

SALE ANNOUNCEMENT

\$92,371,508 Loan Portfolio Sale⁽¹⁾

LOAN TYPE:	Seasoned Residential Loans – Adjustable and Fixed Rate Mortgages
LOCATION:	Nationwide – CA (29.4%), FL (8.4%), TX (8.4%), MD (6.1%) and NY (5.2%)
PERFORMANCE:	Performing (76.0%) and Non-Performing (24.0%)

Overview

On behalf of the Federal Deposit Insurance Corporation (the “FDIC”) in its capacity as receiver for Franklin Bank, S.S.B, Houston, TX (the “Receiver”) and as sponsor of the FDIC Series 2013-R2 Trust (the “Trust” and together with the Receiver, the “Receiver”), Mission Capital Advisors, LLC (“Mission Capital” or “Loan Sale Advisor”) is pleased to announce the sale of approximately \$92.3mm UPB of performing and non-performing residential mortgage loans (the “Asset Sale”).

Sale Structure

Mission Capital has been retained as the exclusive Loan Sale Advisor to the Receiver for the sale of a portfolio of residential loans (the “Loans,” “Assets” or collectively, the “Portfolio”). The Portfolio consists of Loans from a securitization Trust that is expected to be collapsed.

Mission Capital and the Receiver will invite multiple, qualified bidders (the “Qualified Bidders”) to complete due diligence and submit non-contingent final bids for: **(i) any pool from the pooling scenario detailed herein, (ii) any combination of pools or (iii) the Portfolio in its entirety** pursuant to the timeline set forth herein.

Pooling⁽³⁾

Performance Pooling	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	%			
												Current	% 30 DPD	% 60 DPD	% 90+ DPD
Performing >= 24 Months	417	\$60,294,015	65.3%	\$1,200,638	4.325%	\$144,590	\$93,663,643	187	126	728	45.9%	98.1%	1.9%	0.0%	0.0%
Performing < 24 Months	53	\$9,922,858	10.7%	\$331,890	4.462%	\$187,224	\$12,873,076	180	131	656	61.4%	81.8%	10.8%	7.4%	0.0%
Non-Performing	94	\$22,154,636	24.0%	\$236,585	4.307%	\$235,688	\$27,686,126	185	116	625	66.1%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

The Portfolio is being offered in pools based on performance: (1) the Performing ≥ 24 Months pool consists of loans which exhibit 24 or more months without being more than 60 days delinquent per servicer data; (2) the Performing < 24 Months pool consists of loans which are contractually performing, but have been 60 or more days delinquent during the prior 24-month period; and (3) the Non-Performing loans are greater than 60 days past due and / or greater than 30 days past maturity.

(1) All amounts in this Sale Announcement are approximate

(2) CLTV is calculated using recently derived AVMs. If an AVM is unavailable, the most recent appraisal value (per the data tape) is utilized.

(3) Pooling subject to change

Sale Structure

Prospective bidders are subject to qualification by Mission Capital and/or the Receiver to become Qualified Bidders. Access to the Due Diligence Materials (the “Due Diligence Materials”) will be provided to Qualified Bidders solely at the discretion of Mission Capital and/or the Receiver and may be withheld for any reason.

Due Diligence Materials will be made available to Qualified Bidders that have executed, and are subject to the terms of, the Confidentiality Agreement (the “Confidentiality Agreement”), the FDIC Application (the “FDIC Application”), the OFAC Certification (the “OFAC”), the Purchaser Eligibility Certification (the “PEC”), and the Security Deposit Agreement (the “SDA”) which can be accessed on the transaction offering email or by visiting www.missioncap.com/transactions. Included in the Due Diligence Materials will be comprehensive bidding instructions, the terms of sale and the Receiver’s required form of Mortgage Loan Purchase Agreement for the sale and purchase of the Assets (the “Asset Sale Agreement”).

Qualified Bidders will complete final due diligence before submitting non-contingent offers on the Bid Submission Day (the acceptance of which by Receiver will require immediate execution of the Asset Sale Agreement by the winning bidder(s) accompanied by a 10% non-refundable wire funds deposit). In conjunction with non-contingent offers, Qualified Bidders will need to submit an executed Bid Certification (the “Bid Certification”), W-9 Form (the “W-9”), and Bid Instructions Form (the “Trust Termination Bid Instructions and Form”), all of which will be sent to Qualified Bidders the week of Bid Submission Day.

Additional information will be provided to Qualified Bidders via Mission’s online due diligence site. Such information may include detailed loan documents (as available), pay histories, foreclosure / litigation documents (if applicable), and collateral document / title information, in both computer file and imaged formats.

Please e-sign or return an executed Confidentiality Agreement, OFAC, SDA and PEC to Mission Capital at FDIC@missioncap.com. **PLEASE NOTE THAT E-SIGNATURES WILL BE PROCESSED IN TOP PRIORITY WHILE EMAIL SIGNATURES ARE PROCESSED AT THE END OF EACH BUSINESS DAY.**

All inquiries should be directed through Mission Capital. Neither the Receiver, the Trustee, any agent of the Trust, Borrower, Borrower affiliates or Guarantors are to be contacted. Qualified Bidders are required to strictly adhere to the terms of the Confidentiality Agreement.

