

# Impact of Hurricane Milton

## Potential STACR®, ACIS® and Other CRT Deal Exposure

As of October 16, Federal Emergency Management Agency (FEMA) has designated 35 counties in Florida as eligible to receive individual assistance for Hurricane Milton.

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 1,034 loans in the impacted counties, and of those loans, 17% (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 Milton.

Hurricane Milton Potential Exposure by Vintages				
Series Year	Loans	Current UPB (\$, millions)	% of Pool	SFHA %
2015-2017	23,936	3,530	3.35%	13%
2018-2019	56,319	8,600	5.68%	12%
2020-2022	235,400	58,344	4.76%	10%
2023	19,374	6,201	5.93%	10%
2024	35,370	11,679	6.70%	10%
<b>Total</b>	<b>370,399</b>	<b>88,355</b>	<b>5.02%</b>	<b>10%</b>

Hurricane Milton Potential Exposure by Deal				
Deal	Loans	Current UPB (\$, millions)	% of Pool	SFHA %
2015-DNA1	1,034	128	2.05%	17%
2015-DNA2	1,395	168	4.33%	15%
2015-DNA3	1,494	196	4.08%	16%
2015-HQ02	796	114	2.32%	11%
2015-HQA1	666	94	4.54%	9%
2015-HQA2	617	93	4.59%	10%
2015-SC01	0	0	0.00%	0%
2015-SC02	0	0	0.00%	0%
2016-DI01	235	43	4.92%	11%
2016-DNA1	1,841	251	4.33%	17%

2016-DNA2	1,482	204	4.30%	14%
2016-DNA3	1,480	198	4.58%	13%
2016-DNA4	1,417	197	4.69%	16%
2016-HQA1	744	116	4.62%	9%
2016-HQA2	632	96	3.87%	10%
2016-HQA3	703	111	4.75%	9%
2016-HQA4	626	99	4.72%	10%
2016-SC01	0	0	0.00%	0%
2016-SC02	0	0	0.00%	0%
2017-DNA1	2,015	301	4.59%	16%
2017-DNA2	3,587	570	4.26%	14%
2017-DNA3	0	0	0.00%	0%
2017-HQA1	1,517	262	4.84%	11%
2017-HQA2	1,655	292	4.17%	10%
2017-HQA3	0	0	0.00%	0%
2017-HRP1	0	0	0.00%	0%
2017-SC01	0	0	0.00%	0%
2017-SC02	0	0	0.00%	0%
2017-SPI1	0	0	0.00%	0%
2018-DNA1	2,172	321	5.28%	17%
2018-DNA2	6,360	994	9.76%	13%
2018-DNA3	2,116	327	5.31%	12%
2018-HQA1	1,774	311	4.75%	10%
2018-HQA2	2,892	507	7.18%	8%
2018-HRP1	6,389	748	9.54%	10%
2018-HRP2	4,743	574	7.36%	10%
2018-SPI1	78	22	4.13%	19%
2018-SPI2	191	48	5.41%	14%
2018-SPI3	122	29	4.99%	11%
2018-SPI4	99	26	4.69%	10%
2019-DNA1	1,651	252	6.62%	11%
2019-DNA2	1,172	181	6.40%	13%
2019-DNA3	1,374	212	5.80%	13%
2019-DNA4	1,199	180	5.68%	12%
2019-FTR1	6,230	974	9.86%	13%
2019-FTR2	845	153	5.48%	12%
2019-FTR3	7,443	1,135	3.08%	15%
2019-FTR4	4,608	793	3.70%	10%
2019-HQA1	1,074	191	6.41%	9%
2019-HQA2	881	164	5.88%	8%
2019-HQA3	782	141	4.85%	9%
2019-HQA4	664	117	5.70%	8%
2019-HRP1	1,460	201	10.26%	12%
2020-AFRM1	1,749	397	4.31%	10%
2020-DNA1	2,161	373	7.00%	14%
2020-DNA2	2,938	528	5.37%	12%
2020-DNA3	3,691	697	4.92%	11%



