

Impact of Hurricane Helene

Potential STACR®, ACIS® and Other CRT Deal Exposure

As of October 16, Federal Emergency Management Agency (FEMA) has designated 185 counties as eligible to receive individual assistance for Hurricane Helene. These counties are in Florida, Georgia, South Carolina, North Carolina, Tennessee and Virginia.

This report includes:

- Loan count and outstanding balance for loans in the designated areas by deal.
- Percentage of loans within the impacted area that are also in the Special Flood Hazard Area (“SFHA”). For example, 2015-DNA1 has 1,644 loans in the impacted counties, and of those loans, 10% (by CUPB) are in a SFHA. SFHA designation is reported to Freddie Mac at the time of loan origination.

Any related performance information such as delinquency and forbearance statuses will be reflected in the monthly disclosures.

Certain historical hurricane information is available via [Clarity Data Intelligence® \(Clarity\) portal](#). Please find the “Disaster Matrix” dashboard under the CRT Performance section. Such data may not be indicative of the performance of mortgage loans affected by Hurricane Helene.

Hurricane Helene Potential Exposure by Vintages				
Series Year	Loans	Current UPB (\$, millions)	% of Pool	SFHA %
2015-2017	32,545	4,669	4.43%	9%
2018-2019	57,033	8,414	5.56%	10%
2020-2022	264,519	63,677	5.19%	9%
2023	21,639	6,575	6.29%	8%
2024	37,186	11,603	6.66%	9%
Total	412,922	94,938	5.39%	9%

Hurricane Helene Potential Exposure by Deal				
Deal	Loans	Current UPB (\$, millions)	% of Pool	SFHA %
2015-DNA1	1,644	207	3.33%	10%
2015-DNA2	1,532	183	4.70%	11%
2015-DNA3	1,673	219	4.57%	12%
2015-HQ02	1,692	231	4.72%	5%
2015-HQA1	825	112	5.42%	5%
2015-HQA2	773	109	5.41%	8%
2015-SC01	0	0	0.00%	0%
2015-SC02	0	0	0.00%	0%
2016-DI01	285	48	5.48%	9%

2016-DNA1	2,066	282	4.85%	13%
2016-DNA2	1,667	225	4.73%	13%
2016-DNA3	1,566	211	4.87%	11%
2016-DNA4	1,537	208	4.95%	13%
2016-HQA1	1,006	147	5.88%	6%
2016-HQA2	915	138	5.56%	7%
2016-HQA3	932	134	5.76%	7%
2016-HQA4	816	121	5.79%	7%
2016-SC01	0	0	0.00%	0%
2016-SC02	0	0	0.00%	0%
2017-DNA1	2,103	307	4.68%	13%
2017-DNA2	3,628	568	4.25%	12%
2017-DNA3	2,188	336	2.71%	3%
2017-HQA1	1,810	290	5.36%	8%
2017-HQA2	2,069	344	4.90%	7%
2017-HQA3	845	137	3.43%	2%
2017-HRP1	971	112	3.72%	2%
2017-SC01	0	0	0.00%	0%
2017-SC02	0	0	0.00%	0%
2017-SPI1	2	0	0.33%	0%
2018-DNA1	2,144	309	5.08%	16%
2018-DNA2	4,780	720	7.06%	14%
2018-DNA3	2,229	326	5.30%	11%
2018-HQA1	2,147	349	5.33%	8%
2018-HQA2	2,842	462	6.54%	7%
2018-HRP1	4,917	570	7.27%	10%
2018-HRP2	4,768	552	7.08%	10%
2018-SPI1	78	20	3.87%	14%
2018-SPI2	179	45	5.09%	15%
2018-SPI3	116	29	5.05%	14%
2018-SPI4	99	27	4.73%	14%
2019-DNA1	1,638	240	6.31%	11%
2019-DNA2	1,155	171	6.04%	12%
2019-DNA3	1,442	210	5.73%	13%
2019-DNA4	1,236	172	5.43%	12%
2019-FTR1	4,675	701	7.11%	14%
2019-FTR2	1,049	172	6.13%	8%
2019-FTR3	9,707	1,462	3.97%	11%
2019-FTR4	6,487	1,045	4.88%	7%
2019-HQA1	1,322	215	7.20%	8%
2019-HQA2	1,073	179	6.44%	7%
2019-HQA3	969	159	5.45%	8%
2019-HQA4	759	121	5.93%	6%
2019-HRP1	1,222	159	8.11%	13%
2020-AFRM1	2,025	457	4.96%	10%
2020-DNA1	1,937	320	6.02%	14%
2020-DNA2	2,978	507	5.16%	11%