Asset Sale Agreement

The Receiver will make its required form of Asset Sale Agreement available to Qualified Bidders. Pursuant to the Asset Sale Agreement, the Assets are being sold on an “as-is, where-is basis” subject only to those limited representations and warranties explicitly stated in the Asset Sale Agreement. No other representations or warranties, either expressed or implied, shall apply.

The Receiver may reject any and all submitted bids for the Loans.

Timeline

The schedule for the transaction contemplated is as follows:

Event	Date
Distribute Sale Announcement	Friday, March 19, 2021
Bid Materials Distributed	Upon Bidder Qualification
Investor Diligence Begins	Monday, March 29, 2021
Calculation Date	Monday, April 5, 2021
Bid Submission Day	Wednesday, April 28, 2021
Portfolio Awarded	Thursday, April 29, 2021
10% Deposit Received (if required)	Friday, April 30, 2021
Escrow Closing Date (Loan Sale Agreement)	Monday, May 3, 2021
Closing Date	Thursday, May 6, 2021
Servicing Transfer	TBD

The Receiver may revise this timeline or cancel this sale in its sole discretion.

Offering Access

For additional information, please contact members of the transaction team or email FDIC@missioncap.com. To register for FDIC sales with Mission Capital, please visit our [registration page](#) or contact Katie Juarez at (949) 706-3001.

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This advertisement is an announcement only and does not constitute an offer to sell, or a solicitation of an offer to buy, any loans or any interest therein. Information concerning the Loans will be furnished only to persons who represent that they have a level of financial sophistication and resources sufficient to evaluate and bear the risks of an investment in the Loans.

Disclaimer

NO OBLIGATION TO SELL SHALL BE BINDING ON THE RECEIVER UNLESS AND UNTIL A WRITTEN CONTRACT OF SALE OR ASSET SALE AGREEMENT IS COUNTER SIGNED AND DELIVERED BY THE RECEIVER TO THE WINNING BIDDER. THE RECEIVER RESERVES THE RIGHT, AT ITS SOLE AND ABSOLUTE DISCRETION, TO WITHDRAW THE ASSETS FROM THE ASSET SALE, AT ANY TIME. THIS SALE ANNOUNCEMENT HAS BEEN PREPARED TO ASSIST THE RECIPIENT IN DECIDING WHETHER TO PROCEED WITH FURTHER INVESTIGATION OF THE ASSETS. WHILE THE INFORMATION INCLUDED HEREIN IS BELIEVED TO BE ACCURATE AND RELIABLE, THE RECEIVER, MISSION CAPITAL AND THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, AGENTS, ASSIGNEES, OFFICERS, TRUSTEES, DIRECTORS, SERVICERS AND EMPLOYEES MAKE NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AS TO THE ACCURACY OR COMPLETENESS OF SUCH INFORMATION, INCLUDING BUT NOT LIMITED TO THE VALIDITY OR PRIORITY OF ANY LIENS AND THE VALUE OF ANY COLLATERAL. ONLY THOSE REPRESENTATIONS AND WARRANTIES THAT ARE MADE BY THE RECEIVER TO A WINNING BIDDER IN A DEFINITIVE, EXECUTED ASSET SALE AGREEMENT SHALL HAVE ANY LEGAL EFFECT.

THIS DOCUMENT HAS BEEN PREPARED BY THE LOAN SALE ADVISOR IN RELATION TO THE POTENTIAL SALE OF THE ASSET PORTFOLIO, AND IS BEING DISTRIBUTED BY THE LOAN SALE ADVISOR FOR INFORMATION PURPOSES ONLY. ALL INFORMATION IS INDICATIVE ONLY AND MAY BE AMENDED, SUPERSEDED OR REPLACED BY SUBSEQUENT SUMMARIES. THE FINAL TERMS AND CONDITIONS OF ANY TRANSACTION WILL BE SET OUT IN FULL IN THE APPLICABLE BINDING TRANSACTION DOCUMENT(S).

ANY INVESTMENT INVOLVES A HIGH DEGREE OF RISK INCLUDING THE POSSIBLE LOSS OF A SUBSTANTIAL PART, OR EVEN THE ENTIRE AMOUNT OF AN INVESTMENT. EACH INVESTOR MUST BE PREPARED TO BEAR THE ECONOMIC RISK OF AN INVESTMENT FOR AN INDEFINITE PERIOD OF TIME.

THE ASSET PORTFOLIO HAS NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933, AS AMENDED (THE "SECURITIES ACT"), THE SECURITIES LAWS OF ANY STATE OR THE SECURITIES LAWS OF ANY OTHER JURISDICTION, NOR IS SUCH REGISTRATION CONTEMPLATED.

