madison New Riverside	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
324	Desie Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
325	Oakview Apartments	Section 8 HAP Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
326	Arden Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
327	ARIUM Bristol Bay	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
328	Townhomes At Fairways	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
329	Track 29 City Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
330	Treetops Apartments	N/A	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
331	Abberly Woods Phase 2	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
	Heathmoore		No						
	Ridgewood		No						
	Roanoke		No						
	Rosewood		No						
	Slate Run (KY)		No						
333	St. James Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
334	The Arbors At Brighton Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
335	Ashley River Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
336	Stonewater Park Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
337	Reserve South	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
338	College Place Uptown	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
339	Viva	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
340	Cottonwood Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
341	ARIUM Mariner's Village	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
342	Ashford Westchase	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
343	Savannah Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
344	The Muse	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
345	Avalon Villa Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
346	Westland Trailer City	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
347	Indigo Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
348	Spring Gardens Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
349	LC Sunbury	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
350	Finish Line Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
351	Arbors At Fairview	Tax Abatement Loss Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
352	The Flats At 1885	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
353	Talus Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
354	Heritage Plaza Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
355	Broadstone On Medical	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
356	Camelot Manor Estates MHC	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
357	Cedarhurst Of Jacksonville	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
358	Rosebrook Village	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
359	The View At Morgantown	Seasonality Debt Service Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
360	Sage Stone Oak	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
361	Stoney Brooke Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
363	Georgian Oaks Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
364	The Landing Of Clinton	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
365	Horizons At Calabasas Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
366	Willowcreek Apartments I And II	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
367	Residence At Deer Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
368	Villas At Happy Valley	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
369	Fernwood	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
370	Haven Columbia Pike	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
371	Lily Of The Valley	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
372	The Woods At Johnson Mill	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
373	Regency Tower	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
374	Amherst	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
375	Venue Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
376	Maplewood Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
377	Granby Oaks Apartments	Tax Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
378	The Porter	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
379	Dakota Ranch	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
380	Cookie Factory Lofts	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
381	Park At 55th	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
382	Walker Place At Moonlight Park	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
383	Frontgate Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
384	Omni Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
385	Abby Court	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
386	Eagle Rock Apartments At Manchester	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
387	Crystal Riviyera	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
388	Covington Square Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
389	Crosstown Parkway	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
390	Village Green	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
391	The Benton Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
392	Gardens At Briarwood	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
393	The Summit	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

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394	Acacia Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
395	Redwood Brunswick Hills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
396	Camden Hills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
397	Arbors At Water's Edge	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
398	Kensington Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
399	The Arches Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
400	Toll Gate Estates	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
401	Reserve At Thunderbird Phase II	Rental Assistance Contract Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
402	Springs Colony By ARIUM	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
403	Redwood Chardon	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
404	612 Whaley At The Mills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
405	Metropolitan MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
406	Mason Manor	Tax Reserve; Section 8 HAP Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
407	Elysian Estates	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
408	Westland Estates MHP - Pomona	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
409	Lakeside Student Living	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
410	Portofino Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
411	The Lex	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
412	Tuckaway Heights Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
413	Hawthorne City	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
414	Towers At Forest Acres	Tax Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
415	The Meadows	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
416	Amesbury Court	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
417	The Varet	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
418	The Bradford Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
419	Westpoint Creek Townhomes	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
420	Foxcreek Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
421	Benjamin Court	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
422	La Casita	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
423	Whispering Woods	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
424	Shadow Mountain Village	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
425	Eagle Rock Apartments At Hudson	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
426	Worthington Commons Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
427	The Mix At Sohay	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
428	Stonebridge Villas And Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
429	Carlisle At Dunedin	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
430	1100 Washington	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
431	Parkway Grande	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
432	Dakota Arms	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
433	Spinnaker Landing	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
434	Terraces At Deerfield	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
435	The Congress Building	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
436	Colonial Heights	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
437	Leisure Estates MHC	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
438	Redwood Estates	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
439	Parkwood Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
440	Timberfalls Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
442	DYLN Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
443	209 Vine	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
444	The Hinsdale Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
445	Prestonwood Hills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
446	Fairlawn Village	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
447	Roxbury Hills	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
448	The Lennox	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
449	Wellington Woods	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
450	Houston Street Townhomes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
451	Queens Park Plaza	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
452	Wallace Studios	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
453	Woodcreek Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
454	New Quin Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
455	The Vale	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
456	Diamond Loch Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
457	Chateau Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
458	The Elliott At College Park	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
459	Ashford Willow Falls	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
460	The Heights Ruston	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
461	Independence Square	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
462	South Town Square	Tax Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
463	Ashford Santa Fe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
464	Azalea Place Apartment Homes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
465	Townhomes At Andrus	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
466	10 West	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
467	Aston Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
468	Lexington Park Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
469	River Ranch Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
470	Buckman Heights	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
471	Mill Pond Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

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472	Waters Edge Duplexes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
473	Villa Del Sol	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
474	Mallard Pointe Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
475	The Parker Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
476	Westview Mobile Home Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
477	Red Lion Table Company	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
478	Woodlands (PA)	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
479	Annhurst (PA)	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
480	King Parkway	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
481	Timbers Edge Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
482	Residences At Oakview Phase II	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
484	Grandview Pointe	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
485	Northview Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
486	Park Place Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
487	Heritage Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
488	Edge At Independence Heights	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
489	109 Gold Street	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
490	The Palmer	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
491	Bluff Ridge Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
492	Rendezvous	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
493	Mainstreet Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
494	Oaks Trinity Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
495	Sage At Martin Lane	Tax Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
496	Beachview	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
497	The 80 Reserve	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
498	Parkway Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
499	Manning Evansville	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
500	Dorie Miller Manor	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
501	Spring Mills Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
502	841 South 2nd Street	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
503	Amelia Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
504	Reserve At Thunderbird Phase I	Rental Assistance Contract Reserve	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
505	Gateway Terrace MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
506	West Mound Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
507	Greentree Village	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
508	Summerlake Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
509	Greenprint At North Temple	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
510	4Eighty West Parker	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
511	Park At Countryside	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
512	Lancaster Arms	Insurance Reserve; Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
513	Sun Valley Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
514	The Flats At Dublin Commons	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
515	Hillcrest Village	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
516	Forest Creek Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
517	Peninsula Park	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
518	Parkgate Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
519	Meadowbrook Estates MHC	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
520	Bailey's Ridge Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
521	Reserve At Blueberry Park	N/A	No	First Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
522	Willow Lake	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
523	Pepper Point MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
524	Gaslight Square	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
525	The Cabana Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
526	El Dorado Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
527	Mason Creek Flats	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
528	Genessee Summit	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
529	Pioneer Mobile Home Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
530	Cinderella	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
531	Gabilan Family Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
532	Airy Avenue Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
533	Wobegon Crossings	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
534	Oaks Station Place Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
535	London Spires Estates	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
536	Mobile Estates Park	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
537	Sandridge Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
538	Highland Park Apartment Homes	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
539	Valley Bend Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
540	Hidden Valley	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
541	Elm Grove Estates	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
542	Parkwynn Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
543	Brook Valley	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
544	Silver Maples Estates	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
545	The Ella At Somerset 9%	N/A	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
546	Twain Estates	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
547	The Charbern	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

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548	Loosestrife Fields	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
549	Whispering Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
550	Riverview6	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
551	Oak Park Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
552	Riverside Village Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
553	Southlawn	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
554	Meadow Wood Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
555	251-255 Lafayette Ave	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
556	Mill Street Village	N/A	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
557	Parkview Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
558	Stockbridge	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
559	Colby Crest	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
560	Kales Building	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
561	Alcantara Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
562	Cierra Commons	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
563	South Pointe Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
564	DeSoto Estates	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
565	Thompson Place Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
566	Brisas Del Sur Apartments II	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
567	Honeysuckle Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
568	Academy At Drexel Court	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
569	Easley Portfolio	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
570	Huron Heights Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
571	ATMO Bruce	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
572	Seabird Island MHC	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
573	Holiday Park	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
574	Villas Of Mur-Len	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
575	Zest Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
576	Sierra Condos	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
577	Alexis Parc	Tax Reserve	No	First Mortgage	Leasehold	N/A	N/A	N/A	N/A
578	Hillcrest Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
579	Redwood Tipp City (The Harrison) - Phase IV	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
580	Orange Gardens Loan 1	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
581	Lancaster Apartments Taxable Tail	Rehabilitation Reserve	No	Second Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
582	Robin Hood Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
583	Riverpark Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
584	Greenfield Knoll	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
585	Fords MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
586	Pine Arbor Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
587	Parkwood Apartments	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
588	Linville Ridge Apartments	Radon Remediation Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
589	Sedgefield Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
590	Shenandoah Valley Estates	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
591	Mid Rise Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
592	719 5th Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
593	Valley Of Enchantment	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
594	Red River Estates	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
595	Moultrie Manor Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
596	The Park	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
597	Hamlets Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
598	Oaks Centropolis Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
599	Northland Court	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
600	Whittier East	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
601	Mountain Creek	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
602	Orange Gardens Loan 2	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
603	Avia Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
604	The Village At 815 Main Street	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
605	Ocean Springs Station	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
606	Banyan East Town Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
607	Jesse Lee Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
608	Waterview Farms Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
609	Arie Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
610	Elements Of Linden Hills	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
611	Oak Timbers - White Settlement II	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
612	Esquire Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
613	110 Halsted Street	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
614	28-32 Providence St	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
615	Maxwell Manor Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
616	Princess Square	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
617	Buckeye Estates	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
618	Ghent Properties Link	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
619	Griffith Commons	Tax Reserve; Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
620	Pine Grove Village	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
621	Bedell Village	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
622	Limerick Green	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
623	Hillcrest Club Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
624	Summer Crest	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
625	June West	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
626	Golden Oaks MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
627	Chase Park	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
628	Western Villa	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
629	Sherwood Forest	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
630	Vista Point Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
631	The Palms At Pasadena	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
632	Ashton Place Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
633	Circle L	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
634	Venus At Manchester	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
635	Meadows Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
636	Sugar Creek Apartments Taxable Tail	Rehabilitation Reserve	No	Second Mortgage	Fee Simple and Leasehold	N/A	N/A	N/A	N/A
637	Idylwood MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
638	Laurel Oaks Senior	Tax Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
639	Clayton Manor Townhomes	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
640	Leisure Living Estates	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
641	Pebble Hill Estates	Tax Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
642	Wheelhouse Lofts II	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
643	Parkwood Manor Townhomes	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
644	Hawthorne Club Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
645	Windward Apartment Homes	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
646	Western Skies	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
647	Orange Gardens Loan 3	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
648	Ranchwood	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
649	The Court At Oak Forest	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
650	Wawaset Park Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
651	Conner Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
652	6727 Sylmar Ave	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
653	Executive House Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
654	Copper Place Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
655	Park Avenue Towers	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
656	Creekwood Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
657	1907 Harrison Avenue	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
658	Grand Oaks Village	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
659	Camden NJ Portfolio	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
660	Touraine Apartments	Section 8 HAP Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
661	1300 W 134th St	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
662	Stonegate	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
663	Sophie Court	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
664	Park Plaza Townhomes	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
665	Hunters Glen	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
666	The Globe Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
667	55-81 Jackson Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
668	Sonora Cascade MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
669	Melissa Grove	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
670	Riverbend Of Grand Blanc	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
671	Sunlight Estates	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
672	United House	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
673	Parkside Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
674	Brookside MHP	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
675	Cherokee Mobile Village MHP	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
676	Elm Creek Meadows	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
677	Woodlake Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
678	Westminster Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
679	Carr Street Flats	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
680	Westlake Apartments East	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
681	Koenig Winter Resort	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
682	Plantation Acres	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
683	Crestview Village	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
684	Harborview East Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
685	Vol. 7	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
686	Meridian Living II	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
687	Sandpiper Glen Taxable Tail	N/A	No	Second Mortgage	Fee Simple	N/A	N/A	N/A	N/A
688	7701 Reseda Blvd	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
689	Maple Park Apartments	Section 8 HAP Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
690	Berendo Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
691	Prescott Gardens Mobile Park	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
692	Ashton Hills Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
693	167 Grand St And 218 N 7th St	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
694	The Morton Group 2	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
695	Asturias Senior Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
696	Newark Linked Loan #3	Insurance Reserve, Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
697	Lamar Place - Daniel Building	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
698	Terrace View Apartments	Tax Reserve, Insurance Reserve, Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
699	Jackson	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
700	Jean C. McKinney Manor	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
701	Aspen Leaf	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
702	Winton House	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
703	Sunny Acres MHP	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
704	Glen Leaf	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
705	Lakeview	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
706	Avery Square Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
707	The Cliffs	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
708	Red Cedars	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
709	Wisteria Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
710	The Q @ Vassar North	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
711	Concordia Apartments	Insurance Reserve; Replacement Reserve	Yes	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
712	4038 Puente Ave	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
713	Pinewood MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
714	4807 41st Ave SW	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
715	Maryland Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
716	North Shore MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
717	Meridian Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
718	North Admiral Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
719	2000 Palafox And 1757 Mt Herman	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
720	126 E 93rd Street	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
721	Kimberly Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
722	Birmingham Heights	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
723	27360-27398 Tyrrell Ave	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
724	Madison Woods West	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
725	11229 W National Ave	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
726	Madison At GCU Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
727	Heritage Of Newark	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
728	Madison Flats	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
729	Asher Court Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
730	Denmark Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
731	Woodlands Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
732	Julie Ann Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
733	Pueblo Sereno	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
734	Vol. 8	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
735	221 Middle Neck Rd CoOp	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
736	Courtyard Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
737	White Oak Townhomes	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
738	Harrison Gardens	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
739	885 18th Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
740	North Franklin	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
741	Highland Metro	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
742	Hoskins 90 At Bishop Ridge	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
743	Olde Town Terrace	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
744	The Bryson	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
745	Clifton Cove Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
746	Larkspur Village Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
747	La Promesa	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
748	Westwood Park	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
749	Ridgeline Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
750	Cornell House	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
751	145 And 149 Fano Street	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
752	1118 Adams Street	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
753	Constance Ave S 7242	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
754	Lakeside Estates	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
755	Smith Heights	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
756	Patterson Purchase Link	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
757	Alta Casa	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
758	Mount Moriah Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
759	Cantabria Senior Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
760	Country Villa MHC	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
761	Schafer Square Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
762	Green Oaks MHP	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
763	Fort Totten Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
764	Bramblewood	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
765	Glenfair Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
766	125 Sherman Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
767	97-103 Maple Ave	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
768	Canopy At Oak Bend	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
769	500 1st Ave	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
770	The District Apartment Homes	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
771	Wallingford Vista Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
772	Oak Hill Manor Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
773	42 Lienau Place	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
774	Farmington Hills	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
775	Park Place Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
776	The Morton Group 1	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
777	Glenwood Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
778	Kiljordan Meadows	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
779	975-995 Apartment Corp.	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
780	Cedar Crest	Tax Reserve; Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
781	2210 Echo Park Ave	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Springing Reserve Type	Seismic Insurance if PML >= 20% (Y/N)	Lien Position	Title Vesting (Fee/Leasehold)	Green Advantage®	Tax Credit Syndicator Name	Tax Credit Investor Name	Governmental Lender
782	Grand Teton Estates Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
783	Colonial Terrace MHC	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
784	Elkwood Duplexes	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
785	Midway Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
786	Twin Oaks Duplexes	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
787	Pleasant Street 34	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
788	3260-3264 Minnesota Ave	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
789	Mountain Creek	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
790	6028 Stafford Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
791	Hale Ave S 10447	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
792	Crawford Corner At Bishop Ridge	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
793	1598-1666 E. 25th Ave Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
794	113 Sherman Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
795	Buchtel Arms Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
796	Walden Pky S 9946-9952	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
797	Residences On Lake	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
798	Connie Jean Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
799	Avalon Family Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
800	7337 S Ridgeland	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
801	Village Glen	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
802	Georgian Townhomes	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
803	277 Milford St	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
804	Jeffrey Blvd S 7722-7732	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
805	2608 Hoyt Avenue	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
806	Castlereach Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
807	Courtyards On The Park - South	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
808	Foxtail Crossing Townhomes	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
809	Michelle's Court Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
810	Champion Forest	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
811	Royal Arms Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
812	Evergreen Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
813	Spring Manor MHP	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
814	University Heights	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
815	Steele Street 1553	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
816	410 And 500 Cummings Valley Blvd	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
817	10416 And 10422 Fawcett St	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
818	112 South Whitney	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
819	The Randall	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
821	Crestview	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
822	School House Apartments	N/A	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
823	Baylie Drive Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
824	193 Neptune Avenue	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
825	3700 Delancy Street	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
826	Marsue Apartments	Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
827	Clover Crest Townhomes	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
828	Dover Street Apartments	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
829	Fannin Park	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
830	1651 E 74th Pl	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
831	Potomac Ave W 3226	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
832	Franklin Street 25	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
833	Terra Bella Court	Insurance Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
834	354 Seaman St	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
835	Arise Capitol Hill	Tax Reserve; Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
836	Spring Hill Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
837	4252 Crenshaw Taxable Tail	N/A	No	Third Mortgage	Fee Simple	N/A	N/A	N/A	N/A
838	2501 N Drake Ave	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
839	3510 Northeast 54th Street Apartments	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
840	Crystal St W 3259	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
841	1427 Martin Luther King Jr Ave	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A
842	Wrightwood Ave W 3456	Insurance Reserve; Replacement Reserve	No	First Mortgage	Fee Simple	N/A	N/A	N/A	N/A

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
1	Seven Springs Apartments	N/A	N/A	LURA
2	Venue At Lockwood	N/A	N/A	LURA; LURA; Tax Abatement
3	Cedar Forest Apartments	N/A	N/A	LIHTC; LURA; Tax Abatement
4	Cambridge Cove Apartment Homes	N/A	N/A	LURA; Tax Abatement
5	Enclave On Woodbridge Apartment Homes	N/A	N/A	LURA; LURA; Tax Abatement
6	Preserve On 51st Apartment Homes	N/A	N/A	N/A
7	Rose Harbor Apartments	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
8	Charleston Place Apartments	N/A	N/A	LIHTC; Tax Abatement
9	Nantucket Bay Apartments	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
10	The Club At Sugar Mill	N/A	N/A	LIHTC; Tax Abatement
11	The Villas At Newport Landing	N/A	N/A	LIHTC; LURA; Tax Abatement
12	Brookwood Forest Apartments	N/A	N/A	LURA; Tax Abatement
13	Williams Landing Apartments	N/A	N/A	LIHTC; LURA; Tax Abatement
14	Savannah Cove Apartments	N/A	N/A	LIHTC; LURA; Tax Abatement
15	Nantucket Cove Apartments	N/A	N/A	LIHTC; Tax Abatement
16	Kathleen Pointe Apartment Homes	N/A	N/A	LIHTC; Tax Abatement
17	Williams Landing Villas	N/A	N/A	LIHTC; Tax Abatement
18	Crystal Towers & Crystal Flats	N/A	N/A	LURA; LURA
19	Park Place I	N/A	N/A	N/A
20	AMLI Midtown Miami	N/A	N/A	N/A
21	Anagram Nomad	N/A	N/A	LURA
22	Park Kiely Apartments	N/A	N/A	LURA
23	Commons At White Marsh	N/A	N/A	N/A
24	Icon Las Olas	N/A	N/A	N/A
25	The Gramercy	N/A	N/A	LURA
26	Kitt At Warner Center	N/A	N/A	N/A
27	River View Apartments Phase 5 And 6	N/A	N/A	N/A
28	Alden Park Apartments	N/A	N/A	Tax Abatement
29	Icon At Dulles	N/A	N/A	N/A
30	The Addison	N/A	N/A	N/A
31	Sterling Pointe	N/A	N/A	N/A
32	AVA Noma	N/A	N/A	Tax Abatement
33	WestEnd 25	N/A	N/A	LURA
34	Acclaim At Carriage Hill	N/A	N/A	N/A
35	Park Regency Club	N/A	N/A	N/A
36	The Atlantic Palms At Tradition	N/A	N/A	N/A
37	The Northern I & II	N/A	N/A	LURA; LURA; LURA; LURA; Tax Abatement
38	IMT Cornerstar Ranch	N/A	N/A	N/A
39	Chase Knolls	N/A	N/A	Tax Abatement
40	LC Dublin	N/A	N/A	N/A
41	Bridgewater Apartments	N/A	N/A	LURA; Tax Abatement
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	N/A	N/A	N/A
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	N/A	N/A	N/A
44	Hudson At East And Eight At East Apartments	N/A	N/A	N/A
45	Montane	N/A	N/A	N/A
46	The Batley	N/A	N/A	LURA
47	Liberty Creek Apartment Homes	N/A	N/A	N/A
48	Element Deer Valley	N/A	N/A	N/A
49	Surf City Beach Cottages	N/A	N/A	N/A
50	Maison's Landing	N/A	N/A	N/A
51	365 Nicollet	N/A	N/A	N/A
52	Estates At Park Avenue	N/A	N/A	N/A
53	Mondrian Lake Eola	N/A	N/A	N/A
54	Montclair At Partridge Creek	N/A	N/A	N/A
55	Avana Cliffside	N/A	N/A	N/A
56	Cortland At The Hammocks Phase II	N/A	N/A	N/A
57	Citra At Windermere	N/A	N/A	N/A
58	Hickory Mill And Larkspur	N/A	N/A	N/A
	Hickory Mill			
	Larkspur			
59	Suffolk Grove And Willowood	N/A	N/A	N/A
	Suffolk Grove			
	Willowood			
60	Dartmouth Place And Millburn	N/A	N/A	N/A
	Dartmouth Place			
	Millburn			
61	Meldon Place And Timbercreek	N/A	N/A	N/A
	Meldon Place			
	Timbercreek			
62	Woodlands (OH)	N/A	N/A	N/A
63	Annhurst (OH)	N/A	N/A	N/A
64	Ashgrove	N/A	N/A	N/A
65	Slate Run (OH)	N/A	N/A	N/A
66	Latitudes Apartments	N/A	N/A	N/A
67	Lakes Of Schaumburg	N/A	N/A	N/A
68	Eton At Warner Center	N/A	N/A	N/A
69	Town Laurel Crossing	N/A	N/A	N/A
70	Canyon Club Apartments	N/A	N/A	N/A
71	Piero II	N/A	N/A	N/A
72	Manor Barrett	N/A	N/A	N/A
73	The Point At Ridgeline	N/A	N/A	LURA; LURA
74	LINQ Apartments	N/A	N/A	LURA

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
75	Gateway Plaza TEL	The Huntington National Bank	Standard Guarantor LLC	TEL/Bond; LIHTC; LIHTC Application; LURA; HUD Use; HAP Contract; Tax Abatement
76	Gateway Plaza Taxable Tail	N/A	N/A	TEL/Bond; LIHTC; LIHTC Application; LURA; HUD Use; HAP Contract; Tax Abatement
77	Astor On Third	N/A	N/A	LURA; Tax Abatement
78	Lazo	N/A	N/A	N/A
79	IMT Gallery 421	N/A	N/A	LURA
80	Avana At The Moors	N/A	N/A	N/A
81	Misty Ridge Apartments	N/A	N/A	N/A
82	The Bayshore On Hilton Head Island	N/A	N/A	N/A
83	Windscape Village	N/A	N/A	N/A
84	Seasons At Plainfield	N/A	N/A	N/A
85	Epic At Gateway Centre	N/A	N/A	N/A
86	The Pines Of Cloverlane	N/A	N/A	N/A
87	Grammercy Apartment Homes	N/A	N/A	N/A
88	Hamptons Of Cloverlane	N/A	N/A	N/A
89	Summit Station	N/A	N/A	N/A
90	The Laurel	N/A	N/A	N/A
91	Tuller Flats Apartments	N/A	N/A	Tax Abatement
92	Aura Colliers Hill	N/A	N/A	N/A
93	La Valencia Apartment Homes	N/A	N/A	N/A
94	Modera Skylar	N/A	N/A	N/A
95	Kinstead McKinney	N/A	N/A	LURA; Tax Abatement
96	Venue Live Oak	N/A	N/A	N/A
97	Cortland Sugarloaf	N/A	N/A	N/A
98	Hyland Hills	N/A	N/A	N/A
99	Avalon At Gallery Place	N/A	N/A	N/A
100	Aura Delray Beach	N/A	N/A	LURA
101	The Point At Merrimack River	N/A	N/A	LURA
102	Overlook At Magnolia	N/A	N/A	N/A
103	The Wyatt	N/A	N/A	N/A
104	Fox Run Apartments	N/A	N/A	N/A
105	EVSB Portfolio	N/A	N/A	N/A
106	Hershey Heights	N/A	N/A	N/A
107	Vibe Apartments	N/A	N/A	LURA; Tax Abatement
108	ARIUM Altamonte Springs	N/A	N/A	N/A
109	Vinoy At St Johns	N/A	N/A	N/A
110	Zone	N/A	N/A	N/A
111	Harper's Station Of Gainesville	N/A	N/A	N/A
112	First Colonial Inn	N/A	N/A	N/A
113	Sole At Casselberry	N/A	N/A	N/A
114	Rosebud MHC	N/A	N/A	N/A
115	Arbor Ridge Apartment Homes	N/A	N/A	N/A
116	Canyon Villa Apartment Homes	N/A	N/A	LURA
117	Skyline	N/A	N/A	N/A
118	ICON	N/A	N/A	N/A
119	The Encore Apartment Homes	N/A	N/A	N/A
120	The Elms At Oakton	N/A	N/A	N/A
121	The Point At Royal Palm Beach	N/A	N/A	N/A
122	Ashford Santa Ana	N/A	N/A	N/A
123	The Crest At Altamonte Luxury Apartments	N/A	N/A	N/A
124	The District At Vinings Apartment Homes	N/A	N/A	N/A
125	The Museum Tower	N/A	N/A	N/A
126	Storehouse Lofts	N/A	N/A	N/A
127	Cyan Southcreek	N/A	N/A	N/A
128	Grand Villas At Cinco Ranch	N/A	N/A	N/A
129	Iron Rock Ranch	N/A	N/A	Tax Abatement
130	The Elms At Kingstowne	N/A	N/A	N/A
131	Gateway At Malden Center	N/A	N/A	N/A
132	San Marino	N/A	N/A	N/A
133	Parc At Roxbury	N/A	N/A	LURA
134	Fox Valley Villages	N/A	N/A	N/A
135	Townhomes At Easton Park	N/A	N/A	N/A
136	The Heights At Shadowood	N/A	N/A	N/A
137	Lakehaus	N/A	N/A	N/A
138	Knob Creek	N/A	N/A	N/A
139	Blackhawk Apartments	N/A	N/A	N/A
140	Eden Ruby Lake	N/A	N/A	N/A
141	River House Apartment Homes	N/A	N/A	N/A
142	Runaway Bay Apartments	N/A	N/A	N/A
143	Prose Eastgate	N/A	N/A	N/A
144	Chesapeake Pointe	N/A	N/A	N/A
145	Green Valley Apartments & Parktowne Townhomes	N/A	N/A	N/A
146	BayVue Apartment Homes	N/A	N/A	N/A
147	Lakeview Terrace Apartments	N/A	N/A	N/A
148	Eagle Creek Apartments	N/A	N/A	N/A
149	Enclave At Waterways	N/A	N/A	N/A
150	The Jade At Avondale	N/A	N/A	Tax Abatement
151	Lenox Reserve Apartments	N/A	N/A	N/A
152	Tapestry At The Realm	N/A	N/A	N/A
153	The Napier	N/A	N/A	N/A
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	N/A	N/A	N/A
	Driftwood			
	Heron Pointe			
	Manchester			
	Shadow Bay			

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
155	High Points, Miguel Place And Ranchside	N/A	N/A	N/A
	High Points			
	Miguel Place			
	Ranchside			
156	Capital Ridge And Indian Ridge	N/A	N/A	N/A
	Capital Ridge			
	Indian Ridge			
157	Terrace Gardens	N/A	N/A	LIHTC; LURA; HAP Contract; Tax Abatement
158	Waterbend Apartments	N/A	N/A	LURA; LURA; LURA
159	Caroline At Longhorn Quarry	N/A	N/A	LURA; Tax Abatement
160	The Lucie At Tradition	N/A	N/A	N/A
161	Yale West	N/A	N/A	N/A
162	Residences At La Cantera	N/A	N/A	N/A
163	Flats At Stones Crossing	N/A	N/A	N/A
164	Tides On Commerce	N/A	N/A	N/A
165	Arbor Blvd At Canopy	N/A	N/A	N/A
166	Aspen Heights Fayetteville	N/A	N/A	N/A
167	Bella Grace	N/A	N/A	N/A
168	Parc At West Point	N/A	N/A	N/A
169	Gates At Citiplace	N/A	N/A	N/A
170	Portola On Russell	N/A	N/A	N/A
171	Morgan's Landing	N/A	N/A	N/A
172	Park At Palm Valley	N/A	N/A	N/A
173	Boulders Lakeside	N/A	N/A	N/A
174	Center Point Apartments	N/A	N/A	N/A
175	Brooks Landing	N/A	N/A	N/A
176	Santana Ridge	N/A	N/A	N/A
177	Amber Chase	N/A	N/A	N/A
178	The Drake	N/A	N/A	LURA
179	Abberly Crest Phase 2	N/A	N/A	N/A
180	Reserve At Capital Center	N/A	N/A	N/A
181	Abberly Crest Phase 1	N/A	N/A	N/A
182	Raintree Apartments	N/A	N/A	N/A
183	Abberly Crossing	N/A	N/A	N/A
184	Zone Luxe	N/A	N/A	N/A
185	Meridian West Shore	N/A	N/A	N/A
186	The Crest At Elm Tree	N/A	N/A	N/A
187	Amber Grove	N/A	N/A	LURA; Tax Abatement
188	Tapestry At Turkey Creek	N/A	N/A	N/A
189	The Tribute	N/A	N/A	N/A
190	Corbin Crossing	N/A	N/A	N/A
191	Preserve On Blue Road	N/A	N/A	N/A
192	The Grant Apartments (fka Park South)	N/A	N/A	N/A
193	DREAM Lehigh Valley	N/A	N/A	N/A
194	Volare At The Woodlands	N/A	N/A	N/A
195	Renaissance At Carol Stream	N/A	N/A	N/A
196	The Vista At Laguna Niguel	N/A	N/A	N/A
197	The Lodges On English Station Road	N/A	N/A	N/A
198	Waterford Bluffs	N/A	N/A	Tax Abatement
199	College Town At Coastal	N/A	N/A	N/A
200	Tapestry Park Apartment Homes	N/A	N/A	N/A
201	Chisholm Trace Apartments	N/A	N/A	N/A
202	Resia Dallas West	N/A	N/A	LURA
203	Lake Taylor Pointe	N/A	N/A	N/A
204	West 10 Apartments	N/A	N/A	N/A
205	The Lofts At Reynolds Village	N/A	N/A	N/A
206	Renaissance HDFC	N/A	N/A	LURA; Tax Abatement
207	The Atlantic At Tradition	N/A	N/A	N/A
208	The Lookout	N/A	N/A	N/A
209	Abberly Village	N/A	N/A	N/A
210	NEO Midtown Apartments	N/A	N/A	N/A
211	Desert Vistas Apartments	N/A	N/A	N/A
212	Aspen Pointe	N/A	N/A	N/A
213	Village At Haddonfield	N/A	N/A	N/A
214	Reed Creek	N/A	N/A	N/A
215	Latitude At Presidio	N/A	N/A	N/A
216	Copper Springs Retirement Community	N/A	N/A	N/A
217	Green Mount Lakes	N/A	N/A	N/A
218	Marabella On Pioneer	N/A	N/A	N/A
219	The View	N/A	N/A	N/A
220	Accent On Sahara	N/A	N/A	N/A
221	Highbridge Concourse Phase II	N/A	N/A	HAP Contract; Tax Abatement
222	Venn On Market	N/A	N/A	LURA; LURA
223	Reserve At Mill Creek	N/A	N/A	N/A
224	Monticello At Southport Apartments	N/A	N/A	LURA
225	Union Club Apartments	N/A	N/A	N/A
226	Enclave At Breckenridge	N/A	N/A	N/A
227	Radius West	N/A	N/A	N/A
228	Hickory Creek Apartments	N/A	N/A	N/A
229	Avion At Carrollwood	N/A	N/A	N/A
230	Lavana Falls Apartments	N/A	N/A	N/A
231	Ludlam Point	N/A	N/A	N/A
232	Preserve At Copperleaf	N/A	N/A	LURA; Tax Abatement

