

CRT Impact of the Los Angeles Fires

Potential STACR® and ACIS® Deal Exposure

January 28, 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% | 13,530 | 4,157 | 2.9% |
| 2020-2022 | 375 | 224 | 0.02% | 85,406 | 40,169 | 3.3% |
| 2023 | 22 | 16 | 0.02% | 3,852 | 2,214 | 2.2% |
| 2024 | 13 | 9 | 0.01% | 5,668 | 3,410 | 2.0% |
| 2025 | 7 | 7 | 0.01% | 1,732 | 1,131 | 1.8% |
| Total | 522 | 297 | 0.02% | 124,203 | 54,936 | 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-HQA1* | 1 | 1 | 0.00% | 509 | 328 | 1.7% |
| 2025-SPH2* | 1 | 1 | 0.01% | 247 | 169 | 1.5% |
| 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% |

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|------------|----|----|-------|-------|-------|------|
| 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% | 380 | 202 | 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% | 503 | 286 | 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% | 2,463 | 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% |



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|------------|----|----|-------|-------|-------|------|
| 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% | 3,991 | 1,781 | 5.0% |
| 2021-DNA1 | 13 | 7 | 0.02% | 3,071 | 1,274 | 3.7% |
| 2020-SAP1 | 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% | 280 | 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% |



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|--------------|------------|------------|--------------|----------------|---------------|-------------|
| 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 | 522 | 297 | 0.02% | 124,203 | 54,936 | 3.1% |

*These deals have not yet closed as of January 28, 2025.