Portfolio Stratifications

Entire Portfolio

(Information provided by Servicing Tape as of 2/28/2021)

Performance Pooling	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	Current	% 30 DPD	% 60 DPD	% 90+ DPD
Performing >= 24 Months	417	\$60,294,015	65.3%	\$1,200,638	4.325%	\$144,590	\$93,663,643	187	126	728	45.9%	98.1%	1.9%	0.0%	0.0%
Performing < 24 Months	53	\$9,922,858	10.7%	\$331,890	4.462%	\$187,224	\$12,873,076	180	131	656	61.4%	81.8%	10.8%	7.4%	0.0%
Non-Performing	94	\$22,154,636	24.0%	\$236,585	4.307%	\$235,688	\$27,686,126	185	116	625	66.1%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

ARM Indicator Flag	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	Current	% 30 DPD	% 60 DPD	% 90+ DPD
Y	246	\$37,779,999	40.9%	\$50,605	3.272%	\$153,577	\$61,891,985	192	126	714	46.7%	72.4%	3.3%	0.3%	24.0%
N	318	\$54,591,509	59.1%	\$1,718,507	5.071%	\$171,671	\$72,330,860	181	123	683	56.4%	73.1%	1.8%	1.2%	24.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Payment History	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	Current	% 30 DPD	% 60 DPD	% 90+ DPD
Always Performing 24+ months	417	\$60,294,015	65.3%	\$1,200,638	4.325%	\$144,590	\$93,663,643	187	126	728	45.9%	98.1%	1.9%	0.0%	0.0%
Always Performing 12+ months	9	\$1,431,188	1.5%	\$0	4.666%	\$159,021	\$1,944,836	181	132	641	58.8%	64.3%	35.7%	0.0%	0.0%
Always Performing 6+ months	13	\$1,977,036	2.1%	\$132,064	4.577%	\$152,080	\$2,724,350	177	118	661	60.6%	98.1%	1.9%	0.0%	0.0%
Always Performing 3+ months	10	\$2,425,869	2.6%	\$55,299	4.151%	\$242,587	\$3,093,300	184	109	665	53.3%	94.9%	5.1%	0.0%	0.0%
Performing 1+ month	21	\$4,088,764	4.4%	\$144,527	4.519%	\$194,703	\$5,110,590	179	150	653	67.6%	72.2%	9.7%	18.1%	0.0%
Not Always Performing	94	\$22,154,636	24.0%	\$236,585	4.307%	\$235,688	\$27,686,126	185	116	625	66.1%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