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
233	The Flats At East Bay	N/A	N/A	N/A
234	Mesquite Terrace Apartments TEL	Zions Bancorporation, National Association	Trinity Housing Development, LLC; Joseph Ryan Hamilton; John Douglas Hamilton; Michael K. Hamra	TEL/Bond; LIHTC; LURA; LURA; Tax Abatement
235	The Capitol District Apartments	N/A	N/A	N/A
236	The Meridian	N/A	N/A	N/A
237	ARIUM Mission Bay	N/A	N/A	N/A
238	The Estuary	N/A	N/A	N/A
239	Grand Reserve	N/A	N/A	N/A
240	Kentlands Manor Apartments	N/A	N/A	N/A
241	Cobblestone Grove Apartment Homes	N/A	N/A	N/A
242	Verlaine On The Parkway	N/A	N/A	N/A
243	Poplar Glen Apartment Homes	N/A	N/A	N/A
244	1000 West	N/A	N/A	LURA
245	Memorial West	N/A	N/A	N/A
246	The Lodge At Porter Ranch Apartments	N/A	N/A	N/A
247	Cortland Congress Park	N/A	N/A	LURA
248	Daybreak	N/A	N/A	N/A
249	The Outlook At Greystone	N/A	N/A	N/A
250	Hawthorne At Mirror Lake	N/A	N/A	N/A
251	Hawthorne At Weaverville	N/A	N/A	N/A
252	Lakeside Central Apartments	N/A	N/A	N/A
253	Le Med Apartments	N/A	N/A	N/A
254	Medinah Terrace Apartments	N/A	N/A	N/A
255	Lemon And Pear Tree Apartments	N/A	N/A	N/A
256	The International At Valley Ranch	N/A	N/A	N/A
257	The Manor Homes Of Eagle Glen	N/A	N/A	N/A
258	Advenir At Cherry Creek South	N/A	N/A	N/A
259	Market Street Station	N/A	N/A	N/A
260	Highlands At Warwick	N/A	N/A	N/A
261	Summit Pointe Apartments And Villas	N/A	N/A	N/A
262	Addison Landing	N/A	N/A	N/A
263	Abberly Place II Apartment Homes	N/A	N/A	N/A
264	Gramercy Woods & Brookmont Townes	N/A	N/A	N/A
265	Azure Apartments	N/A	N/A	N/A
266	Island Club	N/A	N/A	N/A
267	Westmount At Braesridge	N/A	N/A	N/A
268	The Belvedere	N/A	N/A	N/A
269	Merrill House Apartments	N/A	N/A	N/A
270	Sloane Chelsea	N/A	N/A	N/A
271	The Pointe At Carrollwood	N/A	N/A	N/A
272	Park Villas	N/A	N/A	N/A
273	Hawthorne At Horse Pen Creek	N/A	N/A	N/A
274	Palisades At Langley Pond	N/A	N/A	N/A
275	Ashton Brook	N/A	N/A	N/A
276	Magnolia At Spring	N/A	N/A	N/A
277	The Del Rey	N/A	N/A	N/A
278	The Isles	N/A	N/A	N/A
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	N/A	N/A	N/A
280	850 On The Avenue	N/A	N/A	LURA
281	Co-Op Summer Street	N/A	N/A	LURA; Tax Abatement
282	Squire Hill Apartments	N/A	N/A	N/A
283	Avalon At Northbrook Apartments & Townhomes	N/A	N/A	N/A
284	Spring Gardens Apartments	N/A	N/A	Tax Abatement
285	ARIUM Citrus Run	N/A	N/A	N/A
286	Tacara At Westover Hills	N/A	N/A	N/A
287	Legacy Cornelius	N/A	N/A	N/A
288	Grand Living At Tower Place	N/A	N/A	N/A
289	Pointe At West Lake	N/A	N/A	N/A
290	Belrose Apartment Homes	N/A	N/A	N/A
291	Alpine Woods	N/A	N/A	N/A
292	All Seasons Of Rochester Hills	N/A	N/A	N/A
293	Valor At Harlingen	N/A	N/A	LURA; Tax Abatement
294	Preserve At Steele Creek	N/A	N/A	N/A
295	Arbors Of Battle Creek	N/A	N/A	N/A
296	The Highlands At Morris Plains	N/A	N/A	LURA
297	Boardwalk Lofts	N/A	N/A	N/A
298	Taxco Apartments	N/A	N/A	N/A
299	Holly Court Apartments	N/A	N/A	N/A
300	The Flats At Ridgeview	N/A	N/A	N/A
301	267 Pacific	N/A	N/A	Tax Abatement
302	Villa Serrano Apartment Homes	N/A	N/A	N/A
303	Pelham Place North & South	N/A	N/A	LURA; LURA; Tax Abatement
304	Crestview Ridge At Highland	N/A	N/A	N/A
305	Icon Apartment Homes At Hardin Valley Phase II	N/A	N/A	N/A
306	The Milo On Westheimer	N/A	N/A	LURA; Tax Abatement
307	Tiberon Trails	N/A	N/A	N/A
308	Sterling Glen Apartments	N/A	N/A	N/A
309	AVA H Street	N/A	N/A	LURA
310	Edge At Farmington Hills	N/A	N/A	N/A
311	Canyon Springs Apartments	N/A	N/A	N/A
312	Hillcrest Village	N/A	N/A	N/A
313	The Meridian	N/A	N/A	N/A
314	Reserve At Lakeland	N/A	N/A	N/A
315	MacUngie Village	N/A	N/A	N/A
316	Flats At Riverview	N/A	N/A	N/A
317	Bradford Arms	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
318	Fusion Apartments	N/A	N/A	N/A
319	Arbor Meadows MHC	N/A	N/A	N/A
320	Chateau On The River	N/A	N/A	N/A
321	The Inverness	N/A	N/A	N/A
322	Villas At Druid Hills	N/A	N/A	N/A
323	Madison New Riverside	N/A	N/A	N/A
324	Desie Apartments	N/A	N/A	N/A
325	Oakview Apartments	N/A	N/A	LIHTC; LURA; LURA; HUD 236; HAP Contract; HAP Contract
326	Arden Park	N/A	N/A	N/A
327	ARIUM Bristol Bay	N/A	N/A	N/A
328	Townhomes At Fairways	N/A	N/A	N/A
329	Track 29 City Apartments	N/A	N/A	N/A
330	Treetops Apartments	N/A	N/A	N/A
331	Abberly Woods Phase 2	N/A	N/A	N/A
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	N/A	N/A	N/A
	Heathmoore			
	Ridgewood			
	Roanoke			
	Rosewood			
	Slate Run (KY)			
333	St. James Apartments	N/A	N/A	N/A
334	The Arbors At Brighton Park	N/A	N/A	N/A
335	Ashley River Apartments	N/A	N/A	N/A
336	Stonewater Park Apartments	N/A	N/A	N/A
337	Reserve South	N/A	N/A	N/A
338	College Place Uptown	N/A	N/A	N/A
339	Viva	N/A	N/A	N/A
340	Cottonwood Creek	N/A	N/A	N/A
341	ARIUM Mariner's Village	N/A	N/A	N/A
342	Ashford Westchase	N/A	N/A	N/A
343	Savannah Creek	N/A	N/A	N/A
344	The Muse	N/A	N/A	N/A
345	Avalon Villa Apartments	N/A	N/A	N/A
346	Westland Trailer City	N/A	N/A	LURA
347	Indigo Apartment Homes	N/A	N/A	N/A
348	Spring Gardens Apartments	N/A	N/A	N/A
349	LC Sunbury	N/A	N/A	N/A
350	Finish Line Apartments	N/A	N/A	N/A
351	Arbors At Fairview	N/A	N/A	LURA; Tax Abatement
352	The Flats At 1885	N/A	N/A	N/A
353	Talus Apartments	N/A	N/A	N/A
354	Heritage Plaza Apartments	N/A	N/A	N/A
355	Broadstone On Medical	N/A	N/A	N/A
356	Camelot Manor Estates MHC	N/A	N/A	N/A
357	Cedarhurst Of Jacksonville	N/A	N/A	N/A
358	Rosebrook Village	N/A	N/A	N/A
359	The View At Morgantown	N/A	N/A	N/A
360	Sage Stone Oak	N/A	N/A	N/A
361	Stoney Brooke Apartments	N/A	N/A	N/A
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	N/A	N/A	N/A
363	Georgian Oaks Apartments	N/A	N/A	N/A
364	The Landing Of Clinton	N/A	N/A	N/A
365	Horizons At Calabasas Apartments	N/A	N/A	N/A
366	Willowcreek Apartments I And II	N/A	N/A	LIHTC; LIHTC; LURA; LURA; Tax Abatement
367	Residence At Deer Park	N/A	N/A	N/A
368	Villas At Happy Valley	N/A	N/A	N/A
369	Fernwood	N/A	N/A	N/A
370	Haven Columbia Pike	N/A	N/A	LURA; LURA
371	Lily Of The Valley	N/A	N/A	N/A
372	The Woods At Johnson Mill	N/A	N/A	HUD Use; HUD Use
373	Regency Tower	N/A	N/A	N/A
374	Amherst	N/A	N/A	N/A
375	Venue Apartments	N/A	N/A	N/A
376	Maplewood Pointe	N/A	N/A	N/A
377	Granby Oaks Apartments	N/A	N/A	LURA; Tax Abatement
378	The Porter	N/A	N/A	N/A
379	Dakota Ranch	N/A	N/A	N/A
380	Cookie Factory Lofts	N/A	N/A	N/A
381	Park At 55th	N/A	N/A	N/A
382	Walker Place At Moonlight Park	N/A	N/A	N/A
383	Frontgate Apartments	N/A	N/A	LIHTC; LURA
384	Omni Apartments	N/A	N/A	N/A
385	Abby Court	N/A	N/A	LURA
386	Eagle Rock Apartments At Manchester	N/A	N/A	N/A
387	Crystal Riviyera	N/A	N/A	N/A
388	Covington Square Apartments	N/A	N/A	Tax Abatement
389	Crosstown Parkway	N/A	N/A	LIHTC; LURA; HUD Use; HAP Contract; Tax Abatement
390	Village Green	N/A	N/A	N/A
391	The Benton Apartments	N/A	N/A	N/A
392	Gardens At Briarwood	N/A	N/A	N/A
393	The Summit	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
394	Acacia Pointe	N/A	N/A	N/A
395	Redwood Brunswick Hills	N/A	N/A	N/A
396	Camden Hills	N/A	N/A	N/A
397	Arbors At Water's Edge	N/A	N/A	LIHTC; LURA; Tax Abatement
398	Kensington Apartments	N/A	N/A	LURA; Tax Abatement
399	The Arches Apartments	N/A	N/A	N/A
400	Toll Gate Estates	N/A	N/A	N/A
401	Reserve At Thunderbird Phase II	N/A	N/A	LIHTC; LURA; LURA; HAP Contract; HAP Contract; HAP Contract
402	Springs Colony By ARIUM	N/A	N/A	N/A
403	Redwood Chardon	N/A	N/A	N/A
404	612 Whaley At The Mills	N/A	N/A	N/A
405	Metropolitan MHC	N/A	N/A	N/A
406	Mason Manor	N/A	N/A	LURA; HAP Contract
407	Elysian Estates	N/A	N/A	HAP Contract; Tax Abatement
408	Westland Estates MHP - Pomona	N/A	N/A	LURA
409	Lakeside Student Living	N/A	N/A	N/A
410	Portofino Apartments	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
411	The Lex	N/A	N/A	Tax Abatement
412	Tuckaway Heights Apartments	N/A	N/A	N/A
413	Hawthorne City	N/A	N/A	N/A
414	Towers At Forest Acres	N/A	N/A	LURA; Tax Abatement
415	The Meadows	N/A	N/A	N/A
416	Amesbury Court	N/A	N/A	N/A
417	The Varet	N/A	N/A	LURA; Tax Abatement; Tax Abatement
418	The Bradford Apartments	N/A	N/A	N/A
419	Westpoint Creek Townhomes	N/A	N/A	N/A
420	Foxcreek Apartments	N/A	N/A	N/A
421	Benjamin Court	N/A	N/A	LIHTC
422	La Casita	N/A	N/A	N/A
423	Whispering Woods	N/A	N/A	HAP Contract; Tax Abatement
424	Shadow Mountain Village	N/A	N/A	N/A
425	Eagle Rock Apartments At Hudson	N/A	N/A	N/A
426	Worthington Commons Townhomes	N/A	N/A	N/A
427	The Mix At Sohay	N/A	N/A	LURA
428	Stonebridge Villas And Townhomes	N/A	N/A	N/A
429	Carlisle At Dunedin	N/A	N/A	N/A
430	1100 Washington	N/A	N/A	Tax Abatement
431	Parkway Grande	N/A	N/A	N/A
432	Dakota Arms	N/A	N/A	N/A
433	Spinnaker Landing	N/A	N/A	LURA
434	Terraces At Deerfield	N/A	N/A	N/A
435	The Congress Building	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
436	Colonial Heights	N/A	N/A	N/A
437	Leisure Estates MHC	N/A	N/A	N/A
438	Redwood Estates	N/A	N/A	N/A
439	Parkwood Apartments	N/A	N/A	N/A
440	Timberfalls Townhomes	N/A	N/A	N/A
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	N/A	N/A	N/A
442	DYLN Apartments	N/A	N/A	N/A
443	209 Vine	N/A	N/A	Tax Abatement; Tax Abatement
444	The Hinsdale Apartment Homes	N/A	N/A	N/A
445	Prestonwood Hills	N/A	N/A	N/A
446	Fairlawn Village	N/A	N/A	N/A
447	Roxbury Hills	N/A	N/A	LURA; LURA
448	The Lennox	N/A	N/A	N/A
449	Wellington Woods	N/A	N/A	N/A
450	Houston Street Townhomes	N/A	N/A	LURA; Tax Abatement
451	Queens Park Plaza	N/A	N/A	LURA; Tax Abatement
452	Wallace Studios	N/A	N/A	LURA
453	Woodcreek Apartments	N/A	N/A	N/A
454	New Quin Apartments	N/A	N/A	N/A
455	The Vale	N/A	N/A	N/A
456	Diamond Loch Apartment Homes	N/A	N/A	N/A
457	Chateau Apartments	N/A	N/A	LURA
458	The Elliott At College Park	N/A	N/A	N/A
459	Ashford Willow Falls	N/A	N/A	N/A
460	The Heights Ruston	N/A	N/A	N/A
461	Independence Square	N/A	N/A	N/A
462	South Town Square	N/A	N/A	LIHTC; LURA; LURA; LURA; RAD HAP Use; HAP Contract; Tax Abatement
463	Ashford Santa Fe	N/A	N/A	N/A
464	Azalea Place Apartment Homes	N/A	N/A	N/A
465	Townhomes At Andrus	N/A	N/A	N/A
466	10 West	N/A	N/A	N/A
467	Aston Pointe	N/A	N/A	N/A
468	Lexington Park Apartments	N/A	N/A	LURA
469	River Ranch Apartments	N/A	N/A	N/A
470	Buckman Heights	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
471	Mill Pond Apartments	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
472	Waters Edge Duplexes	N/A	N/A	N/A
473	Villa Del Sol	N/A	N/A	N/A
474	Mallard Pointe Apartments	N/A	N/A	LIHTC
475	The Parker Apartments	N/A	N/A	LURA
476	Westview Mobile Home Park	N/A	N/A	N/A
477	Red Lion Table Company	N/A	N/A	Tax Abatement
478	Woodlands (PA)	N/A	N/A	N/A
479	Annhurst (PA)	N/A	N/A	N/A
480	King Parkway	N/A	N/A	N/A
481	Timbers Edge Apartments	N/A	N/A	N/A
482	Residences At Oakview Phase II	N/A	N/A	N/A
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	N/A	N/A	N/A
484	Grandview Pointe	N/A	N/A	N/A
485	Northview Apartments	N/A	N/A	N/A
486	Park Place Apartments	N/A	N/A	N/A
487	Heritage Apartments	N/A	N/A	HUD Use; HAP Contract
488	Edge At Independence Heights	N/A	N/A	N/A
489	109 Gold Street	N/A	N/A	Tax Abatement
490	The Palmer	N/A	N/A	N/A
491	Bluff Ridge Apartments	N/A	N/A	N/A
492	Rendezvous	N/A	N/A	N/A
493	Mainstreet Apartments	N/A	N/A	N/A
494	Oaks Trinity Apartments	N/A	N/A	LURA
495	Sage At Martin Lane	N/A	N/A	Tax Abatement
496	Beachview	N/A	N/A	N/A
497	The 80 Reserve	N/A	N/A	N/A
498	Parkway Apartments	N/A	N/A	N/A
499	Manning Evansville	N/A	N/A	N/A
500	Dorie Miller Manor	N/A	N/A	LIHTC; HUD Use; HAP Contract; Tax Abatement
501	Spring Mills Apartments	N/A	N/A	N/A
502	841 South 2nd Street	N/A	N/A	Tax Abatement
503	Amelia Apartments	N/A	N/A	N/A
504	Reserve At Thunderbird Phase I	N/A	N/A	LIHTC; LURA; LURA; HAP Contract; HAP Contract
505	Gateway Terrace MHC	N/A	N/A	N/A
506	West Mound Apartments	N/A	N/A	N/A
507	Greentree Village	N/A	N/A	LIHTC
508	Summerlake Apartments	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
509	Greenprint At North Temple	N/A	N/A	N/A
510	4Eighty West Parker	N/A	N/A	N/A
511	Park At Countryside	N/A	N/A	N/A
512	Lancaster Arms	N/A	N/A	LURA; HAP Contract
513	Sun Valley Apartments	N/A	N/A	N/A
514	The Flats At Dublin Commons	N/A	N/A	N/A
515	Hillcrest Village	N/A	N/A	Tax Abatement
516	Forest Creek Apartments	N/A	N/A	N/A
517	Peninsula Park	N/A	N/A	LIHTC; LURA; Tax Abatement
518	Parkgate Apartments	N/A	N/A	LIHTC; LURA
519	Meadowbrook Estates MHC	N/A	N/A	N/A
520	Bailey's Ridge Apartments	N/A	N/A	LIHTC
521	Reserve At Blueberry Park	N/A	N/A	Tax Abatement
522	Willow Lake	N/A	N/A	N/A
523	Pepper Point MHC	N/A	N/A	N/A
524	Gaslight Square	N/A	N/A	N/A
525	The Cabana Apartments	N/A	N/A	N/A
526	El Dorado Apartments	N/A	N/A	N/A
527	Mason Creek Flats	N/A	N/A	LURA; Tax Abatement
528	Genessee Summit	N/A	N/A	N/A
529	Pioneer Mobile Home Park	N/A	N/A	N/A
530	Cinderella	N/A	N/A	N/A
531	Gabilan Family Apartments	N/A	N/A	LIHTC; LURA; Tax Abatement
532	Airy Avenue Apartments	N/A	N/A	N/A
533	Wobegon Crossings	N/A	N/A	N/A
534	Oaks Station Place Apartments	N/A	N/A	N/A
535	London Spires Estates	N/A	N/A	N/A
536	Mobile Estates Park	N/A	N/A	N/A
537	Sandridge Apartments	N/A	N/A	N/A
538	Highland Park Apartment Homes	N/A	N/A	N/A
539	Valley Bend Apartments	N/A	N/A	N/A
540	Hidden Valley	N/A	N/A	N/A
541	Elm Grove Estates	N/A	N/A	N/A
542	Parkwynn Apartments	N/A	N/A	N/A
543	Brook Valley	N/A	N/A	N/A
544	Silver Maples Estates	N/A	N/A	N/A
545	The Ella At Somerset 9%	N/A	N/A	LIHTC; LURA; LURA; RAD HAP Use; HAP Contract; Tax Abatement
546	Twain Estates	N/A	N/A	N/A
547	The Charbern	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
548	Loosestrife Fields	N/A	N/A	LIHTC
549	Whispering Creek	N/A	N/A	N/A
550	Riverview6	N/A	N/A	LIHTC Application; LURA; LURA
551	Oak Park Apartments	N/A	N/A	LIHTC; LURA; HAP Contract
552	Riverside Village Apartments	N/A	N/A	N/A
553	Southlawn	N/A	N/A	N/A
554	Meadow Wood Apartments	N/A	N/A	N/A
555	251-255 Lafayette Ave	N/A	N/A	N/A
556	Mill Street Village	N/A	N/A	N/A
557	Parkview Apartments	N/A	N/A	N/A
558	Stockbridge	N/A	N/A	N/A
559	Colby Crest	N/A	N/A	N/A
560	Kales Building	N/A	N/A	N/A
561	Alcantara Apartments	N/A	N/A	N/A
562	Cierra Commons	N/A	N/A	N/A
563	South Pointe Townhomes	N/A	N/A	LIHTC
564	DeSoto Estates	N/A	N/A	HAP Contract
565	Thompson Place Apartments	N/A	N/A	N/A
566	Brisas Del Sur Apartments II	N/A	N/A	LIHTC Application
567	Honeysuckle Apartments	N/A	N/A	HUD Use; HAP Contract
568	Academy At Drexel Court	N/A	N/A	Tax Abatement
569	Easley Portfolio	N/A	N/A	LURA; LURA; LURA; Tax Abatement
570	Huron Heights Townhomes	N/A	N/A	N/A
571	ATMO Bruce	N/A	N/A	LURA
572	Seabird Island MHC	N/A	N/A	N/A
573	Holiday Park	N/A	N/A	N/A
574	Villas Of Mur-Len	N/A	N/A	N/A
575	Zest Apartments	N/A	N/A	N/A
576	Sierra Condos	N/A	N/A	N/A
577	Alexis Parc	N/A	N/A	LIHTC; LURA; HAP Contract; Tax Abatement
578	Hillcrest Park	N/A	N/A	N/A
579	Redwood Tipp City (The Harrison) - Phase IV	N/A	N/A	Tax Abatement
580	Orange Gardens Loan 1	N/A	N/A	N/A
581	Lancaster Apartments Taxable Tail	N/A	N/A	TEL/Bond; LIHTC; LIHTC Application; LURA; Tax Abatement
582	Robin Hood Apartments	N/A	N/A	N/A
583	Riverpark Apartments	N/A	N/A	LIHTC; LIHTC
584	Greenfield Knoll	N/A	N/A	N/A
585	Fords MHC	N/A	N/A	N/A
586	Pine Arbor Apartments	N/A	N/A	N/A
587	Parkwood Apartments	N/A	N/A	N/A
588	Linville Ridge Apartments	N/A	N/A	LURA
589	Sedgefield Apartments	N/A	N/A	N/A
590	Shenandoah Valley Estates	N/A	N/A	N/A
591	Mid Rise Apartments	N/A	N/A	HUD Use; HAP Contract
592	719 5th Avenue	N/A	N/A	N/A
593	Valley Of Enchantment	N/A	N/A	N/A
594	Red River Estates	N/A	N/A	HAP Contract
595	Moultrie Manor Apartments	N/A	N/A	LIHTC; HUD Use; HAP Contract
596	The Park	N/A	N/A	N/A
597	Hamlets Townhomes	N/A	N/A	N/A
598	Oaks Centropolis Apartments	N/A	N/A	Tax Abatement
599	Northland Court	N/A	N/A	HAP Contract
600	Whittier East	N/A	N/A	N/A
601	Mountain Creek	N/A	N/A	N/A
602	Orange Gardens Loan 2	N/A	N/A	N/A
603	Avia Apartments	N/A	N/A	N/A
604	The Village At 815 Main Street	N/A	N/A	LIHTC; LURA; LURA; HAP Contract
605	Ocean Springs Station	N/A	N/A	N/A
606	Banyan East Town Apartments	N/A	N/A	LIHTC; LURA
607	Jesse Lee Apartments	N/A	N/A	LIHTC
608	Waterview Farms Apartments	N/A	N/A	N/A
609	Arie Apartments	N/A	N/A	N/A
610	Elements Of Linden Hills	N/A	N/A	N/A
611	Oak Timbers - White Settlement II	N/A	N/A	LIHTC
612	Esquire Apartments	N/A	N/A	N/A
613	110 Halsted Street	N/A	N/A	N/A
614	28-32 Providence St	N/A	N/A	N/A
615	Maxwell Manor Apartments	N/A	N/A	N/A
616	Princess Square	N/A	N/A	Tax Abatement
617	Buckeye Estates	N/A	N/A	N/A
618	Ghent Properties Link	N/A	N/A	N/A
619	Griffith Commons	N/A	N/A	LIHTC; Tax Abatement
620	Pine Grove Village	N/A	N/A	N/A
621	Bedell Village	N/A	N/A	LIHTC
622	Limerick Green	N/A	N/A	LIHTC; LURA; LURA; LURA; HAP Contract

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
623	Hillcrest Club Apartments	N/A	N/A	N/A
624	Summer Crest	N/A	N/A	LIHTC; LURA
625	June West	N/A	N/A	LIHTC; LURA; LURA
626	Golden Oaks MHC	N/A	N/A	N/A
627	Chase Park	N/A	N/A	N/A
628	Western Villa	N/A	N/A	N/A
629	Sherwood Forest	N/A	N/A	N/A
630	Vista Point Apartments	N/A	N/A	LIHTC; LURA; Tax Abatement
631	The Palms At Pasadena	N/A	N/A	N/A
632	Ashton Place Apartments	N/A	N/A	N/A
633	Circle L	N/A	N/A	N/A
634	Venus At Manchester	N/A	N/A	LIHTC
635	Meadows Apartments	N/A	N/A	N/A
636	Sugar Creek Apartments Taxable Tail	N/A	N/A	TEL/Bond; LIHTC Application; LURA; LURA; Tax Abatement
637	Idylwood MHC	N/A	N/A	N/A
638	Laurel Oaks Senior	N/A	N/A	LIHTC; LURA; Tax Abatement
639	Clayton Manor Townhomes	N/A	N/A	N/A
640	Leisure Living Estates	N/A	N/A	N/A
641	Pebble Hill Estates	N/A	N/A	LIHTC; LURA; Tax Abatement
642	Wheelhouse Lofts II	N/A	N/A	LURA; LURA; LURA; Tax Abatement
643	Parkwood Manor Townhomes	N/A	N/A	N/A
644	Hawthorne Club Apartments	N/A	N/A	N/A
645	Windward Apartment Homes	N/A	N/A	N/A
646	Western Skies	N/A	N/A	N/A
647	Orange Gardens Loan 3	N/A	N/A	N/A
648	Ranchwood	N/A	N/A	N/A
649	The Court At Oak Forest	N/A	N/A	N/A
650	Wawaset Park Apartments	N/A	N/A	N/A
651	Conner Creek	N/A	N/A	N/A
652	6727 Sylmar Ave	N/A	N/A	N/A
653	Executive House Apartments	N/A	N/A	N/A
654	Copper Place Apartments	N/A	N/A	N/A
655	Park Avenue Towers	N/A	N/A	HAP Contract
656	Creekwood Apartments	N/A	N/A	N/A
657	1907 Harrison Avenue	N/A	N/A	LURA; Tax Abatement
658	Grand Oaks Village	N/A	N/A	N/A
659	Camden NJ Portfolio	N/A	N/A	N/A
660	Touraine Apartments	N/A	N/A	HUD Use; HAP Contract
661	1300 W 134th St	N/A	N/A	N/A
662	Stonegate	N/A	N/A	N/A
663	Sophie Court	N/A	N/A	N/A
664	Park Plaza Townhomes	N/A	N/A	N/A
665	Hunters Glen	N/A	N/A	LURA
666	The Globe Apartments	N/A	N/A	N/A
667	55-81 Jackson Avenue	N/A	N/A	N/A
668	Sonora Cascade MHC	N/A	N/A	N/A
669	Melissa Grove	N/A	N/A	LIHTC; LURA
670	Riverbend Of Grand Blanc	N/A	N/A	N/A
671	Sunlight Estates	N/A	N/A	N/A
672	United House	N/A	N/A	HAP Contract
673	Parkside Apartments	N/A	N/A	N/A
674	Brookside MHP	N/A	N/A	N/A
675	Cherokee Mobile Village MHP	N/A	N/A	N/A
676	Elm Creek Meadows	N/A	N/A	N/A
677	Woodlake Apartments	N/A	N/A	N/A
678	Westminster Apartments	N/A	N/A	N/A
679	Carr Street Flats	N/A	N/A	N/A
680	Westlake Apartments East	N/A	N/A	N/A
681	Koenig Winter Resort	N/A	N/A	N/A
682	Plantation Acres	N/A	N/A	N/A
683	Crestview Village	N/A	N/A	HUD Use; HAP Contract
684	Harborview East Apartments	N/A	N/A	N/A
685	Vol. 7	N/A	N/A	N/A
686	Meridian Living II	N/A	N/A	N/A
687	Sandpiper Glen Taxable Tail	N/A	N/A	TEL/Bond; LIHTC Application; LURA
688	7701 Reseda Blvd	N/A	N/A	N/A
689	Maple Park Apartments	N/A	N/A	HAP Contract
690	Berendo Apartments	N/A	N/A	N/A
691	Prescott Gardens Mobile Park	N/A	N/A	N/A
692	Ashton Hills Apartments	N/A	N/A	N/A
693	167 Grand St And 218 N 7th St	N/A	N/A	N/A
694	The Morton Group 2	N/A	N/A	N/A
695	Asturias Senior Apartments	N/A	N/A	LIHTC; LURA; LURA; LURA; Tax Abatement
696	Newark Linked Loan #3	N/A	N/A	N/A
697	Lamar Place - Daniel Building	N/A	N/A	N/A
698	Terrace View Apartments	N/A	N/A	N/A
699	Jackson	N/A	N/A	N/A
700	Jean C. McKinney Manor	N/A	N/A	LIHTC; LURA

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
701	Aspen Leaf	N/A	N/A	N/A
702	Winton House	N/A	N/A	LURA; LURA
703	Sunny Acres MHP	N/A	N/A	N/A
704	Glen Leaf	N/A	N/A	N/A
705	Lakeview	N/A	N/A	N/A
706	Avery Square Apartments	N/A	N/A	N/A
707	The Cliffs	N/A	N/A	HUD Use; HAP Contract
708	Red Cedars	N/A	N/A	N/A
709	Wisteria Apartments	N/A	N/A	N/A
710	The Q @ Vassar North	N/A	N/A	N/A
711	Concordia Apartments	N/A	N/A	N/A
712	4038 Puente Ave	N/A	N/A	N/A
713	Pinewood MHC	N/A	N/A	N/A
714	4807 41st Ave SW	N/A	N/A	N/A
715	Maryland Apartments	N/A	N/A	N/A
716	North Shore MHC	N/A	N/A	N/A
717	Meridian Apartments	N/A	N/A	LIHTC; Tax Abatement
718	North Admiral Apartments	N/A	N/A	N/A
719	2000 Palafox And 1757 Mt Herman	N/A	N/A	N/A
720	126 E 93rd Street	N/A	N/A	N/A
721	Kimberly Apartments	N/A	N/A	N/A
722	Birmingham Heights	N/A	N/A	N/A
723	27360-27398 Tyrrell Ave	N/A	N/A	N/A
724	Madison Woods West	N/A	N/A	N/A
725	11229 W National Ave	N/A	N/A	N/A
726	Madison At GCU Apartments	N/A	N/A	N/A
727	Heritage Of Newark	N/A	N/A	N/A
728	Madison Flats	N/A	N/A	N/A
729	Asher Court Apartments	N/A	N/A	N/A
730	Denmark Apartments	N/A	N/A	N/A
731	Woodlands Apartments	N/A	N/A	N/A
732	Julie Ann Apartments	N/A	N/A	N/A
733	Pueblo Sereno	N/A	N/A	N/A
734	Vol. 8	N/A	N/A	N/A
735	221 Middle Neck Rd CoOp	N/A	N/A	N/A
736	Courtyard Apartments	N/A	N/A	N/A
737	White Oak Townhomes	N/A	N/A	N/A
738	Harrison Gardens	N/A	N/A	N/A
739	885 18th Avenue	N/A	N/A	N/A
740	North Franklin	N/A	N/A	LURA; Tax Abatement
741	Highland Metro	N/A	N/A	LIHTC
742	Hoskins 90 At Bishop Ridge	N/A	N/A	N/A
743	Olde Town Terrace	N/A	N/A	N/A
744	The Bryson	N/A	N/A	N/A
745	Clifton Cove Apartments	N/A	N/A	N/A
746	Larkspur Village Apartments	N/A	N/A	LIHTC; Tax Abatement
747	La Promesa	N/A	N/A	N/A
748	Westwood Park	N/A	N/A	N/A
749	Ridgeline Apartments	N/A	N/A	N/A
750	Cornell House	N/A	N/A	N/A
751	145 And 149 Fano Street	N/A	N/A	N/A
752	1118 Adams Street	N/A	N/A	LIHTC; LURA; LURA; LURA; LURA; Tax Abatement
753	Constance Ave S 7242	N/A	N/A	N/A
754	Lakeside Estates	N/A	N/A	N/A
755	Smith Heights	N/A	N/A	HUD Use; HAP Contract
756	Patterson Purchase Link	N/A	N/A	N/A
757	Alta Casa	N/A	N/A	N/A
758	Mount Moriah Apartments	N/A	N/A	LURA
759	Cantabria Senior Apartments	N/A	N/A	LIHTC; LURA; LURA; Tax Abatement
760	Country Villa MHC	N/A	N/A	N/A
761	Schafer Square Apartments	N/A	N/A	N/A
762	Green Oaks MHP	N/A	N/A	N/A
763	Fort Totten Apartments	N/A	N/A	N/A
764	Bramblewood	N/A	N/A	N/A
765	Glenfair Apartments	N/A	N/A	N/A
766	125 Sherman Avenue	N/A	N/A	Tax Abatement
767	97-103 Maple Ave	N/A	N/A	N/A
768	Canopy At Oak Bend	N/A	N/A	N/A
769	500 1st Ave	N/A	N/A	N/A
770	The District Apartment Homes	N/A	N/A	N/A
771	Wallingford Vista Apartments	N/A	N/A	N/A
772	Oak Hill Manor Apartments	N/A	N/A	N/A
773	42 Lienau Place	N/A	N/A	N/A
774	Farmington Hills	N/A	N/A	N/A
775	Park Place Apartments	N/A	N/A	N/A
776	The Morton Group 1	N/A	N/A	N/A
777	Glenwood Apartments	N/A	N/A	N/A
778	Kiljordan Meadows	N/A	N/A	N/A
779	975-995 Apartment Corp.	N/A	N/A	N/A
780	Cedar Crest	N/A	N/A	N/A
781	2210 Echo Park Ave	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Fiscal Agent Name	Sponsor Name	Type of Regulatory Agreement(s)
782	Grand Teton Estates Apartments	N/A	N/A	N/A
783	Colonial Terrace MHC	N/A	N/A	N/A
784	Elkwood Duplexes	N/A	N/A	N/A
785	Midway Apartments	N/A	N/A	N/A
786	Twin Oaks Duplexes	N/A	N/A	N/A
787	Pleasant Street 34	N/A	N/A	N/A
788	3260-3264 Minnesota Ave	N/A	N/A	N/A
789	Mountain Creek	N/A	N/A	LURA; Tax Abatement
790	6028 Stafford Avenue	N/A	N/A	N/A
791	Hale Ave S 10447	N/A	N/A	N/A
792	Crawford Corner At Bishop Ridge	N/A	N/A	N/A
793	1598-1666 E. 25th Ave Apartments	N/A	N/A	N/A
794	113 Sherman Avenue	N/A	N/A	Tax Abatement
795	Buchtel Arms Apartments	N/A	N/A	N/A
796	Walden Pky S 9946-9952	N/A	N/A	N/A
797	Residences On Lake	N/A	N/A	N/A
798	Connie Jean Apartments	N/A	N/A	N/A
799	Avalon Family Apartments	N/A	N/A	LIHTC; Tax Abatement
800	7337 S Ridgeland	N/A	N/A	N/A
801	Village Glen	N/A	N/A	N/A
802	Georgian Townhomes	N/A	N/A	N/A
803	277 Milford St	N/A	N/A	LURA; LURA; LURA; Tax Abatement
804	Jeffrey Blvd S 7722-7732	N/A	N/A	Tax Abatement
805	2608 Hoyt Avenue	N/A	N/A	N/A
806	Castlereach Apartments	N/A	N/A	N/A
807	Courtyards On The Park - South	N/A	N/A	N/A
808	Foxtail Crossing Townhomes	N/A	N/A	LIHTC; LURA
809	Michelle's Court Apartments	N/A	N/A	N/A
810	Champion Forest	N/A	N/A	N/A
811	Royal Arms Apartments	N/A	N/A	N/A
812	Evergreen Apartments	N/A	N/A	N/A
813	Spring Manor MHP	N/A	N/A	N/A
814	University Heights	N/A	N/A	N/A
815	Steele Street 1553	N/A	N/A	N/A
816	410 And 500 Cummings Valley Blvd	N/A	N/A	N/A
817	10416 And 10422 Fawcett St	N/A	N/A	N/A
818	112 South Whitney	N/A	N/A	N/A
819	The Randall	N/A	N/A	N/A
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	N/A	N/A	N/A
821	Crestview	N/A	N/A	N/A
822	School House Apartments	N/A	N/A	N/A
823	Baylie Drive Apartments	N/A	N/A	N/A
824	193 Neptune Avenue	N/A	N/A	N/A
825	3700 Delancy Street	N/A	N/A	N/A
826	Marsue Apartments	N/A	N/A	N/A
827	Clover Crest Townhomes	N/A	N/A	N/A
828	Dover Street Apartments	N/A	N/A	N/A
829	Fannin Park	N/A	N/A	N/A
830	1651 E 74th Pl	N/A	N/A	N/A
831	Potomac Ave W 3226	N/A	N/A	N/A
832	Franklin Street 25	N/A	N/A	N/A
833	Terra Bella Court	N/A	N/A	N/A
834	354 Seaman St	N/A	N/A	N/A
835	Arise Capitol Hill	N/A	N/A	N/A
836	Spring Hill Apartments	N/A	N/A	N/A
837	4252 Crenshaw Taxable Tail	N/A	N/A	LURA; LURA
838	2501 N Drake Ave	N/A	N/A	N/A
839	3510 Northeast 54th Street Apartments	N/A	N/A	N/A
840	Crystal St W 3259	N/A	N/A	N/A
841	1427 Martin Luther King Jr Ave	N/A	N/A	N/A
842	Wrightwood Ave W 3456	N/A	N/A	N/A

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
1	Seven Springs Apartments	LURA – 10% of units at 80% AMI
2	Venue At Lockwood	LURA – 80.68% of units at 60% AMI; LURA – 80.68% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
3	Cedar Forest Apartments	LIHTC – 15% of units at 35% AMI, 85% of units at 60% AMI; LURA – 100% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
4	Cambridge Cove Apartment Homes	LURA – 160 units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
5	Enclave On Woodbridge Apartment Homes	LURA – 135 units at 60% AMI; LURA – The Project must be leased and rented as Affordable Housing (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
6	Preserve On 51st Apartment Homes	N/A
7	Rose Harbor Apartments	LIHTC – 5% of units at 40% AMI, 95% of units at 60% AMI; LURA – 5% of units at 40% AMI, 80% of units at 60% AMI; LURA – 5% of units at 40% AMI, 95% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
8	Charleston Place Apartments	LIHTC – 15.28% of units at 33% AMI, 84.72% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
9	Nantucket Bay Apartments	LIHTC – 20% of units at 40% AMI, 30% of units at 50% AMI, 50% of units at 60% AMI; LURA – 50% of units at 50% AMI, 40% of units at 60% AMI; LURA – 95% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
10	The Club At Sugar Mill	LIHTC – 20.36% of units at 40% AMI, 79.64% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
11	The Villas At Newport Landing	LIHTC – 15.58% of units at 30% AMI, 84.42% of units at 60% AMI; LURA – 15.57% of units at 30% AMI, 84.42% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
12	Brookwood Forest Apartments	LURA – 118 units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
13	Williams Landing Apartments	LIHTC – 20.83% of units at 40% AMI, 29.17% of units at 50% AMI, 50% of units at 60% AMI; LURA – 50% of units at 50% AMI, 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
14	Savannah Cove Apartments	LIHTC – 29% of units at 40% AMI, 71% of units at 60% AMI; LURA – 29% of units at 40% AMI, 71% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
15	Nantucket Cove Apartments	LIHTC – 47% of units at 50% AMI, 53% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
16	Kathleen Pointe Apartment Homes	LIHTC – 10% of units at 40% AMI, 90% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
17	Williams Landing Villas	LIHTC – 15.38% of units at 30% AMI, 84.62% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation pursuant to Section 196.1978(2) of the Florida Statutes
18	Crystal Towers & Crystal Flats	LURA – 12 units must be rented subject to the rental restrictions thereof as are specifically set forth in Paragraph 3 of the CBU Agreement (as such term is defined in the regulatory agreement); LURA – 16 units at 60% AMI
19	Park Place I	N/A
20	AMLI Midtown Miami	N/A
21	Anagram Nomad	LURA – 4 units at 80% AMI
22	Park Kiely Apartments	LURA – 50% of units at 80% AMI
23	Commons At White Marsh	N/A
24	Icon Las Olas	N/A
25	The Gramercy	LURA – 20 CAF Units must be rented subject to the rental restrictions set forth in the CAF Agreement (as such capitalized terms are defined in the regulatory agreement)
26	Kitt At Warner Center	N/A
27	River View Apartments Phase 5 And 6	N/A
28	Alden Park Apartments	Tax Abatement – Tax abatement pursuant to Philadelphia Code Section 19-1303(3) (Authorization to Offer Exemptions from Real Estate Taxes on Improvements to Deteriorated Industrial, Commercial or Other Business Properties)
29	Icon At Dulles	N/A
30	The Addison	N/A
31	Sterling Pointe	N/A
32	AVA Noma	Tax Abatement – Tax abatement pursuant to NoMa Residential Development Tax Abatement Act of 2009 (D.C. Law 18-10; D.C. Code section 47-859.01 et seq.)
33	WestEnd 25	LURA – 8 units at 80% AMI
34	Acclaim At Carriage Hill	N/A
35	Park Regency Club	N/A
36	The Atlantic Palms At Tradition	N/A
37	The Northern I & II	LURA – 25 units at 80% AMI; LURA – 12 units at 80% AMI; LURA – 25 units at 80% AMI, 14 units at 130% AMI; LURA – 12 units at 80% AMI, 8 units at 130% AMI; Tax Abatement – Tax abatement pursuant to Section 421-a(16) of the Real Property Tax Law of New York and 421-a Rules of the Department of Housing Preservation and Development
38	IMT Cornerstar Ranch	N/A
39	Chase Knolls	Tax Abatement - Tax abatement pursuant to The Mills Act Tax Abatement Program
40	LC Dublin	N/A
41	Bridgewater Apartments	LURA – 20% of units at 60% AMI, 30% of units at 80% AMI, 50% of units at 120% AMI; Tax Abatement – Tax abatement pursuant to Georgia Code Sections 8-3-3 and 8-3-8
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	N/A
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	N/A
44	Hudson At East And Eight At East Apartments	N/A
45	Montane	N/A
46	The Batley	LURA – 11 units at 50% AMI, 27 units at 80% AMI
47	Liberty Creek Apartment Homes	N/A
48	Element Deer Valley	N/A
49	Surf City Beach Cottages	N/A
50	Maison's Landing	N/A
51	365 Nicollet	N/A
52	Estates At Park Avenue	N/A
53	Mondrian Lake Eola	N/A
54	Montclair At Partridge Creek	N/A
55	Avana Cliffside	N/A
56	Cortland At The Hammocks Phase II	N/A
57	Citra At Windermere	N/A
58	Hickory Mill And Larkspur	N/A
	Hickory Mill	
	Larkspur	
59	Suffolk Grove And Willowood	N/A
	Suffolk Grove	
	Willowood	
60	Dartmouth Place And Millburn	N/A
	Dartmouth Place	
	Millburn	
61	Meldon Place And Timbercreek	N/A
	Meldon Place	
	Timbercreek	
62	Woodlands (OH)	N/A
63	Annhurst (OH)	N/A
64	Ashgrove	N/A
65	Slate Run (OH)	N/A
66	Latitudes Apartments	N/A
67	Lakes Of Schaumburg	N/A
68	Eton At Warner Center	N/A
69	Town Laurel Crossing	N/A
70	Canyon Club Apartments	N/A
71	Piero II	N/A
72	Manor Barrett	N/A
73	The Point At Ridgeline	LURA – 38 units must be leased to Eligible Tenants (as such capitalized term is defined in the regulatory agreement); LURA – 8 Affordable Dwellings must be occupied by Qualified Tenants (as such capitalized terms are defined in the regulatory agreement)
74	LINQ Apartments	LURA – 40% of units at 80% AMI

