

CRT Impact of the Los Angeles Fires

Potential STACR® and ACIS® Deal Exposure

January 13, 2025

In response to the Los Angeles fires, Freddie Mac is providing additional information to SF CRT (“CRT”) participants of the potential exposure. Please refer to the relevant deal documents (i.e., operative documents, disclosure documents, and/or insurance policies) to assess the potential risk and impact to specific transactions. The data provided in this report is for information only and is not intended to provide comprehensive information concerning the impact of the Los Angeles fires to CRT transactions. The information is not indicative of the performance of the mortgage loans affected by the fires and related CRT transactions.

This report includes loans in CRT transactions only and the following:

- Loan count, outstanding balance, and percentage of CRT reference pool for loans located in Pacific Palisades and Altadena (Postal Codes: 90272, 91001, and 91003). At the time of this reporting, these regions have active incidents that covered a large area reported by CAL FIRE.
- Loan count, outstanding balance, and percentage of CRT reference pool for which borrowers are eligible for Federal Emergency Management Agency (FEMA) individual assistance. As of January 10, 2025, FEMA has designated Los Angeles County as eligible to receive individual assistance for California wildfires.

This information is provided by Freddie Mac at its discretion and does not constitute or establish any future rights or responsibilities regarding reporting or updates. Please refer to the relevant deal documents for all terms and conditions.

Series Year	Palisades/ Altadena Loan Count	Palisades/ Altadena CUPB (\$, Million)	Palisades/ Altadena % of Ref Pool	FEMA Loan Count	FEMA CUPB (\$, Million)	FEMA % of Ref Pool
2015-2017	65	23	0.02%	14,015	3,855	3.8%
2018-2019	40	17	0.01%	13,810	4,158	2.9%
2020-2022	375	224	0.02%	85,889	40,171	3.3%
2023	22	16	0.02%	3,853	2,215	2.2%
2024	13	9	0.01%	5,668	3,410	2.0%
2025	5	5	0.01%	976	634	2.0%
Total	520	295	0.02%	123,452	54,442	3.1%

SERIES	Palisades/ Altadena Loan Count	Palisades/ Altadena CUPB (\$, Million)	Palisades/ Altadena % of Ref Pool	FEMA Loan Count	FEMA CUPB (\$, Million)	FEMA % Ref Pool
2025-SPH1*	0	0	0.00%	261	173	1.3%
2025-DNA1*	5	5	0.03%	715	461	2.5%
2024-SPL2	3	2	0.02%	329	196	2.1%
2024-SPL1	1	1	0.01%	262	150	2.5%
2024-SPH3	0	0	0.00%	247	152	1.4%
2024-SPH2	0	0	0.00%	235	146	1.5%

2024-SPH1	0	0	0.00%	227	140	1.7%
2024-HQA2	0	0	0.00%	882	545	1.7%
2024-HQA1	0	0	0.00%	751	467	2.2%
2024-DNA3	4	3	0.01%	783	460	2.1%
2024-DNA2	3	2	0.01%	1,210	715	2.4%
2024-DNA1	2	2	0.01%	742	439	2.6%
2023-SPL3	4	4	0.06%	242	137	2.2%
2023-SPL2	0	0	0.00%	235	130	2.1%
2023-SPL1	2	2	0.03%	381	203	3.0%
2023-SPH1	0	0	0.00%	150	92	1.5%
2023-HQA3	3	2	0.01%	583	356	1.7%
2023-HQA2	2	2	0.01%	409	241	1.6%
2023-HQA1	4	3	0.02%	707	423	3.5%
2023-DNA2	5	3	0.02%	636	363	2.3%
2023-DNA1	2	1	0.01%	510	270	2.1%
2022-SPL7	1	1	0.01%	810	424	3.1%
2022-SPL6	2	1	0.01%	854	448	3.3%
2022-SPL5	3	2	0.02%	722	394	2.7%
2022-SPL4	6	4	0.03%	757	400	3.5%
2022-SPL3	5	4	0.04%	765	405	3.5%
2022-SPL2	1	1	0.00%	1,324	653	3.6%
2022-SPL1	7	5	0.03%	1,315	647	3.6%
2022-SPH3	1	0	0.00%	441	259	2.2%
2022-SPH2	1	0	0.00%	458	285	2.4%
2022-SPH1	0	0	0.00%	443	253	1.8%
2022-HQA3	0	0	0.00%	504	287	2.1%
2022-HQA2	1	1	0.00%	625	348	2.1%
2022-HQA1	4	3	0.01%	1,549	846	2.3%
2022-DNA7	5	4	0.02%	1,035	536	3.1%
2022-DNA6	8	5	0.02%	2,549	1,355	4.4%
2022-DNA5	6	4	0.01%	1,992	969	3.5%
2022-DNA4	13	8	0.03%	1,972	967	3.3%
2022-DNA3	12	8	0.02%	2,529	1,237	3.5%
2022-DNA2	8	5	0.01%	3,028	1,485	4.1%
2022-DNA1	9	5	0.02%	2,103	1,019	3.8%
2022-COR1	17	10	0.11%	1,426	636	7.3%
2022-AFH2	2	2	0.01%	324	195	1.6%
2022-AFH1	1	1	0.01%	306	188	1.6%
2021-SAP10	3	2	0.01%	826	460	2.4%
2021-SAP9	2	1	0.01%	721	382	2.5%
2021-SAP8	10	5	0.02%	2,464	1,149	4.2%
2021-SAP7	19	12	0.03%	4,326	2,012	4.7%
2021-SAP5	3	2	0.01%	938	466	2.6%
2021-SAP3	0	0	0.00%	572	193	0.8%
2021-SAP2	3	2	0.01%	830	405	2.5%
2021-SAP1	19	11	0.03%	3,483	1,568	4.8%
2021-HQA4	4	3	0.01%	1,167	595	2.4%
2021-HQA3	3	2	0.01%	1,634	814	2.8%