COVID Bucketing	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	Current	% 30 DPD	% 60 DPD	% 90+ DPD
Performing >= 24 Months - No COVID Impact	409	\$59,083,616	64.0%	\$1,090,610	4.344%	\$144,459	\$91,842,558	187	127	728	45.7%	98.4%	1.6%	0.0%	0.0%
Performing >= 24 Months - COVID Impacted	8	\$1,210,398	1.3%	\$110,028	3.428%	\$151,300	\$1,821,085	188	96	714	54.3%	83.0%	17.0%	0.0%	0.0%
Performing < 24 Months - No COVID Impact	29	\$4,391,986	4.8%	\$2,246	4.428%	\$151,448	\$5,797,626	181	130	626	56.4%	72.1%	17.8%	10.0%	0.0%
Performing < 24 Months - COVID Impacted	24	\$5,530,872	6.0%	\$329,644	4.889%	\$230,453	\$7,075,450	180	132	679	65.5%	89.5%	5.1%	5.4%	0.0%
Non-Performing - No COVID Impact	33	\$9,662,448	10.5%	\$29,149	4.027%	\$292,801	\$11,604,480	186	119	604	80.7%	0.0%	0.0%	0.0%	100.0%
Non-Performing - COVID Impacted	61	\$12,492,187	13.5%	\$207,437	4.523%	\$204,790	\$16,081,646	184	113	641	54.8%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Balance Range	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	Current	% 30 DPD	% 60 DPD	% 90+ DPD
\$0 - \$25,000	51	\$696,903	0.8%	\$0	5.090%	\$13,665	\$3,268,229	245	128	689	13.7%	75.3%	8.9%	4.7%	11.1%
\$25,000 - \$50,000	70	\$2,577,684	2.8%	\$0	5.451%	\$36,824	\$5,780,679	203	124	703	30.7%	84.1%	5.5%	0.0%	10.5%
\$50,000 - \$75,000	74	\$4,578,315	5.0%	\$37,326	4.866%	\$61,869	\$7,964,963	194	134	700	37.3%	90.3%	1.5%	0.0%	8.2%
\$75,000 - \$100,000	66	\$5,708,313	6.2%	\$44,110	5.019%	\$86,490	\$8,159,459	185	128	683	44.7%	76.9%	1.5%	1.4%	20.1%
\$100,000 - \$150,000	87	\$10,532,193	11.4%	\$242,110	4.211%	\$121,060	\$16,180,401	184	124	708	47.5%	77.9%	6.8%	1.4%	13.9%
\$150,000 - \$200,000	49	\$8,589,870	9.3%	\$163,275	4.220%	\$175,303	\$12,169,295	183	127	689	53.3%	77.2%	3.9%	0.0%	18.9%
\$200,000 - \$250,000	49	\$10,877,427	11.8%	\$216,601	4.314%	\$221,988	\$15,795,729	186	119	701	49.4%	76.1%	2.0%	2.0%	19.9%
\$250,000 - \$300,000	28	\$7,687,406	8.3%	\$90,154	4.159%	\$274,550	\$10,923,190	183	115	711	54.5%	71.1%	7.3%	3.4%	18.2%
> \$300,000	90	\$41,123,397	44.5%	\$975,537	4.193%	\$456,927	\$53,980,900	184	126	691	58.7%	66.8%	0.0%	0.0%	33.2%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Rate	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	Current	% 30 DPD	% 60 DPD	% 90+ DPD
<= 3.50%	201	\$37,631,202	40.7%	\$599,300	2.759%	\$187,220	\$57,863,945	190	118	705	50.4%	75.6%	3.3%	0.6%	20.5%
3.50% - 4.00%	48	\$7,531,435	8.2%	\$147,969	3.828%	\$156,905	\$10,860,438	184	139	701	54.7%	83.9%	1.9%	0.0%	14.2%
4.00% - 4.50%	59	\$10,954,911	11.9%	\$280,467	4.290%	\$185,676	\$15,130,050	183	133	675	55.8%	65.8%	3.1%	0.2%	30.9%
4.50% - 5.00%	37	\$8,280,433	9.0%	\$562,056	4.852%	\$223,795	\$11,187,750	179	122	688	56.4%	55.5%	0.0%	0.0%	44.5%
5.00% - 5.50%	22	\$3,200,373	3.5%	\$110,413	5.232%	\$145,472	\$4,631,824	187	145	660	58.3%	61.4%	0.0%	0.0%	38.6%
5.50% - 6.00%	37	\$4,331,474	4.7%	\$42,284	5.912%	\$117,067	\$6,413,597	184	133	674	46.5%	64.7%	3.7%	0.0%	31.6%
6.00% - 6.50%	49	\$9,082,940	9.8%	\$18,782	6.372%	\$185,366	\$12,100,386	183	120	692	54.1%	67.4%	3.1%	2.9%	26.6%
6.50% - 7.00%	67	\$8,285,223	9.0%	\$7,844	6.820%	\$123,660	\$11,271,253	179	125	714	52.3%	86.1%	0.4%	2.6%	10.9%
7.00% - 7.50%	21	\$1,569,951	1.7%	\$0	7.279%	\$74,760	\$2,457,757	182	129	674	40.1%	83.0%	0.0%	0.0%	17.0%
7.50% - 8.00%	10	\$699,364	0.8%	\$0	7.754%	\$69,936	\$1,029,645	191	93	731	53.0%	100.0%	0.0%	0.0%	0.0%
8.00% - 8.50%	2	\$219,240	0.2%	\$0	8.490%	\$109,620	\$244,800	162	140	745	76.7%	100.0%	0.0%	0.0%	0.0%
8.50% - 9.00%	8	\$441,069	0.5%	\$0	8.779%	\$55,134	\$818,300	196	149	687	42.9%	69.3%	0.0%	2.3%	28.4%
9.00% - 9.50%	3	\$143,892	0.2%	\$0	9.298%	\$47,964	\$213,100	196	102	691	46.9%	100.0%	0.0%	0.0%	0.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

* CLTV is calculated using recently derived AVMs. If an AVM is unavailable the most recent appraisal value as per the data tape is utilized.

Portfolio Stratifications

Entire Portfolio

(Information provided by Servicing Tape as of 2/28/2021)