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
75	Gateway Plaza TEL	TEL/Bond – After the Transition Period, 40% of units at 60% AMI (as such capitalized term is defined in the regulatory agreement); LIHTC – 100% of units at 60% AMI; LIHTC Application – 348 units at 60% AMI; LURA – 140 units at 50% AMI; HUD Use - The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 348 units; Tax Abatement – Tax abatement to Ohio Revised Code 5709.12(F) (Ad valorem real property tax exemptic
76	Gateway Plaza Taxable Tail	TEL/Bond – After the Transition Period, 40% of units at 60% AMI (as such capitalized term is defined in the regulatory agreement); LIHTC – 100% of units at 60% AMI; LIHTC Application – 348 units at 60% AMI; LURA – 140 units at 50% AMI; HUD Use - The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 348 units; Tax Abatement – Tax abatement to Ohio Revised Code 5709.12(F) (Ad valorem real property tax exemptic
77	Astor On Third	LURA – 42 units at 130% AMI; Tax Abatement - Tax abatement pursuant to Section 421-a(16) of the Real Property Tax Law of New York and 421-a Rules of the Department of Housing Preservation and Development
78	Lazo	N/A
79	IMT Gallery 421	LURA – 26 units must be made available for occupancy exclusively to Qualified Tenants (as such term is defined in the regulatory agreement)
80	Avana At The Moors	N/A
81	Misty Ridge Apartments	N/A
82	The Bayshore On Hilton Head Island	N/A
83	Windscape Village	N/A
84	Seasons At Plainfield	N/A
85	Epic At Gateway Centre	N/A
86	The Pines Of Cloverlane	N/A
87	Grammercy Apartment Homes	N/A
88	Hamptons Of Cloverlane	N/A
89	Summit Station	N/A
90	The Laurel	N/A
91	Tuller Flats Apartments	Tax Abatement – Tax abatement pursuant to Tax Increment Financing, Ohio Revised Code Sections 5709.40 and 5709.41 and City of Dublin, Ohio Ordinances No. 116-14 and 118-14
92	Aura Colliers Hill	N/A
93	La Valencia Apartment Homes	N/A
94	Modera Skylar	N/A
95	Kinstead McKinney	LURA – 7.7% of units at 30% AMI, 43% of units at 80% AMI; Tax Abatement – Tax abatement pursuant to Section 11.11 of the Texas Tax Code and Section 392.005 of the Texas Local Government Code
96	Venue Live Oak	N/A
97	Cortland Sugarloaf	N/A
98	Hyland Hills	N/A
99	Avalon At Gallery Place	N/A
100	Aura Delray Beach	LURA – 73 units at 80% AMI to 120% AMI
101	The Point At Merrimack River	LURA – 25% of units at 80% AMI
102	Overlook At Magnolia	N/A
103	The Wyatt	N/A
104	Fox Run Apartments	N/A
105	EVSB Portfolio	N/A
106	Hershey Heights	N/A
107	Vibe Apartments	LURA – 100% of units at 80% AMI; Tax Abatement - Tax abatement pursuant to Revised Code of Washington Section 35.82.210
108	ARIUM Altamonte Springs	N/A
109	Vinoy At St Johns	N/A
110	Zone	N/A
111	Harper's Station Of Gainesville	N/A
112	First Colonial Inn	N/A
113	Sole At Casselberry	N/A
114	Rosebud MHC	N/A
115	Arbor Ridge Apartment Homes	N/A
116	Canyon Villa Apartment Homes	LURA – 100% of units at 80% AMI
117	Skyline	N/A
118	ICON	N/A
119	The Encore Apartment Homes	N/A
120	The Elms At Oakton	N/A
121	The Point At Royal Palm Beach	N/A
122	Ashford Santa Ana	N/A
123	The Crest At Altamonte Luxury Apartments	N/A
124	The District At Vinings Apartment Homes	N/A
125	The Museum Tower	N/A
126	Storehouse Lofts	N/A
127	Cyan Southcreek	N/A
128	Grand Villas At Cinco Ranch	N/A
129	Iron Rock Ranch	Tax Abatement - Tax abatement pursuant to Section 11.11 of the Texas Property Tax Code and Section 392.005 of the Texas Local Government Code
130	The Elms At Kingstowne	N/A
131	Gateway At Malden Center	N/A
132	San Marino	N/A
133	Parc At Roxbury	LURA – 6 units at 30% AMI, 18 low income units, 22 moderate income units (as such terms are used in the regulatory agreement)
134	Fox Valley Villages	N/A
135	Townhomes At Easton Park	N/A
136	The Heights At Shadowood	N/A
137	Lakehaus	N/A
138	Knob Creek	N/A
139	Blackhawk Apartments	N/A
140	Eden Ruby Lake	N/A
141	River House Apartment Homes	N/A
142	Runaway Bay Apartments	N/A
143	Prose Eastgate	N/A
144	Chesapeake Pointe	N/A
145	Green Valley Apartments & Parktowne Townhomes	N/A
146	BayVue Apartment Homes	N/A
147	Lakeview Terrace Apartments	N/A
148	Eagle Creek Apartments	N/A
149	Enclave At Waterways	N/A
150	The Jade At Avondale	Tax Abatement - Tax abatement pursuant to Downtown Development Authorities Law of the State of Georgia, O.C.G.A. Section 36-42-1, et seq.; Revenue Bond Law of the State of Georgia, O.C.G.A. Section 36-82-60, et seq.; and PILOT Restriction Act, O.C.G.A. Section 36-80-16.1(e)
151	Lenox Reserve Apartments	N/A
152	Tapestry At The Realm	N/A
153	The Napier	N/A
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	N/A
	Driftwood	
	Heron Pointe	
	Manchester	
	Shadow Bay	

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
155	High Points, Miguel Place And Ranchside	N/A
	High Points	
	Miguel Place	
	Ranchside	
156	Capital Ridge And Indian Ridge	N/A
	Capital Ridge	
	Indian Ridge	
157	Terrace Gardens	LIHTC – 93% of units at 60% AMI; LURA – All Units in the Project must be rented in accordance with rent and tenant eligibility restrictions and other terms and conditions contained in the HFA Regulatory Agreement (as such capitalized terms are defined in the regulatory agreement); HAP Contract – 196 units; Tax Abatement - Tax abatement pursuant to Section 577 of the Private Housing Finance La
158	Waterbend Apartments	LURA – 40% of units at 80% AMI; LURA – Owner must provide a minimum of 15% of the dwelling units as on-site Inclusionary Units (as such capitalized terms are used in the regulatory agreement); LURA – Pursuant to Planning Code Section 415.6, the Project must provide 15% of the proposed dwelling units as affordable to qualifying households (as such terms are used in the regulatory agreemen
159	Caroline At Longhorn Quarry	LURA – 10% of units at 60% AMI, 40% of units at more than 60% AMI and less than 80% AMI; Tax Abatement – Tax abatement pursuant to Section 303.042 of the Texas Local Government Code, including the treatment of a leasehold or other possessory interest provided by Section 303.42(f) of the Texas Local Government Code
160	The Lucie At Tradition	N/A
161	Yale West	N/A
162	Residences At La Cantera	N/A
163	Flats At Stones Crossing	N/A
164	Tides On Commerce	N/A
165	Arbor Blvd At Canopy	N/A
166	Aspen Heights Fayetteville	N/A
167	Bella Grace	N/A
168	Parc At West Point	N/A
169	Gates At Citiplace	N/A
170	Portola On Russell	N/A
171	Morgan's Landing	N/A
172	Park At Palm Valley	N/A
173	Boulders Lakeside	N/A
174	Center Point Apartments	N/A
175	Brooks Landing	N/A
176	Santana Ridge	N/A
177	Amber Chase	N/A
178	The Drake	LURA – 17 units at 80% AMI
179	Abberly Crest Phase 2	N/A
180	Reserve At Capital Center	N/A
181	Abberly Crest Phase 1	N/A
182	Raintree Apartments	N/A
183	Abberly Crossing	N/A
184	Zone Luxe	N/A
185	Meridian West Shore	N/A
186	The Crest At Elm Tree	N/A
187	Amber Grove	LURA – 20% of units at 60% AMI, 30% of units at 80% AMI, 50% of units at 120% AMI; Tax Abatement – Tax abatement pursuant to O.C.G.A Section 8-3-8 (2022)
188	Tapestry At Turkey Creek	N/A
189	The Tribute	N/A
190	Corbin Crossing	N/A
191	Preserve On Blue Road	N/A
192	The Grant Apartments (fka Park South)	N/A
193	DREAM Lehigh Valley	N/A
194	Volare At The Woodlands	N/A
195	Renaissance At Carol Stream	N/A
196	The Vista At Laguna Niguel	N/A
197	The Lodges On English Station Road	N/A
198	Waterford Bluffs	Tax Abatement – Tax abatement pursuant to Section 3735.67 of the Ohio Community Reinvestment Area Program (Ohio Revised Code 3735.66-.70)
199	College Town At Coastal	N/A
200	Tapestry Park Apartment Homes	N/A
201	Chisholm Trace Apartments	N/A
202	Resia Dallas West	LURA – 17 units must be either (i) available to Voucher Holders or (ii) available to Eligible Households earning 81% AMI to 100% AMI (as such capitalized terms are defined in the regulatory agreement)
203	Lake Taylor Pointe	N/A
204	West 10 Apartments	N/A
205	The Lofts At Reynolds Village	N/A
206	Renaissance HDFC	LURA – Shares shall not be sold (i) to any Ineligible Household, (ii) for a Sale Price that exceeds the applicable Maximum Sale Price, or (iii) to any purchaser or transferee who fails to submit an Owner Occupancy Affidavit (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Article XI Tax Exemption from real property taxes pursuant to Section 577 of the Private Housing Finance L
207	The Atlantic At Tradition	N/A
208	The Lookout	N/A
209	Abberly Village	N/A
210	NEO Midtown Apartments	N/A
211	Desert Vistas Apartments	N/A
212	Aspen Pointe	N/A
213	Village At Haddonfield	N/A
214	Reed Creek	N/A
215	Latitude At Presidio	N/A
216	Copper Springs Retirement Community	N/A
217	Green Mount Lakes	N/A
218	Marabella On Pioneer	N/A
219	The View	N/A
220	Accent On Sahara	N/A
221	Highbridge Concourse Phase II	HAP Contract – 172 units; Tax Abatement – Tax abatement pursuant to J-51 Abatement for Real Property Tax
222	Venn On Market	LURA – 12% of units must be Inclusionary Units (as such term is defined in the regulatory agreement); LURA – 14 units at 60% AMI
223	Reserve At Mill Creek	N/A
224	Monticello At Southport Apartments	LURA – 10 units at 50% AMI, 10 units at 60% AMI, 11 units at 110% AMI
225	Union Club Apartments	N/A
226	Enclave At Breckenridge	N/A
227	Radius West	N/A
228	Hickory Creek Apartments	N/A
229	Avion At Carrollwood	N/A
230	Lavana Falls Apartments	N/A
231	Ludlam Point	N/A
232	Preserve At Copperleaf	LURA – 72 units at 80% AMI, 48 units at 60% AMI, at least 5 of the Low-Income Units must be reserved for rental to HCV Holders (as such capitalized terms are defined in the regulatory agreement); Tax Abatement - Tax abatement pursuant to Section 392.005 of the Texas Local Government Code, Exemption provided to property owned by a Housing Authority

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
233	The Flats At East Bay	N/A
234	Mesquite Terrace Apartments TEL	TEL/Bond – 40% of units at 60% AMI; LIHTC – 11 units at 50% AMI, 284 units at 60% AMI; LURA – 11 units at 50% AMI (the "HOME Units"), the HOME Units must be occupied by veteran families; LURA – 41 units at 60% AMI; Tax Abatement – Tax abatement pursuant to the Exemption for Affordable Housing Projects, A.R.S. 42-11133
235	The Capitol District Apartments	N/A
236	The Meridian	N/A
237	ARIUM Mission Bay	N/A
238	The Estuary	N/A
239	Grand Reserve	N/A
240	Kentlands Manor Apartments	N/A
241	Cobblestone Grove Apartment Homes	N/A
242	Verlaine On The Parkway	N/A
243	Poplar Glen Apartment Homes	N/A
244	1000 West	LURA – 24 units at 80% AMI
245	Memorial West	N/A
246	The Lodge At Porter Ranch Apartments	N/A
247	Cortland Congress Park	LURA – 20 units at 80% AMI
248	Daybreak	N/A
249	The Outlook At Greystone	N/A
250	Hawthorne At Mirror Lake	N/A
251	Hawthorne At Weaverville	N/A
252	Lakeside Central Apartments	N/A
253	Le Med Apartments	N/A
254	Medinah Terrace Apartments	N/A
255	Lemon And Pear Tree Apartments	N/A
256	The International At Valley Ranch	N/A
257	The Manor Homes Of Eagle Glen	N/A
258	Advenir At Cherry Creek South	N/A
259	Market Street Station	N/A
260	Highlands At Warwick	N/A
261	Summit Pointe Apartments And Villas	N/A
262	Addison Landing	N/A
263	Abberly Place II Apartment Homes	N/A
264	Gramercy Woods & Brookmont Townes	N/A
265	Azure Apartments	N/A
266	Island Club	N/A
267	Westmount At Braesridge	N/A
268	The Belvedere	N/A
269	Merrill House Apartments	N/A
270	Sloane Chelsea	N/A
271	The Pointe At Carrollwood	N/A
272	Park Villas	N/A
273	Hawthorne At Horse Pen Creek	N/A
274	Palisades At Langley Pond	N/A
275	Ashton Brook	N/A
276	Magnolia At Spring	N/A
277	The Del Rey	N/A
278	The Isles	N/A
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	N/A
280	850 On The Avenue	LURA – 11 units at 50% AMI, 7 units at 80% AMI, 11 units at 110% AMI
281	Co-Op Summer Street	LURA – 20 units at 60% AMI, 80 units at more than 60% AMI but less than 80% AMI; Tax Abatement – Tax abatement pursuant to Texas Exemption to properties owned by political subdivision of the State of Texas, Section 11.11 of the Texas Property Tax Code
282	Squire Hill Apartments	N/A
283	Avalon At Northbrook Apartments & Townhomes	N/A
284	Spring Gardens Apartments	Tax Abatement – Tax abatement pursuant to S.C. Code Section 12-37-220(B)(11)(e)
285	ARIUM Citrus Run	N/A
286	Tacara At Westover Hills	N/A
287	Legacy Cornelius	N/A
288	Grand Living At Tower Place	N/A
289	Pointe At West Lake	N/A
290	Belrose Apartment Homes	N/A
291	Alpine Woods	N/A
292	All Seasons Of Rochester Hills	N/A
293	Valor At Harlingen	LURA – 10% of units at 60% AMI, 40% of units at 80% AMI, 40% of units at 140% AMI; Tax Abatement – Tax abatement pursuant to Section 394.905 of the Texas Local Government Code
294	Preserve At Steele Creek	N/A
295	Arbors Of Battle Creek	N/A
296	The Highlands At Morris Plains	LURA – 9 units at 50% AMI, 9 units at more than 50% AMI but less than 80% AMI
297	Boardwalk Lofts	N/A
298	Taxco Apartments	N/A
299	Holly Court Apartments	N/A
300	The Flats At Ridgeview	N/A
301	267 Pacific	Tax Abatement – Tax abatement pursuant to Section 421-a (1-15) of the Real Property Tax Law of New York
302	Villa Serrano Apartment Homes	N/A
303	Pelham Place North & South	LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to South Carolina Code Section 12-37-220(B)(11)(E)
304	Crestview Ridge At Highland	N/A
305	Icon Apartment Homes At Hardin Valley Phase II	N/A
306	The Milo On Westheimer	LURA – 58 units at 60% AMI, 58 units at 80% AMI, at least 5 of the Low Income Units must be reserved for rental to HCV Holders (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Section 392 of the Local Government Code and Section 11.11 of the Texas Tax Code, as amended from time to time
307	Tiberon Trails	N/A
308	Sterling Glen Apartments	N/A
309	AVA H Street	LURA – 14 units at 80% AMI
310	Edge At Farmington Hills	N/A
311	Canyon Springs Apartments	N/A
312	Hillcrest Village	N/A
313	The Meridian	N/A
314	Reserve At Lakeland	N/A
315	MacUngie Village	N/A
316	Flats At Riverview	N/A
317	Bradford Arms	N/A

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
318	Fusion Apartments	N/A
319	Arbor Meadows MHC	N/A
320	Chateau On The River	N/A
321	The Inverness	N/A
322	Villas At Druid Hills	N/A
323	Madison New Riverside	N/A
324	Desie Apartments	N/A
325	Oakview Apartments	LIHTC – 40% of units at 60% AMI, 210 units are LIHTC units (as such term is used in the regulatory agreement); LURA – 40% of units at 60% AMI; LURA – 40% of units at 60% AMI; HUD 236 – 100% of units at 80% AMI; HAP Contract – 47 units; HAP Contract – 119 units
326	Arden Park	N/A
327	ARIUM Bristol Bay	N/A
328	Townhomes At Fairways	N/A
329	Track 29 City Apartments	N/A
330	Treetops Apartments	N/A
331	Abberly Woods Phase 2	N/A
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	N/A
	Heathmoore	
	Ridgewood	
	Roanoke	
	Rosewood	
	Slate Run (KY)	
333	St. James Apartments	N/A
334	The Arbors At Brighton Park	N/A
335	Ashley River Apartments	N/A
336	Stonewater Park Apartments	N/A
337	Reserve South	N/A
338	College Place Uptown	N/A
339	Viva	N/A
340	Cottonwood Creek	N/A
341	ARIUM Mariner's Village	N/A
342	Ashford Westchase	N/A
343	Savannah Creek	N/A
344	The Muse	N/A
345	Avalon Villa Apartments	N/A
346	Westland Trailer City	LURA – 20% of units at 80% AMI
347	Indigo Apartment Homes	N/A
348	Spring Gardens Apartments	N/A
349	LC Sunbury	N/A
350	Finish Line Apartments	N/A
351	Arbors At Fairview	LURA – 75% of units at 80% AMI, with either (i) 20% of units at 50% AMI, or (ii) 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 12-37-220(B)(11)(e) of the Code of Laws of South Carolina 1976
352	The Flats At 1885	N/A
353	Talus Apartments	N/A
354	Heritage Plaza Apartments	N/A
355	Broadstone On Medical	N/A
356	Camelot Manor Estates MHC	N/A
357	Cedarhurst Of Jacksonville	N/A
358	Rosebrook Village	N/A
359	The View At Morgantown	N/A
360	Sage Stone Oak	N/A
361	Stoney Brooke Apartments	N/A
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	N/A
363	Georgian Oaks Apartments	N/A
364	The Landing Of Clinton	N/A
365	Horizons At Calabasas Apartments	N/A
366	Willowcreek Apartments I And II	LIHTC – 15% of units at 30% AMI, 85% of units at 60% AMI; LIHTC – 100% of units at 60% AMI; LURA – 15% of units at 30% AMI, 85% of units at 60% AMI; LURA – 8.65% of units at 30% AMI, 91.35% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to the Florida Affordable Housing Property Exemption codified in Section 196.1978(2) of the Florida Statutes
367	Residence At Deer Park	N/A
368	Villas At Happy Valley	N/A
369	Fernwood	N/A
370	Haven Columbia Pike	LURA – 118 units at 60% AMI; LURA – 118 units must be committed as CAF Units (as such capitalized term is used in the regulatory agreement)
371	Lily Of The Valley	N/A
372	The Woods At Johnson Mill	HUD Use – The project must be maintained as rental housing; HUD Use – The project must be maintained as rental housing
373	Regency Tower	N/A
374	Amherst	N/A
375	Venue Apartments	N/A
376	Maplewood Pointe	N/A
377	Granby Oaks Apartments	LURA – Either (i) 20% of units at 50% AMI and 55% of units at 80% AMI or (ii) 40% of units at 60% AMI and 35% of units at 80% AMI; Tax Abatement - Tax abatement pursuant to South Carolina Code Section 12-37-220(B)(11)(e)
378	The Porter	N/A
379	Dakota Ranch	N/A
380	Cookie Factory Lofts	N/A
381	Park At 55th	N/A
382	Walker Place At Moonlight Park	N/A
383	Frontgate Apartments	LIHTC – 100% of units at 60% AMI, 2 units must be set aside for physically handicapped persons; LURA – 40% of units at 60% AMI, 60% of units must be occupied by Moderate Income Tenants whose income will not cause the Average Remaining Unit Income to exceed 80% AMI (as such capitalized terms are defined in the regulatory agreement)
384	Omni Apartments	N/A
385	Abby Court	LURA – 107 units at 80% AMI, at least 26 units or 12% of all units, whichever is greater, must be designed to be made accessible for an individual with disabilities who has mobility impairments, at least 10 units or 5% of all units, whichever is greater, must be designed and built to be accessible for people with hearing or vision impairments
386	Eagle Rock Apartments At Manchester	N/A
387	Crystal Riviyera	N/A
388	Covington Square Apartments	Tax Abatement – Tax abatement pursuant to the Not for Profit Exemption
389	Crosstown Parkway	LIHTC – 100% of units at 60% AMI; LURA – (i) 24 Unassisted Units at 60% AMI, (ii) with the exception of the Unassisted Units, for so long as the HAP Contract is in effect, 100% of units must be occupied or available for occupancy by households whose incomes do not exceed the lesser of the income limits established by HUD for the HAP C or 60% AMI, and such units must be rent restricted, (iii) following the termination of the HAP Contract, 100% of units at 60% AMI, (iv) during the Qualified Project Period, 40% of units at 60% AMI (the "QPP Restrictions") (as such capitalized terms are defined in the regulatory agreement); HUD Use – The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 177 units; Tax Abatement – Tax abatement pursuant to Section 125.1415a of the State of Michigan's State Housing Development Authority Act of 1966 & ordinances, No. 08-46 adopted June 30, 2008, pursuant to Section 35-4 of the Kalamazoo Code
390	Village Green	N/A
391	The Benton Apartments	N/A
392	Gardens At Briarwood	N/A
393	The Summit	N/A

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
394	Acacia Pointe	N/A
395	Redwood Brunswick Hills	N/A
396	Camden Hills	N/A
397	Arbors At Water's Edge	LIHTC – 100% of units at 60% AMI, 4 units must be set aside for persons with disabilities; LURA – 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Indiana Code Section 6-1.1-10-16(a) – charitable exemption
398	Kensington Apartments	LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to the South Carolina Nonprofit Property Tax Exemption codified in SC Code Ann. Section 12-37-220(B)(11)(e)
399	The Arches Apartments	N/A
400	Toll Gate Estates	N/A
401	Reserve At Thunderbird Phase II	LIHTC – 41 units at 30% AMI (the "30% AMI Units"), 37 units at 60% AMI, the 30% AMI Units must be occupied by individuals or families, where at least one member meets one or more of the following criteria: (i) homeless individuals or families, (ii) seriously mentally ill persons, (iii) victims of domestic violence, or (iv) victims of human trafficking (as such terms are used in the regulatory agreement); LURA – 11 units at 40% AMI; LURA – 4 units at 60% AMI, 5% of units must be accessible to individuals with mobility impairments, an additional 2% of units must be accessible to individuals with sensory impairments; HAP Contract – 17 units; HAP Contract – 24 units; HAP Contract – 6 units
402	Springs Colony By ARIUM	N/A
403	Redwood Chardon	N/A
404	612 Whaley At The Mills	N/A
405	Metropolitan MHC	N/A
406	Mason Manor	LURA – No fewer than the minimum number of residential units that together make up 50% of the square footage of all residential units in the project shall be reserved for or rented to and occupied by households earning not more than 60% AMI; HAP Contract – 130 units
407	Elysian Estates	HAP Contract – 55 units; Tax Abatement – Tax abatement pursuant to the Limited-Dividend Nonprofit Housing Associations Law of 1949 (N.J.S.A. 55:16-1 et seq.), the predecessor to Long Term Tax Exemption Law of 1992, as amended and supplemented, N.J.S.A. 40A:20-1 et seq.
408	Westland Estates MHP - Pomona	LURA – 20% of units at 80% AMI
409	Lakeside Student Living	N/A
410	Portofino Apartments	LIHTC – 4 units at 30% AMI, 5 units at 40% AMI, 12 units at 50% AMI, 20 units at 55% AMI, 164 units at 60% AMI; LURA – The restrictions in Section I.A. of the Resolution are limited to 11 LIHTF-assisted units (as such capitalized terms are used in the regulatory agreement); LURA – The only remaining restrictions on the Property under the Agreements or the Deeds of Trust are those related to the 21 "floating" HOME/TRUST Units, which 21 floating units may also be the same units which are subject to and satisfy any restrictions or requirements imposed in connection with LIHTF Program Funds received from Clark County (as such capitalized terms are used in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Exemption of Portions of Qualified Low-Income Housing Projects Nevada Revised Statutes (NRS) Section 361
411	The Lex	Tax Abatement – Tax abatement pursuant to New York State Real Property Tax Law Section 421-a(15)
412	Tuckaway Heights Apartments	N/A
413	Hawthorne City	N/A
414	Towers At Forest Acres	LURA – 20% of units at 50% AMI, 55% of units at 80% AMI; Tax Abatement – Tax abatement pursuant to South Carolina Code Section 12-37-220(B)(ii)(e)
415	The Meadows	N/A
416	Amesbury Court	N/A
417	The Varet	LURA – 11 units at 130% AMI; Tax Abatement – Tax abatement pursuant to Subdivision 16 of Real Property Tax Law, Section 421-a and Chapter 51 of Title 28 of the Rules of the City of New York (collectively referred to as Section 421-a); Tax Abatement – Tax abatement pursuant to New York Industrial and Commercial Incentive Program – Industrial & Commercial Abatemen
418	The Bradford Apartments	N/A
419	Westpoint Creek Townhomes	N/A
420	Foxcreek Apartments	N/A
421	Benjamin Court	LIHTC – 41% of units at 50% AMI, 50% of units at 60% AMI, 13 units must be set aside for persons with disabilities
422	La Casita	N/A
423	Whispering Woods	HAP Contract – 192 units; Tax Abatement – Tax abatement pursuant to State Housing Development Act, Act 346 of Public Acts of 1966 of the State of Michigan; and Charter Township of Waterford, Ordinance 123
424	Shadow Mountain Village	N/A
425	Eagle Rock Apartments At Hudson	N/A
426	Worthington Commons Townhomes	N/A
427	The Mix At Sohay	LURA – 20 units must be rented to and occupied, or if vacant, available for occupancy by Low Income Households (as such capitalized term is defined in the regulatory agreement)
428	Stonebridge Villas And Townhomes	N/A
429	Carlisle At Dunedin	N/A
430	1100 Washington	Tax Abatement – Tax abatement pursuant to GA. Code Annotated Vo. 36, 48-5-2 – 48-5-7
431	Parkway Grande	N/A
432	Dakota Arms	N/A
433	Spinnaker Landing	LURA – The property shall always be used as a site for housing, at least 20% of which housing shall be provided to low and moderate income persons as defined by the U.S. Department of Housing and Urban Development
434	Terraces At Deerfield	N/A
435	The Congress Building	LIHTC – 16% of units at 35% AMI, 35% of units at 50% AMI, 49% of units at 60% AMI, at least 2 units must be targeted to elderly/handicapped/disabled tenants (as such terms are used in the regulatory agreement); LURA – 50.78% of units at 50% AMI, 40% of units at 60% AMI, the project must contain 2 handicapped units (as such term is used in the regulatory agreement); LURA - 128 units must have rents which are equal to or less than 30% of the annual incomes for households at 80% AMI; Tax Abatement – Tax abatement pursuant to Multifamily Project Exemption for Recorded Agreement with the Florida Housing Finance Corporation – FS 196.1978(2) (2017)
436	Colonial Heights	N/A
437	Leisure Estates MHC	N/A
438	Redwood Estates	N/A
439	Parkwood Apartments	N/A
440	Timberfalls Townhomes	N/A
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	N/A
442	DYLN Apartments	N/A
443	209 Vine	Tax Abatement – Tax abatement pursuant to Exemption of Real Estate Taxes Due to Improvements Under Councilmanic Ordinance 961, As Amended by Ordinance 020813, pursuant to Section 19-1303(4) of the Philadelphia Code; Tax Abatement – Tax abatement pursuant to Certificate to Commence a Ten Year Real Estate Tax Abatement Under Councilmanic Ordinance 1456-A, As Amended by Councilmanic Ordinance 226, pursuant to Section 19-1303(2) of the Philadelphia Co
444	The Hinsdale Apartment Homes	N/A
445	Prestonwood Hills	N/A
446	Fairlawn Village	N/A
447	Roxbury Hills	LURA – 28 units at 50% AMI, 45 units at 60% AMI; LURA – 45 units at 60% AMI
448	The Lennox	N/A
449	Wellington Woods	N/A
450	Houston Street Townhomes	LURA – No fewer than the minimum number of residential units that together make up 50% of the square footage of all residential units in the Project must be reserved for or rented to and occupied by households whose Gross Annual Income is not more than 60% AMI (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Texas Exemption for community housing development organizations constructing or rehabilitation low - income housing pursuant to Section 11.1825 of the Texas Tax
451	Queens Park Plaza	LURA – 5% of units at 40% AMI, 20% of units at 50% AMI, 35% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 7-506.3 of the Annotated Code of Maryland, including the Right of First Refusal program under Subtitle 13, Division 14 of the Prince George's County Code
452	Wallace Studios	LURA - 5 units at 30% AMI, 20 units will be permanent supportive housing (as such term is used in the regulatory agreement)
453	Woodcreek Apartments	N/A
454	New Quin Apartments	N/A
455	The Vale	N/A
456	Diamond Loch Apartment Homes	N/A
457	Chateau Apartments	LURA – 100% of units at 80% AMI
458	The Elliott At College Park	N/A
459	Ashford Willow Falls	N/A
460	The Heights Ruston	N/A
461	Independence Square	N/A
462	South Town Square	LIHTC – 31 units at 30% AMI, 17 units at 50% AMI, 70 units at 60% AMI, a minimum of 5% of the total units must be equipped for persons with mobility impairments, 2% of the total units must be made accessible for persons with hearing or visual impairments; LURA – 48 units at 80% AMI; LURA – 28 units at 30% AMI; LURA – The Partnership must cause the RAD Units to be operated in accordance with the RAD Requirements, including but not limited to the HAP Contract and the RAD Use Agreement (as such capitalized terms are defined in the regulatory agreement); RAD HAP Use – The HAP-assisted units must be leased in accordance with the HAP contract, including any applicable eligibility and/or income targeting requirements. If the HAP contract is terminated, new tenants of such HAP-assisted units must have incomes at or below 80% AMI and rents for such HAP-assisted units may not exceed 30% of 80% AMI.; HAP Contract – 48 units; Tax Abatement – Tax abatement pursuant to Georgia Code 8-3-3 & 8-3-8
463	Ashford Santa Fe	N/A
464	Azalea Place Apartment Homes	N/A
465	Townhomes At Andrus	N/A
466	10 West	N/A
467	Aston Pointe	N/A
468	Lexington Park Apartments	LURA – 41 units at 80% AMI
469	River Ranch Apartments	N/A
470	Buckman Heights	LIHTC – 60 units at 60% AMI; LURA – 60 units at 60% AMI; LURA – 58 units at 60% AMI, 57 units at 100% AMI, 29 units at 100%-120% AMI; Tax Abatement – Tax abatement pursuant to Low Income Housing Special Assessment, ORS 308.701 to 308.724
471	Mill Pond Apartments	N/A

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
472	Waters Edge Duplexes	N/A
473	Villa Del Sol	N/A
474	Mallard Pointe Apartments	LIHTC – 100% of units at 50% AMI
475	The Parker Apartments	LURA – 53 units at 80% AMI, 18 units at 120% AMI
476	Westview Mobile Home Park	N/A
477	Red Lion Table Company	Tax Abatement – Tax abatement pursuant to Local Economic Revitalization Tax Assistance Act of 12/1/1977, P.L. 237 No. 76 (72 P.S. Section 4722 et seq.)
478	Woodlands (PA)	N/A
479	Annhurst (PA)	N/A
480	King Parkway	N/A
481	Timbers Edge Apartments	N/A
482	Residences At Oakview Phase II	N/A
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	N/A
484	Grandview Pointe	N/A
485	Northview Apartments	N/A
486	Park Place Apartments	N/A
487	Heritage Apartments	HUD Use - The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 113 unit
488	Edge At Independence Heights	N/A
489	109 Gold Street	Tax Abatement – Tax abatement pursuant to Section 421-a (1-15) of the Real Property Tax Law of New York
490	The Palmer	N/A
491	Bluff Ridge Apartments	N/A
492	Rendezvous	N/A
493	Mainstreet Apartments	N/A
494	Oaks Trinity Apartments	LURA – 20% of units must comply with the affordability requirements of the Project Plan and the TIF Districts' Mixed Income for the City of Dallas, Texas (as such capitalized terms are defined in the regulatory agreement)
495	Sage At Martin Lane	Tax Abatement – Tax abatement pursuant to Section 12-37-220(B)(11)(e)
496	Beachview	N/A
497	The 80 Reserve	N/A
498	Parkway Apartments	N/A
499	Manning Evansville	N/A
500	Dorie Miller Manor	LIHTC – 7 units at 30% AMI, 5 units at 40% AMI, 11 units at 50% AMI, 9 units at 60% AMI, 3 units at 80% AMI; HUD Use – The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 36 units; Tax Abatement – Tax abatement pursuant to California Welfare Exemption
501	Spring Mills Apartments	N/A
502	841 South 2nd Street	Tax Abatement – Tax abatement pursuant to Ten Year Real Estate Tax Abatement under Councilmanic Ordinance 1456-A, as amended (Section 19-1303(4) of the Philadelphia Code)
503	Amelia Apartments	N/A
504	Reserve At Thunderbird Phase I	LIHTC – 33 units at 40% AMI, 33 units at 50% AMI, 32 units at 60% AMI; LURA – 11 units at 40% AMI; LURA – 5 units at 30% AMI, 4 units at 60% AMI, 5% of units must be accessible to individuals with mobility impairments, an additional 2% of units must be accessible to individuals with sensory impairments; HAP Contract – 17 units; HAP Contract – 16 units
505	Gateway Terrace MHC	N/A
506	West Mound Apartments	N/A
507	Greentree Village	LIHTC – 5 units at 30% AMI, 5 units at 40% AMI, 130 units at 50% AMI, 74 units at 60% AMI
508	Summerlake Apartments	LIHTC – 100% of units at 60% AMI; LURA – 15.74% of units at 25% AMI, 84.26% of units at 60% AMI; LURA – 108 lower-income residential units within the Plats (as such capitalized term is defined in the regulatory agreement) must be rented to persons meeting the applicable income limitations, as defined in Section 5-201 of the Broward County Code of Ordinances; Tax Abatement – Tax abatement pursuant to the Florida Affordable Housing Property Exemption codified in Section 196.1978(2) of the Florida Sta
509	Greenprint At North Temple	N/A
510	4Eighty West Parker	N/A
511	Park At Countryside	N/A
512	Lancaster Arms	LURA – Owner agrees to comply with all of Owner's obligations under the HAP Contract or Successor Contract, and with all HUD rules and regulations applicable to Owner, the Project, and/or the operation thereof under the Section 8 Program or any Successor Program (as such capitalized terms are defined in the regulatory agreement); HAP Contract – 73 units
513	Sun Valley Apartments	N/A
514	The Flats At Dublin Commons	N/A
515	Hillcrest Village	Tax Abatement - Tax abatement pursuant to Puddle Jumper Trail Multi-Residential Addition Urban Revitalization Plan under Chapter 404 of the Iowa Code
516	Forest Creek Apartments	N/A
517	Peninsula Park	LIHTC – 100% of units at 60% AMI, a minimum of 5% of the total dwelling units, or at least 1 unit, whichever is greater, must be made accessible for persons with mobility impairments, an additional 2% of the total dwelling units, or at least 1 unit, whichever is greater, must be accessible for persons with hearing or vision impairments; LURA – 40% of units at 60% AMI, 60% of units at 140% AMI, at least 5% of the units must be available for occupancy by Persons with Special Needs (as such capitalized term is defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Section 11.11 of the Texas Tax Code and Section 392.005 of the Texas Local Government Code
518	Parkgate Apartments	LIHTC – 4 units at 50% AMI, 76 units at 60% AMI; LURA – 40% of units at 60% AMI, 60% of units at 80% AMI
519	Meadowbrook Estates MHC	N/A
520	Bailey's Ridge Apartments	LIHTC – 100% of units at 60% AMI
521	Reserve At Blueberry Park	Tax Abatement – Tax abatement pursuant to RCW 35.82.210
522	Willow Lake	N/A
523	Pepper Point MHC	N/A
524	Gaslight Square	N/A
525	The Cabana Apartments	N/A
526	El Dorado Apartments	N/A
527	Mason Creek Flats	LURA – 16 units must be designated as very low income units, 44 units must be designated as low income units, 60 units must be designated as moderate income units (as such terms are used in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Long Term Tax Exemption Law (N.J.S.A. 40A:20-1, et seq.) (enacted in 1991 and effective 4/17/1992
528	Genessee Summit	N/A
529	Pioneer Mobile Home Park	N/A
530	Cinderella	N/A
531	Gabilan Family Apartments	LIHTC – 40% of units at 60% AMI, Units must be occupied by Tenants such that the average income of Tenants is at or below 10% of units at 30% AMI, 10% of units at 40% AMI, 50% of units at 50% AMI (as such capitalized terms are defined in the regulatory agreement); LURA – 3 units at 50% AMI, 8 units at 80% AMI; Tax Abatement – Tax abatement pursuant to Section 214(g) of the State of California's Revenue and Taxation Code, known as the California Welfare Tax Exem
532	Airy Avenue Apartments	N/A
533	Wobegon Crossings	N/A
534	Oaks Station Place Apartments	N/A
535	London Spires Estates	N/A
536	Mobile Estates Park	N/A
537	Sandridge Apartments	N/A
538	Highland Park Apartment Homes	N/A
539	Valley Bend Apartments	N/A
540	Hidden Valley	N/A
541	Elm Grove Estates	N/A
542	Parkwynn Apartments	N/A
543	Brook Valley	N/A
544	Silver Maples Estates	N/A
545	The Ella At Somerset 9%	LIHTC – 38 units at 30% AMI, 6 units at 50% AMI, 12 units at 60% AMI, 5% of the units must be UFAS-qualified (as such term is used in the regulatory agreement), an additional 2% of the units must be UFAS-qualified for vision or hearing impaired residents; LURA – 38 units at 30% AMI, 6 units at 50% AMI, 12 units at 60% AMI, for so long as the PHRP Loan is outstanding, the 10 Partnership Units must be rented to households (i) whose incomes do not exceed the lesser of (a) 30% AMI or (b) 50% of statewide median income and (ii) which include at least 1 individual with disabilities or special needs, 5% of the units must be UFAS-qualified, an additional 2% of the units must be UFAS-qualified for vision or hearing impaired residents (as such capitalized terms are used in the regulatory agreement); LURA – 44 units at 80% AMI; RAD HAP Use – The HAP-assisted units must be leased in accordance with the HAP contract, including any applicable eligibility and/or income-targeting requirements. If the HAP contract is terminated, new tenants of such HAP-assisted units must have incomes at or below 80% AMI and rents for such HAP-assisted units must not exceed 30% of 80% AMI; HAP Contract – 44 units; Tax Abatement – Tax abatement pursuant to Section 12-104(c) of the Housing & Community Development Article of the Code of Maryland
546	Twain Estates	N/A
547	The Charbern	N/A