2021-HQA2	6	4	0.01%	1,991	977	2.4%
2021-HQA1	3	1	0.00%	1,510	709	1.8%
2021-DNA7	17	10	0.02%	4,625	2,152	4.1%
2021-DNA6	42	26	0.04%	7,693	3,555	5.1%
2021-DNA5	40	24	0.05%	5,712	2,557	4.9%
2021-DNA3	18	10	0.03%	3,236	1,455	4.6%
2021-DNA2	21	11	0.03%	3,992	1,781	5.0%
2021-DNA1	13	7	0.02%	3,071	1,274	3.7%
2020-SP01	1	0	0.00%	400	119	0.8%
2020-HQA5	2	1	0.01%	584	256	1.3%
2020-HQA4	1	1	0.01%	276	110	1.3%
2020-HQA3	1	0	0.00%	269	107	1.1%
2020-HQA2	1	1	0.01%	274	109	1.3%
2020-HQA1	0	0	0.00%	132	53	1.2%
2020-DNA6	8	4	0.02%	1,534	630	3.3%
2020-DNA5	4	2	0.01%	1,359	540	3.0%
2020-DNA4	6	3	0.03%	1,047	388	3.0%
2020-DNA3	3	2	0.01%	1,063	397	2.9%
2020-DNA2	2	1	0.01%	781	290	3.0%
2020-DNA1	2	1	0.02%	442	158	3.0%
2020-AFRM1	5	2	0.03%	626	270	3.0%
2019-HRP1	0	0	0.00%	188	51	2.7%
2019-HQA4	0	0	0.00%	72	28	1.4%
2019-HQA3	0	0	0.00%	64	25	0.9%
2019-HQA2	1	1	0.03%	68	27	1.0%
2019-HQA1	0	0	0.00%	72	26	0.9%
2019-FTR4	5	2	0.01%	1,030	326	1.6%
2019-FTR3	24	9	0.03%	5,996	1,787	5.0%
2019-FTR2	1	1	0.02%	209	72	2.6%
2019-FTR1	2	1	0.01%	904	291	3.0%
2019-DNA4	0	0	0.00%	258	92	3.0%
2019-DNA3	0	0	0.00%	281	95	2.7%
2019-DNA2	0	0	0.00%	201	67	2.4%
2019-DNA1	1	1	0.02%	283	92	2.5%
2018-HRP2	0	0	0.00%	477	116	1.5%
2018-HRP1	0	0	0.00%	618	142	1.9%
2018-HQA2	1	0	0.01%	214	74	1.1%
2018-HQA1	1	1	0.01%	262	91	1.4%
2018-DNA3	0	0	0.00%	582	190	3.2%
2018-DNA2	2	1	0.01%	953	308	3.1%
2018-DNA1	2	1	0.01%	799	256	4.3%
2017-HRP1	0	0	0.00%	85	20	0.7%
2017-HQA3	2	1	0.02%	221	72	1.8%
2017-HQA2	1	1	0.01%	363	112	1.6%
2017-HQA1	1	0	0.01%	261	79	1.5%
2017-DNA3	8	3	0.02%	2,095	628	5.2%
2017-DNA2	12	5	0.04%	2,204	657	5.0%
2017-DNA1	2	1	0.01%	1,167	330	5.1%



2016-HQA4	1	0	0.02%	115	32	1.6%
2016-HQA3	0	0	0.00%	113	31	1.3%
2016-HQA2	0	0	0.00%	111	32	1.3%
2016-HQA1	0	0	0.00%	146	38	1.6%
2016-DNA4	4	1	0.03%	718	198	4.8%
2016-DNA3	2	1	0.01%	730	198	4.7%
2016-DNA2	4	2	0.03%	848	238	5.1%
2016-DNA1	6	2	0.04%	1,127	300	5.3%
2016-DI01	0	0	0.00%	54	17	2.0%
2015-HQA2	0	0	0.00%	119	31	1.6%
2015-HQA1	0	0	0.00%	98	25	1.3%
2015-HQ02	2	0	0.01%	369	83	1.7%
2015-DNA3	8	3	0.06%	973	255	5.4%
2015-DNA2	3	1	0.03%	703	174	4.6%
2015-DNA1	9	2	0.04%	1,395	306	5.0%
Total	520	295	0.02%	123,452	54,442	3.1%

*These deals have not yet closed as of January 13, 2025.