



Seasoned Credit Risk Transfer Trust, Series 2024-2

Investor Presentation

September 2024

Information contained in this presentation is current as of September 2024.

For further information on this transaction see the [SCRT 2024-2 Offering Circular on FreddieMac.com](#)



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Table of Contents



- 1. Program Summary**
- 2. Expected Transaction Timeline**
- 3. Collateral Comparison and Structure**
- 4. Historical Deal Performance**
- 5. Servicing, Credit and Program Support**
- 6. SCRT Transactions Re-cap**
- 7. Collateral History by Group**
- 8. Data Stratifications**
- 9. Freddie Mac Key Contacts**

Program Summary



Program Summary



- The \$658 mm SCRT 2024-2 securitization is our 24th SCRT securitization and is backed by seasoned, re-performing single-family mortgage loans (“RPLs”). Since 2016, we’ve issued approximately \$31.8 bn of guaranteed and approximately \$3.7 bn of non-guaranteed SCRT certificates
- The underlying mortgage loans (the “Mortgage Loans”) are adjustable-rate, fixed-rate or step-rate, and were either previously securitized in Freddie Mac Participation Certificates (“PCs”) or Freddie Mac Uniform Mortgage-Backed Securities (“UMBS”) and repurchased from the related PC or UMBS by Freddie Mac, or retained by Freddie Mac in whole loan form since acquisition
- As of the Cut-Off Date:
 - All of the Mortgage Loans are current
 - Approximately 1.03% of the Mortgage Loans are subject to bankruptcy proceedings and are at least 6 months current
- The Trust will issue:
 - Guaranteed Senior Certificates: Freddie Mac will guarantee the payment of principal and the timely payment of interest on the Guaranteed Certificates, including payment in full by the Stated Final Distribution Date
 - Non-guaranteed subordinate certificates, including non-guaranteed IO certificates, a mortgage insurance certificate, and non-economic REMIC residual certificates
- Freddie Mac is not required to retain and will not retain credit risk for SCRT pursuant to the Dodd Frank Credit Risk Retention Rule
- Subject to market conditions, Freddie Mac may retain some or all of one or more classes of Guaranteed Certificates

What's New in SCRT 2024-2

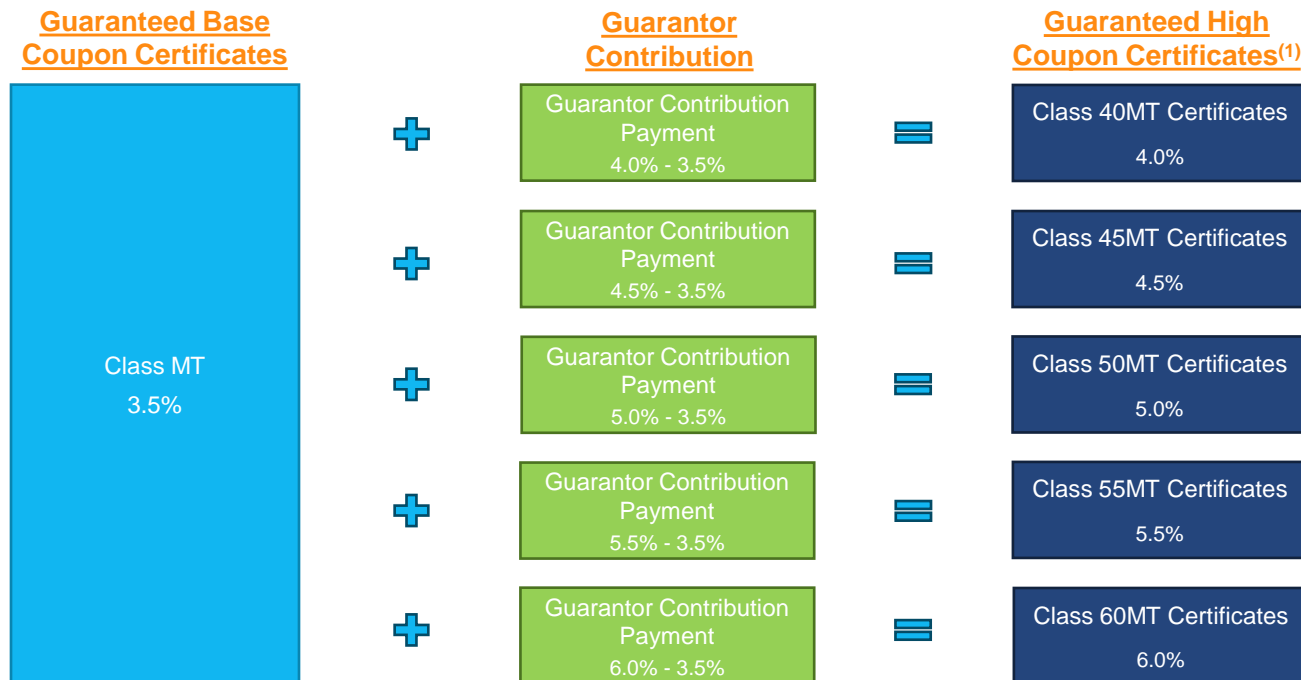


- No later than 30 days after Closing, the Servicer will inspect all properties in areas with a Presidential disaster declaration and FEMA individual assistance related to Hurricane Debby. In certain instances, Freddie Mac will cure, indemnify or repurchase the Mortgage Loan
- Two collateral groups: M and T
 - Group M55 loans combined into Group M
- Removal of the Class MV (Accretion Directed) and Class MZ (Accrual) Certificates

What's New in SCRT 2024-2 (continued)



- Addition of Guaranteed High Coupon MACR Certificates
 - High Coupon MACRs of the Class MA, Class MB and Class MT Certificates will receive cash flows from a) the related MA/MB/MT Class, and b) a Guarantor Contribution Payment paid by Freddie Mac. For each Class of Guaranteed High Coupon Certificates, the Guarantor Contribution Payment is equal to the difference between the Interest Accrual Portion for such Class and the Interest Accrual Portion for the related Class of Guaranteed Base Coupon Certificates



(1) In Yield Book, Guaranteed High Coupon Certificates include an “_” prefix as part of the Class name (e.g., _40MT equals 40MT)

What's New in 2024



- All-or-none auction on each of the Class M and Class BXS Certificates
 - Bidders may submit individual bids for the Class M and/or Class BXS Certificates. Bids for portions of the classes will not be accepted
- Additional front-sequentials from the Class MA Certificates
 - Class MA-1 / MA-2 / MA-3 / MA-4 / MA-5 Certificates
 - Provides additional weighted average life and principal window optionality
- Class M Certificates not rated
- Removal of Servicing Control Trigger
- Modified compliance and BPO due diligence sample size
 - Regulatory compliance (excluding QM/Credit testing for post GSE patch expiration loans) is based on a statistically significant portion of the initial mortgage pool vs. a 10% sample in SCRT 2023-1
 - QM/Credit testing on loans originated post GSE patch expiration based on a random sample of 30 loans with note dates on or after September 1, 2021 (beginning with SCRT 2024-2)
 - BPO due diligence reduced to a targeted 10% sample of loans with the highest LTV ratios vs. a 20% targeted and random sample in SCRT 2023-1
- Removal of medallion requirement for MACR exchanges

Retained Portfolio and Less Liquid Assets



- As of June 30, 2024, Freddie Mac's total retained portfolio balance was \$110.4 Billion, which is comprised in part of Less Liquid Assets⁽¹⁾
- A significant portion of Less Liquid Assets are single-family residential mortgage loans, which are the focus of both loan sales and securitization efforts
- A varying amount of these assets are bought out of MBS and put into the retained portfolio monthly
- Freddie Mac has been actively reducing these assets via economically reasonable transactions

Description	6/30/2023 (\$ in Billions)	6/30/2024 (\$ in Billions)	Year over Year Change (\$ in Billions)
Total Seasoned Unsecuritized Mortgage Loans ⁽²⁾	\$28.2	\$29.9	\$1.6

(1) Less Liquid Assets include single-family RPLs and seriously delinquent loans, multifamily unsecuritized mortgage loans not in the securitization pipeline, certain Freddie Mac mortgage-related securities and non-agency mortgage-related securities not guaranteed by the GSEs

(2) Source: Freddie Mac Quarterly Report on Form 10-Q for the quarter ended June 30, 2024

Freddie Mac Seasoned and Legacy Loan Activity



- Approximately \$89 Billion from 2011 through August 2024

MBS - Fully Guaranteed Securitizations

Re-Performing and Modified Pools
\$30.4 billion settled since 2011
Primarily 6+ months clean pay history
Serviced to Freddie Mac Guide
No forbore UPB
No servicing change

SCRT - RPL Senior/Sub⁽¹⁾

Guaranteed Seniors / Non-guaranteed Subs
\$35.5 billion settled since Q4 2016
Up to 30 days delinquent
Bankruptcy loans that are at least 6 months clean pay
Not serviced to Freddie Mac Guide
Includes forbore UPB
Freddie Mac selects servicer for the trust

NPL Sales

SPO and EXPO Offerings
\$10.3 billion settled since 2014
Primarily 12+ months delinquent
Not serviced to Freddie Mac Guide
Includes forbore UPB
NPL buyer selects servicer

SLST - RPL Structured Sales

Guaranteed Seniors / Non-guaranteed Subs
\$12.7 billion settled since Q4 2016
Primarily inconsistent pay RPLs and moderately DQ NPLs
Not serviced to Freddie Mac Guide
Includes forbore UPB
Buyer of subs selects servicer for the trust⁽²⁾

Source: Press Releases on FreddieMac.com

(1) Prior to SCRT 2022-1, loans were at least 6 months clean pay and bankruptcy loans were excluded. Prior to SCRT 2020-1, loans were at least 12 months clean pay and bankruptcy loans were excluded

(2) Beginning with SLST 2020-1, Freddie Mac selected the initial servicer for the trust. The purchaser of the Subordinate Certificates may choose to transfer servicing after the Closing Date

Expected Transaction Timeline



Key Dates



- August 27th: Investor Tape Available
- September 3rd: Pre-marketing
- September 4th: Begin Investor Meetings/Calls
- September 9th: Expected Auction Date
- September 10th: Expected Announce Date
- September 10th: Target Pricing Date
- September 13th: Expected Closing Date
- September 25th: First Distribution Date

August 2024

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September 2024


S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

 Investor Tape Available

 Begin Pre-marketing

 Begin Investor Meetings/Calls

 Expected Auction Date

 Expected Announcement / Target Pricing Date

 Expected Closing Date

 First Distribution Date

Collateral Comparison and Structure



SCRT 2024-2 Overview



- The assets of the Trust are seasoned, re-performing, first lien, adjustable, fixed and step-rate mortgage loans, including both modified and non-modified mortgage loans. The structure consists of two groups of senior certificates, each backed primarily by its respective loan group below:

Group M	Group T
Modified fixed- and step-rate loans	Never modified fixed- and adjustable-rate loans; or loans only subject to a Freddie Mac Payment Deferral Program ("PDP")

- Approximately 89.86% of the Mortgage Loans were modified under a Freddie Mac modification program, or subject to a Freddie Mac payment deferral program ("PDP"), or a combination of these programs. Approximately 10.14% of the Mortgage Loans were neither modified nor subject to a PDP
- Newrez LLC, d/b/a Shellpoint Mortgage Servicing ("Shellpoint") and Nationstar Mortgage LLC, d/b/a Rushmore Servicing are the servicers of the Mortgage Loans prior to the Closing Date
- On the Closing Date, Mortgage Loans currently serviced by Rushmore Servicing will transfer to Shellpoint who will service the Mortgage Loans in accordance with the PSA

Collateral Characteristics - SCRT 2024-2



		By Group (as of 7/31/2024)		By Clean Pay (as of 7/31/2024)					SCRT 2024-2 Aggregate (as of 7/31/2024)	SCRT 2024-1 Aggregate (as of 1/31/2024)
		Group M	Group T	1 to 5 Month Clean Pay	6 to 11 Months Clean Pay	12 to 23 Months Clean Pay	24 to 35 Months Clean Pay	36+ Months Clean Pay		
General	% Modified and/or PDP ⁽¹⁾	100%	32%	86%	84%	92%	96%	85%	90%	93%
	% Freddie Mac PDP only ⁽¹⁾	0%	32%	4%	5%	3%	5%	14%	5%	8%
	% Non-Modified / Not subject to PDP	0%	68%	14%	16%	8%	4%	15%	10%	7%
	% ARM	0%	5%	2%	1%	1%	0%	0%	1%	1%
	Total UPB incl. forbore UPB (millions)	\$561	\$98	\$90	\$144	\$242	\$140	\$42	\$658	\$618
	Forborne UPB (millions)	\$17	\$3	\$3	\$6	\$7	\$3	\$2	\$20	\$24
	% UPB Forborne	3%	3%	3%	4%	3%	2%	4%	3%	4%
	% of Loans with Forborne UPB	22%	32%	29%	26%	20%	19%	40%	23%	25%
	Avg. Loan Size (thousands)	\$184	\$136	\$166	\$163	\$170	\$215	\$162	\$175	\$170
Avg. Size of Non-Zero Forborne UPB (thousands)	\$33	\$18	\$24	\$33	\$36	\$29	\$20	\$30	\$30	
Note Rate	Weighted Average Note Rate at Origination ⁽²⁾	4.81%	4.49%	4.81%	4.83%	4.83%	4.57%	4.68%	4.76%	4.85%
	Weighted Average Current Note Rate ⁽²⁾	4.04%	4.61%	4.21%	4.27%	4.29%	3.59%	4.29%	4.12%	3.92%
	Weighted Average Effective Note Rate ⁽³⁾	3.92%	4.46%	4.07%	4.11%	4.16%	3.51%	4.13%	4.00%	3.77%
Term / LTV / Credit Score	Weighted Average Loan Age from Origination (mos)	138	118	139	139	142	120	131	135	138
	Weighted Average Loan Age from Modification or PDP (mos) ⁽⁵⁾	30	32	25	28	29	30	57	30	33
	Weighted Average Remaining Maturity (mos)	440	233	405	401	420	428	326	410	406
	Weighted Average LTV at Origination	77%	73%	78%	76%	75%	77%	79%	76%	75%
	Weighted Average AVM Current LTV	44%	34%	43%	43%	42%	44%	40%	42%	44%
	% of Loans with AVM Current LTV >105%	1%	0%	1%	2%	1%	0%	0%	1%	1%
	Non-Zero Weighted Average Credit Score at Origination	698	717	692	697	698	713	707	701	703
	Non-Zero Weighted Average Current Credit Score	653	655	607	628	657	692	688	654	673
ARM	Weighted Average Gross Margin	N/A	2.39%	2.37%	2.44%	2.34%	2.25%	2.43%	2.39%	2.46%
	Weighted Average Months to Next Rate Adjustment Date	N/A	7	8	6	8	4	6	7	13
	Weighted Average Lifetime Minimum Rate ⁽²⁾⁽⁴⁾	N/A	0.46%	0.21%	0.46%	0.82%	0.00%	0.00%	0.46%	0.75%
	Weighted Average Lifetime Maximum Rate ⁽²⁾	N/A	9.74%	10.11%	9.63%	9.57%	8.88%	9.69%	9.74%	9.72%
Pay History / BK / Modifications	Weighted Average Number of Months Clean Pay History	18	18	4	9	17	28	49	18	20
	% of Loans Current	100%	100%	100%	100%	100%	100%	100%	100%	96%
	% of Loans 30 Days Delinquent	0%	0%	0%	0%	0%	0%	0%	0%	4%
	% of Loans in Bankruptcy ⁽⁶⁾	1%	1%	0%	2%	2%	0%	0%	1%	1%
	% of Loans with 1-5 Months Clean Pay History	13%	16%	100%	0%	0%	0%	0%	14%	7%
	% of Loans with 6+ Months Clean Pay History	87%	84%	0%	100%	100%	100%	100%	86%	89%
	% of Loans with 12+ Months Clean Pay History	66%	54%	0%	0%	100%	100%	100%	64%	70%
	% of Loans with 24+ Months Clean Pay History	28%	25%	0%	0%	0%	100%	100%	28%	24%
	% of Loans with 36+ Months Clean Pay History	5%	13%	0%	0%	0%	0%	100%	6%	7%
	% of Loans modified or subject to PDP within 24 Months ⁽⁵⁾	52%	9%	53%	54%	64%	14%	0%	46%	60%
	% of Loans modified or subject to PDP between 25 and 36 Months ⁽⁵⁾	30%	13%	19%	15%	12%	77%	11%	27%	16%