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
548	Loosestrife Fields	LIHTC – 15 units at 50% AMI
549	Whispering Creek	N/A
550	Riverview6	LIHTC Application – 12 units at 30% AMI, 32 units at 60% AMI, 36 units at 70% AMI, the average income of all units must not exceed 60% AMI; LURA – 80 units at the project must be designated as Affordable Housing and/or Workforce Housing (as such capitalized terms are defined in the regulatory agreement); LURA – 80 units at 80% AMI
551	Oak Park Apartments	LIHTC – 97.22% of units at 60% AMI; LURA – 100% of units at 60% AMI; HAP Contract – 33 units
552	Riverside Village Apartments	N/A
553	Southlawn	N/A
554	Meadow Wood Apartments	N/A
555	251-255 Lafayette Ave	N/A
556	Mill Street Village	N/A
557	Parkview Apartments	N/A
558	Stockbridge	N/A
559	Colby Crest	N/A
560	Kales Building	N/A
561	Alcantara Apartments	N/A
562	Cierra Commons	N/A
563	South Pointe Townhomes	LIHTC – 100% of units at 50% AMI
564	DeSoto Estates	HAP Contract – 130 units
565	Thompson Place Apartments	N/A
566	Brisas Del Sur Apartments II	LIHTC Application – 10% of units at 33% AMI, 90% of units at 60% AMI, a minimum of 5% of the total dwelling units, but not fewer than 1 unit, must be accessible for individuals with mobility impairments, an additional 2% of the total units, but not fewer than 1 unit, must be accessible for persons with hearing or vision impairments
567	Honeysuckle Apartments	HUD Use – The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 30 uni
568	Academy At Drexel Court	Tax Abatement – Tax abatement pursuant to Affordable Housing Special Assessment Program (35 ILCS 200/15-178; Public Act 102- 0175)
569	Easley Portfolio	LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 12-37-220(B)(11)(e) of the Code of Laws of South Carolina 1
570	Huron Heights Townhomes	N/A
571	ATMO Bruce	LURA – 20% of units at 80% AMI
572	Seabird Island MHC	N/A
573	Holiday Park	N/A
574	Villas Of Mur-Len	N/A
575	Zest Apartments	N/A
576	Sierra Condos	N/A
577	Alexis Parc	LIHTC – 4 units at 50% AMI, 57 units at 60% AMI, a minimum of 5% of the total units must be equipped for persons with mobility impairments, at least 2% of the total units must be equipped for persons with hearing or visual impairments; LURA – 23 units at 60% AMI; HAP Contract – 23 units; Tax Abatement – Tax abatement pursuant to State of Georgia Code 8-3-ξ
578	Hillcrest Park	N/A
579	Redwood Tipp City (The Harrison) - Phase IV	Tax Abatement – Tax abatement pursuant to Sections 3735.65 through 3735.70 of the Ohio Revised Code, Resolution No. 93-R-1319 adopted by the City Council on 9/27/1993, including any amendments thereto, Resolution No. 2019-R-6764 adopted by the City Council on 6/10/2019
580	Orange Gardens Loan 1	N/A
581	Lancaster Apartments Taxable Tail	TEL/Bond – 40% of units at 60% AMI, 50% of units at 140% AMI; LIHTC – 252 units at 60% AMI, a minimum of 5% of the total units or at least 1 unit, whichever is greater, must be made accessible for persons with mobility impairments, an additional 2% of the total units, or at least 1 unit, whichever is greater, must be accessible for persons with hearing or vision impairments; LIHTC Application – 5 units at 30% AMI, 247 units at 60% AMI, a minimum of 5% of all units must be set aside for the mobility impaired, an additional 2% of units must be set aside for the hearing and/or visually impaired; LURA – 100% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 11.11(a) of the Texas Tax Code and Section 392.005 of the Texas Local Government Co
582	Robin Hood Apartments	N/A
583	Riverpark Apartments	LIHTC – 20% of units at 50% AMI, 80% of units at 60% AMI
584	Greenfield Knoll	N/A
585	Fords MHC	N/A
586	Pine Arbor Apartments	N/A
587	Parkwood Apartments	N/A
588	Linville Ridge Apartments	LURA – 100% of units at 60% AMI or 80% AMI
589	Sedgefield Apartments	N/A
590	Shenandoah Valley Estates	N/A
591	Mid Rise Apartments	HUD Use – The project shall be used solely as rental housing with no reduction in the number of residential units. If at any time during the term of the regulatory agreement less than 20% of the units receive rental assistance under a HAP contract, at least 40% of the units must be occupied by tenants whose annual gross incomes are equal to or less than 60% AMI and such units shall be rent restricted.; HAP Contract – 100 unit
592	719 5th Avenue	N/A
593	Valley Of Enchantment	N/A
594	Red River Estates	HAP Contract – 100 units
595	Moultrie Manor Apartments	LIHTC – 80 units at 60% AMI, a minimum of 5% of the total units must be equipped for persons with mobility impairments, 2% of the total units must be made accessible for persons with hearing or visual impairments, an additional 2% of the units must be equipped for the mobility disabled; HUD Use – The HAP-assisted units within the project shall be used solely as rental housing for tenants meeting the eligibility and income-targeting requirements that govern the HAP contract. In the event that the HAP contract is terminated, new tenants must have incomes at or below 80% AMI at the time of admission, applicable to all units previously covered under the HAP contract.; HAP Contract – 80 units
596	The Park	N/A
597	Hamlets Townhomes	N/A
598	Oaks Centropolis Apartments	Tax Abatement – Tax abatement pursuant to Resolution No. 1617 adopted on 4/17/2014 by the Tax Abatement Agency as authorized by Section 353.110, 353.150(4) and 10.570 of the Revised Statutes of Missouri
599	Northland Court	HAP Contract – 97 units
600	Whittier East	N/A
601	Mountain Creek	N/A
602	Orange Gardens Loan 2	N/A
603	Avia Apartments	N/A
604	The Village At 815 Main Street	LIHTC – 5 units at 30% AMI, 44 units at 60% AMI; LURA – 5 units at 30% AMI, 44 units at 60% AMI; LURA – 49 units at 60% AMI; HAP Contract – 5 units
605	Ocean Springs Station	N/A
606	Banyan East Town Apartments	LIHTC – 10% of units at 30% AMI (the "ELI Units"), 90% of units at 60% AMI, 50% of the ELI Units must be set aside for Persons with Special Needs (as such capitalized term is used in the regulatory agreement), a minimum of 5% of the total dwelling units, but not fewer than 1 unit, must be accessible for individuals with mobility impairments, an additional 2% of the total units, but not fewer than 1 unit, must be accessible for persons with hearing or vision impairments; LURA – 12 units at 30% AMI, 80 units at 60%
607	Jesse Lee Apartments	LIHTC – 100% of units at 50% AMI
608	Waterview Farms Apartments	N/A
609	Arie Apartments	N/A
610	Elements Of Linden Hills	N/A
611	Oak Timbers - White Settlement II	LIHTC – 9 units at 30% AMI, 3 units at 40% AMI, 29 units at 50% AMI, 39 units at 60% AMI, a minimum of 5% of the total units or at least 1 unit, whichever is greater, must be made accessible for persons with mobility impairments, an additional 2% of the total units, or at least 1 unit, whichever is greater, must be accessible for persons with hearing or vision impairments
612	Esquire Apartments	N/A
613	110 Halsted Street	N/A
614	28-32 Providence St	N/A
615	Maxwell Manor Apartments	N/A
616	Princess Square	Tax Abatement – Tax abatement pursuant to Article X, Section 6 of the Virginia Constitution and Va. Code Section 58.1-3606(1)
617	Buckeye Estates	N/A
618	Ghent Properties Link	N/A
619	Griffith Commons	LIHTC – 100% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to the North Carolina Nonprofit Property Tax Exemption codified in N.C. General Statutes Section 105-278.6(a)(8)
620	Pine Grove Village	N/A
621	Bedell Village	LIHTC – 100% of units at 60% AMI
622	Limerick Green	LIHTC – 51% of units at 50% AMI, 40% of units at 60% AMI; LURA – 41 units at 50% AMI, 39 units at 60% AMI; LURA – 41 units at 50% AMI, 39 units at 60% AMI; LURA - Owner must operate the Assisted Units in the project in accordance with the Section 811 Project Rental Assistance Demonstration Program, Rental Assistance Contract, and HUD PRA Demo requirements. The rent charged for Assisted Units must not exceed the upper limit of the range shown for such type of unit on a rental schedule approved in writing by Grantee (as such capitalized terms are used in the regulatory agreement); HAP Contract – 8 units

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
623	Hillcrest Club Apartments	N/A
624	Summer Crest	LIHTC – 78.18% of units at 60% AMI, 18 units must be set aside for tenants with Physical Handicaps or Developmental Disabilities (as such capitalized terms are used in the regulatory agreement); LURA – 75% of units at 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI
625	June West	LIHTC – 10% of units at 30% AMI, 100% of units must be rented to tenants whose imputed incomes do not exceed an average of 54% AMI, at least 5% of units must be initially set aside for households where one individual is a Person with Special Needs, an additional 2% of the total units must be set aside for households referred from the C of Care or local homeless services providers for persons experiencing homelessness (as such capitalized terms are used in the regulatory agreement), a minimum of 5% of the total units, or at least 1 unit, whichever is greater, must be made accessible for persons with mobility impairments, an additional 2% of the total units, or at least 1 unit, whichever is greater, must be accessible for persons with hearing or vision impairments; LURA – 10 units at 30% AMI, 32 units at 50% AMI, 32 units at 60% AMI, 6 units at 80% AMI, at least 8 units must be accessible for persons with mobility disabilities, at least 2 units must be accessible for persons with hearing and vision disabilities, 2 units must be set aside as Continuum of Care units (as such capitalized term is used in the regulatory agreement); LURA – 50% of units must be designated as Affordable Units, 10% of Affordable Units at 30% AMI, 20% of units at 50% AMI (as such capitalized term is used in the regulatory agreement)
626	Golden Oaks MHC	N/A
627	Chase Park	N/A
628	Western Villa	N/A
629	Sherwood Forest	N/A
630	Vista Point Apartments	LIHTC – 100% of units at 60% AMI; LURA – 3 units at 30% AMI, 6 units at 60% AMI; Tax Abatement – Tax abatement pursuant to NRS 361.082 & NAC Chapter 361.089; 12-4-2003
631	The Palms At Pasadena	N/A
632	Ashton Place Apartments	N/A
633	Circle L	N/A
634	Venus At Manchester	LIHTC – 100% of units at 60% AMI, the greater of 5 units or 10% of the units must provide project-based rent subsidies or equivalent assistance to ensure occupancy by extremely low-income persons (as such term is used in the regulatory agreement)
635	Meadows Apartments	N/A
636	Sugar Creek Apartments Taxable Tail	TEL/Bond – 40% of units at 60% AMI; LIHTC Application – 2% of units at 30% AMI, 98% of units at 60% AMI, a minimum of 5% of all units at the property must be accessible to persons with mobility impairments, an additional 2% of units must be accessible to persons with hearing and/or vision impairments; LURA – 40% of units at 60% AMI, 60% of units at 140% AMI, at least 5% of the units must be available for occupancy by Persons with Special Needs (as such term is defined in the regulatory agreement); LURA – 100% of units at 60% AMI, 5% of the restricted units are required to reasonably accommodate or be modified on a one-time basis as requested by a tenant with a disability; Tax Abatement – Tax abatement pursuant to Section 11.11(a) of the Texas Tax Code and Section 392.005 of the Texas Local Government C
637	Idylwood MHC	N/A
638	Laurel Oaks Senior	LIHTC – 15% of units at 45% AMI, 85% of units at 60% AMI; LURA – 100% of units at 115% AMI; Tax Abatement – Tax abatement pursuant to the Florida Affordable Housing Property Exemption Program – Florida Statute 196.1978(2)
639	Clayton Manor Townhomes	N/A
640	Leisure Living Estates	N/A
641	Pebble Hill Estates	LIHTC – 50% of units at 50% AMI, 50% of units at 60% AMI; LURA – 100% of units at 115% AMI; Tax Abatement – Tax abatement pursuant to Florida Affordable Housing Property Exemption Program – Florida Statute 196.1978(2)
642	Wheelhouse Lofts II	LURA – 2 units at 60% AMI; LURA – 2 units at 60% AMI; LURA – 2 units at 60% AMI; Tax Abatement – Tax abatement pursuant to City of Portland Oregon's Multiple-Unit Limited Tax Exemption, Portland City Code Section 3.103
643	Parkwood Manor Townhomes	N/A
644	Hawthorne Club Apartments	N/A
645	Windward Apartment Homes	N/A
646	Western Skies	N/A
647	Orange Gardens Loan 3	N/A
648	Ranchwood	N/A
649	The Court At Oak Forest	N/A
650	Wawaset Park Apartments	N/A
651	Conner Creek	N/A
652	6727 Sylmar Ave	N/A
653	Executive House Apartments	N/A
654	Copper Place Apartments	N/A
655	Park Avenue Towers	HAP Contract – 129 units
656	Creekwood Apartments	N/A
657	1907 Harrison Avenue	LURA – 14 units at 130% AMI; Tax Abatement – Tax abatement pursuant to Subdivision 16 of Real Property Tax Law, Section 421-a and Chapter 51 of Title 28 of the Rules of the City of New York (collectively referred to as Section 421-a)
658	Grand Oaks Village	N/A
659	Camden NJ Portfolio	N/A
660	Touraine Apartments	HUD Use – The project shall be used solely as rental housing with no reduction in the number of residential units. If at any time during the term of the regulatory agreement less than 20% of the units receive rental assistance under a HAP contract, at least 40% of the units must be occupied by tenants whose annual gross incomes are equal to or less than 60% AMI and such units shall be rent restricted.; HAP Contract – 104 unit
661	1300 W 134th St	N/A
662	Stonegate	N/A
663	Sophie Court	N/A
664	Park Plaza Townhomes	N/A
665	Hunters Glen	LURA – 100% of units at 80% AMI
666	The Globe Apartments	N/A
667	55-81 Jackson Avenue	N/A
668	Sonora Cascade MHC	N/A
669	Melissa Grove	LIHTC – 10% of units at 33% AMI, 90% of units at 60% AMI, 50% of the ELI units within the Development must be set aside for Persons with Special Needs (as such capitalized terms are used in the regulatory agreement), a minimum of 5% of the total units, but not fewer than 1 unit, must be accessible for individuals with mobility impairments, an additional 2% of the total units, but not fewer than 1 unit, must be accessible for persons with hearing or vision impairments; LURA – 9 units at 33% AMI, 81 units at 60%
670	Riverbend Of Grand Blanc	N/A
671	Sunlight Estates	N/A
672	United House	HAP Contract – 90 units
673	Parkside Apartments	N/A
674	Brookside MHP	N/A
675	Cherokee Mobile Village MHP	N/A
676	Elm Creek Meadows	N/A
677	Woodlake Apartments	N/A
678	Westminster Apartments	N/A
679	Carr Street Flats	N/A
680	Westlake Apartments East	N/A
681	Koenig Winter Resort	N/A
682	Plantation Acres	N/A
683	Crestview Village	HUD Use – The project shall be used solely as rental housing with no reduction in the number of residential units. If at any time during the term of the regulatory agreement less than 20% of the units receive rental assistance under a HAP contract, at least 40% of the units must be occupied by tenants whose annual gross incomes are equal to or less than 60% AMI and such units shall be rent restricted.; HAP Contract – 76 unit
684	Harborview East Apartments	N/A
685	Vol. 7	N/A
686	Meridian Living II	N/A
687	Sandpiper Glen Taxable Tail	TEL/Bond – 40% of units at 60% AMI; LIHTC Application – 100% of units at 60% AMI; LURA – 100% of units at 60% AMI
688	7701 Reseda Blvd	N/A
689	Maple Park Apartments	HAP Contract – 51 units
690	Berendo Apartments	N/A
691	Prescott Gardens Mobile Park	N/A
692	Ashton Hills Apartments	N/A
693	167 Grand St And 218 N 7th St	N/A
694	The Morton Group 2	N/A
695	Asturias Senior Apartments	LIHTC – 10% of units at 30% AMI, 10% of units at 40% AMI, 50% of units at 50% AMI; LURA – 4 units at 30% AMI, 3 units at 40% AMI, 17 units at 50% AMI, 9 units at 60% AMI; LURA – 68 units must be for very very very low, very very low, very low, and low income seniors (as such terms are used in the regulatory agreement); LURA – 7 units at 30% AMI, 7 units at 40% AMI, 35 units at 50% AMI, 19 units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 214(g) of the California Revenue and Taxation Code known as the California Welfare Tax Exemption Program
696	Newark Linked Loan #3	N/A
697	Lamar Place - Daniel Building	N/A
698	Terrace View Apartments	N/A
699	Jackson	N/A
700	Jean C. McKinney Manor	LIHTC – 40% of Units at 60% AMI, Units must be occupied by Tenants such that the average income of Tenants is at or below 10% of Units at 30% AMI, 20% of Units at 45% AMI, and 50% of Units at 50% AMI (as such capitalized terms are defined in the regulatory agreement); LURA – 2 units at 50% AMI, 47 units at 60% AMI

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
701	Aspen Leaf	N/A
702	Winton House	LURA – 100% of units at 60% AMI; LURA – 75% of units at 80% AMI (the "Affordable Units"), with either (i) 20% of the Affordable Units at 50% AMI or (ii) 40% of the Affordable Units at 60% AMI
703	Sunny Acres MHP	N/A
704	Glen Leaf	N/A
705	Lakeview	N/A
706	Avery Square Apartments	N/A
707	The Cliffs	HUD Use – The project shall be used solely as rental housing with no reduction in the number of residential units. If at any time during the term of the regulatory agreement less than 20% of the units receive rental assistance under a HAP contract, at least 40% of the units must be occupied by tenants whose annual gross incomes are equal to or less than 60% AMI and such units shall be rent restricted.; HAP Contract – 120 unit
708	Red Cedars	N/A
709	Wisteria Apartments	N/A
710	The Q @ Vassar North	N/A
711	Concordia Apartments	N/A
712	4038 Puente Ave	N/A
713	Pinewood MHC	N/A
714	4807 41st Ave SW	N/A
715	Maryland Apartments	N/A
716	North Shore MHC	N/A
717	Meridian Apartments	LIHTC – 40% of units at 60% AMI, Units must be occupied by Tenants such that the average income of Tenants is at or below 10% of units at 30% AMI, 10% of units at 40% AMI, 50% of units at 50% AMI (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Section 214(g) of the State of California's Revenue and Taxation Code, known as the California Welfare Tax Exempt
718	North Admiral Apartments	N/A
719	2000 Palafox And 1757 Mt Herman	N/A
720	126 E 93rd Street	N/A
721	Kimberly Apartments	N/A
722	Birmingham Heights	N/A
723	27360-27398 Tyrrell Ave	N/A
724	Madison Woods West	N/A
725	11229 W National Ave	N/A
726	Madison At GCU Apartments	N/A
727	Heritage Of Newark	N/A
728	Madison Flats	N/A
729	Asher Court Apartments	N/A
730	Denmark Apartments	N/A
731	Woodlands Apartments	N/A
732	Julie Ann Apartments	N/A
733	Pueblo Sereno	N/A
734	Vol. 8	N/A
735	221 Middle Neck Rd CoOp	N/A
736	Courtyard Apartments	N/A
737	White Oak Townhomes	N/A
738	Harrison Gardens	N/A
739	885 18th Avenue	N/A
740	North Franklin	LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 12-37-220(B)(11)(e) of the Code of Laws of South Carolina 1976
741	Highland Metro	LIHTC – 23 units at 40% AMI, 28 units at 50% AMI, 11 units at 60% AMI
742	Hoskins 90 At Bishop Ridge	N/A
743	Olde Town Terrace	N/A
744	The Bryson	N/A
745	Clifton Cove Apartments	N/A
746	Larkspur Village Apartments	LIHTC – 40% of units at 60% AMI, Units must be occupied by Tenants such that the average income of Tenants is at or below 10% of units at 30% AMI, 10% of units at 40% AMI, and 50% of units at 50% AMI (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Section 214(g) of the State of California's Revenue and Taxation Cod
747	La Promesa	N/A
748	Westwood Park	N/A
749	Ridgeline Apartments	N/A
750	Cornell House	N/A
751	145 And 149 Fano Street	N/A
752	1118 Adams Street	LIHTC – 40% of units at 60% AMI, 90 units are LIHTC units (as such term is used in the regulatory agreement); LURA – 45 units at 50% AMI, 45 units at more than 50% AMI but less than 80% AMI; LURA – 45 units at 50% AMI, 45 units at more than 50% AMI but less than 80% AMI; LURA – 11 units must be reserved for low income Persons (as such term is used in the regulatory agreement); LURA – 45 low-income units, 45 moderate-income units (as such terms are used in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Long Term Tax Exemption Law, as amended and supplemented, P.L. 1991, c.431 (C. 40A:20-1 et seq. and Ordinance D R-118 passed by the City of Hoboken, New Jersey together with that certain Resolution 03-1040 passed by the City of Hoboken, New Jersey pursuant to New Jersey Housing and Mortgage Finance Agency Law of 1938, as amended (N.J.S.A. 55:14K-1 et seq.) and the rules promulgated there under at N.J.A.C. 5:80-1 et seq.
753	Constance Ave S 7242	N/A
754	Lakeside Estates	N/A
755	Smith Heights	HUD Use – The project shall be used solely as rental housing with no reduction in the number of residential units. If at any time during the term of the regulatory agreement less than 20% of the units receive rental assistance under a HAP contract, at least 40% of the units must be occupied by tenants whose annual gross incomes are equal to or less than 60% AMI and such units shall be rent restricted.; HAP Contract – 50 unit
756	Patterson Purchase Link	N/A
757	Alta Casa	N/A
758	Mount Moriah Apartments	LURA – 100% of units at 80% AMI
759	Cantabria Senior Apartments	LIHTC – 10% of units at 30% AMI, 10% of units at 40% AMI, 50% of units at 50% AMI; LURA – 5 units at 30% AMI, 5 units at 40% AMI, 20 units at 50% AMI, 10 units at 60% AMI; LURA – 18 units at 50% AMI, 62 units at 80% AMI; Tax Abatement – Tax abatement pursuant to Section 214(g) of the California Revenue and Taxation Code known as the California Welfare Tax Exemption Prograr
760	Country Villa MHC	N/A
761	Schafer Square Apartments	N/A
762	Green Oaks MHP	N/A
763	Fort Totten Apartments	N/A
764	Bramblewood	N/A
765	Glenfair Apartments	N/A
766	125 Sherman Avenue	Tax Abatement – Tax abatement pursuant to Section 489 of the Real Property Tax Law of the State of New York, Section 11-243, formerly Section J51-2.5 of the Administrative Code of the City of New York, and Chapter 61 of the Charter of the City of New York
767	97-103 Maple Ave	N/A
768	Canopy At Oak Bend	N/A
769	500 1st Ave	N/A
770	The District Apartment Homes	N/A
771	Wallingford Vista Apartments	N/A
772	Oak Hill Manor Apartments	N/A
773	42 Lienau Place	N/A
774	Farmington Hills	N/A
775	Park Place Apartments	N/A
776	The Morton Group 1	N/A
777	Glenwood Apartments	N/A
778	Kiljordan Meadows	N/A
779	975-995 Apartment Corp.	N/A
780	Cedar Crest	N/A
781	2210 Echo Park Ave	N/A

Loan No. / Property No.	Property Name	Description of Regulatory Agreement(s)
782	Grand Teton Estates Apartments	N/A
783	Colonial Terrace MHC	N/A
784	Elkwood Duplexes	N/A
785	Midway Apartments	N/A
786	Twin Oaks Duplexes	N/A
787	Pleasant Street 34	N/A
788	3260-3264 Minnesota Ave	N/A
789	Mountain Creek	LURA – 75% of units at either 50% AMI or 80% AMI, with either (i) 20% of units at 50% AMI or (ii) 40% of units at 60% AMI; Tax Abatement – Tax abatement pursuant to Section 12-37-220(B)(11)(e) of the Code of Laws of South Carolina 1976
790	6028 Stafford Avenue	N/A
791	Hale Ave S 10447	N/A
792	Crawford Corner At Bishop Ridge	N/A
793	1598-1666 E. 25th Ave Apartments	N/A
794	113 Sherman Avenue	Tax Abatement – Tax abatement pursuant to Section 489 of the Real Property Tax Law of the State of New York, Section 11-243, formerly Section J51-2.5 of the Administrative Code of the City of New York, and Chapter 61 of the Charter of the City of New York
795	Buchtel Arms Apartments	N/A
796	Walden Pky S 9946-9952	N/A
797	Residences On Lake	N/A
798	Connie Jean Apartments	N/A
799	Avalon Family Apartments	LIHTC – 40% of units at 60% AMI, Units must be occupied by Tenants such that the average income of Tenants is at or below 10% of units at 30% AMI, 10% of units at 40% AMI, 50% of units at 50% AMI (as such capitalized terms are defined in the regulatory agreement); Tax Abatement – Tax abatement pursuant to Section 214(g) of the State of California's Revenue and Taxation Code, known as the California Welfare Tax Exempt
800	7337 S Ridgeland	N/A
801	Village Glen	N/A
802	Georgian Townhomes	N/A
803	277 Milford St	LURA – 2 units at 130% AMI; LURA – 2 units at 130% AMI; LURA – 2 units at 130% AMI; Tax Abatement – Tax abatement pursuant to Section 421-a(16) of the New York State Real Property Tax Law and Chapter 51 of the Rules of the City of New York
804	Jeffrey Blvd S 7722-7732	Tax Abatement – Tax abatement pursuant to Affordable Housing Special Assessment Program signed into law in 7/2021, Section 15-178 of the Property Tax Code (35 ILCS 200/15-178)
805	2608 Hoyt Avenue	N/A
806	Castlereach Apartments	N/A
807	Courtyards On The Park - South	N/A
808	Foxtail Crossing Townhomes	LIHTC – 5 units at 30% AMI, 5 units at 40% AMI, 19 units at 50% AMI, 17 units at 60% AMI; LURA – 40% of units at 60% AMI, 5 units must be designated as Units for Individuals with Disabilities, if the Extended Low-Income Housing Covenant for Low Income Housing Tax Credits is terminated or released prior to the termination of the LURA, then the following restrictions apply: 5 units at 30% AMI, 5 units at 40% AMI, 19 units at 50% AMI, 17 units at 60% AMI (as such capitalized terms are used in the regulatory agreem
809	Michelle's Court Apartments	N/A
810	Champion Forest	N/A
811	Royal Arms Apartments	N/A
812	Evergreen Apartments	N/A
813	Spring Manor MHP	N/A
814	University Heights	N/A
815	Steele Street 1553	N/A
816	410 And 500 Cummings Valley Blvd	N/A
817	10416 And 10422 Fawcett St	N/A
818	112 South Whitney	N/A
819	The Randall	N/A
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	N/A
821	Crestview	N/A
822	School House Apartments	N/A
823	Baylie Drive Apartments	N/A
824	193 Neptune Avenue	N/A
825	3700 Delancy Street	N/A
826	Marsue Apartments	N/A
827	Clover Crest Townhomes	N/A
828	Dover Street Apartments	N/A
829	Fannin Park	N/A
830	1651 E 74th Pl	N/A
831	Potomac Ave W 3226	N/A
832	Franklin Street 25	N/A
833	Terra Bella Court	N/A
834	354 Seaman St	N/A
835	Arise Capitol Hill	N/A
836	Spring Hill Apartments	N/A
837	4252 Crenshaw Taxable Tail	LURA – 20% of units at 50% AMI, 55% of units at 80% AMI; LURA – 13 units at 30% AMI
838	2501 N Drake Ave	N/A
839	3510 Northeast 54th Street Apartments	N/A
840	Crystal St W 3259	N/A
841	1427 Martin Luther King Jr Ave	N/A
842	Wrightwood Ave W 3456	N/A

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	% Units with Income Restrictions	% Units with Rent Restrictions	HAP Maturity Date	Crossed Loans (Y/N)	Crossed Pool ID
1	Seven Springs Apartments	10%	10%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7019; WV7020
2	Venue At Lockwood	81%	N/A	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7018; WV7019; WV7020
3	Cedar Forest Apartments	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
4	Cambridge Cove Apartment Homes	80%	N/A	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
5	Enclave On Woodbridge Apartment Homes	70%	N/A	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7016; WV7017; WV7018; WV7019; WV7020
6	Preserve On 51st Apartment Homes	N/A	N/A	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7017; WV7018; WV7019; WV7020
7	Rose Harbor Apartments	100%	100%	N/A	Yes	WV7004; WV7005; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
8	Charleston Place Apartments	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
9	Nantucket Bay Apartments	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
10	The Club At Sugar Mill	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019
11	The Villas At Newport Landing	100%	100%	N/A	Yes	WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
12	Brookwood Forest Apartments	70%	N/A	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7020
13	Williams Landing Apartments	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
14	Savannah Cove Apartments	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
15	Nantucket Cove Apartments	100%	100%	N/A	Yes	WV7004; WV7006; WV7007; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
16	Kathleen Pointe Apartment Homes	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7007; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
17	Williams Landing Villas	100%	100%	N/A	Yes	WV7004; WV7005; WV7006; WV7008; WV7009; WV7010; WV7011; WV7012; WV7013; WV7014; WV7015; WV7016; WV7017; WV7018; WV7019; WV7020
18	Crystal Towers & Crystal Flats	1%	1%	N/A	No	N/A
19	Park Place I	N/A	N/A	N/A	No	N/A
20	AMLI Midtown Miami	N/A	N/A	N/A	No	N/A
21	Anagram Nomad	1%	1%	N/A	No	N/A
22	Park Kiely Apartments	50%	50%	N/A	No	N/A
23	Commons At White Marsh	N/A	N/A	N/A	No	N/A
24	Icon Las Olas	N/A	N/A	N/A	No	N/A
25	The Gramercy	N/A	N/A	N/A	No	N/A
26	Kitt At Warner Center	N/A	N/A	N/A	No	N/A
27	River View Apartments Phase 5 And 6	N/A	N/A	N/A	No	N/A
28	Alden Park Apartments	N/A	N/A	N/A	No	N/A
29	Icon At Dulles	N/A	N/A	N/A	No	N/A
30	The Addison	N/A	N/A	N/A	No	N/A
31	Sterling Pointe	N/A	N/A	N/A	No	N/A
32	AVA Noma	N/A	N/A	N/A	No	N/A
33	WestEnd 25	3%	3%	N/A	No	N/A
34	Acclaim At Carriage Hill	N/A	N/A	N/A	No	N/A
35	Park Regency Club	N/A	N/A	N/A	No	N/A
36	The Atlantic Palms At Tradition	N/A	N/A	N/A	No	N/A
37	The Northern I & II	20%	20%	N/A	No	N/A
38	IMT Cornerstar Ranch	N/A	N/A	N/A	No	N/A
39	Chase Knolls	N/A	N/A	N/A	No	N/A
40	LC Dublin	N/A	N/A	N/A	No	N/A
41	Bridgewater Apartments	100%	100%	N/A	No	N/A
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	N/A	N/A	N/A	Yes	WD2000
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	N/A	N/A	N/A	Yes	WD2001
44	Hudson At East And Eight At East Apartments	N/A	N/A	N/A	No	N/A
45	Montane	N/A	N/A	N/A	No	N/A
46	The Batley	9%	9%	N/A	No	N/A
47	Liberty Creek Apartment Homes	N/A	N/A	N/A	No	N/A
48	Element Deer Valley	N/A	N/A	N/A	No	N/A
49	Surf City Beach Cottages	N/A	N/A	N/A	No	N/A
50	Maison's Landing	N/A	N/A	N/A	No	N/A
51	365 Nicollet	N/A	N/A	N/A	No	N/A
52	Estates At Park Avenue	N/A	N/A	N/A	No	N/A
53	Mondrian Lake Eola	N/A	N/A	N/A	No	N/A
54	Montclair At Partridge Creek	N/A	N/A	N/A	No	N/A
55	Avana Cliffside	N/A	N/A	N/A	No	N/A
56	Cortland At The Hammocks Phase II	N/A	N/A	N/A	No	N/A
57	Citra At Windermere	N/A	N/A	N/A	No	N/A
58	Hickory Mill And Larkspur	N/A	N/A	N/A	Yes	WV0165; WV0164; WV0169; WV0176; WV0175; WV0173; WV0167
	Hickory Mill Larkspur					
59	Suffolk Grove And Willowood	N/A	N/A	N/A	Yes	WV0177; WV0164; WV0169; WV0176; WV0175; WV0173; WV0167
	Suffolk Grove Willowood					
60	Dartmouth Place And Millburn	N/A	N/A	N/A	Yes	WV0177; WV0165; WV0169; WV0176; WV0175; WV0173; WV0167
	Dartmouth Place Millburn					
61	Meldon Place And Timbercreek	N/A	N/A	N/A	Yes	WV0177; WV0165; WV0164; WV0176; WV0175; WV0173; WV0167
	Meldon Place Timbercreek					
62	Woodlands (OH)	N/A	N/A	N/A	Yes	WV0177; WV0165; WV0169; WV0164; WV0175; WV0173; WV0167
63	Annhurst (OH)	N/A	N/A	N/A	Yes	WV0177; WV0165; WV0169; WV0164; WV0176; WV0173; WV0167
64	Ashgrove	N/A	N/A	N/A	Yes	WV0177; WV0165; WV0169; WV0164; WV0176; WV0175; WV0167
65	Slate Run (OH)	N/A	N/A	N/A	Yes	WV0177; WV0165; WV0169; WV0164; WV0176; WV0175; WV0173
66	Latitudes Apartments	N/A	N/A	N/A	No	N/A
67	Lakes Of Schaumburg	N/A	N/A	N/A	No	N/A
68	Eton At Warner Center	N/A	N/A	N/A	No	N/A
69	Town Laurel Crossing	N/A	N/A	N/A	No	N/A
70	Canyon Club Apartments	N/A	N/A	N/A	No	N/A
71	Piero II	N/A	N/A	N/A	No	N/A
72	Manor Barrett	N/A	N/A	N/A	No	N/A
73	The Point At Ridgeline	13%	13%	N/A	No	N/A
74	LINQ Apartments	40%	40%	N/A	No	N/A

