

LoanID	Borrower	Loan Amount	Principal Balance	30d	30d +	60d +	90d +	120d +	150d +	180d +	Risk Rating	Rating Date	Reserve Percentage	Reserve Amount
Risk Rating: A. Satisfactory														
2021-0408-2		200,000.00	128,656.06								A. Satisfactory	07/19/2021	1.00%	1,286.56
2021-1014-1		243,000.00	160,348.26								A. Satisfactory	11/09/2021	1.00%	1,603.48
2021-1116		40,000.00	13,292.00	760.00							A. Satisfactory	01/10/2022	1.00%	132.92
2023-0413		300,000.00	226,541.40								A. Satisfactory	05/05/2023	1.00%	2,265.41
2023-0608		80,000.00	65,462.18								A. Satisfactory	06/08/2023	1.00%	654.62
2023-0914		300,000.00	258,017.00								A. Satisfactory	10/31/2023	1.00%	2,580.17
2023-1011		100,000.00	87,630.40								A. Satisfactory	10/31/2023	1.00%	876.30
2024-1114		250,000.00	237,775.41								A. Satisfactory	11/29/2024	1.00%	2,377.75
2025-0710-1		400,000.00	225,000.00								A. Satisfactory	07/17/2025	1.00%	2,250.00
2025-0814-2		400,000.00	352,815.50								A. Satisfactory	08/22/2025	1.00%	3,528.16
A. Satisfactory : 10 loans		2,313,000.00	1,755,538.21											17,555.37
Risk Rating: B. Watch														
2017-0914		250,000.00	118,981.66	2,818.00	2,818.00	2,818.00	2,818.00				B. Watch	03/31/2020	10.00%	11,898.17
2018-0305		280,000.00	78,934.51	4,400.00							B. Watch	03/31/2020	10.00%	7,893.45
2019-0516-1		95,000.00	49,460.90								B. Watch	03/31/2020	10.00%	4,946.09
2019-0516-1R		295,000.00	168,199.95								B. Watch	03/31/2020	10.00%	16,820.00
2019-1010		100,000.00	21,328.94								B. Watch	08/04/2022	10.00%	2,132.89
2019-1216		50,000.00	29,043.82	570.00	570.00	570.00	570.00				B. Watch	03/31/2020	10.00%	2,904.38
2020-0330		100,000.00	79,852.94	502.00	502.00	502.00	502.00				B. Watch	03/31/2020	10.00%	7,985.29
2021-0610-2		54,000.00	12,840.88	1,025.24	1,025.24	1,025.24	1,025.24	1,025.24	1,025.24	4,357.26	B. Watch	01/10/2022	10.00%	1,284.09
2021-0610-3		75,000.00	5,847.31	26.07	26.07	25.23	26.07	25.23	26.44	5,836.85	B. Watch	07/28/2021	10.00%	584.73

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2021-0708-2		80,000.00	53,570.85	42.92							B. Watch	08/10/2021	10.00%	5,357.09
2022-0113-2		250,000.00	178,259.66								B. Watch	02/16/2022	10.00%	17,825.97
2022-0714		232,650.00	125,279.84								B. Watch	08/04/2022	10.00%	12,527.99
2023-0413-2 R		46,428.00	36,364.15								B. Watch	04/28/2023	10.00%	3,636.42
2023-511		565,000.00	408,971.27								B. Watch	05/16/2023	10.00%	40,897.13
2024-0314-2		202,500.00	114,160.44								B. Watch	04/15/2024	10.00%	11,416.05
2024-0509		25,000.00	20,721.71	516.00	51.60						B. Watch	06/17/2024	10.00%	2,072.17
2024-1212		100,000.00	94,354.65								B. Watch	12/30/2024	10.00%	9,435.47
2025-0612		50,000.00	32,878.00								B. Watch	06/25/2025	10.00%	3,287.80
2025-0710-2		60,000.00	58,877.51								B. Watch	07/17/2025	10.00%	5,887.75
2025-0814-1		100,000.00	59,976.12								B. Watch	08/23/2025	10.00%	5,997.61
B. Watch: 20 loans		3,010,578.00	1,747,905.11											174,790.54
Risk Rating: C. Substandard														
2021-0610-1		162,665.38	85,547.22								C. Substandard	01/06/2025	30.00%	25,664.17
C. Substandard: 1 loans		162,665.38	85,547.22											25,664.17
Risk Rating: D. Doubtful														
2020-0514		170,000.00	131,195.98	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	10,625.00	D. Doubtful	09/30/2025	60.00%	78,717.58
2023-0209		100,000.00	89,552.24	1,636.00	1,636.00	1,636.00	1,636.00	1,636.00	1,636.00	4,908.00	D. Doubtful	09/30/2025	60.00%	53,731.34
D. Doubtful: 2 loans		270,000.00	220,748.22											132,448.92
Risk Rating: F. Foreclosure														
2022-0113-R9		50,000.00	40,636.23								F. Foreclosure	11/01/2023	80.00%	32,508.98
2023-0713		61,800.00	53,565.22	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	8,765.00	F. Foreclosure	04/03/2025	80.00%	42,852.18
F. Foreclosure: 2 loans		111,800.00	94,201.45											75,361.16
Report total: 35 loans		5,868,043.38	3,903,940.21											425,820.16