(1) % Freddie Mac PDP only is a subset of % Modified and/or PDP

(2) Weighted by interest bearing UPB only

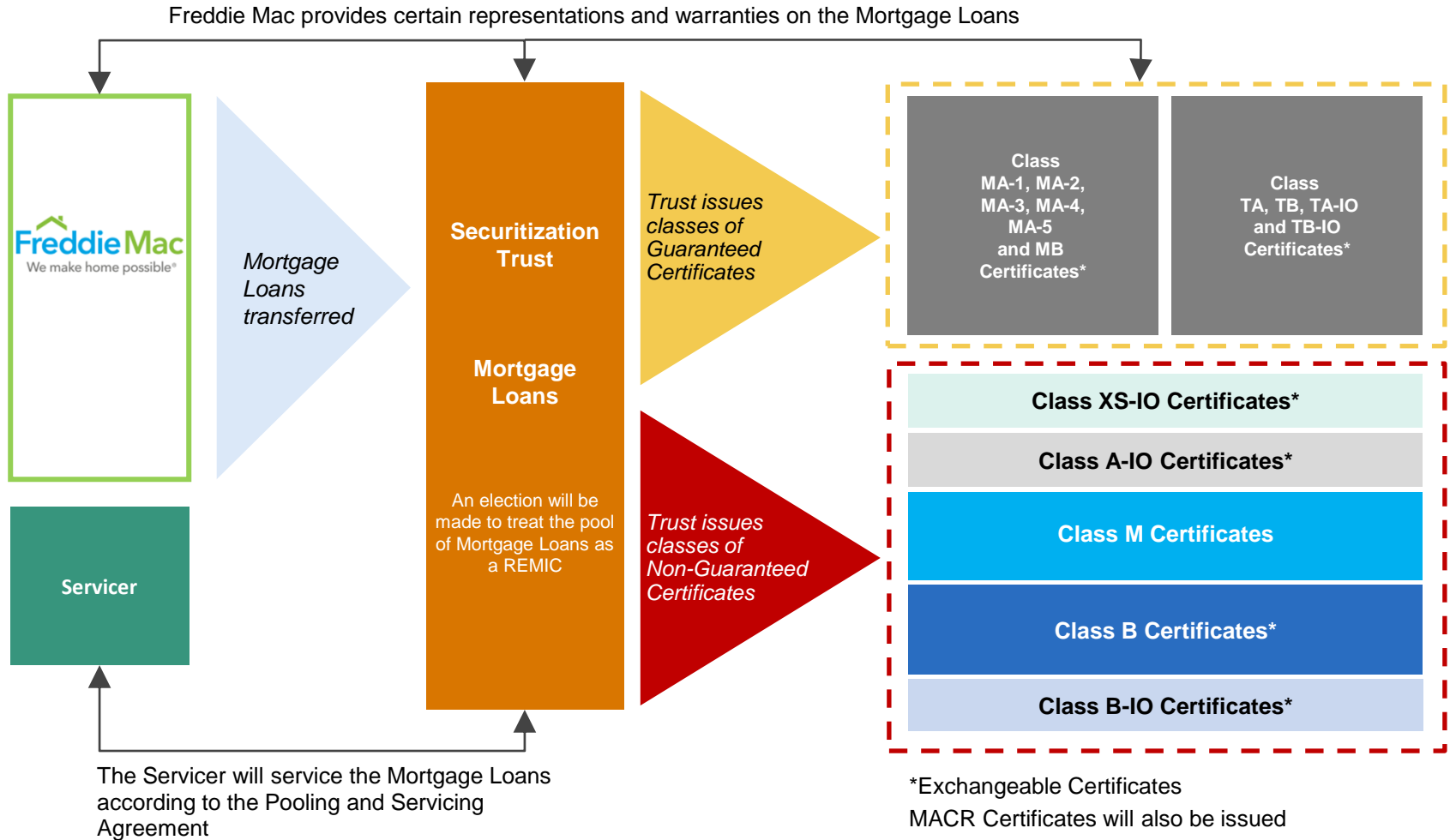
(3) Note rate times ratio of aggregate unpaid interest bearing balance over the aggregate UPB

(4) Excludes loans with Lifetime Minimum Rate blank

(5) Uses the most recent modification or any Freddie Mac PDP

(6) Mortgage Loans are at least 6 months current

Indicative SCRT 2024-2 Structure



Note: The Trust will also issue Residual Certificates and a Class of Mortgage Insurance Certificates (the "Class MI Certificate") that will receive certain proceeds from Mortgage Insurance Policies, and, as of the Closing Date, will be retained by Freddie Mac. The Class MI Certificate will not represent interests in any REMIC. The Class MI Certificate is not offered.

Preliminary SCRT 2024-2 Capital Structure



Transaction Structure								
Loan Group	Class	Maximum Initial Class Principal or Initial Class Notional Amount	Approximate Initial Class Coupon ⁽¹⁾	Initial Credit Enhancement	WAL (years) ⁽²⁾	Stated Final Distribution Date	Principal Window (months) ⁽²⁾	Guaranteed / Non-Guaranteed
M	MT ⁽³⁾	\$532,535,000	3.500%	5.00%	8.55	May 2064	1-361	Guaranteed
T	TT ⁽³⁾	\$92,878,000	3.500%	5.00%	4.05	May 2064	1-198	Guaranteed
Mezzanine	M	\$9,875,000	5.000%	3.50%	8.61	May 2064	76-139	Non-Guaranteed
Sub PO	B ⁽⁴⁾	\$23,042,435	0.000%	0.00%	20.95	May 2064	139-476	Non-Guaranteed
Excess Servicing IO	XS-IO	\$658,330,435	0.050%	N/A	8.35	May 2064	N/A	Non-Guaranteed
Senior IO	A-IO	\$625,413,000	0.105%	N/A	7.88	May 2064	N/A	Non-Guaranteed
Sub IO	B-IO	\$32,917,435	2.217%	N/A	17.25	May 2064	N/A	Non-Guaranteed
Sub + IOs + Ex. Serv.	BXS ⁽³⁾⁽⁵⁾	\$23,042,435	7.465%	0.00%	20.95	May 2064	139-476	Non-Guaranteed
Total Deal Size:		\$658,330,435						

Note: On the Closing Date, investors will pay 42 days of interest calculated on the related Class Principal Amount or Class Notional Amount as of the Closing Date at the applicable Class Coupon for any Certificates purchased

(1) Class Coupons described in more detail in the offering materials

(2)

Pricing Assumptions	CPR	CDR	Severity
Group M	Ramp from 5% to 8% CPR over 24 months	Ramp from 0% to 1% over 36 months	25%
Group T	15% CPR		

(3) MACR Certificates

(4) Principal Only Certificates

(5) Class BXS is a MACR combination of Class B, Class A-IO, Class B-IO and Class XS-IO Certificates

Guaranteed Senior Certificates



Loan Group	Class	Maximum Initial Class Principal or Initial Class Notional Amount	Approximate Initial Class Coupon	Initial Credit Enhancement	WAL (years) ⁽¹⁾	Stated Final Distribution Date	Principal Window (months) ⁽¹⁾	Class Type
M	MT	\$532,535,000	3.500%	5.00%	8.55	May 2064	1-361	Pass-through
M	MA	\$399,401,000	3.500%	5.00%	5.18	May 2064	1-151	Sequential
M	MB ⁽²⁾	\$133,134,000	3.500%	5.00%	18.65	May 2064	151-361	Sequential
T	TT / TTU / TTW	\$92,878,000	3.500% / 4.000% / 4.250%	5.00%	4.05	May 2064	1-198	Pass-through
T	TA ⁽²⁾ / TAU / TAW	\$69,659,000	3.500% / 4.000% / 4.250%	5.00%	2.35	May 2064	1-70	Sequential
T	TB ⁽²⁾ / TBU / TBW	\$23,219,000	3.500% / 4.000% / 4.250%	5.00%	9.15	May 2064	70-198	Sequential
T	TT-IO	\$13,931,700	5.000%	N/A	4.05	May 2064	N/A	Interest Only
T	TA-IO ⁽²⁾	\$10,448,850	5.000%	N/A	2.35	May 2064	N/A	Interest Only
T	TB-IO ⁽²⁾	\$3,482,850	5.000%	N/A	9.15	May 2064	N/A	Interest Only

Note: On the Closing Date, investors will pay 42 days of interest calculated on the related Class Principal Amount or Class Notional Amount as of the Closing Date at the applicable Class Coupon for any Certificates purchased

(1)

Pricing Assumptions	CPR	CDR	Severity
Group M	Ramp from 5% to 8% CPR over 24 months	Ramp from 0% to 1% over 36 months	25%
Group T	15% CPR		

(2) Exchangeable Certificates

Guaranteed Senior Certificates – Group M



Loan Group	Class	Maximum Initial Class Principal or Initial Class Notional Amount	Approximate Initial Class Coupon	Initial Credit Enhancement	WAL (years) ⁽¹⁾	Stated Final Distribution Date	Principal Window (months) ⁽¹⁾	Class Type
M	MT	\$532,535,000	3.500%	5.00%	8.55	May 2064	1-361	Pass-through
M	MA	\$399,401,000	3.500%	5.00%	5.18	May 2064	1-151	Sequential
M	MA-1 ⁽²⁾	\$75,000,000	3.500%	5.00%	0.93	May 2064	1-22	Sequential
M	MA-2 ⁽²⁾	\$75,000,000	3.500%	5.00%	2.57	May 2064	22-41	Sequential
M	MA-3 ⁽²⁾	\$75,000,000	3.500%	5.00%	4.33	May 2064	41-64	Sequential
M	MA-4 ⁽²⁾	\$75,000,000	3.500%	5.00%	6.48	May 2064	64-94	Sequential
M	MA-5 ⁽²⁾	\$99,401,000	3.500%	5.00%	10.00	May 2064	94-151	Sequential
M	MA-25	\$324,401,000	3.500%	5.00%	6.16	May 2064	22-151	Sequential
M	MA-35	\$249,401,000	3.500%	5.00%	7.24	May 2064	41-151	Sequential
M	MA-45	\$174,401,000	3.500%	5.00%	8.49	May 2064	64-151	Sequential
M	MT-25	\$457,535,000	3.500%	5.00%	9.79	May 2064	22-361	Sequential
M	MB ⁽²⁾	\$133,134,000	3.500%	5.00%	18.65	May 2064	151-361	Sequential

Note: On the Closing Date, investors will pay 42 days of interest calculated on the related Class Principal Amount or Class Notional Amount as of the Closing Date at the applicable Class Coupon for any Certificates purchased

(1)

Pricing Assumptions	CPR	CDR	Severity
Group M	Ramp from 5% to 8% CPR over 24 months	Ramp from 0% to 1% over 36 months	25%

(2) Exchangeable Certificates

Guaranteed High Coupon Certificates – Group M



Loan Group	Class	Maximum Initial Class Principal or Initial Class Notional Amount	Approximate Initial Class Coupon	Initial Credit Enhancement	WAL (years) ⁽¹⁾	Stated Final Distribution Date	Principal Window (months) ⁽¹⁾	Class Type
M	40MT	\$532,535,000	4.000%	5.00%	8.55	May 2064	1-361	Pass-through
M	40MA	\$399,401,000	4.000%	5.00%	5.18	May 2064	1-151	Sequential
M	40MB	\$133,134,000	4.000%	5.00%	18.65	May 2064	151-361	Sequential
M	45MT	\$532,535,000	4.500%	5.00%	8.55	May 2064	1-361	Pass-through
M	45MA	\$399,401,000	4.500%	5.00%	5.18	May 2064	1-151	Sequential
M	45MB	\$133,134,000	4.500%	5.00%	18.65	May 2064	151-361	Sequential
M	50MT	\$532,535,000	5.000%	5.00%	8.55	May 2064	1-361	Pass-through
M	50MA	\$399,401,000	5.000%	5.00%	5.18	May 2064	1-151	Sequential
M	50MB	\$133,134,000	5.000%	5.00%	18.65	May 2064	151-361	Sequential
M	55MT	\$532,535,000	5.500%	5.00%	8.55	May 2064	1-361	Pass-through
M	55MA	\$399,401,000	5.500%	5.00%	5.18	May 2064	1-151	Sequential
M	55MB	\$133,134,000	5.500%	5.00%	18.65	May 2064	151-361	Sequential
M	60MT	\$532,535,000	6.000%	5.00%	8.55	May 2064	1-361	Pass-through
M	60MA	\$399,401,000	6.000%	5.00%	5.18	May 2064	1-151	Sequential
M	60MB	\$133,134,000	6.000%	5.00%	18.65	May 2064	151-361	Sequential