Remaining Term	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
0 - 12	36	\$6,327,065	6.8%	\$125,167	3.924%	\$175,752	\$9,231,975	185	6	674	56.6%	54.7%	1.4%	0.0%	44.0%
12 - 60	41	\$7,675,350	8.3%	\$62,538	4.204%	\$187,204	\$11,070,290	189	31	697	44.7%	75.3%	0.5%	0.0%	24.3%
60 - 108	91	\$14,703,080	15.9%	\$333,713	4.325%	\$161,572	\$21,423,221	187	97	693	53.1%	72.1%	0.7%	0.0%	27.1%
108 - 156	186	\$28,009,935	30.3%	\$634,977	4.513%	\$150,591	\$40,573,545	185	133	696	51.0%	76.0%	4.6%	0.0%	19.4%
156 - 204	206	\$35,387,451	38.3%	\$612,718	4.311%	\$171,784	\$51,388,934	185	169	700	54.3%	73.1%	1.9%	2.1%	22.9%
204 - 252	3	\$204,068	0.2%	\$0	2.947%	\$68,003	\$412,800	206	221	727	32.9%	100.0%	0.0%	0.0%	0.0%
> 252	1	\$64,619	0.1%	\$0	3.000%	\$64,619	\$122,080	210	262	785	28.8%	100.0%	0.0%	0.0%	0.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Loan Age	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
144 to 168	23	\$3,348,645	3.6%	\$181,663	5.293%	\$145,593	\$4,565,986	165	136	663	55.2%	71.1%	0.0%	4.4%	24.5%
168 to 192	322	\$61,504,147	66.6%	\$1,311,514	4.514%	\$191,007	\$79,954,306	178	124	689	59.3%	70.8%	2.5%	0.9%	25.8%
192 to 216	157	\$24,240,197	26.2%	\$275,937	3.822%	\$154,396	\$40,278,938	201	125	719	38.4%	79.4%	2.0%	0.0%	18.6%
216 to 240	22	\$1,786,861	1.9%	\$0	3.976%	\$81,221	\$4,102,675	233	104	652	30.7%	50.5%	2.1%	1.3%	46.2%
> 240	40	\$1,491,658	1.6%	\$0	3.603%	\$37,291	\$5,320,940	266	125	716	15.4%	81.7%	6.8%	0.0%	11.5%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

FICO	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
<= 400	1	\$13,645	0.0%	\$0	5.875%	\$13,645	\$97,825	212	130	0	8.8%	100.0%	0.0%	0.0%	0.0%
450 - 500	5	\$734,085	0.8%	\$29,149	4.357%	\$146,817	\$867,000	174	158	483	68.5%	13.5%	0.0%	0.0%	86.5%
500 - 550	27	\$3,710,417	4.0%	\$20,827	4.350%	\$137,423	\$5,390,350	193	100	528	43.8%	20.7%	4.2%	10.4%	64.8%
550 - 600	41	\$7,021,755	7.6%	\$87,878	3.952%	\$171,262	\$8,353,871	182	106	575	66.6%	26.7%	8.3%	1.3%	63.7%
600 - 650	76	\$14,866,587	16.1%	\$215,495	4.258%	\$195,613	\$19,369,885	183	126	628	69.1%	43.5%	4.1%	1.8%	50.6%
650 - 700	118	\$19,248,808	20.8%	\$373,799	4.697%	\$163,125	\$26,188,246	183	121	676	53.8%	78.2%	3.3%	0.0%	18.6%
700 - 750	122	\$20,672,038	22.4%	\$871,779	4.372%	\$169,443	\$30,348,506	186	137	725	51.2%	85.8%	0.8%	0.0%	13.3%
750 - 800	113	\$17,528,126	19.0%	\$147,032	4.427%	\$155,116	\$27,561,076	186	129	777	44.8%	95.5%	0.0%	0.0%	4.5%
> 800	61	\$8,576,047	9.3%	\$23,154	3.686%	\$140,591	\$16,046,086	195	112	811	29.6%	99.5%	0.5%	0.0%	0.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Vintage	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
Pre-1998	21	\$463,601	0.5%	\$0	4.684%	\$22,076	\$2,150,450	304	130	729	14.5%	76.4%	9.3%	0.0%	14.3%
1998	3	\$101,268	0.1%	\$0	6.786%	\$33,756	\$300,750	268	145	792	18.9%	100.0%	0.0%	0.0%	0.0%
1999	2	\$59,596	0.1%	\$0	5.327%	\$29,798	\$125,650	259	144	612	19.3%	100.0%	0.0%	0.0%	0.0%
2000	15	\$1,476,120	1.6%	\$0	2.778%	\$98,408	\$4,144,090	243	72	639	22.6%	47.7%	4.0%	0.0%	48.3%
2001	13	\$771,953	0.8%	\$0	4.226%	\$59,381	\$1,565,721	232	148	723	35.5%	95.2%	4.7%	0.1%	0.0%
2002	10	\$656,543	0.7%	\$0	3.955%	\$65,654	\$1,709,934	219	154	728	24.1%	63.8%	0.0%	3.3%	32.9%
2003	61	\$6,398,125	6.9%	\$80,610	3.727%	\$104,887	\$11,722,308	207	117	707	33.8%	86.7%	1.1%	0.0%	12.2%
2004	105	\$19,807,508	21.4%	\$195,327	3.816%	\$188,643	\$31,490,612	197	130	725	39.5%	78.1%	2.7%	0.0%	19.3%
2005	84	\$17,226,356	18.6%	\$201,116	4.586%	\$205,076	\$22,604,175	184	123	682	62.9%	57.3%	0.7%	1.3%	40.7%
2006	233	\$43,263,421	46.8%	\$1,292,060	4.535%	\$185,680	\$55,544,689	174	124	688	59.1%	74.6%	3.1%	1.1%	21.2%
2007	15	\$1,959,006	2.1%	\$0	6.110%	\$130,600	\$2,527,220	164	150	688	53.4%	89.6%	0.0%	0.0%	10.4%
2008	2	\$188,011	0.2%	\$0	4.019%	\$94,006	\$337,246	148	17	571	68.3%	7.7%	0.0%	0.0%	92.3%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Lien Position	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
1	563	\$92,356,367	100.0%	\$1,769,113	4.335%	\$164,043	\$134,207,445	186	124	696	52.4%	72.9%	2.4%	0.8%	24.0%
2	1	\$15,141	0.0%	\$0	6.465%	\$15,141	\$15,400	182	103	480	9.6%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