Loan No. / Property No.	Property Name	% Units with Income Restrictions	% Units with Rent Restrictions	HAP Maturity Date	Crossed Loans (Y/N)	Crossed Pool ID
75	Gateway Plaza TEL	100%	100%	7/31/2048	No	N/A
76	Gateway Plaza Taxable Tail	100%	100%	7/31/2048	No	N/A
77	Astor On Third	31%	31%	N/A	No	N/A
78	Lazo	N/A	N/A	N/A	No	N/A
79	IMT Gallery 421	9%	9%	N/A	No	N/A
80	Avana At The Moors	N/A	N/A	N/A	No	N/A
81	Misty Ridge Apartments	N/A	N/A	N/A	No	N/A
82	The Bayshore On Hilton Head Island	N/A	N/A	N/A	No	N/A
83	Windscape Village	N/A	N/A	N/A	No	N/A
84	Seasons At Plainfield	N/A	N/A	N/A	No	N/A
85	Epic At Gateway Centre	N/A	N/A	N/A	No	N/A
86	The Pines Of Cloverlane	N/A	N/A	N/A	No	N/A
87	Grammercy Apartment Homes	N/A	N/A	N/A	No	N/A
88	Hamptons Of Cloverlane	N/A	N/A	N/A	No	N/A
89	Summit Station	N/A	N/A	N/A	No	N/A
90	The Laurel	N/A	N/A	N/A	No	N/A
91	Tuller Flats Apartments	N/A	N/A	N/A	No	N/A
92	Aura Colliers Hill	N/A	N/A	N/A	No	N/A
93	La Valencia Apartment Homes	N/A	N/A	N/A	No	N/A
94	Modera Skylar	N/A	N/A	N/A	No	N/A
95	Kinstead McKinney	51%	51%	N/A	No	N/A
96	Venue Live Oak	N/A	N/A	N/A	No	N/A
97	Cortland Sugarloaf	N/A	N/A	N/A	No	N/A
98	Hyland Hills	N/A	N/A	N/A	No	N/A
99	Avalon At Gallery Place	N/A	N/A	N/A	No	N/A
100	Aura Delray Beach	25%	25%	N/A	No	N/A
101	The Point At Merrimack River	25%	25%	N/A	No	N/A
102	Overlook At Magnolia	N/A	N/A	N/A	No	N/A
103	The Wyatt	N/A	N/A	N/A	No	N/A
104	Fox Run Apartments	N/A	N/A	N/A	No	N/A
105	EVSB Portfolio	N/A	N/A	N/A	No	N/A
106	Hershey Heights	N/A	N/A	N/A	No	N/A
107	Vibe Apartments	100%	100%	N/A	No	N/A
108	ARIUM Altamonte Springs	N/A	N/A	N/A	No	N/A
109	Vinoy At St Johns	N/A	N/A	N/A	No	N/A
110	Zone	N/A	N/A	N/A	No	N/A
111	Harper's Station Of Gainesville	N/A	N/A	N/A	No	N/A
112	First Colonial Inn	N/A	N/A	N/A	No	N/A
113	Sole At Casselberry	N/A	N/A	N/A	No	N/A
114	Rosebud MHC	N/A	N/A	N/A	No	N/A
115	Arbor Ridge Apartment Homes	N/A	N/A	N/A	No	N/A
116	Canyon Villa Apartment Homes	100%	100%	N/A	No	N/A
117	Skyline	N/A	N/A	N/A	No	N/A
118	ICON	N/A	N/A	N/A	No	N/A
119	The Encore Apartment Homes	N/A	N/A	N/A	No	N/A
120	The Elms At Oakton	N/A	N/A	N/A	No	N/A
121	The Point At Royal Palm Beach	N/A	N/A	N/A	No	N/A
122	Ashford Santa Ana	N/A	N/A	N/A	No	N/A
123	The Crest At Altamonte Luxury Apartments	N/A	N/A	N/A	No	N/A
124	The District At Vinings Apartment Homes	N/A	N/A	N/A	No	N/A
125	The Museum Tower	N/A	N/A	N/A	No	N/A
126	Storehouse Lofts	N/A	N/A	N/A	No	N/A
127	Cyan Southcreek	N/A	N/A	N/A	No	N/A
128	Grand Villas At Cinco Ranch	N/A	N/A	N/A	No	N/A
129	Iron Rock Ranch	N/A	N/A	N/A	No	N/A
130	The Elms At Kingstowne	N/A	N/A	N/A	No	N/A
131	Gateway At Malden Center	N/A	N/A	N/A	No	N/A
132	San Marino	N/A	N/A	N/A	No	N/A
133	Parc At Roxbury	20%	N/A	N/A	No	N/A
134	Fox Valley Villages	N/A	N/A	N/A	No	N/A
135	Townhomes At Easton Park	N/A	N/A	N/A	No	N/A
136	The Heights At Shadowood	N/A	N/A	N/A	No	N/A
137	Lakehaus	N/A	N/A	N/A	No	N/A
138	Knob Creek	N/A	N/A	N/A	No	N/A
139	Blackhawk Apartments	N/A	N/A	N/A	No	N/A
140	Eden Ruby Lake	N/A	N/A	N/A	No	N/A
141	River House Apartment Homes	N/A	N/A	N/A	No	N/A
142	Runaway Bay Apartments	N/A	N/A	N/A	No	N/A
143	Prose Eastgate	N/A	N/A	N/A	No	N/A
144	Chesapeake Pointe	N/A	N/A	N/A	No	N/A
145	Green Valley Apartments & Parktowne Townhomes	N/A	N/A	N/A	No	N/A
146	BayVue Apartment Homes	N/A	N/A	N/A	No	N/A
147	Lakeview Terrace Apartments	N/A	N/A	N/A	No	N/A
148	Eagle Creek Apartments	N/A	N/A	N/A	No	N/A
149	Enclave At Waterways	N/A	N/A	N/A	No	N/A
150	The Jade At Avondale	N/A	N/A	N/A	No	N/A
151	Lenox Reserve Apartments	N/A	N/A	N/A	No	N/A
152	Tapestry At The Realm	N/A	N/A	N/A	No	N/A
153	The Napier	N/A	N/A	N/A	No	N/A
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay Driftwood Heron Pointe Manchester Shadow Bay	N/A	N/A	N/A	Yes	WV0172; WV0168

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155	High Points, Miguel Place And Ranchside	N/A	N/A	N/A	Yes	WV0178; WV0168
	High Points					
	Miguel Place					
	Ranchside					
156	Capital Ridge And Indian Ridge	N/A	N/A	N/A	Yes	WV0178; WV0172
	Capital Ridge					
	Indian Ridge					
157	Terrace Gardens	93%	100%	7/31/2054	No	N/A
158	Waterbend Apartments	40%	40%	N/A	No	N/A
159	Caroline At Longhorn Quarry	50%	50%	N/A	No	N/A
160	The Lucie At Tradition	N/A	N/A	N/A	No	N/A
161	Yale West	N/A	N/A	N/A	No	N/A
162	Residences At La Cantera	N/A	N/A	N/A	No	N/A
163	Flats At Stones Crossing	N/A	N/A	N/A	No	N/A
164	Tides On Commerce	N/A	N/A	N/A	No	N/A
165	Arbor Blvd At Canopy	N/A	N/A	N/A	No	N/A
166	Aspen Heights Fayetteville	N/A	N/A	N/A	No	N/A
167	Bella Grace	N/A	N/A	N/A	No	N/A
168	Parc At West Point	N/A	N/A	N/A	No	N/A
169	Gates At Citiplace	N/A	N/A	N/A	No	N/A
170	Portola On Russell	N/A	N/A	N/A	No	N/A
171	Morgan's Landing	N/A	N/A	N/A	No	N/A
172	Park At Palm Valley	N/A	N/A	N/A	No	N/A
173	Boulders Lakeside	N/A	N/A	N/A	No	N/A
174	Center Point Apartments	N/A	N/A	N/A	No	N/A
175	Brooks Landing	N/A	N/A	N/A	No	N/A
176	Santana Ridge	N/A	N/A	N/A	No	N/A
177	Amber Chase	N/A	N/A	N/A	No	N/A
178	The Drake	8%	8%	N/A	No	N/A
179	Abberly Crest Phase 2	N/A	N/A	N/A	No	N/A
180	Reserve At Capital Center	N/A	N/A	N/A	No	N/A
181	Abberly Crest Phase 1	N/A	N/A	N/A	No	N/A
182	Raintree Apartments	N/A	N/A	N/A	No	N/A
183	Abberly Crossing	N/A	N/A	N/A	No	N/A
184	Zone Luxe	N/A	N/A	N/A	No	N/A
185	Meridian West Shore	N/A	N/A	N/A	No	N/A
186	The Crest At Elm Tree	N/A	N/A	N/A	No	N/A
187	Amber Grove	100%	100%	N/A	No	N/A
188	Tapestry At Turkey Creek	N/A	N/A	N/A	No	N/A
189	The Tribute	N/A	N/A	N/A	No	N/A
190	Corbin Crossing	N/A	N/A	N/A	No	N/A
191	Preserve On Blue Road	N/A	N/A	N/A	No	N/A
192	The Grant Apartments (fka Park South)	N/A	N/A	N/A	No	N/A
193	DREAM Lehigh Valley	N/A	N/A	N/A	No	N/A
194	Volare At The Woodlands	N/A	N/A	N/A	No	N/A
195	Renaissance At Carol Stream	N/A	N/A	N/A	No	N/A
196	The Vista At Laguna Niguel	N/A	N/A	N/A	No	N/A
197	The Lodges On English Station Road	N/A	N/A	N/A	No	N/A
198	Waterford Bluffs	N/A	N/A	N/A	No	N/A
199	College Town At Coastal	N/A	N/A	N/A	No	N/A
200	Tapestry Park Apartment Homes	N/A	N/A	N/A	No	N/A
201	Chisholm Trace Apartments	N/A	N/A	N/A	No	N/A
202	Resia Dallas West	5%	5%	N/A	No	N/A
203	Lake Taylor Pointe	N/A	N/A	N/A	No	N/A
204	West 10 Apartments	N/A	N/A	N/A	No	N/A
205	The Lofts At Reynolds Village	N/A	N/A	N/A	No	N/A
206	Renaissance HDFC	N/A	N/A	N/A	No	N/A
207	The Atlantic At Tradition	N/A	N/A	N/A	No	N/A
208	The Lookout	N/A	N/A	N/A	No	N/A
209	Abberly Village	N/A	N/A	N/A	No	N/A
210	NEO Midtown Apartments	N/A	N/A	N/A	No	N/A
211	Desert Vistas Apartments	N/A	N/A	N/A	No	N/A
212	Aspen Pointe	N/A	N/A	N/A	No	N/A
213	Village At Haddonfield	N/A	N/A	N/A	No	N/A
214	Reed Creek	N/A	N/A	N/A	No	N/A
215	Latitude At Presidio	N/A	N/A	N/A	No	N/A
216	Copper Springs Retirement Community	N/A	N/A	N/A	No	N/A
217	Green Mount Lakes	N/A	N/A	N/A	No	N/A
218	Marabella On Pioneer	N/A	N/A	N/A	No	N/A
219	The View	N/A	N/A	N/A	No	N/A
220	Accent On Sahara	N/A	N/A	N/A	No	N/A
221	Highbridge Concourse Phase II	N/A	N/A	10/31/2029	No	N/A
222	Venn On Market	12%	12%	N/A	No	N/A
223	Reserve At Mill Creek	N/A	N/A	N/A	No	N/A
224	Monticello At Southport Apartments	15%	15%	N/A	No	N/A
225	Union Club Apartments	N/A	N/A	N/A	No	N/A
226	Enclave At Breckenridge	N/A	N/A	N/A	No	N/A
227	Radius West	N/A	N/A	N/A	No	N/A
228	Hickory Creek Apartments	N/A	N/A	N/A	No	N/A
229	Avion At Carrollwood	N/A	N/A	N/A	No	N/A
230	Lavana Falls Apartments	N/A	N/A	N/A	No	N/A
231	Ludlam Point	N/A	N/A	N/A	No	N/A
232	Preserve At Copperleaf	50%	50%	N/A	No	N/A

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233	The Flats At East Bay	N/A	N/A	N/A	No	N/A
234	Mesquite Terrace Apartments TEL	99%	99%	N/A	No	N/A
235	The Capitol District Apartments	N/A	N/A	N/A	No	N/A
236	The Meridian	N/A	N/A	N/A	No	N/A
237	ARIUM Mission Bay	N/A	N/A	N/A	No	N/A
238	The Estuary	N/A	N/A	N/A	No	N/A
239	Grand Reserve	N/A	N/A	N/A	No	N/A
240	Kentlands Manor Apartments	N/A	N/A	N/A	No	N/A
241	Cobblestone Grove Apartment Homes	N/A	N/A	N/A	No	N/A
242	Verlaine On The Parkway	N/A	N/A	N/A	No	N/A
243	Poplar Glen Apartment Homes	N/A	N/A	N/A	No	N/A
244	1000 West	10%	N/A	N/A	No	N/A
245	Memorial West	N/A	N/A	N/A	No	N/A
246	The Lodge At Porter Ranch Apartments	N/A	N/A	N/A	No	N/A
247	Cortland Congress Park	10%	10%	N/A	No	N/A
248	Daybreak	N/A	N/A	N/A	No	N/A
249	The Outlook At Greystone	N/A	N/A	N/A	No	N/A
250	Hawthorne At Mirror Lake	N/A	N/A	N/A	No	N/A
251	Hawthorne At Weaverville	N/A	N/A	N/A	No	N/A
252	Lakeside Central Apartments	N/A	N/A	N/A	No	N/A
253	Le Med Apartments	N/A	N/A	N/A	No	N/A
254	Medinah Terrace Apartments	N/A	N/A	N/A	No	N/A
255	Lemon And Pear Tree Apartments	N/A	N/A	N/A	No	N/A
256	The International At Valley Ranch	N/A	N/A	N/A	No	N/A
257	The Manor Homes Of Eagle Glen	N/A	N/A	N/A	No	N/A
258	Advenir At Cherry Creek South	N/A	N/A	N/A	No	N/A
259	Market Street Station	N/A	N/A	N/A	No	N/A
260	Highlands At Warwick	N/A	N/A	N/A	No	N/A
261	Summit Pointe Apartments And Villas	N/A	N/A	N/A	No	N/A
262	Addison Landing	N/A	N/A	N/A	No	N/A
263	Abberly Place II Apartment Homes	N/A	N/A	N/A	No	N/A
264	Gramercy Woods & Brookmont Townes	N/A	N/A	N/A	No	N/A
265	Azure Apartments	N/A	N/A	N/A	No	N/A
266	Island Club	N/A	N/A	N/A	No	N/A
267	Westmount At Braesridge	N/A	N/A	N/A	No	N/A
268	The Belvedere	N/A	N/A	N/A	No	N/A
269	Merrill House Apartments	N/A	N/A	N/A	No	N/A
270	Sloane Chelsea	N/A	N/A	N/A	No	N/A
271	The Pointe At Carrollwood	N/A	N/A	N/A	No	N/A
272	Park Villas	N/A	N/A	N/A	No	N/A
273	Hawthorne At Horse Pen Creek	N/A	N/A	N/A	No	N/A
274	Palisades At Langley Pond	N/A	N/A	N/A	No	N/A
275	Ashton Brook	N/A	N/A	N/A	No	N/A
276	Magnolia At Spring	N/A	N/A	N/A	No	N/A
277	The Del Rey	N/A	N/A	N/A	No	N/A
278	The Isles	N/A	N/A	N/A	No	N/A
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	N/A	N/A	N/A	No	N/A
280	850 On The Avenue	15%	15%	N/A	No	N/A
281	Co-Op Summer Street	51%	51%	N/A	No	N/A
282	Squire Hill Apartments	N/A	N/A	N/A	No	N/A
283	Avalon At Northbrook Apartments & Townhomes	N/A	N/A	N/A	No	N/A
284	Spring Gardens Apartments	N/A	N/A	N/A	No	N/A
285	ARIUM Citrus Run	N/A	N/A	N/A	No	N/A
286	Tacara At Westover Hills	N/A	N/A	N/A	No	N/A
287	Legacy Cornelius	N/A	N/A	N/A	No	N/A
288	Grand Living At Tower Place	N/A	N/A	N/A	No	N/A
289	Pointe At West Lake	N/A	N/A	N/A	No	N/A
290	Belrose Apartment Homes	N/A	N/A	N/A	No	N/A
291	Alpine Woods	N/A	N/A	N/A	No	N/A
292	All Seasons Of Rochester Hills	N/A	N/A	N/A	No	N/A
293	Valor At Harlingen	90%	90%	N/A	No	N/A
294	Preserve At Steele Creek	N/A	N/A	N/A	No	N/A
295	Arbors Of Battle Creek	N/A	N/A	N/A	No	N/A
296	The Highlands At Morris Plains	16%	16%	N/A	No	N/A
297	Boardwalk Lofts	N/A	N/A	N/A	No	N/A
298	Taxco Apartments	N/A	N/A	N/A	No	N/A
299	Holly Court Apartments	N/A	N/A	N/A	No	N/A
300	The Flats At Ridgeview	N/A	N/A	N/A	No	N/A
301	267 Pacific	N/A	N/A	N/A	No	N/A
302	Villa Serrano Apartment Homes	N/A	N/A	N/A	No	N/A
303	Pelham Place North & South	75%	75%	N/A	No	N/A
304	Crestview Ridge At Highland	N/A	N/A	N/A	No	N/A
305	Icon Apartment Homes At Hardin Valley Phase II	N/A	N/A	N/A	No	N/A
306	The Milo On Westheimer	50%	50%	N/A	No	N/A
307	Tiberon Trails	N/A	N/A	N/A	No	N/A
308	Sterling Glen Apartments	N/A	N/A	N/A	No	N/A
309	AVA H Street	10%	10%	N/A	No	N/A
310	Edge At Farmington Hills	N/A	N/A	N/A	No	N/A
311	Canyon Springs Apartments	N/A	N/A	N/A	No	N/A
312	Hillcrest Village	N/A	N/A	N/A	No	N/A
313	The Meridian	N/A	N/A	N/A	No	N/A
314	Reserve At Lakeland	N/A	N/A	N/A	No	N/A
315	MacUngie Village	N/A	N/A	N/A	No	N/A
316	Flats At Riverview	N/A	N/A	N/A	No	N/A
317	Bradford Arms	N/A	N/A	N/A	No	N/A

Loan No. / Property No.	Property Name	% Units with Income Restrictions	% Units with Rent Restrictions	HAP Maturity Date	Crossed Loans (Y/N)	Crossed Pool ID
318	Fusion Apartments	N/A	N/A	N/A	No	N/A
319	Arbor Meadows MHC	N/A	N/A	N/A	No	N/A
320	Chateau On The River	N/A	N/A	N/A	No	N/A
321	The Inverness	N/A	N/A	N/A	No	N/A
322	Villas At Druid Hills	N/A	N/A	N/A	No	N/A
323	Madison New Riverside	N/A	N/A	N/A	No	N/A
324	Desie Apartments	N/A	N/A	N/A	No	N/A
325	Oakview Apartments	100%	100%	8/31/2028; 7/31/2033	No	N/A
326	Arden Park	N/A	N/A	N/A	No	N/A
327	ARIUM Bristol Bay	N/A	N/A	N/A	No	N/A
328	Townhomes At Fairways	N/A	N/A	N/A	No	N/A
329	Track 29 City Apartments	N/A	N/A	N/A	No	N/A
330	Treetops Apartments	N/A	N/A	N/A	No	N/A
331	Abberly Woods Phase 2	N/A	N/A	N/A	No	N/A
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	N/A	N/A	N/A	No	N/A
	Heathmoore					
	Ridgewood					
	Roanoke					
	Rosewood					
	Slate Run (KY)					
333	St. James Apartments	N/A	N/A	N/A	No	N/A
334	The Arbors At Brighton Park	N/A	N/A	N/A	No	N/A
335	Ashley River Apartments	N/A	N/A	N/A	No	N/A
336	Stonewater Park Apartments	N/A	N/A	N/A	No	N/A
337	Reserve South	N/A	N/A	N/A	No	N/A
338	College Place Uptown	N/A	N/A	N/A	No	N/A
339	Viva	N/A	N/A	N/A	No	N/A
340	Cottonwood Creek	N/A	N/A	N/A	No	N/A
341	ARIUM Mariner's Village	N/A	N/A	N/A	No	N/A
342	Ashford Westchase	N/A	N/A	N/A	No	N/A
343	Savannah Creek	N/A	N/A	N/A	No	N/A
344	The Muse	N/A	N/A	N/A	No	N/A
345	Avalon Villa Apartments	N/A	N/A	N/A	No	N/A
346	Westland Trailer City	20%	20%	N/A	No	N/A
347	Indigo Apartment Homes	N/A	N/A	N/A	No	N/A
348	Spring Gardens Apartments	N/A	N/A	N/A	No	N/A
349	LC Sunbury	N/A	N/A	N/A	No	N/A
350	Finish Line Apartments	N/A	N/A	N/A	No	N/A
351	Arbors At Fairview	75%	75%	N/A	No	N/A
352	The Flats At 1885	N/A	N/A	N/A	No	N/A
353	Talus Apartments	N/A	N/A	N/A	No	N/A
354	Heritage Plaza Apartments	N/A	N/A	N/A	No	N/A
355	Broadstone On Medical	N/A	N/A	N/A	No	N/A
356	Camelot Manor Estates MHC	N/A	N/A	N/A	No	N/A
357	Cedarhurst Of Jacksonville	N/A	N/A	N/A	No	N/A
358	Rosebrook Village	N/A	N/A	N/A	No	N/A
359	The View At Morgantown	N/A	N/A	N/A	No	N/A
360	Sage Stone Oak	N/A	N/A	N/A	No	N/A
361	Stoney Brooke Apartments	N/A	N/A	N/A	No	N/A
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	N/A	N/A	N/A	No	N/A
363	Georgian Oaks Apartments	N/A	N/A	N/A	No	N/A
364	The Landing Of Clinton	N/A	N/A	N/A	No	N/A
365	Horizons At Calabasas Apartments	N/A	N/A	N/A	No	N/A
366	Willowcreek Apartments I And II	100%	100%	N/A	No	N/A
367	Residence At Deer Park	N/A	N/A	N/A	No	N/A
368	Villas At Happy Valley	N/A	N/A	N/A	No	N/A
369	Fernwood	N/A	N/A	N/A	No	N/A
370	Haven Columbia Pike	100%	100%	N/A	No	N/A
371	Lily Of The Valley	N/A	N/A	N/A	No	N/A
372	The Woods At Johnson Mill	N/A	N/A	N/A	No	N/A
373	Regency Tower	N/A	N/A	N/A	No	N/A
374	Amherst	N/A	N/A	N/A	No	N/A
375	Venue Apartments	N/A	N/A	N/A	No	N/A
376	Maplewood Pointe	N/A	N/A	N/A	No	N/A
377	Granby Oaks Apartments	75%	75%	N/A	No	N/A
378	The Porter	N/A	N/A	N/A	No	N/A
379	Dakota Ranch	N/A	N/A	N/A	No	N/A
380	Cookie Factory Lofts	N/A	N/A	N/A	No	N/A
381	Park At 55th	N/A	N/A	N/A	No	N/A
382	Walker Place At Moonlight Park	N/A	N/A	N/A	No	N/A
383	Frontgate Apartments	100%	100%	N/A	No	N/A
384	Omni Apartments	N/A	N/A	N/A	No	N/A
385	Abby Court	51%	51%	N/A	No	N/A
386	Eagle Rock Apartments At Manchester	N/A	N/A	N/A	No	N/A
387	Crystal Riviyera	N/A	N/A	N/A	No	N/A
388	Covington Square Apartments	N/A	N/A	N/A	No	N/A
389	Crosstown Parkway	100%	100%	3/15/2038	No	N/A
390	Village Green	N/A	N/A	N/A	No	N/A
391	The Benton Apartments	N/A	N/A	N/A	No	N/A
392	Gardens At Briarwood	N/A	N/A	N/A	No	N/A
393	The Summit	N/A	N/A	N/A	No	N/A

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394	Acacia Pointe	N/A	N/A	N/A	No	N/A
395	Redwood Brunswick Hills	N/A	N/A	N/A	No	N/A
396	Camden Hills	N/A	N/A	N/A	No	N/A
397	Arbors At Water's Edge	100%	100%	N/A	No	N/A
398	Kensington Apartments	75%	75%	N/A	No	N/A
399	The Arches Apartments	N/A	N/A	N/A	No	N/A
400	Toll Gate Estates	N/A	N/A	N/A	No	N/A
401	Reserve At Thunderbird Phase II	58%	58%	10/2/2039; 9/29/2044; 7/31/2044	No	N/A
402	Springs Colony By ARIUM	N/A	N/A	N/A	No	N/A
403	Redwood Chardon	N/A	N/A	N/A	No	N/A
404	612 Whaley At The Mills	N/A	N/A	N/A	No	N/A
405	Metropolitan MHC	N/A	N/A	N/A	No	N/A
406	Mason Manor	N/A	N/A	1/31/2036	No	N/A
407	Elysian Estates	N/A	N/A	5/31/2034	No	N/A
408	Westland Estates MHP - Pomona	20%	20%	N/A	No	N/A
409	Lakeside Student Living	N/A	N/A	N/A	No	N/A
410	Portofino Apartments	100%	100%	N/A	No	N/A
411	The Lex	N/A	N/A	N/A	No	N/A
412	Tuckaway Heights Apartments	N/A	N/A	N/A	No	N/A
413	Hawthorne City	N/A	N/A	N/A	No	N/A
414	Towers At Forest Acres	75%	75%	N/A	No	N/A
415	The Meadows	N/A	N/A	N/A	No	N/A
416	Amesbury Court	N/A	N/A	N/A	No	N/A
417	The Varet	31%	31%	N/A	No	N/A
418	The Bradford Apartments	N/A	N/A	N/A	No	N/A
419	Westpoint Creek Townhomes	N/A	N/A	N/A	No	N/A
420	Foxcreek Apartments	N/A	N/A	N/A	No	N/A
421	Benjamin Court	91%	91%	N/A	No	N/A
422	La Casita	N/A	N/A	N/A	No	N/A
423	Whispering Woods	N/A	N/A	4/29/2035	No	N/A
424	Shadow Mountain Village	N/A	N/A	N/A	No	N/A
425	Eagle Rock Apartments At Hudson	N/A	N/A	N/A	No	N/A
426	Worthington Commons Townhomes	N/A	N/A	N/A	No	N/A
427	The Mix At Sohay	28%	28%	N/A	No	N/A
428	Stonebridge Villas And Townhomes	N/A	N/A	N/A	No	N/A
429	Carlisle At Dunedin	N/A	N/A	N/A	No	N/A
430	1100 Washington	N/A	N/A	N/A	No	N/A
431	Parkway Grande	N/A	N/A	N/A	No	N/A
432	Dakota Arms	N/A	N/A	N/A	No	N/A
433	Spinnaker Landing	20%	N/A	N/A	No	N/A
434	Terraces At Deerfield	N/A	N/A	N/A	No	N/A
435	The Congress Building	100%	100%	N/A	No	N/A
436	Colonial Heights	N/A	N/A	N/A	No	N/A
437	Leisure Estates MHC	N/A	N/A	N/A	No	N/A
438	Redwood Estates	N/A	N/A	N/A	No	N/A
439	Parkwood Apartments	N/A	N/A	N/A	No	N/A
440	Timberfalls Townhomes	N/A	N/A	N/A	No	N/A
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	N/A	N/A	N/A	No	N/A
442	DYLN Apartments	N/A	N/A	N/A	No	N/A
443	209 Vine	N/A	N/A	N/A	No	N/A
444	The Hinsdale Apartment Homes	N/A	N/A	N/A	No	N/A
445	Prestonwood Hills	N/A	N/A	N/A	No	N/A
446	Fairlawn Village	N/A	N/A	N/A	No	N/A
447	Roxbury Hills	66%	66%	N/A	No	N/A
448	The Lennox	N/A	N/A	N/A	No	N/A
449	Wellington Woods	N/A	N/A	N/A	No	N/A
450	Houston Street Townhomes	N/A	N/A	N/A	No	N/A
451	Queens Park Plaza	60%	60%	N/A	No	N/A
452	Wallace Studios	4%	N/A	N/A	No	N/A
453	Woodcreek Apartments	N/A	N/A	N/A	No	N/A
454	New Quin Apartments	N/A	N/A	N/A	No	N/A
455	The Vale	N/A	N/A	N/A	No	N/A
456	Diamond Loch Apartment Homes	N/A	N/A	N/A	No	N/A
457	Chateau Apartments	100%	100%	N/A	No	N/A
458	The Elliott At College Park	N/A	N/A	N/A	No	N/A
459	Ashford Willow Falls	N/A	N/A	N/A	No	N/A
460	The Heights Ruston	N/A	N/A	N/A	No	N/A
461	Independence Square	N/A	N/A	N/A	No	N/A
462	South Town Square	76%	76%	7/31/2036	No	N/A
463	Ashford Santa Fe	N/A	N/A	N/A	No	N/A
464	Azalea Place Apartment Homes	N/A	N/A	N/A	No	N/A
465	Townhomes At Andrus	N/A	N/A	N/A	No	N/A
466	10 West	N/A	N/A	N/A	No	N/A
467	Aston Pointe	N/A	N/A	N/A	No	N/A
468	Lexington Park Apartments	51%	51%	N/A	No	N/A
469	River Ranch Apartments	N/A	N/A	N/A	No	N/A
470	Buckman Heights	100%	100%	N/A	No	N/A
471	Mill Pond Apartments	N/A	N/A	N/A	No	N/A

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472	Waters Edge Duplexes	N/A	N/A	N/A	No	N/A
473	Villa Del Sol	N/A	N/A	N/A	No	N/A
474	Mallard Pointe Apartments	100%	100%	N/A	No	N/A
475	The Parker Apartments	100%	100%	N/A	No	N/A
476	Westview Mobile Home Park	N/A	N/A	N/A	No	N/A
477	Red Lion Table Company	N/A	N/A	N/A	No	N/A
478	Woodlands (PA)	N/A	N/A	N/A	Yes	WV0166
479	Annhurst (PA)	N/A	N/A	N/A	Yes	WV0171
480	King Parkway	N/A	N/A	N/A	No	N/A
481	Timbers Edge Apartments	N/A	N/A	N/A	No	N/A
482	Residences At Oakview Phase II	N/A	N/A	N/A	No	N/A
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	N/A	N/A	N/A	No	N/A
484	Grandview Pointe	N/A	N/A	N/A	No	N/A
485	Northview Apartments	N/A	N/A	N/A	No	N/A
486	Park Place Apartments	N/A	N/A	N/A	No	N/A
487	Heritage Apartments	N/A	N/A	8/31/2063	No	N/A
488	Edge At Independence Heights	N/A	N/A	N/A	No	N/A
489	109 Gold Street	N/A	N/A	N/A	No	N/A
490	The Palmer	N/A	N/A	N/A	No	N/A
491	Bluff Ridge Apartments	N/A	N/A	N/A	No	N/A
492	Rendezvous	N/A	N/A	N/A	No	N/A
493	Mainstreet Apartments	N/A	N/A	N/A	No	N/A
494	Oaks Trinity Apartments	N/A	N/A	N/A	No	N/A
495	Sage At Martin Lane	N/A	N/A	N/A	No	N/A
496	Beachview	N/A	N/A	N/A	No	N/A
497	The 80 Reserve	N/A	N/A	N/A	No	N/A
498	Parkway Apartments	N/A	N/A	N/A	No	N/A
499	Manning Evansville	N/A	N/A	N/A	No	N/A
500	Dorie Miller Manor	97%	97%	12/31/2060	No	N/A
501	Spring Mills Apartments	N/A	N/A	N/A	No	N/A
502	841 South 2nd Street	N/A	N/A	N/A	No	N/A
503	Amelia Apartments	N/A	N/A	N/A	No	N/A
504	Reserve At Thunderbird Phase I	91%	91%	2/28/2039; 2/29/2044	No	N/A
505	Gateway Terrace MHC	N/A	N/A	N/A	No	N/A
506	West Mound Apartments	N/A	N/A	N/A	No	N/A
507	Greentree Village	99%	99%	N/A	No	N/A
508	Summerlake Apartments	100%	100%	N/A	No	N/A
509	Greenprint At North Temple	N/A	N/A	N/A	No	N/A
510	4Eighty West Parker	N/A	N/A	N/A	No	N/A
511	Park At Countryside	N/A	N/A	N/A	No	N/A
512	Lancaster Arms	N/A	N/A	11/30/2043	No	N/A
513	Sun Valley Apartments	N/A	N/A	N/A	No	N/A
514	The Flats At Dublin Commons	N/A	N/A	N/A	No	N/A
515	Hillcrest Village	N/A	N/A	N/A	No	N/A
516	Forest Creek Apartments	N/A	N/A	N/A	No	N/A
517	Peninsula Park	100%	100%	N/A	No	N/A
518	Parkgate Apartments	100%	100%	N/A	No	N/A
519	Meadowbrook Estates MHC	N/A	N/A	N/A	No	N/A
520	Bailey's Ridge Apartments	100%	100%	N/A	No	N/A
521	Reserve At Blueberry Park	N/A	N/A	N/A	No	N/A
522	Willow Lake	N/A	N/A	N/A	No	N/A
523	Pepper Point MHC	N/A	N/A	N/A	No	N/A
524	Gaslight Square	N/A	N/A	N/A	No	N/A
525	The Cabana Apartments	N/A	N/A	N/A	No	N/A
526	El Dorado Apartments	N/A	N/A	N/A	No	N/A
527	Mason Creek Flats	100%	N/A	N/A	No	N/A
528	Genessee Summit	N/A	N/A	N/A	No	N/A
529	Pioneer Mobile Home Park	N/A	N/A	N/A	No	N/A
530	Cinderella	N/A	N/A	N/A	No	N/A
531	Gabilan Family Apartments	70%	70%	N/A	No	N/A
532	Airy Avenue Apartments	N/A	N/A	N/A	No	N/A
533	Wobegon Crossings	N/A	N/A	N/A	No	N/A
534	Oaks Station Place Apartments	N/A	N/A	N/A	No	N/A
535	London Spires Estates	N/A	N/A	N/A	No	N/A
536	Mobile Estates Park	N/A	N/A	N/A	No	N/A
537	Sandridge Apartments	N/A	N/A	N/A	No	N/A
538	Highland Park Apartment Homes	N/A	N/A	N/A	No	N/A
539	Valley Bend Apartments	N/A	N/A	N/A	No	N/A
540	Hidden Valley	N/A	N/A	N/A	No	N/A
541	Elm Grove Estates	N/A	N/A	N/A	No	N/A
542	Parkwynn Apartments	N/A	N/A	N/A	No	N/A
543	Brook Valley	N/A	N/A	N/A	No	N/A
544	Silver Maples Estates	N/A	N/A	N/A	No	N/A
545	The Ella At Somerset 9%	81%	81%	6/30/2041	No	N/A
546	Twain Estates	N/A	N/A	N/A	No	N/A
547	The Charbern	N/A	N/A	N/A	No	N/A

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548	Loosestrife Fields	21%	21%	N/A	No	N/A
549	Whispering Creek	N/A	N/A	N/A	No	N/A
550	Riverview6	100%	100%	N/A	No	N/A
551	Oak Park Apartments	100%	97%	5/31/2040	No	N/A
552	Riverside Village Apartments	N/A	N/A	N/A	No	N/A
553	Southlawn	N/A	N/A	N/A	No	N/A
554	Meadow Wood Apartments	N/A	N/A	N/A	No	N/A
555	251-255 Lafayette Ave	N/A	N/A	N/A	No	N/A
556	Mill Street Village	N/A	N/A	N/A	No	N/A
557	Parkview Apartments	N/A	N/A	N/A	No	N/A
558	Stockbridge	N/A	N/A	N/A	No	N/A
559	Colby Crest	N/A	N/A	N/A	No	N/A
560	Kales Building	N/A	N/A	N/A	No	N/A
561	Alcantara Apartments	N/A	N/A	N/A	No	N/A
562	Cierra Commons	N/A	N/A	N/A	No	N/A
563	South Pointe Townhomes	100%	100%	N/A	No	N/A
564	DeSoto Estates	N/A	N/A	9/30/2037	No	N/A
565	Thompson Place Apartments	N/A	N/A	N/A	No	N/A
566	Brisas Del Sur Apartments II	100%	100%	N/A	No	N/A
567	Honeysuckle Apartments	N/A	N/A	8/31/2048	No	N/A
568	Academy At Drexel Court	N/A	N/A	N/A	No	N/A
569	Easley Portfolio	75%	75%	N/A	No	N/A
570	Huron Heights Townhomes	N/A	N/A	N/A	No	N/A
571	ATMO Bruce	20%	N/A	N/A	No	N/A
572	Seabird Island MHC	N/A	N/A	N/A	No	N/A
573	Holiday Park	N/A	N/A	N/A	No	N/A
574	Villas Of Mur-Len	N/A	N/A	N/A	No	N/A
575	Zest Apartments	N/A	N/A	N/A	No	N/A
576	Sierra Condos	N/A	N/A	N/A	No	N/A
577	Alexis Parc	80%	80%	6/30/2044	No	N/A
578	Hillcrest Park	N/A	N/A	N/A	No	N/A
579	Redwood Tipp City (The Harrison) - Phase IV	N/A	N/A	N/A	No	N/A
580	Orange Gardens Loan 1	N/A	N/A	N/A	No	N/A
581	Lancaster Apartments Taxable Tail	100%	100%	N/A	No	N/A
582	Robin Hood Apartments	N/A	N/A	N/A	No	N/A
583	Riverpark Apartments	100%	100%	N/A	No	N/A
584	Greenfield Knoll	N/A	N/A	N/A	No	N/A
585	Fords MHC	N/A	N/A	N/A	No	N/A
586	Pine Arbor Apartments	N/A	N/A	N/A	No	N/A
587	Parkwood Apartments	N/A	N/A	N/A	No	N/A
588	Linville Ridge Apartments	100%	100%	N/A	No	N/A
589	Sedgefield Apartments	N/A	N/A	N/A	No	N/A
590	Shenandoah Valley Estates	N/A	N/A	N/A	No	N/A
591	Mid Rise Apartments	N/A	N/A	5/31/2033	No	N/A
592	719 5th Avenue	N/A	N/A	N/A	No	N/A
593	Valley Of Enchantment	N/A	N/A	N/A	No	N/A
594	Red River Estates	N/A	N/A	9/30/2037	No	N/A
595	Moultrie Manor Apartments	100%	100%	4/30/2062	No	N/A
596	The Park	N/A	N/A	N/A	No	N/A
597	Hamlets Townhomes	N/A	N/A	N/A	No	N/A
598	Oaks Centropolis Apartments	N/A	N/A	N/A	No	N/A
599	Northland Court	N/A	N/A	6/30/2045	No	N/A
600	Whittier East	N/A	N/A	N/A	No	N/A
601	Mountain Creek	N/A	N/A	N/A	No	N/A
602	Orange Gardens Loan 2	N/A	N/A	N/A	No	N/A
603	Avia Apartments	N/A	N/A	N/A	No	N/A
604	The Village At 815 Main Street	100%	100%	12/31/2030	No	N/A
605	Ocean Springs Station	N/A	N/A	N/A	No	N/A
606	Banyan East Town Apartments	100%	100%	N/A	No	N/A
607	Jesse Lee Apartments	100%	100%	N/A	No	N/A
608	Waterview Farms Apartments	N/A	N/A	N/A	No	N/A
609	Arie Apartments	N/A	N/A	N/A	No	N/A
610	Elements Of Linden Hills	N/A	N/A	N/A	No	N/A
611	Oak Timbers - White Settlement II	80%	80%	N/A	No	N/A
612	Esquire Apartments	N/A	N/A	N/A	No	N/A
613	110 Halsted Street	N/A	N/A	N/A	No	N/A
614	28-32 Providence St	N/A	N/A	N/A	No	N/A
615	Maxwell Manor Apartments	N/A	N/A	N/A	No	N/A
616	Princess Square	N/A	N/A	N/A	No	N/A
617	Buckeye Estates	N/A	N/A	N/A	No	N/A
618	Ghent Properties Link	N/A	N/A	N/A	No	N/A
619	Griffith Commons	100%	100%	N/A	No	N/A
620	Pine Grove Village	N/A	N/A	N/A	No	N/A
621	Bedell Village	100%	100%	N/A	No	N/A
622	Limerick Green	100%	100%	11/30/2048	No	N/A