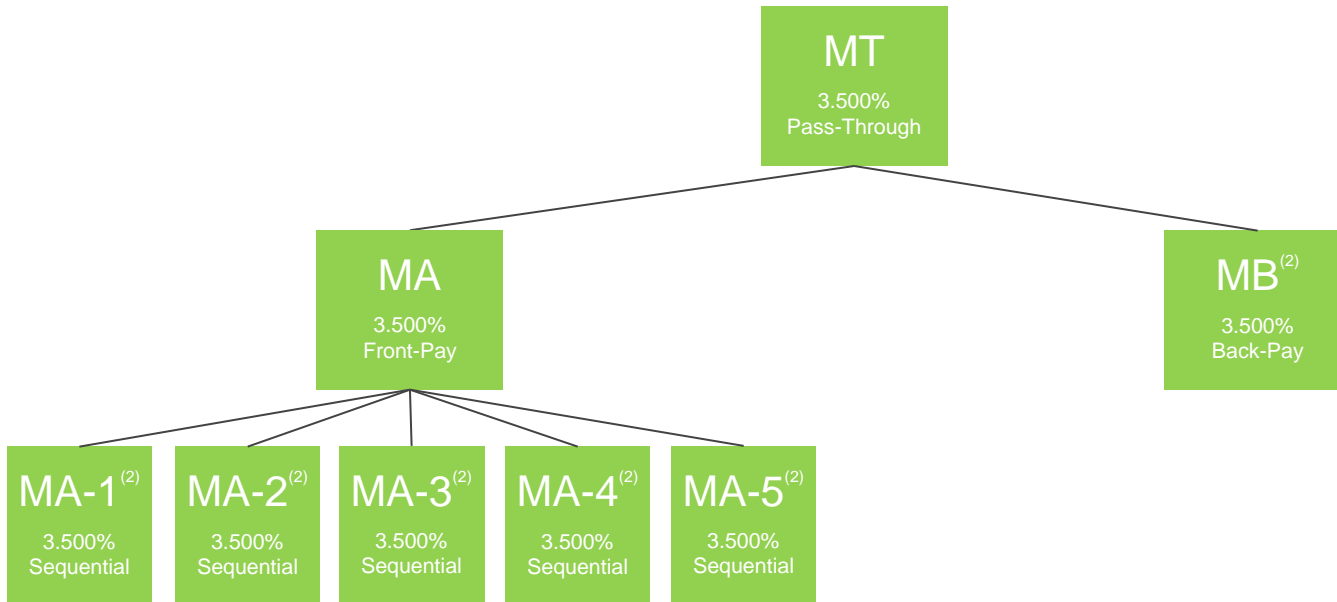
Note: On the Closing Date, investors will pay 42 days of interest calculated on the related Class Principal Amount or Class Notional Amount as of the Closing Date at the applicable Class Coupon for any Certificates purchased

(1)	Pricing Assumptions	CPR	CDR	Severity
	Group M	Ramp from 5% to 8% CPR over 24 months	Ramp from 0% to 1% over 36 months	25%

SCRT 2024-2 Guaranteed Certificates



Group M Certificates⁽¹⁾

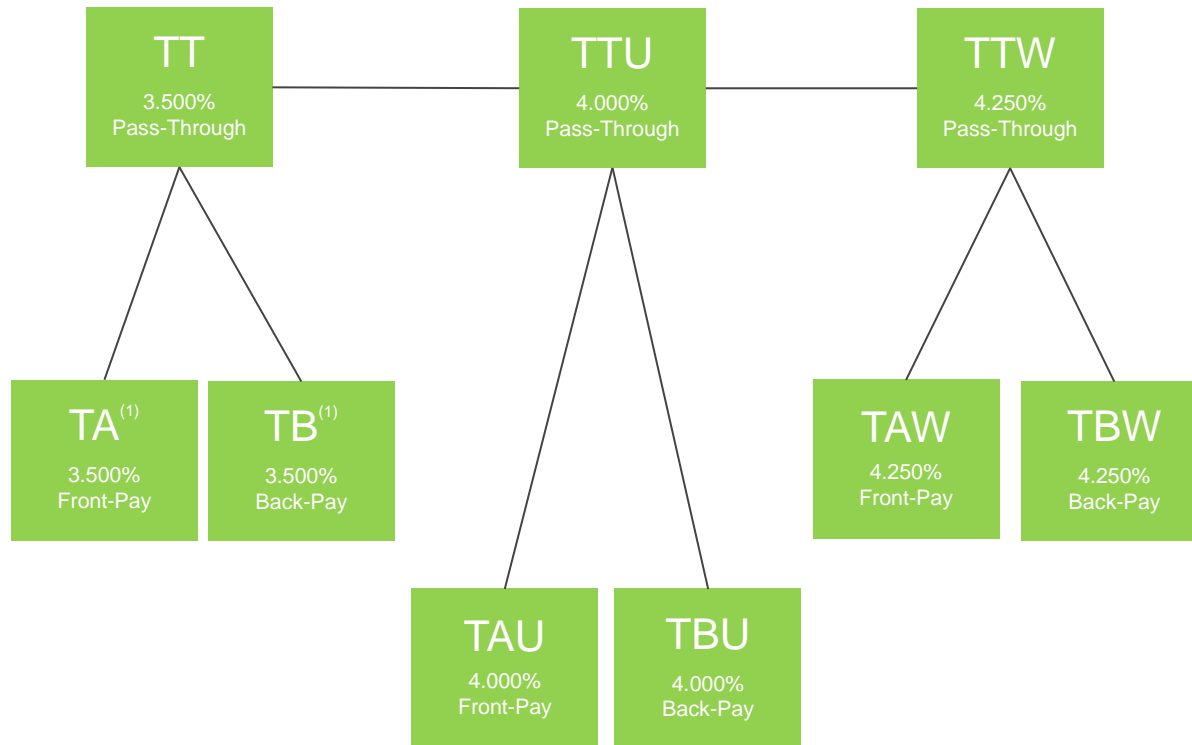


(1) Further Group M MACRs available, including High Coupon MA, MB and MT Certificates. See Offering Circular for more details
(2) Exchangeable Certificates

SCRT 2024-2 Guaranteed Certificates



Group T Certificates



Group T IO Certificates



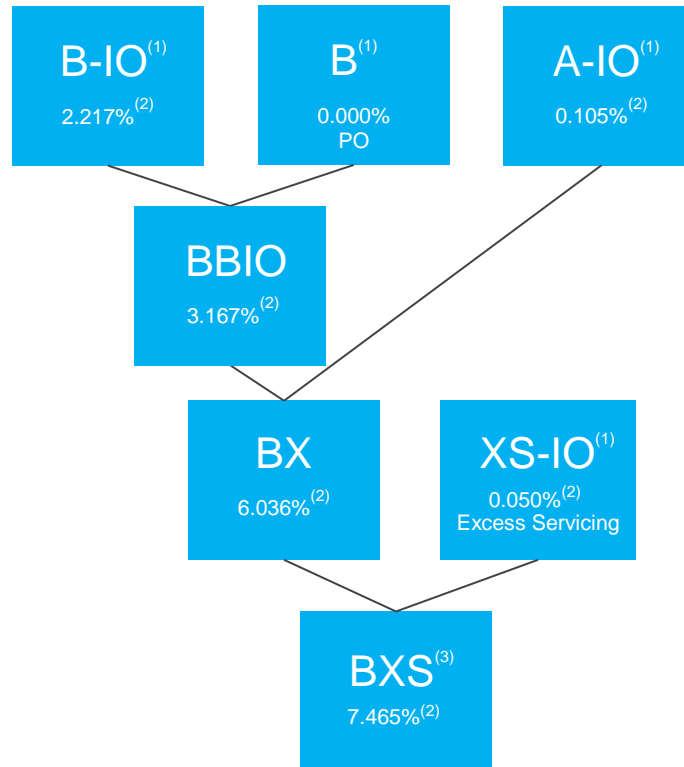
Note: Certificates above can be created through combinations with different portions of the related IO Certificates, as described in the Offering Circular

(1) Exchangeable Certificates

SCRT 2024-2 Non-Guaranteed Certificates



BXS Certificates



- (1) Exchangeable Certificates
- (2) Approximate class coupon for first distribution date
- (3) Only Class BXS Certificates will be offered

SCRT Deal Triggers and Initial Credit Enhancement



Item	Description	2020-2	2020-3	2021-1	2021-2	2021-3	2022-1	2022-2	2023-1	2024-1	2024-2																				
Initial Credit Enhancement	Initial Subordination Percentage	13.00%	10.00%	6.90%	6.50%	7.50%	8.25%	8.30%	5.85%	5.25%	5.00%																				
	Class M Subordination percentage	7.65%	6.75%	3.90%	4.05%	4.20%	5.00%	4.90%	3.60%	3.75%	3.50%																				
Stepdown Test for each Distribution Date:	Stepdown Test	Is satisfied if the (i) Minimum Credit Enhancement Test, (ii) Aged Securitization Test, (iii) Cumulative Loss Test and (iv) Delinquency Test are satisfied			Impact of Stepdown Test Fail	Structure pays principal sequentially to seniors then subordinates																									
	(i) Minimum Credit Enhancement Test	Is satisfied if the weighted average of each group's Subordination Percentage is greater than or equal to the stated amount; and	21.00%	18.00%	12.00%	11.50%	12.50%	13.25%	13.30%	9.35%	8.75%	8.50%																			
		If the sum of the Class M and Class B Certificates exceeds the stated amount	3.00% of the Cut-Off Date UPB						2.00% of the Cut-Off Date UPB																						
	(ii) Aged Securitization Test	Is satisfied if the Class M is outstanding and the Distribution Date is on or before month 180 post settlement																													
	(iii) Cumulative Loss Test	Is satisfied if the cumulative Realized Losses, as a percentage of the aggregate UPB of the Mortgage Loans as of the Cut-Off Date, do not exceed the percentage in the table ranging from 1.20% to 6.00% in time increments	<table border="1"> <thead> <tr> <th>Distribution Date occurring in the period</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>Months 1 to 24</td><td>1.20%</td></tr> <tr><td>Months 25 to 36</td><td>1.80%</td></tr> <tr><td>Months 37 to 48</td><td>2.40%</td></tr> <tr><td>Months 49 to 60</td><td>3.00%</td></tr> <tr><td>Months 61 to 72</td><td>3.60%</td></tr> <tr><td>Months 73 to 84</td><td>4.20%</td></tr> <tr><td>Months 85 to 96</td><td>4.80%</td></tr> <tr><td>Months 97 to 108</td><td>5.40%</td></tr> <tr><td>Months 109+</td><td>6.00%</td></tr> </tbody> </table>										Distribution Date occurring in the period	Percentage	Months 1 to 24	1.20%	Months 25 to 36	1.80%	Months 37 to 48	2.40%	Months 49 to 60	3.00%	Months 61 to 72	3.60%	Months 73 to 84	4.20%	Months 85 to 96	4.80%	Months 97 to 108	5.40%	Months 109+
Distribution Date occurring in the period	Percentage																														
Months 1 to 24	1.20%																														
Months 25 to 36	1.80%																														
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Months 85 to 96	4.80%																														
Months 97 to 108	5.40%																														
Months 109+	6.00%																														
(iv) Delinquency Test	Is satisfied if the Distressed Principal Balance for a Distribution Date is less than the product of (i) 50% and (ii) any excess of (a) the aggregate outstanding balance of Class M and Class B Certificates over (b) the aggregate Realized Losses																														
	Distressed Principal Balance	For any Distribution Date, the sum, without duplication, of (a) the aggregate UPB of (i) any REO property, (ii) any Mortgage Loan in a foreclosure or bankruptcy status and (iii) any Mortgage Loans delinquent 60 days or more as of the related Delinquency Determination Date, and (b) the aggregate UPB of Mortgage Loans modified or that became subject to a Payment Deferral in the related Collection Period or any of the preceding eleven Collection Periods; minus any Reperforming Post-Forbearance Plan Mortgage Loan Amount																													
Clean-Up Call Holder	When the aggregate UPB of the Mortgage Loans is less than 10% of the aggregate Cut-Off Date Balance, majority holder of the Class B Certificates or by the Servicer(s)																														