MI Flag	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
N	540	\$89,705,295	97.1%	\$1,730,974	4.317%	\$166,121	\$130,166,412	186	125	697	52.4%	72.9%	2.4%	0.8%	23.8%
Y	24	\$2,666,212	2.9%	\$38,139	4.959%	\$111,092	\$4,056,433	190	114	662	52.8%	69.7%	0.0%	0.0%	30.3%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Balloon Flag	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
N	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

* CLTV is calculated using recently derived AVMs. If an AVM is unavailable the most recent appraisal value as per the data tape is utilized.

Portfolio Stratifications

Entire Portfolio

(Information provided by Servicing Tape as of 2/28/2021)

FCL Flag	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
N	550	\$87,272,957	94.5%	\$1,739,964	4.392%	\$158,678	\$127,968,245	185	124	700	50.2%	77.1%	2.5%	0.8%	19.5%
Y	14	\$5,098,551	5.5%	\$29,149	3.369%	\$364,182	\$6,254,600	188	123	617	90.6%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Loan Purpose	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
Purchase	553	\$90,850,007	98.4%	\$1,769,113	4.301%	\$164,286	\$132,315,832	186	125	696	52.3%	72.6%	2.4%	0.8%	24.2%
Refinance - No Cash Out	11	\$1,521,501	1.6%	\$0	6.381%	\$138,318	\$1,907,013	176	92	691	55.7%	89.7%	0.0%	0.0%	10.3%
Grand Total	564	\$92,371,508	100.0%	\$0	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Occupancy	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
Owner Occupied	555	\$91,769,306	99.3%	\$1,769,113	4.332%	\$165,350	\$133,333,315	186	124	696	52.4%	73.0%	2.4%	0.8%	23.9%
Investor	5	\$401,884	0.4%	\$0	5.303%	\$80,377	\$531,300	177	88	622	52.1%	34.4%	0.0%	0.0%	65.6%
Second Home	4	\$200,318	0.2%	\$0	3.809%	\$50,079	\$358,230	179	161	771	45.0%	100.0%	0.0%	0.0%	0.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Prop Type	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
Single Family	397	\$63,304,325	68.5%	\$1,006,352	4.445%	\$159,457	\$91,253,659	186	128	687	53.4%	71.3%	3.0%	0.7%	25.1%
PUD	63	\$13,919,683	15.1%	\$395,151	3.801%	\$220,947	\$19,592,835	183	116	699	50.4%	60.9%	1.8%	1.9%	35.4%
Condo	59	\$8,420,480	9.1%	\$185,581	4.379%	\$142,720	\$13,177,933	186	110	722	52.6%	86.2%	0.5%	0.0%	13.4%
2FAM	23	\$3,688,493	4.0%	\$3,645	4.564%	\$160,369	\$5,849,220	186	136	750	42.7%	98.1%	0.0%	0.6%	1.3%
3FAM	8	\$1,761,193	1.9%	\$156,830	3.415%	\$220,149	\$2,513,500	186	132	739	49.0%	93.4%	0.0%	0.0%	6.6%
4FAM	4	\$782,399	0.8%	\$21,555	4.450%	\$195,600	\$1,013,650	181	80	721	65.2%	100.0%	0.0%	0.0%	0.0%
Manufactured	10	\$494,935	0.5%	\$0	6.073%	\$49,493	\$822,048	196	109	653	45.7%	80.1%	4.7%	0.0%	15.2%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