Loan No. / Property No.	Property Name	% Units with Income Restrictions	% Units with Rent Restrictions	HAP Maturity Date	Crossed Loans (Y/N)	Crossed Pool ID
623	Hillcrest Club Apartments	N/A	N/A	N/A	No	N/A
624	Summer Crest	78%	78%	N/A	No	N/A
625	June West	100%	100%	N/A	No	N/A
626	Golden Oaks MHC	N/A	N/A	N/A	No	N/A
627	Chase Park	N/A	N/A	N/A	No	N/A
628	Western Villa	N/A	N/A	N/A	No	N/A
629	Sherwood Forest	N/A	N/A	N/A	No	N/A
630	Vista Point Apartments	100%	100%	N/A	No	N/A
631	The Palms At Pasadena	N/A	N/A	N/A	No	N/A
632	Ashton Place Apartments	N/A	N/A	N/A	No	N/A
633	Circle L	N/A	N/A	N/A	No	N/A
634	Venus At Manchester	100%	100%	N/A	No	N/A
635	Meadows Apartments	N/A	N/A	N/A	No	N/A
636	Sugar Creek Apartments Taxable Tail	100%	100%	N/A	No	N/A
637	Idylwood MHC	N/A	N/A	N/A	No	N/A
638	Laurel Oaks Senior	100%	100%	N/A	No	N/A
639	Clayton Manor Townhomes	N/A	N/A	N/A	No	N/A
640	Leisure Living Estates	N/A	N/A	N/A	No	N/A
641	Pebble Hill Estates	100%	100%	N/A	No	N/A
642	Wheelhouse Lofts II	7%	7%	N/A	No	N/A
643	Parkwood Manor Townhomes	N/A	N/A	N/A	No	N/A
644	Hawthorne Club Apartments	N/A	N/A	N/A	No	N/A
645	Windward Apartment Homes	N/A	N/A	N/A	No	N/A
646	Western Skies	N/A	N/A	N/A	No	N/A
647	Orange Gardens Loan 3	N/A	N/A	N/A	No	N/A
648	Ranchwood	N/A	N/A	N/A	No	N/A
649	The Court At Oak Forest	N/A	N/A	N/A	No	N/A
650	Wawaset Park Apartments	N/A	N/A	N/A	No	N/A
651	Conner Creek	N/A	N/A	N/A	No	N/A
652	6727 Sylmar Ave	N/A	N/A	N/A	No	N/A
653	Executive House Apartments	N/A	N/A	N/A	No	N/A
654	Copper Place Apartments	N/A	N/A	N/A	No	N/A
655	Park Avenue Towers	N/A	N/A	2/23/2040	No	N/A
656	Creekwood Apartments	N/A	N/A	N/A	No	N/A
657	1907 Harrison Avenue	93%	93%	N/A	No	N/A
658	Grand Oaks Village	N/A	N/A	N/A	No	N/A
659	Camden NJ Portfolio	N/A	N/A	N/A	No	N/A
660	Touraine Apartments	N/A	N/A	8/31/2027	No	N/A
661	1300 W 134th St	N/A	N/A	N/A	No	N/A
662	Stonegate	N/A	N/A	N/A	No	N/A
663	Sophie Court	N/A	N/A	N/A	No	N/A
664	Park Plaza Townhomes	N/A	N/A	N/A	No	N/A
665	Hunters Glen	100%	100%	N/A	No	N/A
666	The Globe Apartments	N/A	N/A	N/A	No	N/A
667	55-81 Jackson Avenue	N/A	N/A	N/A	No	N/A
668	Sonora Cascade MHC	N/A	N/A	N/A	No	N/A
669	Melissa Grove	100%	100%	N/A	No	N/A
670	Riverbend Of Grand Blanc	N/A	N/A	N/A	No	N/A
671	Sunlight Estates	N/A	N/A	N/A	No	N/A
672	United House	N/A	N/A	2/23/2040	No	N/A
673	Parkside Apartments	N/A	N/A	N/A	No	N/A
674	Brookside MHP	N/A	N/A	N/A	No	N/A
675	Cherokee Mobile Village MHP	N/A	N/A	N/A	No	N/A
676	Elm Creek Meadows	N/A	N/A	N/A	No	N/A
677	Woodlake Apartments	N/A	N/A	N/A	No	N/A
678	Westminster Apartments	N/A	N/A	N/A	No	N/A
679	Carr Street Flats	N/A	N/A	N/A	No	N/A
680	Westlake Apartments East	N/A	N/A	N/A	No	N/A
681	Koenig Winter Resort	N/A	N/A	N/A	No	N/A
682	Plantation Acres	N/A	N/A	N/A	No	N/A
683	Crestview Village	N/A	N/A	3/28/2042	No	N/A
684	Harborview East Apartments	N/A	N/A	N/A	No	N/A
685	Vol. 7	N/A	N/A	N/A	No	N/A
686	Meridian Living II	N/A	N/A	N/A	No	N/A
687	Sandpiper Glen Taxable Tail	100%	100%	N/A	No	N/A
688	7701 Reseda Blvd	N/A	N/A	N/A	No	N/A
689	Maple Park Apartments	N/A	N/A	6/30/2026	No	N/A
690	Berendo Apartments	N/A	N/A	N/A	No	N/A
691	Prescott Gardens Mobile Park	N/A	N/A	N/A	No	N/A
692	Ashton Hills Apartments	N/A	N/A	N/A	No	N/A
693	167 Grand St And 218 N 7th St	N/A	N/A	N/A	No	N/A
694	The Morton Group 2	N/A	N/A	N/A	No	N/A
695	Asturias Senior Apartments	99%	99%	N/A	No	N/A
696	Newark Linked Loan #3	N/A	N/A	N/A	No	N/A
697	Lamar Place - Daniel Building	N/A	N/A	N/A	No	N/A
698	Terrace View Apartments	N/A	N/A	N/A	No	N/A
699	Jackson	N/A	N/A	N/A	No	N/A
700	Jean C. McKinney Manor	98%	98%	N/A	No	N/A

Loan No. / Property No.	Property Name	% Units with Income Restrictions	% Units with Rent Restrictions	HAP Maturity Date	Crossed Loans (Y/N)	Crossed Pool ID
701	Aspen Leaf	N/A	N/A	N/A	No	N/A
702	Winton House	100%	75%	N/A	No	N/A
703	Sunny Acres MHP	N/A	N/A	N/A	No	N/A
704	Glen Leaf	N/A	N/A	N/A	No	N/A
705	Lakeview	N/A	N/A	N/A	No	N/A
706	Avery Square Apartments	N/A	N/A	N/A	No	N/A
707	The Cliffs	N/A	N/A	2/28/2041	No	N/A
708	Red Cedars	N/A	N/A	N/A	No	N/A
709	Wisteria Apartments	N/A	N/A	N/A	No	N/A
710	The Q @ Vassar North	N/A	N/A	N/A	No	N/A
711	Concordia Apartments	N/A	N/A	N/A	No	N/A
712	4038 Puente Ave	N/A	N/A	N/A	No	N/A
713	Pinewood MHC	N/A	N/A	N/A	No	N/A
714	4807 41st Ave SW	N/A	N/A	N/A	No	N/A
715	Maryland Apartments	N/A	N/A	N/A	No	N/A
716	North Shore MHC	N/A	N/A	N/A	No	N/A
717	Meridian Apartments	70%	70%	N/A	No	N/A
718	North Admiral Apartments	N/A	N/A	N/A	No	N/A
719	2000 Palafox And 1757 Mt Herman	N/A	N/A	N/A	No	N/A
720	126 E 93rd Street	N/A	N/A	N/A	No	N/A
721	Kimberly Apartments	N/A	N/A	N/A	No	N/A
722	Birmingham Heights	N/A	N/A	N/A	No	N/A
723	27360-27398 Tyrrell Ave	N/A	N/A	N/A	No	N/A
724	Madison Woods West	N/A	N/A	N/A	No	N/A
725	11229 W National Ave	N/A	N/A	N/A	No	N/A
726	Madison At GCU Apartments	N/A	N/A	N/A	No	N/A
727	Heritage Of Newark	N/A	N/A	N/A	No	N/A
728	Madison Flats	N/A	N/A	N/A	No	N/A
729	Asher Court Apartments	N/A	N/A	N/A	No	N/A
730	Denmark Apartments	N/A	N/A	N/A	No	N/A
731	Woodlands Apartments	N/A	N/A	N/A	No	N/A
732	Julie Ann Apartments	N/A	N/A	N/A	No	N/A
733	Pueblo Sereno	N/A	N/A	N/A	No	N/A
734	Vol. 8	N/A	N/A	N/A	No	N/A
735	221 Middle Neck Rd CoOp	N/A	N/A	N/A	No	N/A
736	Courtyard Apartments	N/A	N/A	N/A	No	N/A
737	White Oak Townhomes	N/A	N/A	N/A	No	N/A
738	Harrison Gardens	N/A	N/A	N/A	No	N/A
739	885 18th Avenue	N/A	N/A	N/A	No	N/A
740	North Franklin	75%	75%	N/A	No	N/A
741	Highland Metro	100%	100%	N/A	No	N/A
742	Hoskins 90 At Bishop Ridge	N/A	N/A	N/A	No	N/A
743	Olde Town Terrace	N/A	N/A	N/A	No	N/A
744	The Bryson	N/A	N/A	N/A	No	N/A
745	Clifton Cove Apartments	N/A	N/A	N/A	No	N/A
746	Larkspur Village Apartments	70%	70%	N/A	No	N/A
747	La Promesa	N/A	N/A	N/A	No	N/A
748	Westwood Park	N/A	N/A	N/A	No	N/A
749	Ridgeline Apartments	N/A	N/A	N/A	No	N/A
750	Cornell House	N/A	N/A	N/A	No	N/A
751	145 And 149 Fano Street	N/A	N/A	N/A	No	N/A
752	1118 Adams Street	100%	100%	N/A	No	N/A
753	Constance Ave S 7242	N/A	N/A	N/A	No	N/A
754	Lakeside Estates	N/A	N/A	N/A	No	N/A
755	Smith Heights	N/A	N/A	10/31/2035	No	N/A
756	Patterson Purchase Link	N/A	N/A	N/A	No	N/A
757	Alta Casa	N/A	N/A	N/A	No	N/A
758	Mount Moriah Apartments	100%	100%	N/A	No	N/A
759	Cantabria Senior Apartments	99%	99%	N/A	No	N/A
760	Country Villa MHC	N/A	N/A	N/A	No	N/A
761	Schafer Square Apartments	N/A	N/A	N/A	No	N/A
762	Green Oaks MHP	N/A	N/A	N/A	No	N/A
763	Fort Totten Apartments	N/A	N/A	N/A	No	N/A
764	Bramblewood	N/A	N/A	N/A	No	N/A
765	Glenfair Apartments	N/A	N/A	N/A	No	N/A
766	125 Sherman Avenue	N/A	N/A	N/A	No	N/A
767	97-103 Maple Ave	N/A	N/A	N/A	No	N/A
768	Canopy At Oak Bend	N/A	N/A	N/A	No	N/A
769	500 1st Ave	N/A	N/A	N/A	No	N/A
770	The District Apartment Homes	N/A	N/A	N/A	No	N/A
771	Wallingford Vista Apartments	N/A	N/A	N/A	No	N/A
772	Oak Hill Manor Apartments	N/A	N/A	N/A	No	N/A
773	42 Lienau Place	N/A	N/A	N/A	No	N/A
774	Farmington Hills	N/A	N/A	N/A	No	N/A
775	Park Place Apartments	N/A	N/A	N/A	No	N/A
776	The Morton Group 1	N/A	N/A	N/A	No	N/A
777	Glenwood Apartments	N/A	N/A	N/A	No	N/A
778	Kiljordan Meadows	N/A	N/A	N/A	No	N/A
779	975-995 Apartment Corp.	N/A	N/A	N/A	No	N/A
780	Cedar Crest	N/A	N/A	N/A	No	N/A
781	2210 Echo Park Ave	N/A	N/A	N/A	No	N/A

Loan No. / Property No.	Property Name	% Units with Income Restrictions	% Units with Rent Restrictions	HAP Maturity Date	Crossed Loans (Y/N)	Crossed Pool ID
782	Grand Teton Estates Apartments	N/A	N/A	N/A	No	N/A
783	Colonial Terrace MHC	N/A	N/A	N/A	No	N/A
784	Elkwood Duplexes	N/A	N/A	N/A	No	N/A
785	Midway Apartments	N/A	N/A	N/A	No	N/A
786	Twin Oaks Duplexes	N/A	N/A	N/A	No	N/A
787	Pleasant Street 34	N/A	N/A	N/A	No	N/A
788	3260-3264 Minnesota Ave	N/A	N/A	N/A	No	N/A
789	Mountain Creek	75%	75%	N/A	No	N/A
790	6028 Stafford Avenue	N/A	N/A	N/A	No	N/A
791	Hale Ave S 10447	N/A	N/A	N/A	No	N/A
792	Crawford Corner At Bishop Ridge	N/A	N/A	N/A	No	N/A
793	1598-1666 E. 25th Ave Apartments	N/A	N/A	N/A	No	N/A
794	113 Sherman Avenue	N/A	N/A	N/A	No	N/A
795	Buchtel Arms Apartments	N/A	N/A	N/A	No	N/A
796	Walden Pky S 9946-9952	N/A	N/A	N/A	No	N/A
797	Residences On Lake	N/A	N/A	N/A	No	N/A
798	Connie Jean Apartments	N/A	N/A	N/A	No	N/A
799	Avalon Family Apartments	70%	70%	N/A	No	N/A
800	7337 S Ridgeland	N/A	N/A	N/A	No	N/A
801	Village Glen	N/A	N/A	N/A	No	N/A
802	Georgian Townhomes	N/A	N/A	N/A	No	N/A
803	277 Milford St	33%	33%	N/A	No	N/A
804	Jeffrey Blvd S 7722-7732	N/A	N/A	N/A	No	N/A
805	2608 Hoyt Avenue	N/A	N/A	N/A	No	N/A
806	Castlereach Apartments	N/A	N/A	N/A	No	N/A
807	Courtyards On The Park - South	N/A	N/A	N/A	No	N/A
808	Foxtail Crossing Townhomes	100%	100%	N/A	No	N/A
809	Michelle's Court Apartments	N/A	N/A	N/A	No	N/A
810	Champion Forest	N/A	N/A	N/A	No	N/A
811	Royal Arms Apartments	N/A	N/A	N/A	No	N/A
812	Evergreen Apartments	N/A	N/A	N/A	No	N/A
813	Spring Manor MHP	N/A	N/A	N/A	No	N/A
814	University Heights	N/A	N/A	N/A	No	N/A
815	Steele Street 1553	N/A	N/A	N/A	No	N/A
816	410 And 500 Cummings Valley Blvd	N/A	N/A	N/A	No	N/A
817	10416 And 10422 Fawcett St	N/A	N/A	N/A	No	N/A
818	112 South Whitney	N/A	N/A	N/A	No	N/A
819	The Randall	N/A	N/A	N/A	No	N/A
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	N/A	N/A	N/A	No	N/A
821	Crestview	N/A	N/A	N/A	No	N/A
822	School House Apartments	N/A	N/A	N/A	No	N/A
823	Baylie Drive Apartments	N/A	N/A	N/A	No	N/A
824	193 Neptune Avenue	N/A	N/A	N/A	No	N/A
825	3700 Delancy Street	N/A	N/A	N/A	No	N/A
826	Marsue Apartments	N/A	N/A	N/A	No	N/A
827	Clover Crest Townhomes	N/A	N/A	N/A	No	N/A
828	Dover Street Apartments	N/A	N/A	N/A	No	N/A
829	Fannin Park	N/A	N/A	N/A	No	N/A
830	1651 E 74th Pl	N/A	N/A	N/A	No	N/A
831	Potomac Ave W 3226	N/A	N/A	N/A	No	N/A
832	Franklin Street 25	N/A	N/A	N/A	No	N/A
833	Terra Bella Court	N/A	N/A	N/A	No	N/A
834	354 Seaman St	N/A	N/A	N/A	No	N/A
835	Arise Capitol Hill	N/A	N/A	N/A	No	N/A
836	Spring Hill Apartments	N/A	N/A	N/A	No	N/A
837	4252 Crenshaw Taxable Tail	75%	75%	N/A	No	N/A
838	2501 N Drake Ave	N/A	N/A	N/A	No	N/A
839	3510 Northeast 54th Street Apartments	N/A	N/A	N/A	No	N/A
840	Crystal St W 3259	N/A	N/A	N/A	No	N/A
841	1427 Martin Luther King Jr Ave	N/A	N/A	N/A	No	N/A
842	Wrightwood Ave W 3456	N/A	N/A	N/A	No	N/A

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
1	Seven Springs Apartments	No	No	No	No
2	Venue At Lockwood	No	No	No	No
3	Cedar Forest Apartments	No	No	No	No
4	Cambridge Cove Apartment Homes	No	No	No	No
5	Enclave On Woodbridge Apartment Homes	No	No	No	No
6	Preserve On 51st Apartment Homes	No	No	No	No
7	Rose Harbor Apartments	No	No	No	No
8	Charleston Place Apartments	No	No	No	No
9	Nantucket Bay Apartments	No	No	No	No
10	The Club At Sugar Mill	No	No	No	No
11	The Villas At Newport Landing	No	No	No	No
12	Brookwood Forest Apartments	No	No	No	No
13	Williams Landing Apartments	No	No	No	No
14	Savannah Cove Apartments	No	No	No	No
15	Nantucket Cove Apartments	No	No	No	No
16	Kathleen Pointe Apartment Homes	No	No	No	No
17	Williams Landing Villas	No	No	No	No
18	Crystal Towers & Crystal Flats	No	No	No	No
19	Park Place I	No	No	No	No
20	AMLI Midtown Miami	No	No	No	No
21	Anagram Nomad	No	No	No	No
22	Park Kiely Apartments	No	No	No	No
23	Commons At White Marsh	No	No	No	No
24	Icon Las Olas	No	No	No	No
25	The Gramercy	No	No	No	No
26	Kitt At Warner Center	No	No	No	No
27	River View Apartments Phase 5 And 6	No	No	No	No
28	Alden Park Apartments	No	No	No	No
29	Icon At Dulles	No	No	No	No
30	The Addison	No	No	No	No
31	Sterling Pointe	No	No	No	No
32	AVA Noma	No	No	No	No
33	WestEnd 25	No	No	No	No
34	Acclaim At Carriage Hill	No	No	No	No
35	Park Regency Club	No	No	No	No
36	The Atlantic Palms At Tradition	No	No	No	No
37	The Northern I & II	No	No	No	No
38	IMT Cornerstar Ranch	No	No	No	No
39	Chase Knolls	No	No	No	No
40	LC Dublin	No	No	No	No
41	Bridgewater Apartments	No	No	No	No
42	The Summit Of Coralville (fka Grand Living At Bridgewater)	Yes	No	No	No
43	The Summit Of Citrus Hills (fka Grand Living At Citrus Hills)	Yes	No	No	No
44	Hudson At East And Eight At East Apartments	No	No	No	No
45	Montane	No	No	No	No
46	The Batley	No	No	No	No
47	Liberty Creek Apartment Homes	No	No	No	No
48	Element Deer Valley	No	No	No	No
49	Surf City Beach Cottages	No	No	No	No
50	Maison's Landing	No	No	No	No
51	365 Nicollet	No	No	No	No
52	Estates At Park Avenue	No	No	No	No
53	Mondrian Lake Eola	No	No	No	No
54	Montclair At Partridge Creek	No	No	No	No
55	Avana Cliffside	No	No	No	No
56	Cortland At The Hammocks Phase II	No	No	No	No
57	Citra At Windermere	No	No	No	No
58	Hickory Mill And Larkspur	No	No	No	No
	Hickory Mill Larkspur				
59	Suffolk Grove And Willowood	No	No	No	No
	Suffolk Grove Willowood				
60	Dartmouth Place And Millburn	No	No	No	No
	Dartmouth Place Millburn				
61	Meldon Place And Timbercreek	No	No	No	No
	Meldon Place Timbercreek				
62	Woodlands (OH)	No	No	No	No
63	Annhurst (OH)	No	No	No	No
64	Ashgrove	No	No	No	No
65	Slate Run (OH)	No	No	No	No
66	Latitudes Apartments	No	No	No	No
67	Lakes Of Schaumburg	No	No	No	No
68	Eton At Warner Center	No	No	No	No
69	Town Laurel Crossing	No	No	No	No
70	Canyon Club Apartments	No	No	No	No
71	Piero II	No	No	No	No
72	Manor Barrett	No	No	No	No
73	The Point At Ridgeline	No	No	No	No
74	LINQ Apartments	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
75	Gateway Plaza TEL	No	No	No	Yes
76	Gateway Plaza Taxable Tail	No	No	No	Yes
77	Astor On Third	No	No	No	No
78	Lazo	No	No	No	No
79	IMT Gallery 421	No	No	No	No
80	Avana At The Moors	No	No	No	No
81	Misty Ridge Apartments	No	No	No	No
82	The Bayshore On Hilton Head Island	No	No	No	No
83	Windscape Village	No	No	No	No
84	Seasons At Plainfield	No	No	No	No
85	Epic At Gateway Centre	No	No	No	No
86	The Pines Of Cloverlane	No	No	No	No
87	Grammercy Apartment Homes	No	No	No	No
88	Hamptons Of Cloverlane	No	No	No	No
89	Summit Station	No	No	No	No
90	The Laurel	No	No	No	No
91	Tuller Flats Apartments	No	No	No	No
92	Aura Colliers Hill	No	No	No	No
93	La Valencia Apartment Homes	No	No	No	No
94	Modera Skylar	No	No	No	No
95	Kinstead McKinney	No	No	No	No
96	Venue Live Oak	No	No	No	No
97	Cortland Sugarloaf	No	No	No	No
98	Hyland Hills	No	No	No	No
99	Avalon At Gallery Place	No	No	No	No
100	Aura Delray Beach	No	No	No	No
101	The Point At Merrimack River	No	No	No	No
102	Overlook At Magnolia	No	No	No	No
103	The Wyatt	No	No	No	No
104	Fox Run Apartments	No	No	No	No
105	EVSB Portfolio	No	No	No	No
106	Hershey Heights	No	No	No	No
107	Vibe Apartments	No	No	No	No
108	ARIUM Altamonte Springs	No	No	No	No
109	Vinoy At St Johns	No	No	No	No
110	Zone	No	No	No	No
111	Harper's Station Of Gainesville	No	No	No	No
112	First Colonial Inn	No	No	No	No
113	Sole At Casselberry	No	No	No	No
114	Rosebud MHC	No	No	No	No
115	Arbor Ridge Apartment Homes	No	No	No	No
116	Canyon Villa Apartment Homes	No	No	No	No
117	Skyline	No	No	No	No
118	ICON	No	No	No	No
119	The Encore Apartment Homes	No	No	No	No
120	The Elms At Oakton	No	No	No	No
121	The Point At Royal Palm Beach	No	No	No	No
122	Ashford Santa Ana	No	No	No	No
123	The Crest At Altamonte Luxury Apartments	No	No	No	No
124	The District At Vinings Apartment Homes	No	No	No	No
125	The Museum Tower	No	No	No	No
126	Storehouse Lofts	No	No	No	No
127	Cyan Southcreek	No	No	No	No
128	Grand Villas At Cinco Ranch	No	No	No	No
129	Iron Rock Ranch	No	No	No	No
130	The Elms At Kingstowne	No	No	No	No
131	Gateway At Malden Center	No	No	No	No
132	San Marino	No	No	No	No
133	Parc At Roxbury	No	No	No	No
134	Fox Valley Villages	No	No	No	No
135	Townhomes At Easton Park	No	No	No	No
136	The Heights At Shadowood	No	No	No	No
137	Lakehaus	No	No	No	No
138	Knob Creek	No	No	No	No
139	Blackhawk Apartments	No	No	No	No
140	Eden Ruby Lake	No	No	No	No
141	River House Apartment Homes	No	No	No	No
142	Runaway Bay Apartments	No	No	No	No
143	Prose Eastgate	No	No	No	No
144	Chesapeake Pointe	No	No	No	No
145	Green Valley Apartments & Parktowne Townhomes	No	No	No	No
146	BayVue Apartment Homes	No	No	No	No
147	Lakeview Terrace Apartments	No	No	No	No
148	Eagle Creek Apartments	No	No	No	No
149	Enclave At Waterways	No	No	No	No
150	The Jade At Avondale	No	No	No	No
151	Lenox Reserve Apartments	No	No	No	No
152	Tapestry At The Realm	No	No	No	No
153	The Napier	No	No	No	No
154	Driftwood, Heron Pointe, Manchester, And Shadow Bay	No	No	No	No
	Driftwood				
	Heron Pointe				
	Manchester				
	Shadow Bay				

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
155	High Points, Miguel Place And Ranchside	No	No	No	No
	High Points				
	Miguel Place				
	Ranchside				
156	Capital Ridge And Indian Ridge	No	No	No	No
	Capital Ridge				
	Indian Ridge				
157	Terrace Gardens	No	No	No	Yes
158	Waterbend Apartments	No	No	No	No
159	Caroline At Longhorn Quarry	No	No	No	No
160	The Lucie At Tradition	No	No	No	No
161	Yale West	No	No	No	No
162	Residences At La Cantera	No	No	No	No
163	Flats At Stones Crossing	No	No	No	No
164	Tides On Commerce	No	No	No	No
165	Arbor Blvd At Canopy	No	No	No	No
166	Aspen Heights Fayetteville	No	No	No	No
167	Bella Grace	No	No	No	No
168	Parc At West Point	No	No	No	No
169	Gates At Citiplace	No	No	No	No
170	Portola On Russell	No	No	No	No
171	Morgan's Landing	No	No	No	No
172	Park At Palm Valley	No	No	No	No
173	Boulders Lakeside	No	No	No	No
174	Center Point Apartments	No	No	No	No
175	Brooks Landing	No	No	No	No
176	Santana Ridge	No	No	No	No
177	Amber Chase	No	No	No	No
178	The Drake	No	No	No	No
179	Abberly Crest Phase 2	No	No	No	No
180	Reserve At Capital Center	No	No	No	No
181	Abberly Crest Phase 1	No	No	No	No
182	Raintree Apartments	No	No	No	No
183	Abberly Crossing	No	No	No	No
184	Zone Luxe	No	No	No	No
185	Meridian West Shore	No	No	No	No
186	The Crest At Elm Tree	No	No	No	No
187	Amber Grove	No	No	No	No
188	Tapestry At Turkey Creek	No	No	No	No
189	The Tribute	No	No	No	No
190	Corbin Crossing	No	No	No	No
191	Preserve On Blue Road	No	No	No	No
192	The Grant Apartments (fka Park South)	No	No	No	No
193	DREAM Lehigh Valley	No	No	No	No
194	Volare At The Woodlands	No	No	No	No
195	Renaissance At Carol Stream	No	No	No	No
196	The Vista At Laguna Niguel	No	No	No	No
197	The Lodges On English Station Road	No	No	No	No
198	Waterford Bluffs	No	No	No	No
199	College Town At Coastal	No	No	No	No
200	Tapestry Park Apartment Homes	No	No	No	No
201	Chisholm Trace Apartments	No	No	No	No
202	Resia Dallas West	No	No	No	No
203	Lake Taylor Pointe	No	No	No	No
204	West 10 Apartments	No	No	No	No
205	The Lofts At Reynolds Village	No	No	No	No
206	Renaissance HDFC	No	No	No	Yes
207	The Atlantic At Tradition	No	No	No	No
208	The Lookout	No	No	No	No
209	Abberly Village	No	No	No	No
210	NEO Midtown Apartments	No	No	No	No
211	Desert Vistas Apartments	No	No	No	No
212	Aspen Pointe	No	No	No	No
213	Village At Haddonfield	No	No	No	No
214	Reed Creek	No	No	No	No
215	Latitude At Presidio	No	No	No	No
216	Copper Springs Retirement Community	No	No	No	No
217	Green Mount Lakes	No	No	No	No
218	Marabella On Pioneer	No	No	No	No
219	The View	No	No	No	No
220	Accent On Sahara	No	No	No	No
221	Highbridge Concourse Phase II	No	No	No	No
222	Venn On Market	No	No	No	No
223	Reserve At Mill Creek	No	No	No	No
224	Monticello At Southport Apartments	No	No	No	No
225	Union Club Apartments	No	No	No	No
226	Enclave At Breckenridge	No	No	No	No
227	Radius West	No	No	No	No
228	Hickory Creek Apartments	No	No	No	No
229	Avion At Carrollwood	No	No	No	No
230	Lavana Falls Apartments	No	No	No	No
231	Ludlam Point	No	No	No	No
232	Preserve At Copperleaf	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
233	The Flats At East Bay	No	No	No	No
234	Mesquite Terrace Apartments TEL	No	No	No	Yes
235	The Capitol District Apartments	No	No	No	No
236	The Meridian	No	No	No	No
237	ARIUM Mission Bay	No	No	No	No
238	The Estuary	No	No	No	No
239	Grand Reserve	No	No	No	No
240	Kentlands Manor Apartments	No	No	No	No
241	Cobblestone Grove Apartment Homes	No	No	No	No
242	Verlaine On The Parkway	No	No	No	No
243	Poplar Glen Apartment Homes	No	No	No	No
244	1000 West	No	No	No	No
245	Memorial West	No	No	No	No
246	The Lodge At Porter Ranch Apartments	No	No	No	No
247	Cortland Congress Park	No	No	No	No
248	Daybreak	No	No	No	No
249	The Outlook At Greystone	No	No	No	No
250	Hawthorne At Mirror Lake	No	No	No	No
251	Hawthorne At Weaverville	No	No	No	No
252	Lakeside Central Apartments	No	No	No	No
253	Le Med Apartments	No	No	No	No
254	Medinah Terrace Apartments	No	No	No	No
255	Lemon And Pear Tree Apartments	No	No	No	No
256	The International At Valley Ranch	No	No	No	No
257	The Manor Homes Of Eagle Glen	No	No	No	No
258	Advenir At Cherry Creek South	No	No	No	No
259	Market Street Station	No	No	No	No
260	Highlands At Warwick	No	No	No	No
261	Summit Pointe Apartments And Villas	No	No	No	No
262	Addison Landing	No	No	No	No
263	Abberly Place II Apartment Homes	No	No	No	No
264	Gramercy Woods & Brookmont Townes	No	No	No	No
265	Azure Apartments	No	No	No	No
266	Island Club	No	No	No	No
267	Westmount At Braesridge	No	No	No	No
268	The Belvedere	No	No	No	No
269	Merrill House Apartments	No	No	No	No
270	Sloane Chelsea	No	No	No	No
271	The Pointe At Carrollwood	No	No	No	No
272	Park Villas	No	No	No	No
273	Hawthorne At Horse Pen Creek	No	No	No	No
274	Palisades At Langley Pond	No	No	No	No
275	Ashton Brook	No	No	No	No
276	Magnolia At Spring	No	No	No	No
277	The Del Rey	No	No	No	No
278	The Isles	No	No	No	No
279	Redwood Battle Creek (Glenn Cross Rd MI Combined)	No	No	No	No
280	850 On The Avenue	No	No	No	No
281	Co-Op Summer Street	No	No	No	No
282	Squire Hill Apartments	No	No	No	No
283	Avalon At Northbrook Apartments & Townhomes	No	No	No	No
284	Spring Gardens Apartments	No	No	No	No
285	ARIUM Citrus Run	No	No	No	No
286	Tacara At Westover Hills	No	No	No	No
287	Legacy Cornelius	No	No	No	No
288	Grand Living At Tower Place	No	No	No	No
289	Pointe At West Lake	No	No	No	No
290	Belrose Apartment Homes	No	No	No	No
291	Alpine Woods	No	No	No	No
292	All Seasons Of Rochester Hills	No	No	No	No
293	Valor At Harlingen	No	No	No	No
294	Preserve At Steele Creek	No	No	No	No
295	Arbors Of Battle Creek	No	No	No	No
296	The Highlands At Morris Plains	No	No	No	No
297	Boardwalk Lofts	No	No	No	No
298	Taxco Apartments	No	No	No	No
299	Holly Court Apartments	No	No	No	No
300	The Flats At Ridgeview	No	No	No	No
301	267 Pacific	No	No	No	No
302	Villa Serrano Apartment Homes	No	No	No	No
303	Pelham Place North & South	No	No	No	No
304	Crestview Ridge At Highland	No	No	No	No
305	Icon Apartment Homes At Hardin Valley Phase II	No	No	No	No
306	The Milo On Westheimer	No	No	No	No
307	Tiberon Trails	No	No	No	No
308	Sterling Glen Apartments	No	No	No	No
309	AVA H Street	No	No	No	No
310	Edge At Farmington Hills	No	No	No	No
311	Canyon Springs Apartments	No	No	No	No
312	Hillcrest Village	No	No	No	No
313	The Meridian	No	No	No	No
314	Reserve At Lakeland	No	No	No	No
315	MacUngie Village	No	No	No	No
316	Flats At Riverview	No	No	No	No
317	Bradford Arms	No	No	No	No