Historical SCRT Collateral



		SCRT Pool Comparison								
		2020-3	2021-1	2021-2	2021-3	2022-1	2022-2	2023-1	2024-1	2024-2
General	As of Date	9/30/2020	2/28/2021	4/30/2021	8/31/2021	2/28/2022	7/31/2022	6/30/2023	1/31/2024	7/31/2024
	% Modified and/or PDP ⁽¹⁾	91%	51%	60%	86%	90%	94%	93%	93%	90%
	% Freddie Mac PDP only ⁽¹⁾	2%	1%	13%	3%	8%	5%	3%	8%	5%
	% ARM	0%	7%	13%	4%	2%	2%	0%	1%	1%
	Total UPB incl. forbore UPB (millions)	\$1,738	\$1,227	\$1,001	\$564	\$1,044	\$536	\$471	\$618	\$658
	Forborne UPB (millions)	\$134	\$46	\$55	\$34	\$98	\$58	\$23	\$24	\$20
	% UPB Forborne	8%	4%	6%	6%	9%	11%	5%	4%	3%
	% of Loans with Forborne UPB	40%	19%	40%	37%	55%	57%	30%	25%	23%
	Avg. Loan Size (thousands)	\$147	\$110	\$112	\$151	\$156	\$173	\$169	\$170	\$175
	Avg. Size of Non-Zero Forborne UPB (thousands)	\$38	\$39	\$22	\$33	\$33	\$40	\$34	\$30	\$30
Note Rate	Weighted Average Note Rate at Origination ⁽²⁾	5.85%	5.68%	6.05%	5.64%	5.58%	6.03%	5.22%	4.85%	4.76%
	Weighted Average Current Note Rate ⁽²⁾	4.62%	4.98%	4.87%	4.48%	4.50%	4.30%	4.12%	3.92%	4.12%
	Weighted Average Effective Note Rate ⁽³⁾	4.26%	4.79%	4.60%	4.21%	4.08%	3.84%	3.92%	3.77%	4.00%
Term / LTV / Credit Score	Weighted Average Loan Age from Origination (mos)	157	159	167	152	157	175	149	138	135
	Weighted Average Loan Age from Modification or PDP (mos) ⁽⁵⁾	59	46	46	37	37	44	29	33	30
	Weighted Average Remaining Maturity (mos)	369	302	289	383	374	383	411	406	410
	Weighted Average LTV at Origination	82%	79%	80%	79%	81%	80%	78%	75%	76%
	Weighted Average AVM Current LTV	61%	48%	51%	50%	52%	52%	45%	44%	42%
	% of Loans with AVM Current LTV >105%	4%	2%	2%	2%	2%	2%	1%	1%	1%
	Non-Zero Weighted Average Credit Score at Origination	679	684	678	683	687	682	695	703	701
	Non-Zero Weighted Average Current Credit Score	662	658	671	649	645	663	651	673	654
ARM	Weighted Average Gross Margin	N/A	2.54%	2.41%	2.38%	2.47%	2.34%	2.48%	2.46%	2.39%
	Weighted Average Months to Next Rate Adjustment Date	N/A	6	6	9	7	7	11	13	7
	Weighted Average Lifetime Minimum Rate ⁽²⁾⁽⁴⁾	N/A	2.54%	2.83%	0.19%	0.18%	0.43%	0.69%	0.75%	0.46%
	Weighted Average Lifetime Maximum Rate ⁽²⁾	N/A	10.57%	11.28%	10.86%	10.39%	11.27%	9.81%	9.72%	9.74%
Pay History / Modifications	Weighted Average Number of Months Clean Pay History	31	30	37	18	18	23	17	20	18
	% of Loans Current	100%	100%	100%	100%	90%	94%	92%	96%	100%
	% of Loans with 6+ Months Clean Pay History	100%	100%	100%	100%	77%	85%	83%	89%	86%
	% of Loans with 12+ Months Clean Pay History	79%	78%	76%	70%	44%	59%	73%	70%	64%
	% of Loans with 24+ Months Clean Pay History	47%	41%	57%	14%	18%	24%	17%	24%	28%
	% of Loans with 36+ Months Clean Pay History	21%	25%	41%	6%	12%	17%	5%	7%	6%
	% of Loans modified within 24 Months ⁽⁵⁾	16%	23%	21%	46%	54%	53%	64%	60%	46%
	% of Loans modified between 25 and 36 Months ⁽⁵⁾	24%	5%	6%	10%	7%	5%	13%	16%	27%
	% of Loans 30 Days Delinquent	0%	0%	0%	0%	10%	6%	8%	4%	0%
	% of Loans in Bankruptcy ⁽⁶⁾	0%	0%	0%	0%	2%	1%	1%	1%	1%
	Servicer	Shellpoint & Community	SLS	SPS	Shellpoint & Community	Shellpoint & SLS	SPS	Shellpoint & SLS	SLS & SPS	Shellpoint

(1) % Freddie Mac PDP only is a subset of % Modified and/or PDP

(2) Note rates are weighted by interest bearing UPB only

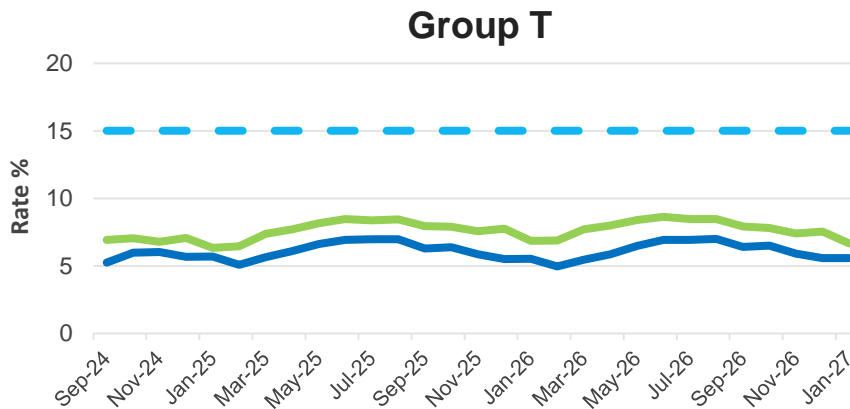
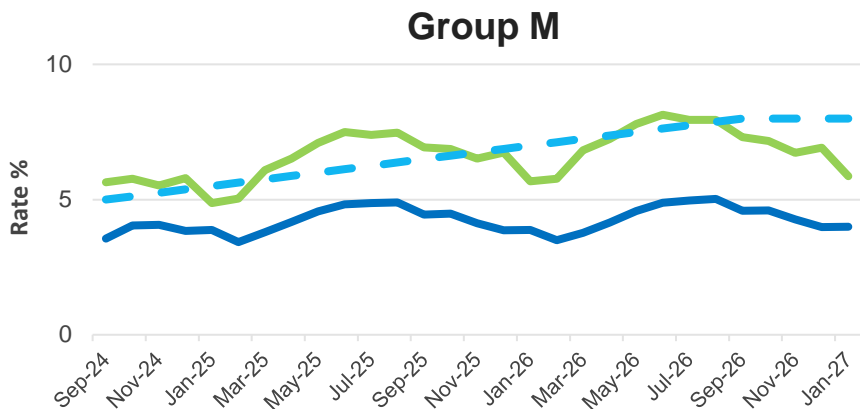
(3) Calculated as the note rate times the ratio of the aggregate unpaid interest bearing balance over the aggregate UPB

(4) Excludes loans where the Lifetime Minimum Rate is blank

(5) Calculation uses the most recent modification, including any Freddie Mac PDP

(6) Mortgage Loans are at least 6 months current

SCRT 2024-2 Voluntary Prepayment Rate (“VPR”) Modeled by Group



— Yield Book Model — Bloomberg Model
- - - SCRT Pricing Speed

Pricing Assumptions	CPR	CDR	Severity
Group M	Ramp from 5% to 8% CPR over 24 months	Ramp from 0% to 1% over 36 months	25%
Group T	15% CPR		

Note: SCRT Pricing Speed and Yield Book Model VPRs begin in month 1 of the transaction

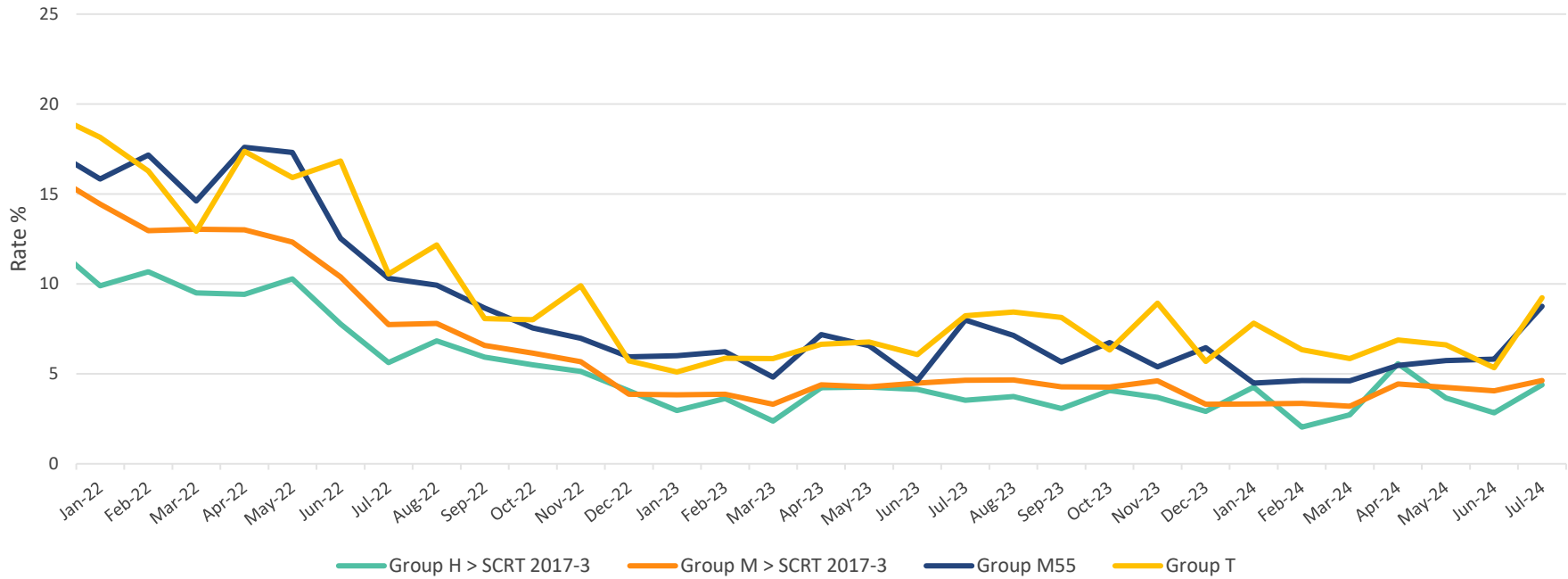
Historical Deal Performance



SCRT Historical Performance by Group



1 Month VPR⁽¹⁾



	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24
Group H > SCRT 2017-3	9.9	10.7	9.5	9.4	10.3	7.8	5.6	6.8	5.9	5.5	5.1	4.1	3.0	3.6	2.4	4.2	4.3	4.1	3.5	3.7	3.1	4.1	3.7	2.9	4.3	2.0	2.7	5.6	3.6	2.8	4.4
Group M > SCRT 2017-3⁽²⁾	14.4	13.0	13.0	13.0	12.3	10.4	7.7	7.8	6.6	6.1	5.7	3.9	3.8	3.9	3.3	4.4	4.3	4.5	4.6	4.6	4.3	4.2	4.6	3.3	3.3	3.4	3.2	4.4	4.2	4.0	4.6
Group M55⁽³⁾	15.8	17.2	14.6	17.6	17.3	12.5	10.3	9.9	8.6	7.5	7.0	5.9	6.0	6.2	4.8	7.2	6.6	4.6	8.0	7.1	5.7	6.7	5.4	6.4	4.5	4.6	4.6	5.5	5.7	5.8	8.8
Group T	18.1	16.3	12.9	17.4	15.9	16.8	10.5	12.2	8.1	8.0	9.9	5.7	5.1	5.9	5.8	6.6	6.8	6.1	8.2	8.4	8.1	6.3	8.9	5.7	7.8	6.3	5.8	6.9	6.6	5.3	9.2

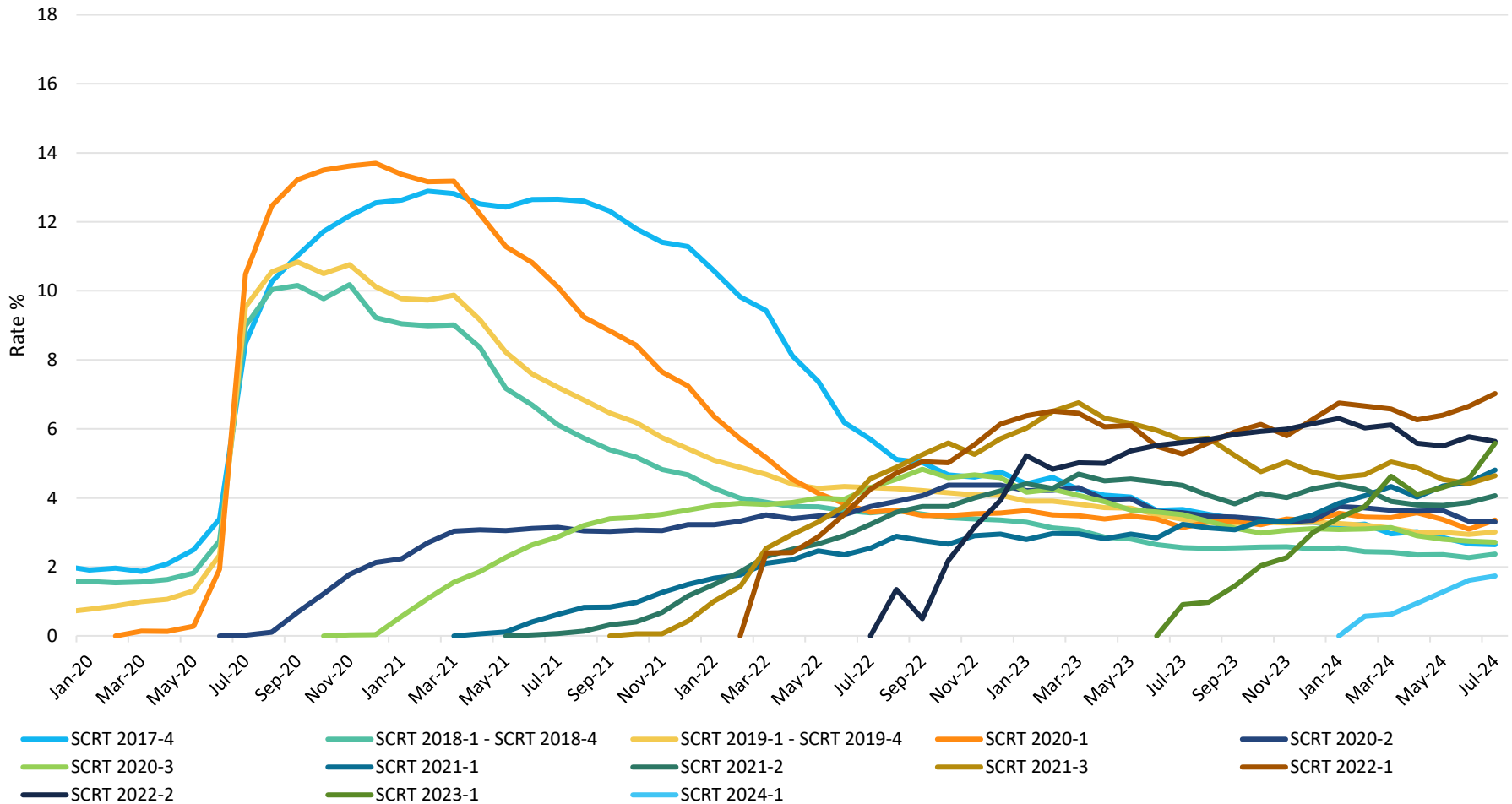
- (1) 1 Month VPR is weighted by aggregate UPB of the mortgage loans as of the prior month
- (2) Includes Group M45 1 Month VPR
- (3) Includes Group M60 1 Month VPR