COVID Deferral Analysis	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
Post	16	\$3,420,258	3.7%	\$305,495	4.303%	\$213,766	\$4,510,400	179	127	702	58.3%	100.0%	0.0%	0.0%	0.0%
Post (1 Back)	2	\$206,135	0.2%	\$14,223	2.073%	\$103,068	\$284,885	192	83	599	44.6%	0.0%	100.0%	0.0%	0.0%
Post (3 Back)	1	\$126,205	0.1%	\$0	3.125%	\$126,205	\$178,400	174	141	789	37.2%	0.0%	0.0%	0.0%	100.0%
Post (4+ Back)	1	\$88,272	0.1%	\$0	4.450%	\$88,272	\$66,500	184	136	641	74.0%	0.0%	0.0%	0.0%	100.0%
3 Month Deferral	6	\$533,663	0.6%	\$17,463	4.378%	\$88,944	\$754,300	180	123	645	50.1%	45.4%	20.7%	15.4%	18.4%
6 Month Deferral	7	\$1,307,112	1.4%	\$0	5.255%	\$186,730	\$1,696,770	182	109	573	45.2%	0.0%	0.0%	16.5%	83.5%
9 Month Deferral	5	\$1,277,734	1.4%	\$105,972	5.235%	\$255,547	\$1,866,057	187	158	661	51.3%	24.2%	0.0%	0.0%	75.8%
12 Month Deferral	47	\$11,387,583	12.3%	\$203,956	4.340%	\$242,289	\$14,556,261	185	111	652	60.9%	17.4%	1.5%	0.0%	81.1%
15 Month Deferral	8	\$886,496	1.0%	\$0	4.786%	\$110,812	\$1,064,608	176	115	669	53.3%	0.0%	0.0%	0.0%	100.0%
No Deferral	471	\$73,138,050	79.2%	\$1,122,005	4.307%	\$155,282	\$109,244,664	186	126	706	51.0%	83.9%	2.3%	0.6%	13.2%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Top 10 States	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
CA	96	\$27,154,661	29.4%	\$909,749	4.056%	\$282,861	\$40,375,595	184	125	717	46.0%	81.5%	1.1%	0.0%	17.4%
FL	36	\$7,765,642	8.4%	\$93,770	3.885%	\$215,712	\$9,778,835	181	138	653	76.8%	47.4%	2.2%	3.4%	47.0%
TX	123	\$7,755,023	8.4%	\$0	5.001%	\$63,049	\$13,736,454	195	137	704	34.5%	76.8%	1.0%	2.3%	19.9%
MD	28	\$5,679,467	6.1%	\$180,453	4.249%	\$202,838	\$7,249,246	177	120	677	70.9%	77.8%	0.7%	0.0%	21.5%
NY	19	\$4,790,864	5.2%	\$178,384	4.946%	\$252,151	\$6,661,935	182	123	717	56.9%	87.4%	0.0%	0.0%	12.6%
VA	17	\$4,267,551	4.6%	\$14,223	3.324%	\$251,032	\$5,543,799	184	103	653	66.0%	63.9%	2.0%	0.0%	34.1%
MA	15	\$3,999,378	4.3%	\$3,652	4.527%	\$266,625	\$5,853,600	188	109	699	43.4%	75.3%	0.0%	0.0%	24.7%
NJ	13	\$3,618,654	3.9%	\$0	4.430%	\$278,358	\$5,333,150	195	85	650	55.7%	55.3%	0.0%	2.3%	42.4%
CT	14	\$2,679,754	2.9%	\$48,522	5.076%	\$191,411	\$3,444,295	178	141	672	75.7%	56.8%	0.0%	0.0%	43.2%
WA	16	\$2,395,854	2.6%	\$93,755	4.561%	\$149,741	\$3,436,652	186	84	698	38.3%	80.8%	0.0%	0.0%	19.2%
Other	187	\$22,264,659	24.1%	\$246,606	4.524%	\$119,062	\$32,809,284	188	131	699	49.4%	70.5%	6.8%	1.0%	21.7%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	50.5%	72.8%	2.4%	0.8%	24.0%

* CLTV is calculated using recently derived AVMs. If an AVM is unavailable the most recent appraisal value as per the data tape is utilized.

Portfolio Stratifications

Entire Portfolio

(Information provided by Servicing Tape as of 2/28/2021)