2020-DNA3	3,835	695	4.90%	11%
2020-DNA4	3,952	711	5.37%	11%
2020-DNA5	4,122	833	4.50%	10%
2020-DNA6	4,262	972	4.95%	12%
2020-HQA1	1,533	276	6.31%	8%
2020-HQA2	2,486	469	5.38%	7%
2020-HQA3	2,781	545	5.43%	8%
2020-HQA4	2,629	514	5.85%	7%
2020-HQA5	5,160	1,159	5.64%	6%
2020-SAP1	5,110	821	5.15%	8%
2021-DNA1	6,510	1,471	4.26%	9%
2021-DNA2	6,316	1,531	4.19%	12%
2021-DNA3	5,662	1,376	4.31%	11%
2021-DNA5	8,988	2,147	4.06%	11%
2021-DNA6	12,209	2,859	4.03%	10%
2021-DNA7	11,118	2,707	5.10%	11%
2021-HQA1	8,103	1,933	4.90%	7%
2021-HQA2	8,210	2,022	4.87%	7%
2021-HQA3	5,975	1,473	5.01%	7%
2021-HQA4	5,602	1,436	5.70%	7%
2021-SAP1	5,831	1,368	4.10%	10%
2021-SAP2	3,313	819	5.00%	6%
2021-SAP3	7,107	1,298	4.93%	7%
2021-SAP5	3,708	945	5.18%	6%
2021-SAP7	8,195	1,950	4.45%	10%
2021-SAP8	6,276	1,496	5.36%	9%
2021-SAP9	3,433	903	5.86%	7%
2021-SP10	4,084	1,102	5.65%	6%
2022-AFH1	2,303	730	6.01%	7%
2022-AFH2	2,403	802	6.34%	7%
2022-COR1	2,112	447	5.06%	11%
2022-DNA1	5,810	1,433	5.25%	8%
2022-DNA2	7,734	1,951	5.28%	9%
2022-DNA3	8,482	2,143	5.95%	9%
2022-DNA4	6,920	1,713	5.70%	9%
2022-DNA5	6,390	1,628	5.73%	8%
2022-DNA6	6,942	1,804	5.79%	10%
2022-DNA7	4,739	1,192	6.83%	11%
2022-HQA1	7,803	2,107	5.52%	6%
2022-HQA2	3,664	1,001	5.81%	7%
2022-HQA3	2,936	817	6.01%	6%
2022-SPH1	2,780	795	5.66%	6%
2022-SPH2	2,520	756	6.30%	8%
2022-SPH3	2,493	739	6.29%	7%
2022-SPL1	4,039	990	5.37%	9%
2022-SPL2	4,139	1,014	5.51%	9%
2022-SPL3	2,893	751	6.37%	11%



2022-SPL4	2,860	754	6.44%	10%
2022-SPL5	3,737	1,041	6.91%	11%
2022-SPL6	3,667	969	6.93%	10%
2022-SPL7	3,703	980	7.04%	11%
2023-DNA1	3,185	913	6.86%	10%
2023-DNA2	3,831	1,131	7.03%	10%
2023-HQA1	2,073	633	5.13%	9%
2023-HQA2	3,015	969	6.18%	6%
2023-HQA3	3,848	1,273	5.99%	5%
2023-SPH1	968	316	5.11%	5%
2023-SPL1	1,765	473	6.90%	12%
2023-SPL2	1,494	441	6.81%	8%
2023-SPL3	1,460	425	6.65%	10%
2024-DNA1	4,335	1,262	7.32%	11%
2024-DNA2	7,101	2,195	7.09%	10%
2024-DNA3	5,592	1,669	6.78%	10%
2024-HQA1	4,237	1,352	6.08%	7%
2024-HQA2	6,555	2,149	6.49%	8%
2024-SPH1	1,760	572	6.65%	8%
2024-SPH2	1,859	620	6.05%	8%
2024-SPH3	2,024	653	5.91%	8%
2024-SPL1	1,552	470	7.55%	11%
2024-SPL2	2,171	659	6.61%	11%
Total	412,922	94,938	5.39%	9%