Source: Bloomberg

SCRT Historical Performance



Historical DQ90+(1)



(1) The DQ90+ rate is calculated as an average of the outstanding deals' UPB based on the related remittance month

Source: Bloomberg

Servicing, Credit and Program Support



Post-Securitization Servicing Requirements



Modification and Loss Mitigation

Eligibility

- Borrower must be 60+ days delinquent or in imminent default as determined by the Servicer

Limits

- Servicer must evaluate eligible borrower first for a Payment Deferral, and then a Modification, subject to the PSA
- If the sole change to a term of an Eligible Loan is the deferral of delinquent principal and interest amounts (i.e., a Payment Deferral), it is not considered a Modification. For the avoidance of doubt, if there is deferral of principal and interest amounts along with another change or variance, such as a deferral of taxes and insurance or an extension of the term, such change will be considered a Modification
- After the Closing Date, a Payment Deferral for a Mortgage Loan may not defer more than 12 months of delinquent principal and interest payments, cumulatively
- A Modification must meet the following criteria:
 - No more than 1 Modification every 12 months, and no more than 2 total Modifications after the Closing Date
 - No principal forgiveness for any loan where resulting post-mod MTMLTV (using interest bearing balance) is less than 105%
 - No principal forbearance for any loan where resulting post-mod MTMLTV (using interest bearing balance) is less than 80%
- No short payoffs (including forbearance amounts) unless eligibility criteria above is met and the Servicer determines such action to be in the best interest of certificateholders
- The Servicer may not solicit performing borrowers for loss mitigation

Post-Securitization Servicing Requirements (continued)



Third Party Servicer

- The Servicer can't acquire lender placed insurance from any affiliate
- If the Servicer obtains property valuation, preservation, or disposition services from an affiliate, the Servicer may not receive incentive-based compensation, and the costs of services must be reasonable and at market levels

Cap on Advances

- Any advance amount exceeding a predetermined cap will require advance notice to the Guarantor and the Trustee and non-objection from the Guarantor in order to be reimbursable

Valuation Requirements

- The Servicer must comply with the valuation waterfall below when determining the valuation to be used in evaluating for certain loss mitigation alternatives as described in the PSA (e.g. Modification, short sale, short payoff, deed-in-lieu of foreclosure)
 - Step 1: Obtain BPO and Home Value Explorer® ("HVE®") valuations
 - Step 2: If the BPO value is within +/- 15% of the HVE® value, then the Servicer must use the BPO valuation
 - Step 3: If an HVE® value is not available or the BPO value is outside +/- 15% of the HVE® value, then the Servicer must obtain a second BPO value from a non-affiliated broker
 - Step 4: If the Servicer is required to order a second BPO valuation, the Servicer must use the higher of the two BPO valuations

SCRT Credit Features



Credit Rating Actions as of August 2024

As Guarantor we may:

- Oversee and audit the servicing of the Mortgage Loans
- Monitor remittance data and request additional documentation to evaluate servicer compliance, as needed
- Enforce corrective servicing action and servicing remedies

Wilmington Trust, as Trust Agent, will engage an independent reviewer to review and enforce representations and warranties on any Mortgage Loan

- A breach review is generally conducted for Mortgage Loans which have a foreclosure sale, short sale, deed-in-lieu of foreclosure, or charge-off, and liquidated with a loss during the warranty period
- The warranty period ends September 12, 2027⁽¹⁾
- Third-Party Due Diligence (SCRT 2024-2)

Category	Minimum Sample Size
Regulatory Compliance	Statistically Significant*
QM/Credit Compliance	30 Loans
Pay History**	10%
Tax and Title Review	100%
Modification Data	100%
BPO Review	10% (of loans with highest LTV ratios)

*Statistically significant portion of the initial mortgage pool

**Minimum of 36 months Pay History reviewed

(1) The "Warranty Period" is from the Closing Date to September 12, 2027 (other than with respect to (i) the regulatory compliance and high-cost loans related representations and warranties as they each relate solely to Unable to Test Mortgage Loans and (ii) the REMIC-related representation, neither of which will expire)

Transaction	Class	Rating Agency	Initial or Prior Rating	New Rating	Effective Date
2016-1	M-2	Moody's	Ba3 (sf)	Ba1 (sf)	3/9/2022
	M-2	DBRS	BBB low (sf)	A (sf)	5/23/2024
2017-1	M-2	DBRS	BB high (sf)	A low (sf)	5/23/2024
2017-2	M-1	DBRS	A low (sf)	AA (sf)	8/16/2024
	M-1	Moody's	Baa3 (sf)	A1 (sf)	8/15/2024
	M-2	DBRS	BB low (sf)	BBB low (sf)	8/16/2024
2017-3	M-1	Fitch	A+ (sf)	AA (sf)	3/5/2024
	M-1	DBRS	A high (sf)	AAA (sf)	8/16/2024
	M-2	DBRS	BB high (sf)	BBB high (sf)	8/16/2024
	M-2	Fitch	BBB (sf)	A (sf)	3/5/2024
2017-4	M	DBRS	B high (sf)	BB high (sf)	8/30/2023
	M	Fitch	BB (sf)	BBB (sf)	11/30/2023
2018-1	M	Fitch	BB (sf)	BBB (sf)	11/30/2023
	M	DBRS	BB (sf)	BBB low (sf)	3/21/2024
2018-2	M	DBRS	BB (sf)	BB high (sf)	8/16/2024
	M	Fitch	B (sf)	BB (sf)	2/17/2023
2018-3	M	Fitch	B (sf)	BB (sf)	2/17/2023
	M	DBRS	B (sf)	BB (sf)	8/30/2023
2018-4	M	Fitch	B (sf)	BB (sf)	11/30/2023
	M	DBRS	B (sf)	BB (sf)	8/30/2023
2019-1	M	Fitch	B (sf)	BB (sf)	2/17/2023
	M	DBRS	B low(sf)	BB low (sf)	8/30/2023
2019-2	M	Fitch	BB (sf)	BBB (sf)	11/30/2023
	M	DBRS	B (sf)	BB (sf)	8/16/2024
2019-3	M	Fitch	BB (sf)	BBB (sf)	11/30/2023
	M	DBRS	B (sf)	BB high (sf)	8/16/2024
2019-4	M	Fitch	B (sf)	BB (sf)	11/30/2023
	M	DBRS	B low(sf)	BB (sf)	8/16/2024
2020-1	M	Fitch	B (sf)	BB (sf)	2/17/2023
2020-2	M	Fitch	BB (sf)	BBB (sf)	11/30/2023
	M	DBRS	BB (sf)	BBB (sf)	5/23/2024
2020-3	M	Fitch	BB (sf)	BBB (sf)	11/30/2023
	M	DBRS	B low(sf)	BB low (sf)	8/30/2023
2021-1	M	Fitch	B- (sf)	B (sf)	1/6/2022
	M	DBRS	B low(sf)	B (sf)	3/21/2024
2021-2	M	Fitch	B- (sf)	B (sf)	2/17/2023
	M	DBRS	B (sf)	B high (sf)	5/23/2024

SCRT Program Support



Financing for Guaranteed Classes

- Freddie Mac can offer repo financing for SCRT Guaranteed Certificates (other than IOs) to approved counterparties
- SCRT Guaranteed Certificates are (i) eligible for financing under the BNY Mellon MBS Tri-party Repo, and (ii) acceptable collateral to pledge to the FHLBs

Models & Data Vendors

• Bloomberg

- Natively supports pricing speed: 100 PPS: through the API and BDP
 - “SCRT 24-2 MA <mtge> YT NEW 90/I/100PPS <go>”
- Model Projections: BTM will call a version of the Bloomberg Transition Model fit to similar collateral. For the collateral, enter:
 - “SCRT 24-2 MT <mtge> SYT BTM <go>”

• Yield Book

- Prepay model: Model V24.1 fits for voluntary prepayment speeds

• Historical Cohort Data

- A mapping file is available to track loan performance pre and post securitization for SCRT and SLST loans in the Single Family Loan Level Dataset (“SFLLD”)
- Access to the SFLLD: http://www.freddiemac.com/research/datasets/sf_loanlevel_dataset.page

• Loan-Level Data (Post-Issuance)

- US Bank Trust Gateway: Provides monthly loan-level remittance data
 - <https://pivot.usbank.com/>
- CoreLogic: Redistributes loan-level remittance data
- 1010data: Redistributes loan-level remittance data in the form of an aggregated dataset (stacked for each deal and month)
 - <https://www.1010data.com/industries/financial-services/fixed-income/>
 - SCRT/SLST dataset path: pub.fin.risk_share.fhlmc_rpl.monthly

SCRT Transactions Recap



SCRT Transaction Issuance History



SCRT 2024-1 Priced Classes (Pricing Date: 3/5/2024)

Class	Maximum Initial Class Principal Amount	Printed	Printed % of Maximum Initial Class Principal Amount	Approximate Initial Class Coupon	Initial Credit Enhancement	WAL ⁽¹⁾ (years)	Spread or Proceeds ⁽²⁾	Yield ⁽²⁾	Price ⁽²⁾	Ratings
MT	\$466,864,000	\$200,000,000	42.84%	3.00%	5.25%	8.38	170 / I	5.851%	83.40%	Guaranteed
M ⁽³⁾	\$9,268,000	\$9,268,000	N/A	5.00%	3.75%	7.58	450 / I	8.654%	80.27%	NR
BXS ⁽³⁾	\$23,171,604	\$23,171,604	N/A	9.76%	0.00%	21.48	\$12.50mm	N/A	53.90%	NR

SCRT 2023-1 Priced Classes (Pricing Date: 8/2/2023)

Class	Maximum Initial Class Principal Amount	Printed	Printed % of Maximum Initial Class Principal Amount	Approximate Initial Class Coupon	Initial Credit Enhancement	WAL ⁽¹⁾ (years)	Spread or Proceeds ⁽²⁾	Yield ⁽²⁾	Price ⁽²⁾	Ratings DBRS
MT	\$359,301,000	\$225,000,000	62.62%	3.00%	5.85%	8.45	162 / I	5.750%	83.84%	Guaranteed
MA	\$269,475,000	\$25,000,000	9.28%	3.00%	5.85%	5.11	150 / I	5.742%	88.58%	Guaranteed
MB	\$89,826,000	\$7,000,000	7.79%	3.00%	5.85%	18.46	135 / I	5.673%	70.36%	Guaranteed
M	\$10,591,000	\$10,591,000	N/A	5.00%	3.60%	7.91	600 / I	10.147%	73.07%	B(low)(sf)
BXS	\$16,945,242	\$16,945,242	N/A	8.74%	0.00%	21.30	\$6.75mm	N/A	39.83%	NR

Note: Totals include only bonds sold at issuance; excludes any Freddie Mac retention

(1) Pricing Assumptions	CPR	CDR	Severity
Group M	Ramp from 5% to 8% CPR over 24 months	Ramp from 0% to 1% over 36 months	25%
Group T Group M55	15% CPR		

(2) As of the Pricing Date; at 100 PPS

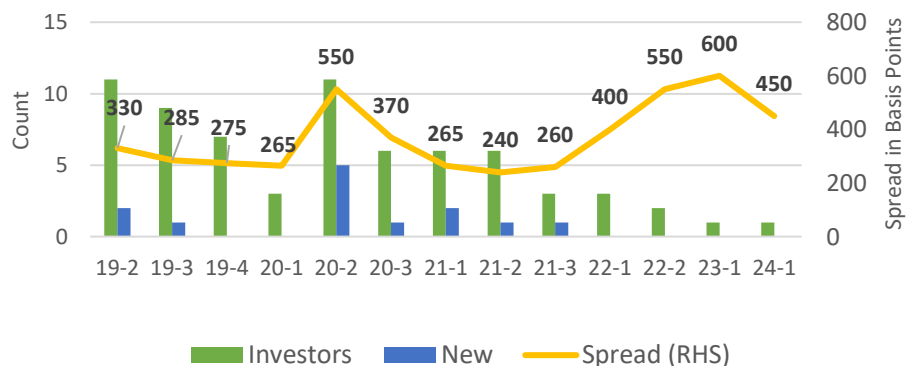
(3) Offered via auction format; cover level shown for pricing information

SCRT Credit Tranches at Pricing

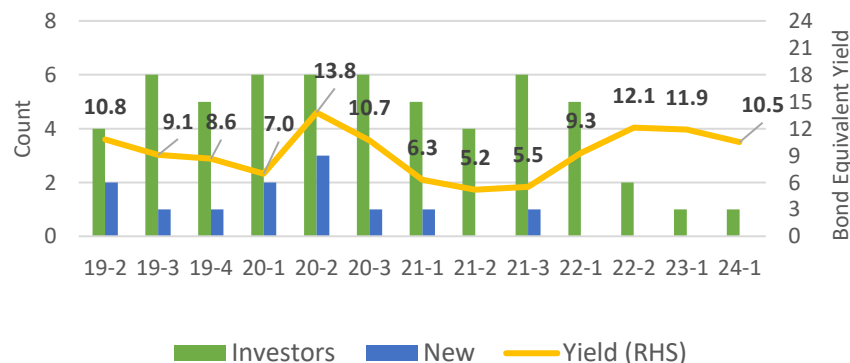


Deal	Format	Mezz					First Loss						Collateral			
		Spread ⁽³⁾	\$ PX ⁽³⁾	Per Deal		Cumulative Unique Investors	Tranche	\$ MV (mm) ⁽³⁾	\$ PX ⁽³⁾	Yield %	Per Deal		Cumulative Unique Investors	Cumulative Net Loss Rate		
				Investors	New						Investors	New		100 PPS	BTM ⁽¹⁾	YB ⁽²⁾
19-2	Syndicated	330	93.8	11	2	31	BXS	50.0	33.2	10.8	4	2	11	1.8	2.9	2.5
19-3	Syndicated	285	102.4	9	1	32	BXS	64.0	49.6	9.1	6	1	12	1.8	2.2	1.3
19-4	Syndicated	275	100.4	7	0	32	BXS	76.0	61.7	8.6	5	1	13	1.8	3.1	2.3
20-1	Syndicated	265	105.3	3	0	32	BXS	77.0	65.0	7.0	6	2	15	1.8	3.0	1.9
20-2	Syndicated	550	90.1	11	5	37	BXS	42.0	34.9	13.8	6	3	18	1.8	3.5	1.6
20-3	Syndicated	370	99.6	6	1	38	BXS	65.0	55.4	10.7	6	1	19	1.6	4.3	0.6
21-1	Syndicated	265	102.4	6	2	40	BXS	47.0	98.2	6.3	5	1	20	1.2	1.7	0.3
21-2	Syndicated	240	104.6	6	1	41	BXS	39.0	96.2	5.2	4	0	20	1.2	2.1	0.5
21-3	Syndicated	260	101.8	3	0	41	BXS	18.0	76.0	5.5	6	1	21	1.6	2.9	0.1
22-1	Syndicated	400	88.3	3	0	41	BXS	21.0	40.2	9.3	5	0	21	1.6	1.5	0.3
22-2	Syndicated	550	79.6	2	0	41	BXS	10.0	38.0	12.1	2	0	21	1.7	2.3	0.1
23-1	Syndicated	600	73.1	1	0	41	BXS	6.8	39.8	11.9	1	0	21	1.7	1.7	0.3
24-1	Auction	450	80.3	1	0	41	BXS	12.5	53.9	10.5	1	0	21	1.7	1.1	0.2