Judicial	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
N	402	\$61,247,992	66.3%	\$1,349,959	4.337%	\$152,358	\$92,240,927	186	124	707	46.8%	79.4%	1.4%	0.6%	18.6%
Y	162	\$31,123,516	33.7%	\$419,154	4.333%	\$192,120	\$41,981,918	184	124	673	63.5%	60.0%	4.3%	1.1%	34.6%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Combined LTV	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
0% - 20%	56	\$2,621,219	2.8%	\$0	3.813%	\$46,807	\$8,734,133	220	110	759	13.8%	87.7%	1.6%	0.4%	10.3%
20% - 30%	35	\$1,926,574	2.1%	\$0	4.163%	\$55,045	\$4,702,987	210	117	715	18.1%	85.0%	2.9%	0.0%	12.1%
30% - 40%	52	\$9,461,801	10.2%	\$0	3.623%	\$181,958	\$17,728,051	199	116	748	27.7%	92.4%	0.4%	0.2%	6.9%
40% - 50%	99	\$15,801,787	17.1%	\$10,785	4.361%	\$159,614	\$23,476,687	188	129	706	39.7%	77.7%	1.7%	0.5%	20.1%
50% - 60%	137	\$18,937,985	20.5%	\$302,899	4.973%	\$138,233	\$27,530,486	185	132	699	46.5%	78.7%	1.8%	1.1%	18.4%
60% - 70%	100	\$21,241,224	23.0%	\$344,613	4.135%	\$212,412	\$26,547,727	179	122	686	60.3%	72.3%	2.5%	0.0%	25.2%
70% - 80%	48	\$10,854,036	11.8%	\$587,430	5.134%	\$226,126	\$12,576,700	178	119	674	66.1%	54.6%	8.2%	0.0%	37.2%
80% - 90%	8	\$1,918,959	2.1%	\$0	4.351%	\$239,870	\$2,124,249	176	124	629	72.2%	39.3%	0.0%	0.0%	60.7%
90% - 100%	15	\$5,925,669	6.4%	\$130,428	3.515%	\$395,045	\$6,571,290	183	141	661	92.0%	44.0%	0.5%	4.4%	51.1%
> 100%	14	\$3,682,253	4.0%	\$392,958	3.356%	\$263,018	\$4,230,535	177	105	657	86.5%	75.3%	0.0%	4.0%	20.7%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Days Past Due	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
<= 60	473	\$70,623,671	76.5%	\$1,532,527	4.344%	\$149,310	\$107,107,619	186	127	717	48.1%	95.3%	3.1%	1.0%	0.6%
60 - 120	14	\$2,203,176	2.4%	\$0	4.446%	\$157,370	\$3,087,615	186	66	649	57.3%	0.0%	0.0%	0.0%	100.0%
120 - 180	13	\$2,109,108	2.3%	\$95,330	4.790%	\$162,239	\$2,836,953	180	147	648	55.6%	0.0%	0.0%	0.0%	100.0%
180 - 240	1	\$100,833	0.1%	\$0	4.250%	\$100,833	\$155,360	192	132	611	51.4%	0.0%	0.0%	0.0%	100.0%
240 - 480	40	\$8,871,285	9.6%	\$112,106	4.423%	\$221,782	\$11,161,463	185	116	636	57.5%	0.0%	0.0%	0.0%	100.0%
> 480	23	\$8,463,435	9.2%	\$29,149	4.033%	\$367,975	\$9,873,835	185	119	604	81.2%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

Mod Range	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
0 - 6	2	\$206,904	0.2%	\$0	3.478%	\$103,452	\$321,100	187	137	637	49.5%	91.8%	0.0%	0.0%	8.2%
6 - 12	1	\$147,246	0.2%	\$0	3.330%	\$147,246	\$97,000	168	168	517	94.8%	0.0%	0.0%	100.0%	0.0%
12 - 24	3	\$385,248	0.4%	\$110,413	4.435%	\$128,416	\$498,600	176	78	624	57.9%	83.5%	0.0%	0.0%	16.5%
24 - 36	6	\$1,844,358	2.0%	\$0	3.462%	\$307,393	\$2,009,600	183	82	642	65.3%	6.0%	9.4%	0.0%	84.6%
36 - 48	27	\$6,171,361	6.7%	\$424,856	3.031%	\$228,569	\$7,265,749	179	114	641	63.4%	64.8%	1.9%	0.0%	33.3%
48 - 60	10	\$2,550,777	2.8%	\$35,973	2.702%	\$255,078	\$2,714,335	180	87	659	66.5%	57.6%	8.6%	0.0%	33.8%
Not Modified	515	\$81,065,615	87.8%	\$1,197,872	4.510%	\$157,409	\$121,316,461	186	127	703	50.7%	75.5%	2.1%	0.7%	21.7%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

DLQ Status	Count	UPB	% UPB	Deferred UPB	WAC	Average Balance	Original Balance	WALA	WAM	FICO	CLTV	% Current	% 30 DPD	% 60 DPD	% 90+ DPD
Current	443	\$67,286,857	72.8%	\$1,466,401	4.351%	\$151,889	\$102,414,978	186	126	722	47.8%	100.0%	0.0%	0.0%	0.0%
D30	20	\$2,191,263	2.4%	\$66,127	3.740%	\$109,563	\$3,194,601	186	138	631	53.3%	0.0%	100.0%	0.0%	0.0%
D60	7	\$738,753	0.8%	\$0	5.567%	\$105,536	\$927,140	178	167	562	62.0%	0.0%	0.0%	100.0%	0.0%
D90	7	\$1,730,349	1.9%	\$0	4.136%	\$247,193	\$2,327,320	186	48	653	58.9%	0.0%	0.0%	0.0%	100.0%
D120+	62	\$13,753,968	14.9%	\$207,437	4.606%	\$221,838	\$17,142,776	183	120	626	57.8%	0.0%	0.0%	0.0%	100.0%
BK	11	\$1,571,769	1.7%	\$0	4.912%	\$142,888	\$1,961,430	186	126	615	67.4%	0.0%	0.0%	0.0%	100.0%
FC	14	\$5,098,551	5.5%	\$29,149	3.369%	\$364,182	\$6,254,600	188	123	617	90.6%	0.0%	0.0%	0.0%	100.0%
Grand Total	564	\$92,371,508	100.0%	\$1,769,113	4.335%	\$163,779	\$134,222,845	186	124	696	52.4%	72.8%	2.4%	0.8%	24.0%

* CLTV is calculated using recently derived AVMs. If an AVM is unavailable the most recent appraisal value as per the data tape is utilized.