2020-DNA4	3,899	726	5.47%	12%
2020-DNA5	3,642	724	3.91%	12%
2020-DNA6	4,371	1,035	5.27%	12%
2020-HQA1	1,319	255	5.83%	9%
2020-HQA2	2,050	418	4.79%	8%
2020-HQA3	2,245	467	4.66%	9%
2020-HQA4	2,291	476	5.42%	9%
2020-HQA5	4,197	986	4.80%	8%
2020-SAP1	3,707	631	3.96%	11%
2021-DNA1	5,367	1,192	3.45%	12%
2021-DNA2	6,074	1,470	4.03%	13%
2021-DNA3	5,389	1,307	4.10%	12%
2021-DNA5	7,896	1,868	3.53%	12%
2021-DNA6	11,430	2,695	3.80%	11%
2021-DNA7	9,954	2,426	4.57%	13%
2021-HQA1	6,237	1,542	3.91%	9%
2021-HQA2	6,532	1,658	3.99%	9%
2021-HQA3	4,891	1,246	4.24%	9%
2021-HQA4	4,596	1,196	4.74%	9%
2021-SAP1	5,236	1,234	3.70%	11%
2021-SAP2	2,723	690	4.21%	7%
2021-SAP3	5,080	993	3.77%	10%
2021-SAP5	2,987	782	4.28%	8%
2021-SAP7	7,296	1,735	3.96%	12%
2021-SAP8	5,979	1,451	5.20%	11%
2021-SAP9	2,801	763	4.95%	9%
2021-SP10	3,284	920	4.72%	9%
2022-AFH1	2,037	690	5.68%	9%
2022-AFH2	2,229	802	6.33%	8%
2022-COR1	2,178	478	5.40%	11%
2022-DNA1	5,363	1,307	4.79%	10%
2022-DNA2	7,550	1,943	5.26%	10%
2022-DNA3	7,990	2,073	5.75%	10%
2022-DNA4	6,204	1,571	5.23%	10%
2022-DNA5	5,786	1,529	5.39%	10%
2022-DNA6	7,084	1,930	6.20%	10%
2022-DNA7	5,063	1,356	7.78%	11%
2022-HQA1	6,178	1,711	4.48%	8%
2022-HQA2	3,008	866	5.02%	8%
2022-HQA3	2,225	639	4.70%	8%
2022-SPH1	2,197	652	4.65%	8%
2022-SPH2	2,132	673	5.60%	9%
2022-SPH3	2,365	744	6.33%	8%
2022-SPL1	3,782	951	5.16%	10%
2022-SPL2	3,764	948	5.16%	10%
2022-SPL3	2,792	768	6.52%	11%
2022-SPL4	2,782	771	6.59%	12%



2022-SPL5	3,623	1,078	7.16%	11%
2022-SPL6	3,560	998	7.13%	10%
2022-SPL7	3,496	984	7.07%	11%
2023-DNA1	2,869	860	6.46%	12%
2023-DNA2	3,622	1,135	7.06%	11%
2023-HQA1	1,973	633	5.13%	10%
2023-HQA2	2,567	892	5.68%	8%
2023-HQA3	2,876	996	4.68%	8%
2023-SPH1	780	271	4.37%	7%
2023-SPL1	1,760	496	7.23%	12%
2023-SPL2	1,477	464	7.17%	8%
2023-SPL3	1,450	453	7.09%	11%
2024-DNA1	4,716	1,473	8.55%	11%
2024-DNA2	7,163	2,275	7.35%	11%
2024-DNA3	5,150	1,610	6.54%	11%
2024-HQA1	3,946	1,369	6.15%	9%
2024-HQA2	5,804	2,067	6.25%	9%
2024-SPH1	1,616	568	6.60%	9%
2024-SPH2	1,586	567	5.53%	10%
2024-SPH3	1,696	599	5.42%	9%
2024-SPL1	1,618	507	8.13%	11%
2024-SPL2	2,075	644	6.46%	13%
<b>Total</b>	<b>370,399</b>	<b>88,355</b>	<b>5.02%</b>	<b>10%</b>