Mezz



First Loss



*Total Market Value ("MV") divided by Class B Balance

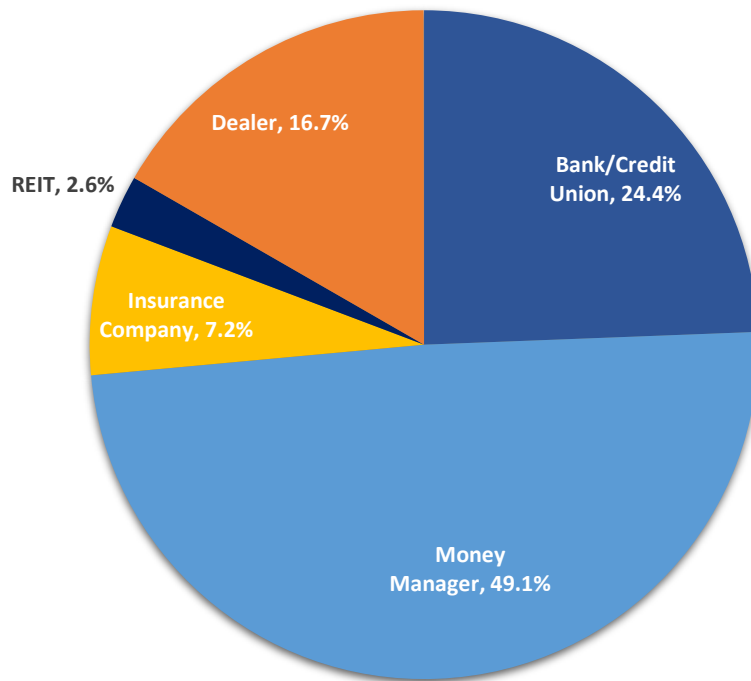
Source:

- (1) Bloomberg (100% BTM scenario)
- (2) Yield Book (23-1 to 24-1: v23.1; 22-2: v22.1; 21-3 to 22-1: v21.7; 20-3 to 21-2: v21.6; 19-4 to 20-2: v21.5; 19-3 and prior: v21.4)
- (3) Cover level for auction format

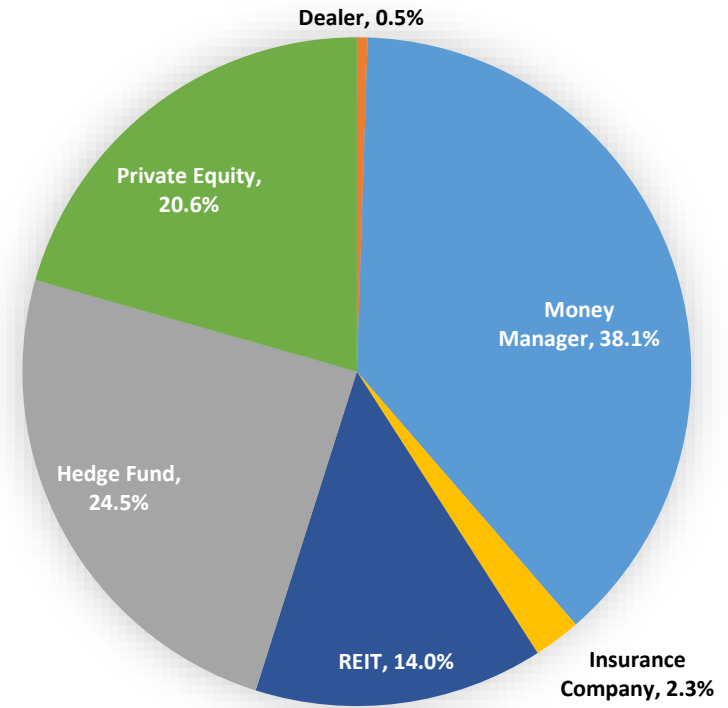
SCRT Investor Types⁽¹⁾



Guaranteed Certificates



Non-Guaranteed Certificates

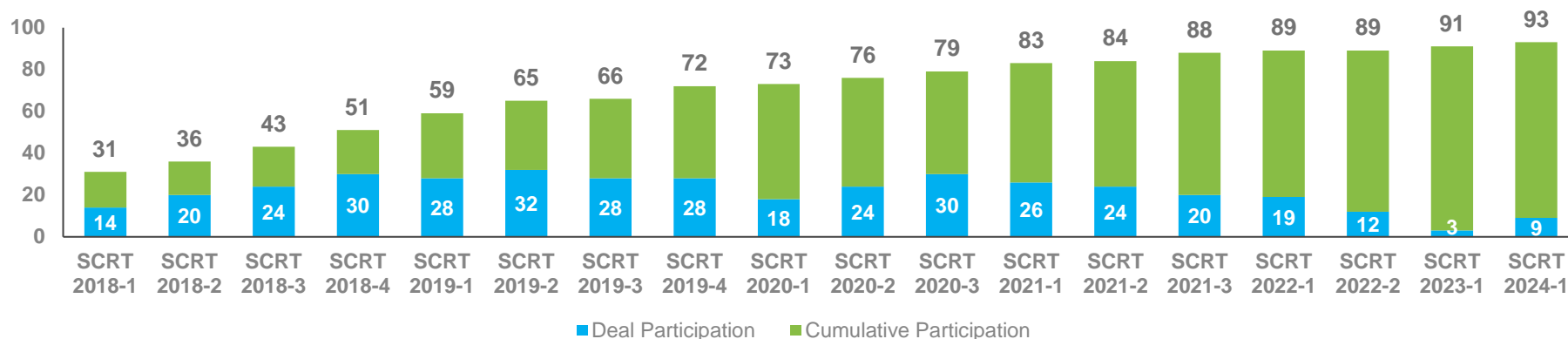


(1) As determined by Market Value and reflected as of issuance for all SCRT transactions from SCRT 2016-1 to SCRT 2024-1

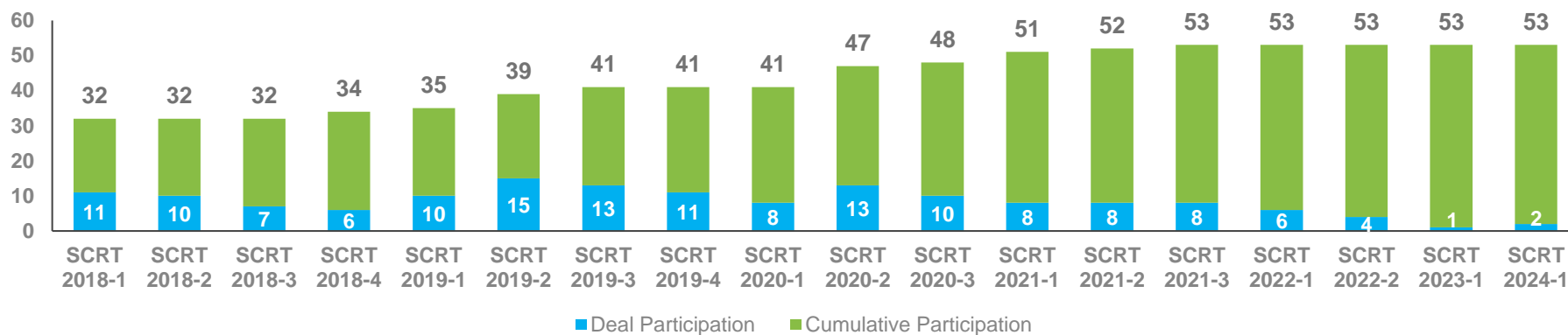
SCRT Investor Participation



SCRT Program Participation - Guaranteed Certificates



SCRT Program Participation - Non-Guaranteed Certificates⁽¹⁾



(1) Beginning with SCRT 2024-1, Class M and Class BXS Certificates sold via auction

Collateral History by Group



Collateral Characteristics Comparison - Group M and Group M55



		Group M	Group M55	Group M	Group M55	Group M	Group M55	Group M	Group M55	Group M ⁽⁶⁾
		2022-1	2022-1	2022-2	2022-2	2023-1	2023-1	2024-1	2024-1	2024-2
General	As of Date	2/28/2022	2/28/2022	7/31/2022	7/31/2022	6/30/2023	6/30/2023	1/31/2024	1/31/2024	7/31/2024
	% Modified and/or PDP ⁽¹⁾	100%	100%	100%	100%	100%	100%	100%	100%	100%
	Total UPB incl. forbore UPB (millions)	\$788	\$64	\$448	\$33	\$382	\$38	\$493	\$35	\$561
	Forborne UPB (millions)	\$90	\$0	\$56	\$0	\$21	\$0	\$19	\$0	\$17
	% UPB Forborne	11%	0%	12%	0%	5%	0%	4%	0%	3%
	% of Loans with Forborne UPB	62%	0%	63%	0%	32%	0%	22%	0%	22%
	Avg. Loan Size (thousands)	\$186	\$95	\$204	\$93	\$197	\$98	\$190	\$103	\$184
	Avg. Size of Non-Zero Forborne UPB (thousands)	\$39	N/A	\$45	N/A	\$39	N/A	\$40	N/A	\$33
Note Rate	Weighted Average Note Rate at Origination ⁽²⁾	5.62%	6.35%	6.03%	6.64%	5.15%	6.36%	4.83%	6.34%	4.81%
	Weighted Average Current Note Rate ⁽²⁾	4.23%	6.31%	3.99%	6.58%	3.78%	6.35%	3.65%	6.32%	4.04%
	Weighted Average Effective Note Rate ⁽³⁾	3.75%	6.31%	3.49%	6.58%	3.57%	6.35%	3.51%	6.32%	3.92%
Term / LTV / Credit Score	Weighted Average Loan Age from Origination (mos)	157	204	175	209	145	215	136	215	138
	Weighted Average Loan Age from Modification or PDP (mos) ⁽⁴⁾	40	43	44	60	29	35	33	36	30
	Weighted Average Remaining Maturity (mos)	411	423	406	398	435	438	438	439	440
	Weighted Average LTV at Origination	82%	76%	81%	76%	79%	75%	76%	75%	77%
	Weighted Average AVM Current LTV	57%	38%	55%	34%	48%	32%	46%	35%	44%
	% of Loans with AVM Current LTV >105%	2%	0%	2%	0%	1%	0%	1%	0%	1%
	Non-Zero Weighted Average Credit Score at Origination	685	674	683	666	695	680	702	679	698
	Non-Zero Weighted Average Current Credit Score	646	629	662	648	651	632	674	635	653
Pay History / Modifications	Weighted Average Number of Months Clean Pay History	21	16	23	27	17	17	20	17	18
	% of Loans Current	91%	88%	94%	93%	92%	92%	97%	97%	100%
	% of Loans with 6+ Months Clean Pay History	79%	72%	85%	82%	83%	83%	91%	83%	87%
	% of Loans with 12+ Months Clean Pay History	46%	51%	58%	67%	75%	75%	72%	61%	66%
	% of Loans with 24+ Months Clean Pay History	21%	20%	23%	34%	17%	17%	26%	17%	28%
	% of Loans with 36+ Months Clean Pay History	14%	9%	17%	23%	5%	1%	6%	7%	5%
	% of Loans modified or subject to PDP within 24 Months ⁽⁴⁾	58%	42%	56%	33%	70%	60%	65%	58%	52%
	% of Loans modified or subject to PDP between 25 and 36 Months ⁽⁴⁾	8%	20%	6%	10%	13%	15%	16%	15%	30%
	% of Loans 30 Days Delinquent	9%	12%	6%	7%	8%	8%	3%	3%	0%
	% of Loans in Bankruptcy ⁽⁵⁾	2%	2%	1%	2%	1%	2%	1%	0%	1%
Servicer	Shellpoint & SLS	Shellpoint & SLS	SPS	SPS	Shellpoint & SLS	Shellpoint & SLS	SPS & SLS	SPS & SLS	Shellpoint	

(1) % Freddie Mac PDP only is a subset of % Modified and/or PDP

(2) Weighted by interest bearing UPB only

(3) Calculated as note rate times the ratio of the aggregate unpaid interest bearing balance over the aggregate UPB