Freddie Mac MSCR 2026-MN13
Appendix A

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
318	Fusion Apartments	No	No	No	No
319	Arbor Meadows MHC	No	No	No	No
320	Chateau On The River	No	No	No	No
321	The Inverness	No	No	No	No
322	Villas At Druid Hills	No	No	No	No
323	Madison New Riverside	No	No	No	No
324	Desie Apartments	No	No	No	No
325	Oakview Apartments	No	No	No	No
326	Arden Park	No	No	No	No
327	ARIUM Bristol Bay	No	No	No	No
328	Townhomes At Fairways	No	No	No	No
329	Track 29 City Apartments	No	No	No	No
330	Treetops Apartments	No	No	No	No
331	Abberly Woods Phase 2	No	No	No	No
332	Heathmoore, Ridgewood, Roanoke, Rosewood, And Slate Run	No	No	No	No
	Heathmoore				
	Ridgewood				
	Roanoke				
	Rosewood				
	Slate Run (KY)				
333	St. James Apartments	No	No	No	No
334	The Arbors At Brighton Park	No	No	No	No
335	Ashley River Apartments	No	No	No	No
336	Stonewater Park Apartments	No	No	No	No
337	Reserve South	No	No	No	No
338	College Place Uptown	No	No	No	No
339	Viva	No	No	No	No
340	Cottonwood Creek	No	No	No	No
341	ARIUM Mariner's Village	No	No	No	No
342	Ashford Westchase	No	No	No	No
343	Savannah Creek	No	No	No	No
344	The Muse	No	No	No	No
345	Avalon Villa Apartments	No	No	No	No
346	Westland Trailer City	No	No	No	No
347	Indigo Apartment Homes	No	No	No	No
348	Spring Gardens Apartments	No	No	No	No
349	LC Sunbury	No	No	No	No
350	Finish Line Apartments	No	No	No	No
351	Arbors At Fairview	No	No	No	No
352	The Flats At 1885	No	No	No	No
353	Talus Apartments	No	No	No	No
354	Heritage Plaza Apartments	No	No	No	No
355	Broadstone On Medical	No	No	No	No
356	Camelot Manor Estates MHC	No	No	No	No
357	Cedarhurst Of Jacksonville	No	No	No	No
358	Rosebrook Village	No	No	No	No
359	The View At Morgantown	No	No	No	No
360	Sage Stone Oak	No	No	No	No
361	Stoney Brooke Apartments	No	No	No	No
362	Redwood South Lebanon (Mason Morrow Millgrove Rd OH) - Phase I	No	No	No	No
363	Georgian Oaks Apartments	No	No	No	No
364	The Landing Of Clinton	No	No	No	No
365	Horizons At Calabasas Apartments	No	No	No	No
366	Willowcreek Apartments I And II	No	No	No	No
367	Residence At Deer Park	No	No	No	No
368	Villas At Happy Valley	No	No	No	No
369	Fernwood	No	No	No	No
370	Haven Columbia Pike	No	No	No	No
371	Lily Of The Valley	No	No	No	No
372	The Woods At Johnson Mill	No	No	No	No
373	Regency Tower	No	No	No	No
374	Amherst	No	No	No	No
375	Venue Apartments	No	No	No	No
376	Maplewood Pointe	No	No	No	No
377	Granby Oaks Apartments	No	No	No	No
378	The Porter	No	No	No	No
379	Dakota Ranch	No	No	No	No
380	Cookie Factory Lofts	No	No	No	No
381	Park At 55th	No	No	No	No
382	Walker Place At Moonlight Park	No	No	No	No
383	Frontgate Apartments	No	No	No	No
384	Omni Apartments	No	No	No	No
385	Abby Court	No	No	No	No
386	Eagle Rock Apartments At Manchester	No	No	No	No
387	Crystal Riviyera	No	No	No	No
388	Covington Square Apartments	No	No	No	No
389	Crosstown Parkway	No	No	No	No
390	Village Green	No	No	No	No
391	The Benton Apartments	No	No	No	No
392	Gardens At Briarwood	No	No	No	No
393	The Summit	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
394	Acacia Pointe	No	No	No	No
395	Redwood Brunswick Hills	No	No	No	No
396	Camden Hills	No	No	No	No
397	Arbors At Water's Edge	No	No	No	No
398	Kensington Apartments	No	No	No	No
399	The Arches Apartments	No	No	No	No
400	Toll Gate Estates	No	No	No	No
401	Reserve At Thunderbird Phase II	No	No	No	Yes
402	Springs Colony By ARIUM	No	No	No	No
403	Redwood Chardon	No	No	No	No
404	612 Whaley At The Mills	No	No	No	No
405	Metropolitan MHC	No	No	No	No
406	Mason Manor	No	No	No	No
407	Elysian Estates	No	No	No	No
408	Westland Estates MHP - Pomona	No	No	No	No
409	Lakeside Student Living	No	No	No	No
410	Portofino Apartments	No	No	No	Yes
411	The Lex	No	No	No	No
412	Tuckaway Heights Apartments	No	No	No	No
413	Hawthorne City	No	No	No	No
414	Towers At Forest Acres	No	No	No	No
415	The Meadows	No	No	No	No
416	Amesbury Court	No	No	No	No
417	The Varet	No	No	No	No
418	The Bradford Apartments	No	No	No	No
419	Westpoint Creek Townhomes	No	No	No	No
420	Foxcreek Apartments	No	No	No	No
421	Benjamin Court	No	No	No	No
422	La Casita	No	No	No	No
423	Whispering Woods	No	No	No	No
424	Shadow Mountain Village	No	No	No	No
425	Eagle Rock Apartments At Hudson	No	No	No	No
426	Worthington Commons Townhomes	No	No	No	No
427	The Mix At Sohay	No	No	No	No
428	Stonebridge Villas And Townhomes	No	No	No	No
429	Carlisle At Dunedin	No	No	No	No
430	1100 Washington	No	No	No	No
431	Parkway Grande	No	No	No	No
432	Dakota Arms	No	No	No	No
433	Spinnaker Landing	No	No	No	No
434	Terraces At Deerfield	No	No	No	No
435	The Congress Building	No	No	No	No
436	Colonial Heights	No	No	No	No
437	Leisure Estates MHC	No	No	No	No
438	Redwood Estates	No	No	No	No
439	Parkwood Apartments	No	No	No	No
440	Timberfalls Townhomes	No	No	No	No
441	Redwood Troutman (Ostwalt Amity Road NC) - Phase I	No	No	No	No
442	DYLN Apartments	No	No	No	No
443	209 Vine	No	No	No	No
444	The Hinsdale Apartment Homes	No	No	No	No
445	Prestonwood Hills	No	No	No	No
446	Fairlawn Village	No	No	No	No
447	Roxbury Hills	No	No	No	No
448	The Lennox	No	No	No	No
449	Wellington Woods	No	No	No	No
450	Houston Street Townhomes	No	No	No	No
451	Queens Park Plaza	No	No	No	No
452	Wallace Studios	No	No	No	Yes
453	Woodcreek Apartments	No	No	No	No
454	New Quin Apartments	No	No	No	No
455	The Vale	No	No	No	No
456	Diamond Loch Apartment Homes	No	No	No	No
457	Chateau Apartments	No	No	No	No
458	The Elliott At College Park	No	No	No	No
459	Ashford Willow Falls	No	No	No	No
460	The Heights Ruston	No	No	No	No
461	Independence Square	No	No	No	No
462	South Town Square	No	No	No	Yes
463	Ashford Santa Fe	No	No	No	No
464	Azalea Place Apartment Homes	No	No	No	No
465	Townhomes At Andrus	No	No	No	No
466	10 West	No	No	No	No
467	Aston Pointe	No	No	No	No
468	Lexington Park Apartments	No	No	No	No
469	River Ranch Apartments	No	No	No	No
470	Buckman Heights	No	No	No	No
471	Mill Pond Apartments	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
472	Waters Edge Duplexes	No	No	No	No
473	Villa Del Sol	No	No	No	No
474	Mallard Pointe Apartments	No	No	No	No
475	The Parker Apartments	No	No	No	Yes
476	Westview Mobile Home Park	No	No	No	No
477	Red Lion Table Company	No	No	No	No
478	Woodlands (PA)	No	No	No	No
479	Annhurst (PA)	No	No	No	No
480	King Parkway	No	No	No	No
481	Timbers Edge Apartments	No	No	No	No
482	Residences At Oakview Phase II	No	No	No	No
483	Redwood Greer Ashburton Dr (Prestwick Ridge) - Phase II	No	No	No	No
484	Grandview Pointe	No	No	No	No
485	Northview Apartments	No	No	No	No
486	Park Place Apartments	No	No	No	No
487	Heritage Apartments	No	No	No	No
488	Edge At Independence Heights	No	No	No	No
489	109 Gold Street	No	No	No	No
490	The Palmer	No	No	No	No
491	Bluff Ridge Apartments	No	No	No	No
492	Rendezvous	No	No	No	No
493	Mainstreet Apartments	No	No	No	No
494	Oaks Trinity Apartments	No	No	No	No
495	Sage At Martin Lane	No	No	No	No
496	Beachview	No	No	No	No
497	The 80 Reserve	No	No	No	No
498	Parkway Apartments	No	No	No	No
499	Manning Evansville	No	No	No	No
500	Dorie Miller Manor	No	No	No	No
501	Spring Mills Apartments	No	No	No	No
502	841 South 2nd Street	No	No	No	No
503	Amelia Apartments	No	No	No	No
504	Reserve At Thunderbird Phase I	No	No	No	Yes
505	Gateway Terrace MHC	No	No	No	No
506	West Mound Apartments	No	No	No	No
507	Greentree Village	No	No	No	No
508	Summerlake Apartments	No	No	No	No
509	Greenprint At North Temple	No	No	No	No
510	4Eighty West Parker	No	No	No	No
511	Park At Countryside	No	No	No	No
512	Lancaster Arms	No	No	No	No
513	Sun Valley Apartments	No	No	No	No
514	The Flats At Dublin Commons	No	No	No	No
515	Hillcrest Village	No	No	No	No
516	Forest Creek Apartments	No	No	No	No
517	Peninsula Park	No	No	No	Yes
518	Parkgate Apartments	No	No	No	No
519	Meadowbrook Estates MHC	No	No	No	No
520	Bailey's Ridge Apartments	No	No	No	No
521	Reserve At Blueberry Park	No	No	No	No
522	Willow Lake	No	No	No	No
523	Pepper Point MHC	No	No	No	No
524	Gaslight Square	No	No	No	No
525	The Cabana Apartments	No	No	No	No
526	El Dorado Apartments	No	No	No	No
527	Mason Creek Flats	No	No	No	No
528	Genessee Summit	No	No	No	No
529	Pioneer Mobile Home Park	No	No	No	No
530	Cinderella	No	No	No	No
531	Gabilan Family Apartments	No	No	No	Yes
532	Airy Avenue Apartments	No	No	No	No
533	Wobegon Crossings	No	No	No	No
534	Oaks Station Place Apartments	No	No	No	No
535	London Spires Estates	No	No	No	No
536	Mobile Estates Park	No	No	No	No
537	Sandridge Apartments	No	No	No	No
538	Highland Park Apartment Homes	No	No	No	No
539	Valley Bend Apartments	No	No	No	No
540	Hidden Valley	No	No	No	No
541	Elm Grove Estates	No	No	No	No
542	Parkwynn Apartments	No	No	No	No
543	Brook Valley	No	No	No	No
544	Silver Maples Estates	No	No	No	No
545	The Ella At Somerset 9%	No	No	No	Yes
546	Twain Estates	No	No	No	No
547	The Charbern	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
548	Loosestrife Fields	No	No	No	No
549	Whispering Creek	No	No	No	No
550	Riverview6	No	No	No	Yes
551	Oak Park Apartments	No	No	No	No
552	Riverside Village Apartments	No	No	No	No
553	Southlawn	No	No	No	No
554	Meadow Wood Apartments	No	No	No	No
555	251-255 Lafayette Ave	No	No	No	No
556	Mill Street Village	No	No	No	No
557	Parkview Apartments	No	No	No	No
558	Stockbridge	No	No	No	No
559	Colby Crest	No	No	No	No
560	Kales Building	No	No	No	No
561	Alcantara Apartments	No	No	No	No
562	Cierra Commons	No	No	No	No
563	South Pointe Townhomes	No	No	No	No
564	DeSoto Estates	No	No	No	No
565	Thompson Place Apartments	No	No	No	No
566	Brisas Del Sur Apartments II	No	No	No	Yes
567	Honeysuckle Apartments	No	No	No	No
568	Academy At Drexel Court	No	No	No	No
569	Easley Portfolio	No	No	No	No
570	Huron Heights Townhomes	No	No	No	No
571	ATMO Bruce	No	No	No	No
572	Seabird Island MHC	No	No	No	No
573	Holiday Park	No	No	No	No
574	Villas Of Mur-Len	No	No	No	No
575	Zest Apartments	No	No	No	No
576	Sierra Condos	No	No	No	No
577	Alexis Parc	No	No	No	Yes
578	Hillcrest Park	No	No	No	No
579	Redwood Tipp City (The Harrison) - Phase IV	No	No	No	No
580	Orange Gardens Loan 1	No	No	No	No
581	Lancaster Apartments Taxable Tail	No	No	No	Yes
582	Robin Hood Apartments	No	No	No	No
583	Riverpark Apartments	No	No	No	No
584	Greenfield Knoll	No	No	No	No
585	Fords MHC	No	No	No	No
586	Pine Arbor Apartments	No	No	No	No
587	Parkwood Apartments	No	No	No	No
588	Linville Ridge Apartments	No	No	No	No
589	Sedgefield Apartments	No	No	No	No
590	Shenandoah Valley Estates	No	No	No	No
591	Mid Rise Apartments	No	No	No	No
592	719 5th Avenue	No	No	No	No
593	Valley Of Enchantment	No	No	No	No
594	Red River Estates	No	No	No	No
595	Moultrie Manor Apartments	No	No	No	No
596	The Park	No	No	No	No
597	Hamlets Townhomes	No	No	No	No
598	Oaks Centropolis Apartments	No	No	No	No
599	Northland Court	No	No	No	No
600	Whittier East	No	No	No	No
601	Mountain Creek	No	No	No	No
602	Orange Gardens Loan 2	No	No	No	No
603	Avia Apartments	No	No	No	No
604	The Village At 815 Main Street	No	No	No	Yes
605	Ocean Springs Station	No	No	No	No
606	Banyan East Town Apartments	No	No	No	Yes
607	Jesse Lee Apartments	No	No	No	No
608	Waterview Farms Apartments	No	No	No	No
609	Arie Apartments	No	No	No	No
610	Elements Of Linden Hills	No	No	No	No
611	Oak Timbers - White Settlement II	No	No	No	No
612	Esquire Apartments	No	No	No	No
613	110 Halsted Street	No	No	No	No
614	28-32 Providence St	No	No	No	No
615	Maxwell Manor Apartments	No	No	No	No
616	Princess Square	No	No	No	No
617	Buckeye Estates	No	No	No	No
618	Ghent Properties Link	No	No	No	No
619	Griffith Commons	No	No	No	No
620	Pine Grove Village	No	No	No	No
621	Bedell Village	No	No	No	No
622	Limerick Green	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
623	Hillcrest Club Apartments	No	No	No	No
624	Summer Crest	No	No	No	No
625	June West	No	No	No	Yes
626	Golden Oaks MHC	No	No	No	No
627	Chase Park	No	No	No	No
628	Western Villa	No	No	No	No
629	Sherwood Forest	No	No	No	No
630	Vista Point Apartments	No	No	No	Yes
631	The Palms At Pasadena	No	No	No	No
632	Ashton Place Apartments	No	No	No	No
633	Circle L	No	No	No	No
634	Venus At Manchester	No	No	No	Yes
635	Meadows Apartments	No	No	No	No
636	Sugar Creek Apartments Taxable Tail	No	No	No	Yes
637	Idylwood MHC	No	No	No	No
638	Laurel Oaks Senior	No	No	No	No
639	Clayton Manor Townhomes	No	No	No	No
640	Leisure Living Estates	No	No	No	No
641	Pebble Hill Estates	No	No	No	No
642	Wheelhouse Lofts II	No	No	No	No
643	Parkwood Manor Townhomes	No	No	No	No
644	Hawthorne Club Apartments	No	No	No	No
645	Windward Apartment Homes	No	No	No	No
646	Western Skies	No	No	No	No
647	Orange Gardens Loan 3	No	No	No	No
648	Ranchwood	No	No	No	No
649	The Court At Oak Forest	No	No	No	No
650	Wawaset Park Apartments	No	No	No	No
651	Conner Creek	No	No	No	No
652	6727 Sylmar Ave	No	No	No	No
653	Executive House Apartments	No	No	No	No
654	Copper Place Apartments	No	No	No	No
655	Park Avenue Towers	No	No	No	No
656	Creekwood Apartments	No	No	No	No
657	1907 Harrison Avenue	No	No	No	No
658	Grand Oaks Village	No	No	No	No
659	Camden NJ Portfolio	No	No	No	No
660	Touraine Apartments	No	No	No	No
661	1300 W 134th St	No	No	No	No
662	Stonegate	No	No	No	No
663	Sophie Court	No	No	No	No
664	Park Plaza Townhomes	No	No	No	No
665	Hunters Glen	No	No	No	No
666	The Globe Apartments	No	No	No	No
667	55-81 Jackson Avenue	No	No	No	No
668	Sonora Cascade MHC	No	No	No	No
669	Melissa Grove	No	No	No	Yes
670	Riverbend Of Grand Blanc	No	No	No	No
671	Sunlight Estates	No	No	No	No
672	United House	No	No	No	No
673	Parkside Apartments	No	No	No	No
674	Brookside MHP	No	No	No	No
675	Cherokee Mobile Village MHP	No	No	No	No
676	Elm Creek Meadows	No	No	No	No
677	Woodlake Apartments	No	No	No	No
678	Westminster Apartments	No	No	No	No
679	Carr Street Flats	No	No	No	No
680	Westlake Apartments East	No	No	No	No
681	Koenig Winter Resort	No	No	No	No
682	Plantation Acres	No	No	No	No
683	Crestview Village	No	No	No	No
684	Harborview East Apartments	No	No	No	No
685	Vol. 7	No	No	No	No
686	Meridian Living II	No	No	No	No
687	Sandpiper Glen Taxable Tail	No	No	No	Yes
688	7701 Reseda Blvd	No	No	No	No
689	Maple Park Apartments	No	No	No	No
690	Berendo Apartments	No	No	No	No
691	Prescott Gardens Mobile Park	No	No	No	No
692	Ashton Hills Apartments	No	No	No	No
693	167 Grand St And 218 N 7th St	No	No	No	No
694	The Morton Group 2	No	No	No	No
695	Asturias Senior Apartments	No	No	No	Yes
696	Newark Linked Loan #3	No	No	No	No
697	Lamar Place - Daniel Building	No	No	No	No
698	Terrace View Apartments	No	No	No	No
699	Jackson	No	No	No	No
700	Jean C. McKinney Manor	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
701	Aspen Leaf	No	No	No	No
702	Winton House	No	No	No	Yes
703	Sunny Acres MHP	No	No	No	No
704	Glen Leaf	No	No	No	No
705	Lakeview	No	No	No	No
706	Avery Square Apartments	No	No	No	No
707	The Cliffs	No	No	No	No
708	Red Cedars	No	No	No	No
709	Wisteria Apartments	No	No	No	No
710	The Q @ Vassar North	No	No	No	No
711	Concordia Apartments	No	No	No	No
712	4038 Puente Ave	No	No	No	No
713	Pinewood MHC	No	No	No	No
714	4807 41st Ave SW	No	No	No	No
715	Maryland Apartments	No	No	No	No
716	North Shore MHC	No	No	No	No
717	Meridian Apartments	No	No	No	No
718	North Admiral Apartments	No	No	No	No
719	2000 Palafox And 1757 Mt Herman	No	No	No	No
720	126 E 93rd Street	No	No	No	No
721	Kimberly Apartments	No	No	No	No
722	Birmingham Heights	No	No	No	No
723	27360-27398 Tyrrell Ave	No	No	No	No
724	Madison Woods West	No	No	No	No
725	11229 W National Ave	No	No	No	No
726	Madison At GCU Apartments	No	No	No	No
727	Heritage Of Newark	No	No	No	No
728	Madison Flats	No	No	No	No
729	Asher Court Apartments	No	No	No	No
730	Denmark Apartments	No	No	No	No
731	Woodlands Apartments	No	No	No	No
732	Julie Ann Apartments	No	No	No	No
733	Pueblo Sereno	No	No	No	No
734	Vol. 8	No	No	No	No
735	221 Middle Neck Rd CoOp	No	No	No	No
736	Courtyard Apartments	No	No	No	No
737	White Oak Townhomes	No	No	No	No
738	Harrison Gardens	No	No	No	No
739	885 18th Avenue	No	No	No	No
740	North Franklin	No	No	No	No
741	Highland Metro	No	No	No	No
742	Hoskins 90 At Bishop Ridge	No	No	No	No
743	Olde Town Terrace	No	No	No	No
744	The Bryson	No	No	No	No
745	Clifton Cove Apartments	No	No	No	No
746	Larkspur Village Apartments	No	No	No	No
747	La Promesa	No	No	No	No
748	Westwood Park	No	No	No	No
749	Ridgeline Apartments	No	No	No	No
750	Cornell House	No	No	No	No
751	145 And 149 Fano Street	No	No	No	No
752	1118 Adams Street	No	No	No	Yes
753	Constance Ave S 7242	No	No	No	No
754	Lakeside Estates	No	No	No	No
755	Smith Heights	No	No	No	No
756	Patterson Purchase Link	No	No	No	No
757	Alta Casa	No	No	No	No
758	Mount Moriah Apartments	No	No	No	No
759	Cantabria Senior Apartments	No	No	No	Yes
760	Country Villa MHC	No	No	No	No
761	Schafer Square Apartments	No	No	No	No
762	Green Oaks MHP	No	No	No	No
763	Fort Totten Apartments	No	No	No	No
764	Bramblewood	No	No	No	No
765	Glenfair Apartments	No	No	No	No
766	125 Sherman Avenue	No	No	No	No
767	97-103 Maple Ave	No	No	No	No
768	Canopy At Oak Bend	No	No	No	No
769	500 1st Ave	No	No	No	No
770	The District Apartment Homes	No	No	No	No
771	Wallingford Vista Apartments	No	No	No	No
772	Oak Hill Manor Apartments	No	No	No	No
773	42 Lienau Place	No	No	No	No
774	Farmington Hills	No	No	No	No
775	Park Place Apartments	No	No	No	No
776	The Morton Group 1	No	No	No	No
777	Glenwood Apartments	No	No	No	No
778	Kiljordan Meadows	No	No	No	No
779	975-995 Apartment Corp.	No	No	No	No
780	Cedar Crest	No	No	No	No
781	2210 Echo Park Ave	No	No	No	No

Loan No. / Property No.	Property Name	Permitted Partial Release (Y/N)	Permitted Voluntary Partial Principal Prepayments (Y/N)	Permitted Substitution (Y/N)	Additional Financing In Place (Existing) (Y/N)
782	Grand Teton Estates Apartments	No	No	No	No
783	Colonial Terrace MHC	No	No	No	No
784	Elkwood Duplexes	No	No	No	No
785	Midway Apartments	No	No	No	No
786	Twin Oaks Duplexes	No	No	No	No
787	Pleasant Street 34	No	No	No	No
788	3260-3264 Minnesota Ave	No	No	No	No
789	Mountain Creek	No	No	No	No
790	6028 Stafford Avenue	No	No	No	No
791	Hale Ave S 10447	No	No	No	No
792	Crawford Corner At Bishop Ridge	No	No	No	No
793	1598-1666 E. 25th Ave Apartments	No	No	No	No
794	113 Sherman Avenue	No	No	No	No
795	Buchtel Arms Apartments	No	No	No	No
796	Walden Pky S 9946-9952	No	No	No	No
797	Residences On Lake	No	No	No	No
798	Connie Jean Apartments	No	No	No	No
799	Avalon Family Apartments	No	No	No	No
800	7337 S Ridgeland	No	No	No	No
801	Village Glen	No	No	No	No
802	Georgian Townhomes	No	No	No	No
803	277 Milford St	No	No	No	No
804	Jeffrey Blvd S 7722-7732	No	No	No	No
805	2608 Hoyt Avenue	No	No	No	No
806	Castlereach Apartments	No	No	No	No
807	Courtyards On The Park - South	No	No	No	No
808	Foxtail Crossing Townhomes	No	No	No	Yes
809	Michelle's Court Apartments	No	No	No	No
810	Champion Forest	No	No	No	No
811	Royal Arms Apartments	No	No	No	No
812	Evergreen Apartments	No	No	No	No
813	Spring Manor MHP	No	No	No	No
814	University Heights	No	No	No	No
815	Steele Street 1553	No	No	No	No
816	410 And 500 Cummings Valley Blvd	No	No	No	No
817	10416 And 10422 Fawcett St	No	No	No	No
818	112 South Whitney	No	No	No	No
819	The Randall	No	No	No	No
820	33 And 35 Tuckahoe Road And 1 Altonwood Place	No	No	No	No
821	Crestview	No	No	No	No
822	School House Apartments	No	No	No	No
823	Baylie Drive Apartments	No	No	No	No
824	193 Neptune Avenue	No	No	No	No
825	3700 Delancy Street	No	No	No	No
826	Marsue Apartments	No	No	No	No
827	Clover Crest Townhomes	No	No	No	No
828	Dover Street Apartments	No	No	No	No
829	Fannin Park	No	No	No	No
830	1651 E 74th Pl	No	No	No	No
831	Potomac Ave W 3226	No	No	No	No
832	Franklin Street 25	No	No	No	No
833	Terra Bella Court	No	No	No	No
834	354 Seaman St	No	No	No	No
835	Arise Capitol Hill	No	No	No	No
836	Spring Hill Apartments	No	No	No	No
837	4252 Crenshaw Taxable Tail	No	No	No	Yes
838	2501 N Drake Ave	No	No	No	No
839	3510 Northeast 54th Street Apartments	No	No	No	No
840	Crystal St W 3259	No	No	No	No
841	1427 Martin Luther King Jr Ave	No	No	No	No
842	Wrightwood Ave W 3456	No	No	No	No

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Appendix B

Reference Pool Stratification Tables as of the Cut-off Date[1]

[1] Any Cut-off Date LTV calculations presented in Appendix B are based on the most recent as-is appraised value, as-stabilized appraised value or as-restricted appraised value of the related mortgaged property obtained by, or in the possession of, Freddie Mac prior to the Cut-off Date, as set forth in Appendix A.

Any Cut-off Date LTV and Underwritten NCF DSCR calculations presented in Appendix B are based on the Reference Obligation Balance as of the Cut-off Date.

With respect to the floating-rate mortgage loans, Underwritten DSCR calculations presented in Appendix B are based on an average SOFR of 3.67924% *per annum*.

With respect to Cut-off Date LTV, Maturity LTV, Cut-off Date Balance/Unit, Underwritten NCF DSCR and Underwritten NCF DSCR (IO) calculations presented for any supplemental loans (e.g. a taxable tail) subject to a TEL, or any TELs with taxable tails, the calculations include the related TEL and taxable tail.

5 groups of Reference Obligations (each, a "**Crossed Loan Group**") are made up of two or more mortgage loans that are cross-collateralized and cross-defaulted with each mortgage loan in such group. The Cut-off Date LTV, Maturity LTV and Underwritten NCF DSCR calculations presented for the Reference Obligations in the related Crossed Loan Group reflect, in each case, a weighted average of the respective individual ratios for such mortgage loans weighted based on the Cut-off Date Loan Amount for such mortgage loan relative to the aggregate Cut-off Date Loan Amount for the Crossed Loan Group. The Cut-off Date Balance/Unit for the Reference Obligations in the Crossed Loan Group is based on the aggregate Cut-off Date Balance for all of the Reference Obligations in the Crossed Loan Group and the aggregate Total Units of all of the mortgaged real properties securing the mortgage loans in the Crossed Loan Group.

See also "*The Reference Obligations — Additional Information Regarding the Reference Obligations*".

Loan Stratification Tables

Reference Pool Cut-off Date Principal Balances

Range of Cut-off Date Balances	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
$1,000,000 - $4,999,999	213	$589,153,131	2.9%	1.47x	60.4%	5.777%
$5,000,000 - $9,999,999	120	848,306,011	4.1	1.49x	61.7%	5.550%
$10,000,000 - $19,999,999	156	2,329,706,600	11.3	1.38x	62.9%	5.393%
$20,000,000 - $29,999,999	110	2,713,127,049	13.1	1.37x	63.8%	5.361%
$30,000,000 - $39,999,999	75	2,613,284,414	12.6	1.39x	63.8%	5.243%
$40,000,000 - $49,999,999	53	2,344,952,000	11.3	1.37x	64.8%	5.271%
$50,000,000 - $74,999,999	79	4,713,067,207	22.8	1.41x	63.9%	5.225%
$75,000,000 - $99,999,999	19	1,644,674,029	8.0	1.33x	64.3%	5.204%
$100,000,000 - $340,647,000	17	2,864,273,000	13.9	1.36x	63.7%	5.189%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Geographic Distribution

Property Location	Number of Mortgaged Properties	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Florida	91	$2,878,280,354	13.9%	1.39x	62.6%	5.339%
California	76	2,534,918,600	12.3	1.43x	61.9%	5.246%
Southern California	*56*	*1,655,316,041*	*8.0*	*1.38x*	*62.1%*	*5.235%*
Northern California	*20*	*879,602,559*	*4.3*	*1.54x*	*61.5%*	*5.269%*
Texas	111	2,053,387,379	9.9	1.36x	62.6%	5.359%
Virginia	31	1,471,782,208	7.1	1.37x	63.9%	5.161%
Georgia	36	1,054,837,404	5.1	1.33x	66.2%	5.221%
Pennsylvania	34	954,827,877	4.6	1.32x	67.2%	5.235%
New York	30	800,298,812	3.9	1.42x	61.3%	5.265%
Ohio	48	762,225,283	3.7	1.29x	67.8%	5.410%
Arizona	24	701,318,974	3.4	1.36x	63.0%	5.128%
South Carolina	28	628,053,084	3.0	1.28x	65.9%	5.349%
Illinois	28	584,718,127	2.8	1.51x	64.8%	5.360%
Colorado	16	530,243,000	2.6	1.34x	61.3%	5.206%
District of Columbia	10	481,534,446	2.3	1.46x	60.1%	5.185%
Michigan	28	470,754,590	2.3	1.54x	62.2%	5.306%
Washington	38	429,319,338	2.1	1.44x	61.4%	5.352%
Maryland	10	403,212,173	2.0	1.32x	68.9%	5.359%
North Carolina	23	372,439,895	1.8	1.31x	63.1%	5.398%
Indiana	18	366,330,600	1.8	1.36x	65.2%	5.401%
Massachusetts	11	348,416,117	1.7	1.44x	62.0%	5.249%
New Jersey	23	341,581,219	1.7	1.32x	64.3%	5.382%
Nevada	12	306,962,120	1.5	1.43x	65.1%	5.274%
Kentucky	13	244,457,954	1.2	1.31x	66.1%	5.296%
Minnesota	10	211,032,730	1.0	1.26x	67.9%	5.338%
Tennessee	9	195,061,000	0.9	1.35x	68.1%	5.318%
Utah	8	167,471,302	0.8	1.26x	65.6%	5.372%
Kansas	4	160,044,000	0.8	1.35x	64.6%	5.204%
Oregon	7	140,222,577	0.7	1.55x	62.1%	5.354%
Iowa	8	138,135,000	0.7	1.49x	61.7%	5.699%
Louisiana	10	132,038,000	0.6	1.38x	69.1%	5.328%
Arkansas	5	127,307,000	0.6	1.55x	54.3%	5.286%
Alabama	7	104,772,832	0.5	1.54x	63.9%	5.178%
Oklahoma	5	87,041,562	0.4	1.33x	67.5%	5.508%
Missouri	9	79,800,714	0.4	1.37x	65.1%	5.235%
Wisconsin	6	73,907,000	0.4	1.51x	66.0%	5.087%
Connecticut	8	66,080,678	0.3	1.31x	69.6%	5.265%
Nebraska	4	60,622,492	0.3	1.32x	67.3%	5.189%
Mississippi	3	45,228,000	0.2	1.44x	63.3%	5.479%
New Mexico	4	38,013,000	0.2	1.42x	58.3%	5.712%
New Hampshire	2	35,397,000	0.2	1.26x	69.3%	4.790%
West Virginia	2	32,200,000	0.2	1.35x	66.0%	5.472%
North Dakota	2	26,925,000	0.1	1.90x	61.6%	5.445%
Idaho	1	12,900,000	0.1	1.26x	65.2%	5.230%
Delaware	1	4,442,000	0.0	1.25x	65.8%	5.850%
South Dakota	1	2,002,000	0.0	1.30x	70.0%	5.440%
Total/Wtd. Average	**855**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Underwritten Debt Service Coverage Ratios

Range of Underwritten DSCRs	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
1.15x - 1.19x	26	$668,010,050	3.2%	1.16x	67.5%	5.459%
1.20x - 1.24x	112	3,189,575,904	15.4	1.21x	66.4%	5.356%
1.25x - 1.29x	321	7,898,862,172	38.2	1.26x	66.7%	5.258%
1.30x - 1.39x	131	2,715,145,897	13.1	1.33x	65.1%	5.330%
1.40x - 1.49x	90	1,958,470,548	9.5	1.46x	60.8%	5.468%
1.50x - 1.74x	80	2,369,521,109	11.5	1.59x	59.5%	5.211%
1.75x - 1.99x	42	1,245,846,883	6.0	1.87x	55.0%	5.185%
2.00x - 9.21x	40	615,110,878	3.0	2.36x	43.7%	5.012%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Loan Stratification Tables

Reference Pool Cut-off Date Loan-to-Value Ratios

Range of Cut-off Date LTV Ratios	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
11.0% - 29.9%	11	$111,905,208	0.5%	3.06x	23.1%	5.307%
30.0% - 39.9%	17	119,362,496	0.6	2.37x	35.4%	5.282%
40.0% - 49.9%	45	551,296,558	2.7	1.79x	47.2%	5.323%
50.0% - 59.9%	175	4,309,371,586	20.9	1.55x	55.9%	5.282%
60.0% - 69.9%	434	12,014,134,696	58.2	1.31x	65.6%	5.302%
70.0% - 79.9%	155	3,533,644,004	17.1	1.28x	71.4%	5.261%
80.0% - 87.9%	5	20,828,893	0.1	1.20x	84.6%	5.888%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Maturity Date Loan-to-Value Ratios

Range of Maturity Date LTV Ratios	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Maturity Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
0.2% - 29.9%	13	$123,952,418	0.6%	2.96x	19.6%	5.329%
30.0% - 39.9%	23	167,411,963	0.8	2.05x	35.3%	5.410%
40.0% - 49.9%	73	842,712,450	4.1	1.65x	46.2%	5.273%
50.0% - 59.9%	197	4,670,023,951	22.6	1.52x	55.9%	5.327%
60.0% - 69.9%	504	14,120,078,430	68.3	1.31x	64.8%	5.280%
70.0% - 76.1%	32	736,364,229	3.6	1.27x	70.8%	5.285%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**61.8%**	**5.292%**

Reference Pool Gross Rates

Range of Gross Interest Rates (Initial Fixed)	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
4.480% - 4.499%	1	$34,705,838	0.2%	1.16x	57.6%	4.480%
4.500% - 4.749%	16	755,155,487	3.7	1.58x	62.0%	4.667%
4.750% - 4.999%	72	2,748,866,772	13.3	1.42x	63.0%	4.916%
5.000% - 5.249%	151	5,363,469,483	26.0	1.39x	64.7%	5.133%
5.250% - 5.499%	236	7,026,795,751	34.0	1.36x	63.9%	5.373%
5.500% - 5.749%	202	3,635,770,728	17.6	1.37x	62.9%	5.575%
5.750% - 5.999%	78	759,682,617	3.7	1.33x	63.0%	5.859%
6.000% - 6.249%	35	159,973,576	0.8	1.28x	66.6%	6.135%
6.250% - 7.250%	51	176,123,189	0.9	1.29x	61.2%	6.553%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Original Term to Maturity

Original Term to Maturity (months)	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
60 - 83	338	$8,741,851,964	42.3%	1.38x	64.0%	5.189%
84 - 119	231	5,633,436,562	27.3	1.36x	65.1%	5.328%
120 - 179	237	5,866,659,091	28.4	1.41x	62.1%	5.391%
180 - 239	21	362,238,598	1.8	1.54x	59.5%	5.484%
240 - 359	14	53,049,531	0.3	1.23x	69.3%	6.127%
360	1	3,307,695	0.0	1.35x	38.5%	6.410%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Remaining Term to Maturity

Remaining Term to Maturity (months)	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
30 - 59	339	$8,778,773,814	42.5%	1.38x	64.0%	5.186%
60 - 179	485	11,750,027,793	56.9	1.39x	63.3%	5.367%
180 - 356	18	131,741,834	0.6	1.24x	72.4%	5.604%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Original Amortization Term

Original Amortization Term (months)	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Interest Only	194	$5,497,599,000	26.6%	1.69x	57.8%	5.236%
180 - 359	3	29,598,887	0.1	1.45x	40.7%	5.576%
360 - 419	368	4,663,096,146	22.6	1.32x	64.6%	5.383%
420 - 480	277	10,470,249,408	50.7	1.25x	66.5%	5.280%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Loan Stratification Tables

Reference Pool Remaining Amortization Term

Remaining Amortization Term (months)	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Interest Only	194	$5,497,599,000	26.6%	1.69x	57.8%	5.236%
176 - 359	71	669,520,033	3.2	1.50x	56.1%	5.361%
360 - 419	316	4,296,140,072	20.8	1.29x	65.8%	5.388%
420 - 480	261	10,197,284,336	49.4	1.25x	66.5%	5.277%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Seasoning

Seasoning (months)	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
2 - 3	29	$544,338,902	2.6%	1.46x	61.8%	5.124%
4 - 5	278	6,433,725,822	31.1	1.34x	65.1%	5.260%
6 - 10	457	13,212,641,971	64.0	1.40x	63.1%	5.305%
11 - 23	64	396,079,387	1.9	1.37x	62.3%	5.610%
24 - 35	11	32,762,970	0.2	1.26x	60.0%	6.053%
36 - 82	3	40,994,389	0.2	1.25x	72.4%	4.631%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Amortization Type

Amortization Type	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Partial IO	572	$14,175,672,432	68.6%	1.26x	66.3%	5.309%
Interest Only	194	5,497,599,000	26.6	1.69x	57.8%	5.236%
Balloon	74	981,525,432	4.8	1.42x	59.8%	5.347%
Fully Amortizing	2	5,746,577	0.0	1.46x	30.4%	6.113%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Year Built / Renovated

Most Recent Year Built / Renovated	Number of Mortgaged Properties	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
1891 - 1949	16	$134,501,060	0.7%	1.38x	61.9%	5.471%
1950 - 1959	19	140,482,286	0.7	1.78x	55.5%	5.514%
1960 - 1979	93	979,730,689	4.7	1.52x	60.0%	5.454%
1980 - 1999	88	1,289,081,714	6.2	1.44x	63.8%	5.285%
2000 - 2009	78	1,767,511,878	8.6	1.36x	64.6%	5.292%
2010 - 2019	132	5,225,995,212	25.3	1.39x	63.2%	5.269%
2020 - 2025	429	11,123,240,602	53.8	1.36x	64.2%	5.284%
Total/Wtd. Average	**855**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Current Occupancy

Range of Current Occupancy	Number of Mortgaged Properties	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
61.8% - 69.9%	2	$5,113,000	0.0%	2.03x	44.7%	5.521%
70.0% - 79.9%	11	57,304,646	0.3	1.46x	59.6%	5.625%
80.0% - 84.9%	17	219,779,433	1.1	1.32x	63.7%	5.406%
85.0% - 89.9%	55	1,583,157,108	7.7	1.34x	63.9%	5.303%
90.0% - 94.9%	312	9,069,147,815	43.9	1.37x	64.0%	5.240%
95.0% - 100.0%	458	9,726,041,439	47.1	1.41x	63.4%	5.333%
Total/Wtd. Average	**855**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Loan Stratification Tables

Reference Pool Loan Purpose

Loan Purpose	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Refinance	600	$14,412,554,936	69.8%	1.37x	63.5%	5.313%
Acquisition	237	6,229,367,445	30.2	1.42x	64.0%	5.241%
Supplemental	5	18,621,060	0.1	1.20x	84.1%	6.059%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Property Sub-Type

Property Sub-Type	Number of Mortgaged Properties	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Garden	594	$13,616,070,221	65.9%	1.37x	64.7%	5.289%
Mid Rise	62	2,569,716,282	12.4	1.34x	62.4%	5.225%
High Rise	25	2,043,155,020	9.9	1.37x	63.0%	5.192%
Manufactured Housing Community	65	659,874,895	3.2	1.58x	56.0%	5.439%
Townhome	39	452,632,156	2.2	1.42x	62.8%	5.380%
Age Restricted	29	423,477,984	2.0	1.39x	64.8%	5.337%
Student	15	343,429,452	1.7	1.43x	60.1%	5.540%
Independent Living	5	243,786,850	1.2	1.35x	64.0%	5.687%
Assisted Living	5	146,150,000	0.7	1.61x	59.3%	5.694%
MHC Age Restricted	11	75,603,596	0.4	1.40x	52.6%	5.553%
Build-To-Rent	2	43,713,000	0.2	1.29x	69.1%	5.297%
Co-Op	3	42,933,985	0.2	3.45x	25.1%	5.408%
Total/Wtd. Average	**855**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

Reference Pool Prepayment Protection

Prepayment Protection	Number of Mortgage Loans	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Weighted Average Underwritten NCF DSCR	Weighted Average Cut-off Date LTV Ratio	Weighted Average Gross Rate (Initial Fixed)
Defeasance	325	$9,449,609,775	45.7%	1.32x	65.5%	5.222%
Greater of YM or 1%, then 1% penalty	128	4,291,908,704	20.8	1.50x	60.0%	5.348%
Lockout, then 1% penalty	141	3,384,648,037	16.4	1.33x	64.4%	5.478%
Greater of YM or 1%	114	3,000,353,429	14.5	1.49x	62.4%	5.147%
3%, 2%, then 1% penalty	69	227,351,481	1.1	1.32x	64.9%	5.952%
5%, 4%, 3%, 2%, then 1% penalty	58	187,687,190	0.9	1.48x	59.0%	5.773%
Lockout, then Greater of YM or 1%, then 1% penalty	6	116,955,623	0.6	1.21x	72.7%	5.093%
3%, then 1% penalty	1	2,029,202	0.0	1.20x	67.6%	7.120%
Total/Wtd. Average	**842**	**$20,660,543,441**	**100.0%**	**1.38x**	**63.7%**	**5.292%**

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Appendix C

Description of the Ten Largest Reference Obligations or Group of Cross-Collateralized Reference Obligations[1]

[1] Any Cut-off Date LTV calculations presented in Appendix C are based on the most recent as-is appraised value or as-stabilized appraised value of the related mortgaged property obtained by, or in the possession of, Freddie Mac prior to the Cut-off Date, as set forth in Appendix A.

With respect to the floating-rate mortgage loans, Underwritten DSCR calculations presented in Appendix C are based on an average SOFR of 3.67924% *per annum.*

Each Reference Obligation has a Scaled Cut-off Balance equal to the Cut-off Date Balance. The Cut-off Date Balance/Unit, Cut-off Date LTV and Underwritten NCF DSCR calculations presented are based on the Cut-off Date Balance.