(4) Calculation uses the most recent modification or any Freddie Mac PDP

(5) Mortgage Loans are at least 6 months current

(6) SCRT 2024-2 Group M is a combination of former Group M and Group M55

Collateral Characteristics Comparison - Group T



		SCRT Group T							
		2021-1	2021-2	2021-3	2022-1	2022-2	2023-1	2024-1	2024-2
General	As of Date	2/28/2021	4/30/2021	8/31/2021	2/28/2022	7/31/2022	6/30/2023	1/31/2024	7/31/2024
	% Freddie Mac PDP only ⁽¹⁾	3%	24%	15%	45%	45%	33%	53%	32%
	% ARM	14%	23%	23%	11%	18%	3%	4%	5%
	Total UPB incl. forborne UPB (millions)	\$622	\$535	\$95	\$192	\$55	\$51	\$90	\$98
	Forborne UPB (millions)	\$0	\$2	\$1	\$8	\$2	\$2	\$4	\$3
	% UPB Forborne	0%	0%	1%	4%	4%	3%	5%	3%
	% of Loans with Forborne UPB	3%	24%	15%	45%	45%	33%	53%	32%
	Avg. Loan Size in thousands	\$85	\$84	\$108	\$108	\$100	\$111	\$128	\$136
	Avg. Size of Non-Zero Forborne UPB (thousands)	\$2	\$2	\$7	\$12	\$10	\$14	\$15	\$18
Note Rate	Weighted Average Note Rate at Origination ⁽²⁾	5.67%	5.96%	5.23%	5.13%	5.63%	4.86%	4.37%	4.49%
	Weighted Average Current Note Rate ⁽²⁾	5.35%	5.22%	4.54%	4.87%	5.18%	4.85%	4.40%	4.61%
	Weighted Average Effective Note Rate ⁽³⁾	5.35%	5.20%	4.50%	4.68%	4.98%	4.69%	4.19%	4.46%
Term / LTV / Credit Score	Weighted Average Loan Age from Origination (mos)	164	167	135	140	160	133	115	118
	Weighted Average Loan Age from Modification or PDP (mos) ⁽⁴⁾	28	42	16	12	24	24	26	32
	Weighted Average Remaining Maturity (mos)	187	184	210	202	185	207	222	233
	Weighted Average LTV at Origination	78%	79%	75%	76%	78%	74%	72%	73%
	Weighted Average AVM Current LTV	38%	40%	36%	38%	34%	33%	38%	34%
	% of Loans with AVM Current LTV >105%	0%	0%	0%	0%	0%	0%	0%	0%
	Non-Zero Weighted Average Credit Score at Origination	685	680	698	699	687	711	716	717
	Non-Zero Weighted Average Current Credit Score	668	688	659	648	673	661	680	655
ARM	Weighted Average Gross Margin	2.54%	2.41%	2.38%	2.47%	2.34%	2.48%	2.46%	2.39%
	Weighted Average Months to Next Rate Adjustment Date	6	6	9	7	7	11	13	7
	Weighted Average Lifetime Minimum Rate ⁽²⁾⁽⁵⁾	2.54%	2.83%	0.19%	0.18%	0.43%	0.69%	0.75%	0.46%
	Weighted Average Lifetime Maximum Rate ⁽²⁾	10.57%	11.28%	10.86%	10.39%	11.27%	9.81%	9.72%	9.74%
Pay History / Modifications	Weighted Average Number of Months Clean Pay History	34	48	19	10	22	17	18	18
	% of Loans Current	100%	100%	100%	88%	93%	93%	94%	100%
	% of Loans with 6+ Months Clean Pay History	100%	100%	100%	70%	82%	80%	86%	84%
	% of Loans with 12+ Months Clean Pay History	83%	89%	68%	34%	64%	64%	61%	54%
	% of Loans with 24+ Months Clean Pay History	55%	82%	20%	6%	22%	16%	18%	25%
	% of Loans with 36+ Months Clean Pay History	33%	59%	9%	3%	16%	6%	10%	13%
	% of Loans modified or subject to PDP within 24 Months ⁽⁴⁾	1%	3%	11%	43%	36%	19%	33%	9%
	% of Loans modified or subject to PDP between 25 and 36 Months ⁽⁴⁾	0%	2%	1%	1%	0%	11%	12%	13%
	% of Loans 30 Days Delinquent	0%	0%	0%	12%	7%	7%	6%	0%
	% of Loans in Bankruptcy ⁽⁶⁾	0%	0%	0%	3%	1%	1%	1%	1%
Servicer	SLS	SPS	Shellpoint & Community	Shellpoint & SLS	SPS	Shellpoint & SLS	SPS & SLS	Shellpoint	

(1) % Freddie Mac PDP only is a subset of % Modified and/or PDP

(2) Weighted by interest bearing UPB only

(3) Calculated as note rate times the ratio of the aggregate unpaid interest bearing balance over the aggregate UPB

(4) Calculation uses the most recent modification or any Freddie Mac PDP

(5) Calculation excludes loans where the Lifetime Minimum Rate is blank

(6) Mortgage Loans are at least 6 months current

Data Stratifications



Data Stratifications (as of July 31, 2024)



Aggregate

Product Type⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Fixed-Rate	3,676	643,641,867	97.77
Step-Rate	53	9,881,867	1.50
Adjustable-Rate	33	4,806,701	0.73
Total:	3,762	658,330,435	100.00

Unpaid Principal Balance (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
0.01 to 50,000.00	398	13,837,270	2.10
50,000.01 to 100,000.00	853	63,715,943	9.68
100,000.01 to 150,000.00	746	92,435,050	14.04
150,000.01 to 200,000.00	518	90,051,505	13.68
200,000.01 to 250,000.00	391	87,590,995	13.31
250,000.01 to 300,000.00	274	74,969,129	11.39
300,000.01 to 350,000.00	212	68,705,689	10.44
350,000.01 to 400,000.00	146	54,494,917	8.28
400,000.01 to 450,000.00	78	32,979,111	5.01
450,000.01 to 500,000.00	55	26,049,195	3.96
Greater than or equal to 500,000.01	91	53,501,631	8.13
Total:	3,762	658,330,435	100.00
Min UPB (\$)	\$5,216		
Max UPB (\$)	\$903,059		
Average UPB (\$)	\$174,995		

Initial Principal Forbearance Amount (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	3,074	504,002,303	76.56
0.01 to 50,000.00	566	110,930,495	16.85
50,000.01 to 100,000.00	92	29,734,323	4.52
100,000.01 to 150,000.00	18	6,933,536	1.05
150,000.01 to 200,000.00	7	3,604,484	0.55
200,000.01 to 250,000.00	5	3,125,295	0.47
Total:	3,762	658,330,435	100.00
Min Forbearance (\$)	\$9		
Max Forbearance (\$)	\$246,600		
Average Forbearance (\$)	\$5,425		

Current Mortgage Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1.501 to 2.000	4	517,770	0.08
2.001 to 2.500	12	2,408,960	0.37
2.501 to 3.000	391	87,047,593	13.22
3.001 to 3.500	562	121,035,679	18.39
3.501 to 4.000	765	144,973,773	22.02
4.001 to 4.500	633	118,772,570	18.04
4.501 to 5.000	491	81,291,652	12.35
5.001 to 5.500	266	41,151,128	6.25
5.501 to 6.000	226	25,557,201	3.88
6.001 to 6.500	202	18,517,796	2.81
6.501 to 7.000	115	10,073,836	1.53
7.001 to 7.500	45	3,294,469	0.50
7.501 to 8.000	29	2,482,727	0.38
8.001 to 8.500	13	906,320	0.14
8.501 to 9.000	7	262,532	0.04
9.001 to 9.500	1	36,428	0.01
Total:	3,762	658,330,435	100.00
Min Current Rate (%)	2.000		
Max Current Rate (%)	9.500		
WA Current Rate ⁽²⁾ (%)	4.125		

AVM Current Loan-to-Value Ratio (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Less than or equal to 50	3,028	459,982,078	69.87
51 to 60	398	99,195,542	15.07
61 to 70	227	63,456,906	9.64
71 to 80	67	21,326,958	3.24
81 to 90	20	5,502,006	0.84
91 to 100	11	4,420,073	0.67
101 to 110	4	1,291,147	0.20
111 to 120	6	3,035,152	0.46
121 to 130	1	120,573	0.02
Total:	3,762	658,330,435	100.00
Min AVM CLTV (%)	1		
Max AVM CLTV (%)	122		
WA AVM CLTV (%)	42		

(1) Product Type is determined at time of modification for all modified loans and at origination for non-modified loans
 (2) Weighted Average Current Rate is weighted by the interest bearing UPB only

Data Stratifications (as of July 31, 2024)



Aggregate

Loan Age from Modification (months)⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Modified	550	66,784,003	10.14
1 to 12	591	106,669,154	16.20
13 to 24	1,125	193,895,003	29.45
25 to 36	839	178,874,600	27.17
37 to 48	179	35,708,119	5.42
49 to 60	85	13,998,028	2.13
61 to 72	107	17,040,183	2.59
73 to 84	94	16,977,618	2.58
85 to 96	44	6,960,431	1.06
97 to 108	36	5,734,329	0.87
109 to 120	33	5,088,806	0.77
Greater than or equal to 121	79	10,600,161	1.61
Total:	3,762	658,330,435	100.00
Min Mod Age (months)	2		
Max Mod Age (months)	300		
WA Mod Age (months)	30		

Current Credit Score

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Available	237	26,959,768	4.10
451 to 500	57	9,529,007	1.45
501 to 550	285	47,557,786	7.22
551 to 600	559	90,552,963	13.75
601 to 650	906	149,690,319	22.74
651 to 700	952	169,943,426	25.81
701 to 750	496	102,591,828	15.58
751 to 800	233	53,815,888	8.17
801 to 850	37	7,689,451	1.17
Total:	3,762	658,330,435	100.00
Min Current Credit Score	463		
Max Current Credit Score	829		
Non-Zero WA Current Credit Score	654		

Loan Age from Origination (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 60	445	121,751,213	18.49
61 to 72	167	39,719,825	6.03
73 to 84	154	30,047,912	4.56
85 to 96	180	38,851,966	5.90
97 to 108	135	22,868,037	3.47
109 to 120	115	18,627,239	2.83
121 to 132	296	47,778,524	7.26
133 to 144	484	81,961,846	12.45
145 to 156	175	26,339,239	4.00
157 to 168	139	23,700,628	3.60
Greater than or equal to 169	1,472	206,684,005	31.40
Total:	3,762	658,330,435	100.00
Min Age (months)	23		
Max Age (months)	397		
WA Age (months)	135		

Original Term from Modification (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Modified / PDP Only	721	97,766,128	14.85
1 to 240	18	1,181,278	0.18
241 to 270	3	114,879	0.02
271 to 300	14	1,685,046	0.26
301 to 330	36	5,450,770	0.83
331 to 360	16	3,338,424	0.51
361 to 390	10	2,539,882	0.39
391 to 420	9	1,320,015	0.20
421 to 450	9	1,790,446	0.27
451 to 480	2,926	543,143,567	82.50
Total:	3,762	658,330,435	100
Min Mod Original Term (months) ⁽²⁾	36		
Max Mod Original Term (months) ⁽²⁾	480		
WA Mod Original Term (months) ⁽²⁾	476		

(1) Calculation uses the most recent modification or Freddie Mac PDP
 (2) Calculation excludes any Freddie Mac PDP

Data Stratifications (as of July 31, 2024)



Aggregate

Remaining Term (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 120	142	7,279,230	1.11
121 to 180	159	15,026,606	2.28
181 to 240	280	40,855,681	6.21
241 to 300	162	30,116,469	4.57
301 to 360	173	35,365,133	5.37
361 to 372	50	8,874,197	1.35
373 to 384	47	8,642,878	1.31
385 to 396	59	11,499,854	1.75
397 to 408	88	16,636,247	2.53
409 to 420	138	25,380,218	3.86
421 to 432	128	22,793,232	3.46
433 to 444	97	20,077,230	3.05
445 to 456	792	168,919,378	25.66
457 to 468	1,076	180,921,704	27.48
469 to 480	371	65,942,380	10.02
Total:	3,762	658,330,435	100.00
Min Remaining Term (months)	15		
Max Remaining Term (months)	477		
WA Remaining Term (months)	410		

Geographic Concentration of the Mortgaged Properties (State)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
California	402	103,349,550	15.70
New York	291	75,187,295	11.42
Florida	295	54,546,652	8.29
Texas	272	41,634,786	6.32
New Jersey	155	34,096,636	5.18
Illinois	206	32,814,491	4.98
Virginia	126	22,343,674	3.39
Massachusetts	91	20,350,955	3.09
Pennsylvania	136	18,910,684	2.87
Maryland	100	18,863,558	2.87
Georgia	108	17,833,472	2.71
Washington	81	17,630,532	2.68
Minnesota	93	15,537,035	2.36
North Carolina	128	13,219,754	2.01
Michigan	82	10,516,427	1.60
Other	1,196	161,494,934	24.53
Total:	3,762	658,330,435	100.00

(1) Mortgage Loans are at least six months current
(2) Includes Freddie Mac PDP only loans

Loan Purpose at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Purchase	1,334	245,484,099	37.29
No Cash Out Refinance	1,378	230,627,452	35.03
Cash Out Refinance	1,048	182,070,764	27.66
Unspecified Refinance	2	148,120	0.02
Total:	3,762	658,330,435	100.00

Property Type at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Single Family	2,864	488,371,012	74.18
Planned Unit Development	597	123,025,557	18.69
Condominium	251	43,141,909	6.55
Manufactured Housing	40	2,304,735	0.35
Co-Operative	9	1,439,133	0.22
Not Available	1	48,090	0.01
Total:	3,762	658,330,435	100.00

Judicial Foreclosure State

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Non-Judicial	2,042	359,417,461	54.60
Judicial	1,720	298,912,974	45.40
Total:	3,762	658,330,435	100.00

Current Delinquency Status

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Current	3,717	651,556,584	98.97
Bankruptcy Current ⁽¹⁾	45	6,773,851	1.03
Total:	3,762	658,330,435	100.00

Modification and/or PDP Flag

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Yes ⁽²⁾	3,212	591,546,433	89.86
No	550	66,784,003	10.14
Total:	3,762	658,330,435	100.00

Data Stratifications (as of July 31, 2024)



Aggregate

Number of Remaining Steps

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	53	9,881,867	100.00
Total:	53	9,881,867	100.00

Clean Pay History (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 5	544	90,431,652	13.74
6 to 11	883	143,766,025	21.84
12 to 23	1426	242,159,394	36.78
24 to 35	652	140,218,947	21.30
Greater than or equal to 36	257	41,754,417	6.34
Total:	3,762	658,330,435	100.00

Last Step-Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
3.375	3	665,278	6.73
3.500	4	625,279	6.33
3.625	6	1,389,348	14.06
3.750	4	807,223	8.17
3.875	6	1,226,121	12.41
4.000	4	360,426	3.65
4.125	7	1,761,349	17.82
4.250	2	575,917	5.83
4.375	1	214,528	2.17
4.500	3	291,565	2.95
4.750	1	63,888	0.65
4.875	3	253,173	2.56
5.000	5	890,834	9.01
5.125	4	756,937	7.66
Total:	53	9,881,867	100.00