The Reference Obligations identified on Appendix C as "Seven Springs Apartments," "Venue At Lockwood," "Cedar Forest Apartments," "Cambridge Cove Apartment Homes," "Enclave On Woodbridge Apartment Homes," "Preserve On 51st Apartment Homes," "Rose Harbor Apartments," "Charleston Place Apartments," "Nantucket Bay Apartments," "The Club At Sugar Mill," "The Villas At Newport Landing," "Brookwood Forest Apartments," "Williams Landing Apartments," "Savannah Cove Apartments," "Nantucket Cove Apartments," "Kathleen Pointe Apartment Homes" and "Williams Landing Villas" are part of a Crossed Loan Group made up of 17 Reference Obligations that are cross-collateralized and cross-defaulted with each other. The Cut-off Date LTV, Maturity LTV and Underwritten NCF DSCR calculations presented for the Reference Obligations in the related Crossed Loan Group reflect, in each case, a weighted average of the respective individual ratios for such mortgage loans weighted based on the Cut-off Date Loan Amount for such mortgage loan relative to the aggregate Cut-off Date Loan Amount for the Crossed Loan Group. The Cut-off Date Balance/Unit for the Reference Obligations in the Crossed Loan Group is based on the aggregate Cut-off Date Balance for all of the Reference Obligations in the Crossed Loan Group and the aggregate Total Units of all of the mortgaged real properties securing the mortgage loans in the Crossed Loan Group, and the Maturity Date Balance/Unit for the Reference Obligations in the Crossed Loan Group is based on the aggregate Maturity Balance for all of the Reference Obligations in the Crossed Loan Group and the aggregate Total Units of all of the mortgaged real properties securing the mortgage loans in the Crossed Loan Group.

See also "*The Reference Obligations — Additional Information Regarding the Reference Obligations*".

Ten Largest Reference Obligations or Group of Cross-Collateralized Reference Obligations

Loan Name	Number of Mortgaged Properties	Property Sub-Type	Location	Reference Pool Cut-off Date Balance	% of Reference Pool Balance	Underwritten DSCR	Cut-off Date LTV Ratio	Gross Rate
Seven Springs Apartments	1	Garden	Burlington, MA	$118,929,000	0.6%	1.16x	67.2%	5.479%
Venue At Lockwood	1	Garden	Bradenton, FL	41,689,000	0.2	1.16x	67.2%	5.479%
Cedar Forest Apartments	1	Garden	Tampa, FL	28,669,000	0.1	1.16x	67.2%	5.479%
Cambridge Cove Apartment Homes	1	Garden	Lakeland, FL	27,799,000	0.1	1.16x	67.2%	5.479%
Enclave On Woodbridge Apartment Homes	1	Garden	Fernandina Beach, FL	23,744,000	0.1	1.16x	67.2%	5.479%
Preserve On 51st Apartment Homes	1	Garden	Bradenton, FL	23,551,000	0.1	1.16x	67.2%	5.479%
Rose Harbor Apartments	1	Garden	Tampa, FL	21,942,000	0.1	1.16x	67.2%	5.479%
Charleston Place Apartments	1	Garden	Holly Hill, FL	21,721,000	0.1	1.16x	67.2%	5.479%
Nantucket Bay Apartments	1	Garden	Temple Terrace, FL	20,377,000	0.1	1.16x	67.2%	5.479%
The Club At Sugar Mill	1	Garden	Port Orange, FL	19,859,000	0.1	1.16x	67.2%	5.479%
The Villas At Newport Landing	1	Garden	Tampa, FL	18,793,000	0.1	1.16x	67.2%	5.479%
Brookwood Forest Apartments	1	Garden	Jacksonville, FL	16,885,000	0.1	1.16x	67.2%	5.479%
Williams Landing Apartments	1	Garden	Tampa, FL	16,840,000	0.1	1.16x	67.2%	5.479%
Savannah Cove Apartments	1	Garden	Tarpon Springs, FL	16,249,000	0.1	1.16x	67.2%	5.479%
Nantucket Cove Apartments	1	Garden	Spring Hill, FL	15,832,000	0.1	1.16x	67.2%	5.479%
Kathleen Pointe Apartment Homes	1	Garden	Lakeland, FL	11,227,000	0.1	1.16x	67.2%	5.479%
Williams Landing Villas	1	Garden	Tampa, FL	9,435,000	0.0	1.16x	67.2%	5.479%
Crystal Towers & Crystal Flats	1	High Rise	Arlington, VA	340,647,000	1.6	1.20x	63.9%	4.990%
Park Place I	1	Mid Rise	Irvine, CA	333,415,000	1.6	1.20x	64.6%	5.310%
AMLI Midtown Miami	1	High Rise	Miami, FL	256,048,000	1.2	1.56x	59.4%	5.240%
Anagram Nomad	1	High Rise	New York, NY	249,147,000	1.2	1.25x	62.3%	5.060%
Park Kiely Apartments	1	Garden	San Jose, CA	203,500,000	1.0	1.94x	53.7%	5.120%
Commons At White Marsh	1	Garden	Middle River, MD	167,725,000	0.8	1.25x	69.2%	5.620%
Icon Las Olas	1	High Rise	Fort Lauderdale, FL	146,838,000	0.7	1.48x	61.1%	5.100%
The Gramercy	1	High Rise	Arlington, VA	135,819,000	0.7	1.20x	67.9%	5.020%
Kitt At Warner Center	1	Garden	Los Angeles, CA	132,582,000	0.6	1.25x	69.8%	5.300%
Total/Wtd. Average	**26**			**$2,419,262,000**	**11.7%**	**1.32x**	**63.9%**	**5.239%**

1. Crossed Loan Pool #1**

Original Principal Balance:	$453,541,000
Cut-off Date Principal Balance:	$453,541,000
Scaled Cut-off Date Principal Balance:	$453,541,000
Maturity Date Principal Balance:	$445,213,995
% of Initial Reference Pool Balance:	2.2%
Loan Purpose:	Refinance
Interest Rate:	5.479%
First Payment Date:	December 1, 2025
Maturity Date:	November 1, 2032
Amortization:	IO(60), then amortizing on a 35-year schedule
Call Protection:	L(11) 1%(69) O(4)
Cut-off Date Principal Balance / Unit:	$151,635
Maturity Date Principal Balance / Unit:	$148,851
Cut-off Date LTV:	67.2%
Maturity Date LTV:	66.0%
Underwritten DSCR:	1.16x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	2,991 / 2,665 / 2,332 / 924
Collateral:	Fee Simple / Leasehold
Location:	Various, Various
Property Subtype:	Garden
Year Built / Renovated:	Various / Various
Occupancy:	96.9% (7/21/2025)*
Underwritten / Most Recent NCF:	$33,799,499 / $33,097,222

2. Crystal Towers & Crystal Flats

Original Principal Balance:	$340,647,000
Cut-off Date Principal Balance:	$340,647,000
Scaled Cut-off Date Principal Balance:	$340,647,000
Maturity Date Principal Balance:	$325,791,092
% of Initial Reference Pool Balance:	1.6%
Loan Purpose:	Refinance
Interest Rate:	4.990%
First Payment Date:	October 1, 2025
Maturity Date:	September 1, 2035
Amortization:	IO(72), then amortizing on a 35-year schedule
Call Protection:	YM1%(113) 1%(3) O(4)
Cut-off Date Principal Balance / Unit:	$306,889
Maturity Date Principal Balance / Unit:	$293,505
Cut-off Date LTV:	63.9%
Maturity Date LTV:	61.1%
Underwritten DSCR:	1.20x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	1,110 / 234 / 16 / N/A
Collateral:	Fee Simple; Leasehold
Location:	Arlington, VA
Property Subtype:	High Rise
Year Built / Renovated:	1967 / 2022
Occupancy:	92.7% (9/30/2025)
Underwritten / Most Recent NCF:	$24,725,263 / $24,223,143

* Weighted average based on unit count.

**Crossed Loan Pool #1 comprises 17 properties located across two states.

7. Commons At White Marsh

Original Principal Balance:	$167,725,000
Cut-off Date Principal Balance:	$167,725,000
Scaled Cut-off Date Principal Balance:	$167,725,000
Maturity Date Principal Balance:	$159,621,767
% of Initial Reference Pool Balance:	0.8%
Loan Purpose:	Refinance
Interest Rate:	5.620%
First Payment Date:	September 1, 2025
Maturity Date:	August 1, 2035
Amortization:	IO(60), then amortizing on a 35-year schedule
Call Protection:	YM1%(113) 1%(3) O(4)
Cut-off Date Principal Balance / Unit:	$138,387
Maturity Date Principal Balance / Unit:	$131,701
Cut-off Date LTV:	69.2%
Maturity Date LTV:	65.9%
Underwritten DSCR:	1.25x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	1,212 / 1,212 / 1,075 / 285
Collateral:	Fee Simple
Location:	Middle River, MD
Property Subtype:	Garden
Year Built / Renovated:	1970 / 2022
Occupancy:	89.5% (9/30/2025)
Underwritten / Most Recent NCF:	$13,709,150 / $12,258,921

8. Icon Las Olas

Original Principal Balance:	$146,838,000
Cut-off Date Principal Balance:	$146,838,000
Scaled Cut-off Date Principal Balance:	$146,838,000
Maturity Date Principal Balance:	$146,838,000
% of Initial Reference Pool Balance:	0.7%
Loan Purpose:	Refinance
Interest Rate:	5.100%
First Payment Date:	October 1, 2025
Maturity Date:	September 1, 2030
Amortization:	Interest Only
Call Protection:	YM1%(56) O(4)
Cut-off Date Principal Balance / Unit:	$539,846
Maturity Date Principal Balance / Unit:	$539,846
Cut-off Date LTV:	61.1%
Maturity Date LTV:	61.1%
Underwritten DSCR:	1.48x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	272 / N/A / N/A / N/A
Collateral:	Fee Simple
Location:	Fort Lauderdale, FL
Property Subtype:	High Rise
Year Built / Renovated:	2017 / 2024
Occupancy:	94.5% (9/30/2025)
Underwritten / Most Recent NCF:	$11,257,007 / $10,139,054

3. Park Place I

Original Principal Balance:	$333,415,000
Cut-off Date Principal Balance:	$333,415,000
Scaled Cut-off Date Principal Balance:	$333,415,000
Maturity Date Principal Balance:	$327,010,273
% of Initial Reference Pool Balance:	1.6%
Loan Purpose:	Refinance
Interest Rate:	5.310%
First Payment Date:	November 1, 2025
Maturity Date:	October 1, 2035
Amortization:	IO(96), then amortizing on a 35-year schedule
Call Protection:	YM1%(113) 1%(3) O(4)
Cut-off Date Principal Balance / Unit:	$337,123
Maturity Date Principal Balance / Unit:	$330,647
Cut-off Date LTV:	64.6%
Maturity Date LTV:	63.4%
Underwritten DSCR:	1.20x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	989 / N/A / N/A / N/A
Collateral:	Fee Simple
Location:	Irvine, CA
Property Subtype:	Mid Rise
Year Built / Renovated:	2014 / N/A
Occupancy:	95.4% (9/9/2025)
Underwritten / Most Recent NCF:	$25,188,385 / $24,230,169

4. AMLI Midtown Miami

Original Principal Balance:	$256,048,000
Cut-off Date Principal Balance:	$256,048,000
Scaled Cut-off Date Principal Balance:	$256,048,000
Maturity Date Principal Balance:	$256,048,000
% of Initial Reference Pool Balance:	1.2%
Loan Purpose:	Refinance
Interest Rate:	5.240%
First Payment Date:	December 1, 2025
Maturity Date:	November 1, 2035
Amortization:	Interest Only
Call Protection:	YM1%(113) 1%(3) O(4)
Cut-off Date Principal Balance / Unit:	$356,117
Maturity Date Principal Balance / Unit:	$356,117
Cut-off Date LTV:	59.4%
Maturity Date LTV:	59.4%
Underwritten DSCR:	1.56x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	719 / N/A / N/A / N/A
Collateral:	Fee Simple
Location:	Miami, FL
Property Subtype:	High Rise
Year Built / Renovated:	2020 / N/A
Occupancy:	94.9% (9/4/2025)
Underwritten / Most Recent NCF:	$21,184,885 / $20,699,414

9. The Gramercy

Original Principal Balance:	$135,819,000
Cut-off Date Principal Balance:	$135,819,000
Scaled Cut-off Date Principal Balance:	$135,819,000
Maturity Date Principal Balance:	$129,937,091
% of Initial Reference Pool Balance:	0.7%
Loan Purpose:	Refinance
Interest Rate:	5.020%
First Payment Date:	October 1, 2025
Maturity Date:	September 1, 2035
Amortization:	IO(72), then amortizing on a 35-year schedule
Call Protection:	L(27) D(89) O(4)
Cut-off Date Principal Balance / Unit:	$340,398
Maturity Date Principal Balance / Unit:	$325,657
Cut-off Date LTV:	67.9%
Maturity Date LTV:	65.0%
Underwritten DSCR:	1.20x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	399 / 33 / 20 / 20
Collateral:	Fee Simple
Location:	Arlington, VA
Property Subtype:	High Rise
Year Built / Renovated:	2007 / N/A
Occupancy:	95.2% (9/30/2025)
Underwritten / Most Recent NCF:	$9,895,637 / $9,854,794

10. Kitt At Warner Center

Original Principal Balance:	$132,582,000
Cut-off Date Principal Balance:	$132,582,000
Scaled Cut-off Date Principal Balance:	$132,582,000
Maturity Date Principal Balance:	$130,048,732
% of Initial Reference Pool Balance:	0.6%
Loan Purpose:	Acquisition
Interest Rate:	5.300%
First Payment Date:	November 1, 2025
Maturity Date:	October 1, 2032
Amortization:	IO(60), then amortizing on a 35-year schedule
Call Protection:	YM1%(77) 1%(3) O(4)
Cut-off Date Principal Balance / Unit:	$253,989
Maturity Date Principal Balance / Unit:	$249,136
Cut-off Date LTV:	69.8%
Maturity Date LTV:	68.4%
Underwritten DSCR:	1.25x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	522 / N/A / N/A / N/A
Collateral:	Fee Simple
Location:	Los Angeles, CA
Property Subtype:	Garden
Year Built / Renovated:	2006 / N/A
Occupancy:	95.0% (8/11/2025)
Underwritten / Most Recent NCF:	$10,420,582 / $9,265,504

5. Anagram Nomad

Original Principal Balance:	$249,147,000
Cut-off Date Principal Balance:	$249,147,000
Scaled Cut-off Date Principal Balance:	$249,147,000
Maturity Date Principal Balance:	$241,351,542
% of Initial Reference Pool Balance:	1.2%
Loan Purpose:	Refinance
Interest Rate:	5.060%
First Payment Date:	September 1, 2025
Maturity Date:	August 1, 2030
Amortization:	IO(24), then amortizing on a 35-year schedule
Call Protection:	YM1%(56) O(4)
Cut-off Date Principal Balance / Unit:	$635,579
Maturity Date Principal Balance / Unit:	$615,693
Cut-off Date LTV:	62.3%
Maturity Date LTV:	60.4%
Underwritten DSCR:	1.25x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	392 / 4 / 3 / N/A
Collateral:	Fee Simple
Location:	New York, NY
Property Subtype:	High Rise
Year Built / Renovated:	1998 / 2023
Occupancy:	98.5% (7/21/2025)
Underwritten / Most Recent NCF:	$19,007,510 / $19,882,173

6. Park Kiely Apartments

Original Principal Balance:	$203,500,000
Cut-off Date Principal Balance:	$203,500,000
Scaled Cut-off Date Principal Balance:	$203,500,000
Maturity Date Principal Balance:	$203,500,000
% of Initial Reference Pool Balance:	1.0%
Loan Purpose:	Acquisition
Interest Rate:	5.120%
First Payment Date:	October 1, 2025
Maturity Date:	September 1, 2035
Amortization:	Interest Only
Call Protection:	YM1%(113) 1%(3) O(4)
Cut-off Date Principal Balance / Unit:	$214,662
Maturity Date Principal Balance / Unit:	$214,662
Cut-off Date LTV:	53.7%
Maturity Date LTV:	53.7%
Underwritten DSCR:	1.94x
# of Units/<=80% AMI/<=60% AMI/<=50% AMI:	948 / 813 / 138 / 51
Collateral:	Fee Simple
Location:	San Jose, CA
Property Subtype:	Garden
Year Built / Renovated:	1968 / 2018
Occupancy:	97.0% (7/17/2025)
Underwritten / Most Recent NCF:	$20,470,079 / $17,703,902

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Appendix D

Selling Restrictions

The Initial Purchasers will agree to comply with the selling restrictions set forth below.

Canada

Each Initial Purchaser, severally and not jointly, will represent, warrant and agree that:

(a) the sale and delivery of any Notes to a Canadian Purchaser by such Initial Purchaser shall be made so as to be exempt from the prospectus filing requirements and exempt from, or in compliance with, the dealer registration requirements of all applicable Canadian Securities Laws;

(b) (i) the Initial Purchaser is an investment dealer as defined in section 1.1 of National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations; or (ii) any sale and delivery of any Notes to a Canadian Purchaser will be made through (A) an affiliate of the relevant Initial Purchaser that is a registered investment dealer, exempt market dealer or restricted dealer; or (B) in compliance with the international dealer exemption from the dealer registration requirements, and otherwise in compliance with the representations, warranties, and agreements set out herein;

(c) each Canadian Purchaser is entitled under the Canadian Securities Laws to acquire the Notes without a prospectus qualified under the Canadian Securities Laws, and such purchaser, (A) is a "permitted client" as defined in section 1.1 of NI 31-103 and an "accredited investor" as defined in section 73.3 of the Securities Act (Ontario) and in National Instrument 45-106 Prospectus Exemptions and is a person to which an Initial Purchaser relying on the international dealer exemption from the dealer registration requirements or an Initial Purchaser registered as a restricted dealer may sell the Notes, or (B) is an "accredited investor" as defined in section 73.3 of the Securities Act (Ontario) and in NI 45-106 who is purchasing the Notes from a registered investment dealer or exempt market dealer;

(d) it will ensure that each Canadian Purchaser purchasing from it (i) has represented to it that such Canadian Purchaser is resident in Canada; (ii) has represented to it which categories set forth in the relevant definition of "accredited investor" as defined in section 73.3 of the Securities Act (Ontario) and in NI 45-106 or "permitted client" in section 1.1 of NI 31-103, or both, as applicable, correctly describes such Canadian Purchaser; and (iii) consents to disclosure of all required information about the purchase to the relevant Canadian securities regulators or regulatory authorities;

(e) it has not provided and will not provide to any Canadian Purchaser any document or other material that would constitute an offering memorandum (other than the offering materials described in the Note Purchase Agreement with respect to the private placement of the Notes in Canada) within the meaning of the Canadian Securities Laws;

(f) it has not made and it will not make any written or oral representations to any Canadian Purchaser:

(i) that any person will resell or repurchase the Notes purchased by such Canadian Purchaser;

(ii) that the Notes will be freely tradeable by the Canadian Purchaser without any restrictions or hold periods;

(iii) that any person will refund the purchase price of the Notes; or

(iv) as to the future price or value of the Notes; and

(g) it will inform each Canadian Purchaser that:

(i) we are not a "reporting issuer" and are not, and may never be, a reporting issuer in any province or territory of Canada and there currently is no public market in Canada for any of the Notes, and one may never develop;

(ii) the Notes will be subject to resale restrictions under applicable Canadian Securities Laws; and

(iii) such Canadian Purchaser's name and other specified information will be disclosed to the relevant Canadian securities regulators or regulatory authorities and may become available to the public in accordance with applicable laws.

European Economic Area

Each Initial Purchaser represents, warrants and agrees, severally and not jointly, that it has not offered, sold or otherwise made available and will not offer, sell or otherwise make available any Notes to any EEA Retail Investor in the European Economic Area. For the purposes of this provision: (a) the expression "**EEA Retail Investor**" means a person who is one (or more) of the following: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 (as amended, the "**EU Prospectus Regulation**"); and (b) the expression "offer" includes the communication in any form and by any means of sufficient information on the terms of the offer and the Notes to be offered so as to enable an investor to decide to purchase or subscribe for the Notes.

Japan

The Notes have not been and will not be registered under FIEA and, accordingly, each Initial Purchaser undertakes that it will not offer or sell any Notes directly or indirectly, in Japan or to, or for the benefit of, any resident of Japan or to others for re-offering or resale, directly or indirectly, in Japan or to any resident of Japan except pursuant to an exemption from the registration requirements of, and otherwise in compliance with the FIEA and other relevant laws and regulations of Japan. As used in this paragraph, "resident of Japan" means any person resident in Japan, including any corporation or other entity organised under the laws of Japan.

Korea

The Trust is not making any representation with respect to eligibility of any recipients of this Memorandum to acquire the Notes referred to herein under the laws of Korea. The Notes offered under this Memorandum have not been and will not be registered with the Financial Services Commission of Korea for public offering in Korea under FSCMA and are therefore subject to certain transfer restrictions. The Notes may not be offered, sold or delivered, directly or indirectly, or offered or sold to any person for re-offering or resale, directly or indirectly, in Korea or to any resident of Korea (as defined in the Foreign Exchange Transaction Law of Korea) except pursuant to the applicable laws and regulations of Korea, including the FSCMA and the Foreign Exchange Transaction Law and the decrees and regulations thereunder.

People's Republic of China ("PRC," for the sole purpose herein, does not include the Hong Kong or Macau Special Administrative Regions or Taiwan)

The Notes may not be offered or sold directly or indirectly within the PRC. The offering material or information contained herein relating to the Notes, which has not been and will not be submitted to or approved/verified by or registered with any relevant governmental authorities in the PRC (including but not limited to the China Securities Regulatory Commission ("**CSRC**")), may not be supplied to the public in the PRC or used in connection with any offer for the subscription or sale of the Notes in the PRC. The offering material or information contained herein relating to the Notes does not constitute an offer to sell or the solicitation of an offer to buy any securities in the PRC. The Notes may only be purchased by PRC investors that are authorized to engage in the purchase of notes of the type being offered or sold, including but not limited to those that are authorized to engage in the purchase and sale of foreign exchange for themselves and on behalf of their customers and/or the purchase and sale of government bonds or

financial bonds and/or the purchase and sale of debt securities denominated in foreign currency other than stocks. PRC investors are responsible for informing themselves about and observing all legal and regulatory restrictions, obtaining all relevant approvals/licenses, verification and/or registrations themselves from relevant governmental authorities (including but not limited to the People's Bank of China, CSRC, the State Administration of Foreign Exchange, the China Banking and Insurance Regulatory Commission and other relevant regulatory bodies), and complying with all relevant PRC regulations, including, but not limited to, all relevant foreign exchange regulations and/or foreign investment regulations.

Hong Kong

The Notes are not being offered or sold and will not be offered or sold in Hong Kong, by means of any document (except for notes which are a "structured product" as defined in the Securities and Futures Ordinance (Cap. 571) (the "**SFO**") of Hong Kong) other than (a) to "professional investors" as defined in the SFO and any rules made under the SFO; or (b) in other circumstances which do not result in the document being a "prospectus" as defined in the Companies (Winding Up and Miscellaneous Provisions) Ordinance (Cap. 32) (the "**C(WUMP)O**") of Hong Kong or which do not constitute an offer to the public within the meaning of the C(WUMP)O. No advertisement, invitation or document relating to the Notes has been issued or will be issued, whether in Hong Kong or elsewhere, which is directed at, or the contents of which are likely to be accessed or read by, the public of Hong Kong (except if permitted to do so under the securities laws of Hong Kong) other than with respect to Notes which are or are intended to be disposed of only to persons outside Hong Kong or only to "professional investors" as defined in the SFO and any rules made under the SFO.

Singapore

This Memorandum has not been, and will not be, registered as a prospectus with the Monetary Authority of Singapore (the "**MAS**"), and the Notes will be offered pursuant to exemptions under the SFA. Accordingly, this Memorandum or any other document or material in connection with the offer or sale, or invitation for subscription or purchase, of the Notes may not be circulated or distributed, nor may the Notes be offered or sold, or be made the subject of an invitation for subscription or purchase, whether directly or indirectly, to any persons in Singapore other than (i) to an institutional investor (as defined in Section 4A of the SFA) pursuant to Section 274 of the SFA, (ii) to a relevant person (as defined in Section 275(2) of the SFA) pursuant to Section 275(1) of the SFA, or any person pursuant to Section 275(1A) of the SFA, and in accordance with the conditions specified in Section 275 of the SFA and (where applicable) Regulation 3 of the Securities and Futures (Classes of Investors) Regulations 2018 of Singapore or (iii) otherwise pursuant to, and in accordance with the conditions of, any other applicable provision of the SFA.

Where the Notes are subscribed or purchased in reliance of an exemption under Section 274 or 275 of the SFA, the Notes shall not be sold within the period of six months from the date of the initial acquisition of the Notes, except to any of the following persons:

(i) an institutional investor (as defined in Section 4A of the SFA);

(ii) a relevant person (as defined in Section 275(2) of the SFA); or

(iii) any person pursuant to an offer referred to in Section 275(1A) of the SFA, unless expressly specified otherwise in Section 276(7) of the SFA or Regulation 37A of the Securities and Futures (Offers of Investments) (Securities and Securities-based Derivatives Contracts) Regulations 2018 of Singapore.

Where the Notes are subscribed or purchased under Section 275 of the SFA by a relevant person which is:

(a) a corporation (which is not an accredited investor (as defined in Section 4A of the SFA)) the sole business of which is to hold investments and the entire share capital of which is owned by one or more individuals, each of whom is an accredited investor; or

(b) a trust (where the trustee is not an accredited investor) whose sole purpose is to hold investments and each beneficiary of the trust is an individual who is an accredited investor, securities or securities-based derivatives contracts (each term as defined in Section 2(1) of the SFA) of that corporation or the beneficiaries'

rights and interest (howsoever described) in that trust shall not be transferred within six months after that corporation or that trust has acquired the Notes pursuant to an offer made under Section 275 of the SFA except:

(1) to an institutional investor or to a relevant person (as defined in Section 275(2) of the SFA), or (in the case of such corporation) where the transfer arises from an offer referred to in Section 276(3)(i)(B) of the SFA or (in the case of such trust) where the transfer arises from an offer referred to in Section 275(1A) or Section 276(4)(i)(B) of the SFA;

(2) where no consideration is or will be given for the transfer;

(3) where the transfer is by operation of law;

(4) as specified in Section 276(7) of the SFA; or

(5) as specified in Regulation 37A of the Securities and Futures (Offers of Investments) (Securities and Securities-based Derivatives Contracts) Regulations 2018 of Singapore.

Any reference to any term as defined in the SFA or any provision in the SFA is a reference to that term as modified or amended from time to time including by such of its subsidiary legislation as may be applicable at the relevant time.

Spain

The Notes may not be offered or sold in Spain other than by institutions authorized under the consolidated text of the Securities Market Law approved by Royal Legislative Decree 4/2015 of 23 October (*Real Decreto Legislativo 4/2015, de 23 de octubre, por el que se aprueba el texto refundido de la Ley del Mercado de Valores*) (the "**Spanish Securities Market Law**"), Royal Decree 217/2008 of 15 February on the legal regime applicable to investment services companies (*Real Decreto 217/2008, de 15 de febrero, sobre el régimen jurídico de las empresas de servicios de inversión y de las demás entidades que prestan servicios de inversión*) and related legislation to provide investment services in Spain and in accordance with the provisions of the Spanish Securities Market Law and further developing legislation.

Neither the Notes nor this Memorandum have been registered with the Spanish Securities Markets Commission (*Comisión Nacional del Mercado de Valores*). Accordingly, the Notes may not be offered, sold or distributed, nor may any subsequent resale of Notes be carried out in Spain, except in circumstances which do not require the registration of a prospectus in Spain or without complying with all legal and regulatory requirements under Spanish securities laws.

Taiwan

The Notes have not been and will not be registered with the Financial Supervisory Commission of Taiwan, the Republic of China pursuant to relevant securities laws and regulations and may not be offered or sold in Taiwan, the Republic of China through a public offering or in circumstance which constitutes an offer within the meaning of the Securities and Exchange Act of Taiwan, the Republic of China that requires a registration or approval of the Financial Supervisory Commission of Taiwan, the Republic of China. No person or entity in Taiwan, the Republic of China has been authorized to offer or sell the Notes in Taiwan, the Republic of China.

United Kingdom

Each of the Initial Purchasers will represent, warrant and agree, severally and not jointly, that (a) it has not offered, sold or otherwise made available and will not offer, sell or otherwise make available any Notes to any UK Retail Investor in the UK. For the purposes of this provision: (a) the expression "**UK Retail Investor**" means a person who is neither: (i) a professional client as defined in point (8) of Article 2(1) of Regulation (EU) 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (as amended, the "**EUWA**"); nor (ii)a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admission to Trading Regulations 2024; and (b) the expression "offer" includes the communication in any form and by any means of sufficient information on the terms of the offer and the Notes to be offered so as to enable an investor to decide to buy or subscribe for the Notes, (b) it has only communicated or caused to be communicated and will only communicate or cause to be communicated any invitation or inducement to engage in investment activity, within the meaning of section

21 of the FSMA, received by it in connection with the issue or sale of any Notes in circumstances in which section 21(1) of the FSMA does not apply to the Trust and (c) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to the Notes in, from or otherwise involving the United Kingdom.

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Appendix E

General Mortgage Loan Purchase and Servicing

General

Any mortgages that we purchase must satisfy the mortgage purchase standards that are contained in the Freddie Mac Act. These standards require us to purchase mortgages of a quality, type and class that meet generally the purchase standards imposed by private institutional mortgage investors. This means the mortgages must be readily marketable to institutional mortgage investors.

The Guide

In addition to the standards in the Freddie Mac Act, which we cannot change, we have established our own multifamily mortgage purchase standards, credit, appraisal and underwriting guidelines and servicing policies and procedures. These are in the Guide. The Guide also contains certain forms related to our mortgage purchases.

We may waive or modify our mortgage purchase standards and guidelines and servicing policies and procedures when we purchase any particular mortgages. We also reserve the right to change our own mortgage purchase standards, credit, appraisal, underwriting guidelines and servicing policies and procedures at any time. This means that the mortgages in the Reference Pool may not conform at any particular time to all of the provisions of the Guide, our mortgage purchase documents or this Memorandum.

We summarize below certain aspects of our mortgage purchase and servicing guidelines. This summary, however, is qualified in its entirety by the Guide, any applicable mortgage purchase documents, any applicable servicing agreement and any applicable supplemental disclosure. You may obtain copies of the Guide from us by contacting:

Multifamily Customer Compliance Management Freddie Mac
8100 Jones Branch Drive M/S B4A
McLean, Virginia 22102

Mortgage Purchase Standards

We use mortgage information available to us as well as information from public sources and third parties to determine which mortgages we will purchase, the terms under which we will purchase mortgages, the prices we will pay for mortgages, how to pool the mortgages we purchase and/or which mortgages we will retain in our own portfolio. The information we use varies over time, and may include, among other things:

- The loan-to-value and debt service coverage ratios of the mortgage.
- The strength of the market in which the mortgaged property is located.
- The strength of the mortgaged property's operations.
- The physical condition of the mortgaged property.
- The financial strength of the borrower and its principals.
- The management experience and ability of the borrower and its principals or the property manager, as applicable.
- Our evaluation of and experience with the mortgage seller.

To the extent allowed by the Freddie Mac Act, we have discretion to determine our mortgage purchase standards and whether the mortgages we purchase will be securitized or held in our portfolio.

Underwriting Matters

With respect to some of the mortgages with original principal balances of $15,000,000 or less, certain underwriting requirements set forth in the Guide may have been revised by streamlined underwriting requirements, including but not limited to: (i) no separate zoning report was required with reliance on zoning information contained in the appraisal; (ii) no updated survey was required if the borrower satisfied certain requirements, including delivery of an existing survey; (iii) simplified special purpose entity requirements; (iv) the requirement to deliver a wood destroying organism report might have been waived in certain circumstances; and (v) if there were no recognized environmental conditions at the mortgaged property or an adjacent property, physical risk reports may have been obtained in lieu of environmental assessments or property condition reports.

Eligible Sellers, Servicers and Warranties

We acquire mortgages only from sellers we approve. As administrator, we are responsible for supervising the servicing of the mortgages in the Reference Pool. We contract with mortgage servicers we have approved to perform servicing functions on our behalf and in accordance with standards that we have established and that we may change from time to time. We approve sellers and servicers of mortgages based on a number of factors, including their financial condition, operational capability and mortgage origination and servicing experience. The seller or servicer of a mortgage need not be the originator of that mortgage.

When we purchase a mortgage, we rely on the representations and warranties of the seller with respect to certain matters, as is customary in the secondary mortgage market. These representations and warranties cover such matters as:

- The accuracy of the information provided by the borrower.
- The accuracy and completeness of any third-party reports prepared by a qualified professional, such as property appraisals, engineering reports and environmental report.
- The validity of each mortgage as a first or second lien, as applicable.
- The fact that payments on each mortgage are current at the time of delivery to us.
- The physical condition of the mortgaged property.
- The accuracy of rent schedules.
- The originator's compliance with applicable state and federal laws.

Mortgage Servicing Policies and Procedures

As administrator, we generally supervise servicing of the mortgages according to the policies and procedures in the Guide and in accordance with the Multifamily PC Master Trust Agreement dated as of May 3, 2021 (as amended from time to time). Each servicer is required to perform all services and duties customary to the servicing of multifamily mortgages either directly or through approved subservicers. These responsibilities include:

- Collecting and posting payments on the mortgages.
- Investigating delinquencies and defaults.
- Analyzing and recommending any special borrower requests, such as requests for assumptions, subordinate financing and partial release.
- Submitting monthly electronic remittance reports and periodic financial statements obtained from borrowers.
- Administering escrow accounts.
- Inspecting properties.

- Responding to inquiries of mortgagors or government authorities.

- Administering insurance claims.

Servicers service the mortgages, either directly or through approved subservicers, and receive fees for their services. We monitor a servicer's performance through periodic and special reports and inspections to ensure it complies with its obligations. A servicer may remit payments to us under various arrangements but these arrangements do not affect the timing of payments to Holders of the Notes.

Prepayments

Unless we waive a borrower's requirement to pay a prepayment premium, we generally require the servicer to enforce any lockout provisions and to collect any prepayment premiums on each mortgage in the same manner as we enforce lockout periods and collect prepayment premiums on comparable multifamily mortgages in our own portfolio. However, certain states limit the amounts that a lender may collect from a borrower as an additional charge if a mortgage is prepaid, and the enforceability of prepayment premium provisions upon a prepayment is unclear under the laws of many states. In addition, we may waive the collection of prepayment premiums or the enforcement of lockout provisions for various reasons, including:

- Efforts to resolve existing or impending defaults or litigation.

- When the benefits resulting from prepayment protection are likely to be substantially offset by the cost or result of enforcement or the loss of a favorable business opportunity.

Second Mortgages

We may purchase second lien mortgages on the same properties on which we have purchased first lien mortgages that we have securitized. A second mortgage will be cross-defaulted with the corresponding first lien mortgage. Therefore, an event of default under the second mortgage would also be an event of default under the corresponding first lien mortgage, and as administrator we may accelerate and foreclose upon such mortgage. We will resolve any existing or impending delinquency or other default on a second mortgage in the same manner as we would resolve it on the corresponding first lien mortgage.

Mortgage Repurchases

As administrator, we may require or permit the seller or servicer of a mortgage to repurchase the mortgage from the Reference Pool or (within six months of the issuance of the related Multi PC) substitute for the mortgage a mortgage of comparable type, unpaid principal balance, remaining term and yield, if there is:

- A material breach of warranty by the mortgage seller or servicer.

- A material defect in documentation as to such mortgage.

- A failure by a seller or servicer to comply with any requirements or terms set forth in the Guide and, if applicable, other purchase documents.

We will treat the proceeds of any repurchase in the same manner as if a prepayment of the mortgage had occurred.

However, no prepayment premium will be payable in the event of such prepayment.

Defaults and Delinquencies

In attempting to resolve an existing or impending delinquency or other mortgage default, as administrator, we may take any one of the following measures:

- Approve an assumption of a mortgage by a new borrower.

- Allow a repayment plan or a forbearance period during which regular mortgage payments may be reduced or suspended.

- Approve a modification of certain terms of the mortgage if we determine that the borrower would be able to make all payments under the modified mortgage terms.

- Pursue a refinancing of the mortgage or a pre-foreclosure contract for sale of the underlying property.

- Initiate a foreclosure proceeding.

As administrator, we generally demand accelerated payment of principal and initiate foreclosure proceedings with respect to a mortgage. However, we also continue to pursue alternative measures to resolve the delinquency before the conclusion of the foreclosure proceedings, if such measures appear likely to mitigate our potential losses. If, after demand for acceleration, a borrower repays all delinquent amounts or agrees with us to accept an arrangement for reinstatement of the mortgage, we may terminate the foreclosure proceedings and withdraw our demand. If the borrower again becomes delinquent, we generally require our servicers to accelerate the mortgage and demand payment for all amounts due under the mortgage and, if the borrower fails to pay the demands commence new foreclosure proceedings.

The bankruptcy of a borrower on a mortgage may differ significantly from the bankruptcy of a borrower on a single family mortgage. The underlying multifamily property may be the sole asset of the borrower, if other than an individual. A borrower may commence bankruptcy proceedings involving a multifamily property, for example, when the property value decreases or when the revenues from the property become insufficient to pay debt service and operating expenses.

In certain bankruptcy cases where the borrower owes more on a mortgage than the current value of the property, some bankruptcy courts have approved a borrower's plan reducing the borrower's obligation under the mortgage to the current value of the property and treated the remaining amount of the original mortgage indebtedness as an unsecured obligation. Such unsecured portion of the mortgage may result in a loss to the Holder of the Notes.

Prepayment premium and lockout provisions in a mortgage will not apply to our decision to treat the unsecured portion of a mortgage as a partial prepayment.

The Incorporated Documents provide information regarding our overall delinquency, default and foreclosure experience.

Transfer and Assumption Policies

The mortgage documents may allow a new borrower to assume a mortgage if there is a transfer of the related mortgaged real property, or any interest therein, or a transfer of any material interest in the borrower. The mortgages, however, may allow certain transfers and assumptions only upon our consent. In this case, as administrator, we will consider factors such as the creditworthiness and management ability of the new borrower and the physical and financial condition of the property in determining whether a mortgage can be assumed.

The mortgage may remain in the Reference Pool if it is assumed.

Fees

We or servicers generally retain fees paid by borrowers, such as late payment fees and review and transfer charges on assumptions. These fees are not passed through to Holders and are treated as additional compensation for services that we and the servicer provide. Any prepayment premiums collected on the mortgages will not be passed through to Holders either.

Appendix F

CUSIP Numbers

Class of Notes	Rule 144A	Regulation S
M-2	355921AB3	U32005AB3
B-1	355921AC1	U32005AC1

Freddie Mac
MULTIFAMILY