Data Stratifications (as of July 31, 2024)



Group M

Product Type⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Fixed - Rate	2,988	550,682,440	98.24
Step - Rate	53	9,881,867	1.76
Total:	3,041	560,564,307	100.00

Unpaid Principal Balance (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
0.01 to 50,000.00	265	9,474,013	1.69
50,000.01 to 100,000.00	631	47,269,191	8.43
100,000.01 to 150,000.00	612	75,960,175	13.55
150,000.01 to 200,000.00	436	75,768,023	13.52
200,000.01 to 250,000.00	336	75,236,551	13.42
250,000.01 to 300,000.00	236	64,476,650	11.50
300,000.01 to 350,000.00	190	61,624,430	10.99
350,000.01 to 400,000.00	133	49,592,731	8.85
400,000.01 to 450,000.00	74	31,290,750	5.58
450,000.01 to 500,000.00	48	22,786,586	4.06
Greater than or equal to 500,000.01	80	47,085,207	8.40
Total:	3,041	560,564,307	100.00
Min UPB (\$)	\$5,559		
Max UPB (\$)	\$903,059		
Average UPB (\$)	\$184,336		

Initial Principal Forbearance Amount (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	2,522	437,101,911	77.98
0.01 to 50,000.00	409	85,717,803	15.29
50,000.01 to 100,000.00	81	24,662,550	4.40
100,000.01 to 150,000.00	17	6,352,264	1.13
150,000.01 to 200,000.00	7	3,604,484	0.64
200,000.01 to 250,000.00	5	3,125,295	0.56
Total:	3,041	560,564,307	100.00
Min Forbearance (\$)	\$9		
Max Forbearance (\$)	\$246,600		
Average Forbearance (\$)	\$5,697		

Current Mortgage Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1.501 to 2.000	4	517,770	0.09
2.001 to 2.500	10	2,007,183	0.36
2.501 to 3.000	374	83,459,590	14.89
3.001 to 3.500	503	111,886,436	19.96
3.501 to 4.000	632	125,587,117	22.40
4.001 to 4.500	494	96,410,176	17.20
4.501 to 5.000	371	63,307,803	11.29
5.001 to 5.500	212	32,774,307	5.85
5.501 to 6.000	158	18,835,186	3.36
6.001 to 6.500	154	15,087,014	2.69
6.501 to 7.000	71	6,667,463	1.19
7.001 to 7.500	31	2,415,529	0.43
7.501 to 8.000	14	820,701	0.15
8.001 to 8.500	8	561,700	0.10
8.501 to 9.000	5	226,334	0.04
Total:	3,041	560,564,307	100.00
Min Current Rate (%)	2.000		
Max Current Rate (%)	9.000		
WA Current Rate ⁽²⁾ (%)	4.040		

AVM Current Loan-to-Value Ratio (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Less than or equal to 50	2,361	376,429,363	67.15
51 to 60	366	90,757,443	16.19
61 to 70	212	59,386,761	10.59
71 to 80	62	20,127,429	3.59
81 to 90	18	4,996,367	0.89
91 to 100	11	4,420,073	0.79
101 to 110	4	1,291,147	0.23
111 to 120	6	3,035,152	0.54
121 to 130	1	120,573	0.02
Total:	3,041	560,564,307	100.00
Min AVM CLTV (%)	2		
Max AVM CLTV (%)	122		
WA AVM CLTV (%)	44		

(1) Product Type is determined at time of modification for all modified loans and at origination for non-modified loans
 (2) Weighted Average Current Rate is weighted by the interest bearing UPB only

Data Stratifications (as of July 31, 2024)



Group M

Loan Age from Modification (months)⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 12	582	104,381,605	18.62
13 to 24	1,089	186,998,968	33.36
25 to 36	768	166,399,920	29.68
37 to 48	139	28,363,555	5.06
49 to 60	85	13,998,028	2.50
61 to 72	103	16,383,212	2.92
73 to 84	85	15,791,886	2.82
85 to 96	42	6,823,837	1.22
97 to 108	36	5,734,329	1.02
109 to 120	33	5,088,806	0.91
Greater than or equal to 121	79	10,600,161	1.89
Total:	3,041	560,564,307	100.00
Min Mod Age (months)	2		
Max Mod Age (months)	300		
WA Mod Age (months)	30		

Current Credit Score

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Available	133	16,894,420	3.01
451 to 500	52	8,934,275	1.59
501 to 550	245	41,983,577	7.49
551 to 600	456	76,668,646	13.68
601 to 650	741	127,010,233	22.66
651 to 700	797	149,359,094	26.64
701 to 750	397	85,998,032	15.34
751 to 800	189	46,788,340	8.35
801 to 850	31	6,927,690	1.24
Total:	3,041	560,564,307	100.00
Min Current Credit Score	463		
Max Current Credit Score	829		
Non-Zero WA Current Credit Score	653		

Loan Age from Origination (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 60	354	100,816,823	17.98
61 to 72	129	32,752,773	5.84
73 to 84	122	24,346,504	4.34
85 to 96	148	32,372,499	5.77
97 to 108	109	20,254,324	3.61
109 to 120	88	15,345,732	2.74
121 to 132	220	37,654,769	6.72
133 to 144	355	63,196,038	11.27
145 to 156	140	22,606,330	4.03
157 to 168	113	20,586,103	3.67
Greater than or equal to 169	1,263	190,632,410	34.01
Total:	3,041	560,564,307	100.00
Min Age (months)	27		
Max Age (months)	397		
WA Age (months)	138		

Original Term from Modification (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 240	18	1,181,278	0.21
241 to 270	3	114,879	0.02
271 to 300	14	1,685,046	0.30
301 to 330	36	5,450,770	0.97
331 to 360	16	3,338,424	0.60
361 to 390	10	2,539,882	0.45
391 to 420	9	1,320,015	0.24
421 to 450	9	1,790,446	0.32
451 to 480	2,926	543,143,567	96.89
Total:	3,041	560,564,307	100.00
Min Mod Original Term (months) ⁽²⁾	36		
Max Mod Original Term (months) ⁽²⁾	480		
WA Mod Original Term (months) ⁽²⁾	476		

(1) Calculation uses the most recent modification or Freddie Mac PDP
 (2) Calculation excludes any Freddie Mac PDP

Data Stratifications (as of July 31, 2024)



Group M

Remaining Term (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 120	15	608,798	0.11
121 to 180	18	1,568,652	0.28
181 to 240	28	4,634,199	0.83
241 to 300	40	7,907,349	1.41
301 to 360	94	16,157,992	2.88
361 to 372	50	8,874,197	1.58
373 to 384	47	8,642,878	1.54
385 to 396	59	11,499,854	2.05
397 to 408	88	16,636,247	2.97
409 to 420	138	25,380,218	4.53
421 to 432	128	22,793,232	4.07
433 to 444	97	20,077,230	3.58
445 to 456	792	168,919,378	30.13
457 to 468	1,076	180,921,704	32.27
469 to 480	371	65,942,380	11.76
Total:	3,041	560,564,307	100.00
Min Remaining Term (months)	19		
Max Remaining Term (months)	477		
WA Remaining Term (months)	440		

Geographic Concentration of the Mortgaged Properties (State)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
California	312	85,613,346	15.27
New York	243	65,083,737	11.61
Florida	253	49,398,418	8.81
Texas	219	35,050,783	6.25
New Jersey	131	29,628,092	5.29
Illinois	178	28,813,155	5.14
Virginia	101	19,476,890	3.47
Maryland	84	16,781,594	2.99
Massachusetts	67	16,125,777	2.88
Pennsylvania	101	15,868,700	2.83
Washington	65	15,300,733	2.73
Georgia	85	14,896,468	2.66
Minnesota	76	12,801,700	2.28
North Carolina	96	10,703,247	1.91
Michigan	70	9,303,094	1.66
Other	960	135,718,573	24.21
Total:	3,041	560,564,307	100.00

- (1) Mortgage Loans are at least six months current
(2) Includes Freddie Mac PDP only loans, if any

Loan Purpose at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Purchase	1,051	203,054,681	36.22
No Cash Out Refinance	1133	199,807,640	35.64
Cash Out Refinance	855	157,553,866	28.11
Unspecified Refinance	2	148,120	0.03
Total:	3,041	560,564,307	100.00

Property Type at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Single Family	2,337	419,849,519	74.90
Planned Unit Development	486	104,977,987	18.73
Condominium	182	33,272,545	5.94
Manufactured Housing	31	1,918,768	0.34
Co-Operative	5	545,488	0.10
Total:	3,041	560,564,307	100.00

Judicial Foreclosure State

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Non-Judicial	1,615	300,212,598	53.56
Judicial	1,426	260,351,709	46.44
Total:	3,041	560,564,307	100.00

Current Delinquency Status

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Current	3,005	554,590,824	98.93
Bankruptcy Current ⁽¹⁾	36	5,973,483	1.07
Total:	3,041	560,564,307	100.00

Modification and/or PDP Flag

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Yes ⁽²⁾	3,041	560,564,307	100.00
Total:	3,041	560,564,307	100.00

Data Stratifications (as of July 31, 2024)



Group M

Number of Remaining Steps

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	53	9,881,867	100.00
Total:	53	9,881,867	100.00

Clean Pay History (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 5	413	74,938,480	13.37
6 to 11	648	114,499,041	20.43
12 to 23	1238	214,007,167	38.18
24 to 35	576	127,618,819	22.77
Greater than or equal to 36	166	29,500,801	5.26
Total:	3,041	560,564,307	100.00

Last Step-Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
3.375	3	665,278	6.73
3.500	4	625,279	6.33
3.625	6	1,389,348	14.06
3.750	4	807,223	8.17
3.875	6	1,226,121	12.41
4.000	4	360,426	3.65
4.125	7	1,761,349	17.82
4.250	2	575,917	5.83
4.375	1	214,528	2.17
4.500	3	291,565	2.95
4.750	1	63,888	0.65
4.875	3	253,173	2.56
5.000	5	890,834	9.01
5.125	4	756,937	7.66
Total:	53	9,881,867	100.00

Data Stratifications (as of July 31, 2024)



Group T

Product Type⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Fixed-Rate	688	92,959,427	95.08
Adjustable-Rate	33	4,806,701	4.92
Total:	721	97,766,128	100.00

Unpaid Principal Balance (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
0.01 to 50,000.00	133	4,363,257	4.46
50,000.01 to 100,000.00	222	16,446,752	16.82
100,000.01 to 150,000.00	134	16,474,875	16.85
150,000.01 to 200,000.00	82	14,283,481	14.61
200,000.01 to 250,000.00	55	12,354,444	12.64
250,000.01 to 300,000.00	38	10,492,480	10.73
300,000.01 to 350,000.00	22	7,081,259	7.24
350,000.01 to 400,000.00	13	4,902,186	5.01
400,000.01 to 450,000.00	4	1,688,362	1.73
450,000.01 to 500,000.00	7	3,262,609	3.34
Greater than or equal to 500,000.01	11	6,416,424	6.56
Total:	721	97,766,128	100.00
Min UPB (\$)		\$5,216	
Max UPB (\$)		\$683,440	
Average UPB (\$)		\$135,598	

Initial Principal Forbearance Amount (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	552	66,900,392	68.43
0.01 to 50,000.00	157	25,212,691	25.79
50,000.01 to 100,000.00	11	5,071,773	5.19
100,000.01 to 150,000.00	1	581,272	0.59
Total:	721	97,766,128	100.00
Min Forbearance (\$)		\$704	
Max Forbearance (\$)		\$112,617	
Average Forbearance (\$)		\$4,277	

Current Mortgage Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
2.001 to 2.500	2	401,777	0.41
2.501 to 3.000	17	3,588,004	3.67
3.001 to 3.500	59	9,149,243	9.36
3.501 to 4.000	133	19,386,656	19.83
4.001 to 4.500	139	22,362,394	22.87
4.501 to 5.000	120	17,983,849	18.39
5.001 to 5.500	54	8,376,822	8.57
5.501 to 6.000	68	6,722,014	6.88
6.001 to 6.500	48	3,430,782	3.51
6.501 to 7.000	44	3,406,373	3.48
7.001 to 7.500	14	878,940	0.90
7.501 to 8.000	15	1,662,026	1.70
8.001 to 8.500	5	344,620	0.35
8.501 to 9.000	2	36,198	0.04
9.001 to 9.500	1	36,428	0.04
Total:	721	97,766,128	100.00
Min Current Rate (%)		2.375	
Max Current Rate (%)		9.500	
WA Current Rate ⁽²⁾ (%)		4.608	

AVM Current Loan-to-Value Ratio (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Less than or equal to 50	667	83,552,715	85.46
51 to 60	32	8,438,099	8.63
61 to 70	15	4,070,145	4.16
71 to 80	5	1,199,529	1.23
81 to 90	2	505,639	0.52
Total:	721	97,766,128	100.00
Min AVM CLTV (%)		1	
Max AVM CLTV (%)		85	
WA AVM CLTV (%)		34	

(1) Product Type is determined at origination for non-modified loans

(2) Weighted Average Current Rate is weighted by the interest bearing UPB only

Data Stratifications (as of July 31, 2024)



Group T

Loan Age from Modification (months)⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Modified	550	66,784,003	68.31
1 to 12	9	2,287,550	2.34
13 to 24	36	6,896,035	7.05
25 to 36	71	12,474,680	12.76
37 to 48	40	7,344,564	7.51
61 to 72	4	656,971	0.67
73 to 84	9	1,185,732	1.21
85 to 96	2	136,595	0.14
Total:	721	97,766,128	100.00
Min Mod Age (months)	3		
Max Mod Age (months)	89		
WA Mod Age (months)	32		

Current Credit Score

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Available	104	10,065,348	10.30
451 to 500	5	594,732	0.61
501 to 550	40	5,574,209	5.70
551 to 600	103	13,884,317	14.20
601 to 650	165	22,680,086	23.20
651 to 700	155	20,584,332	21.05
701 to 750	99	16,593,796	16.97
751 to 800	44	7,027,548	7.19
801 to 850	6	761,761	0.78
Total:	721	97,766,128	100.00
Min Current Credit Score	472		
Max Current Credit Score	815		
Non-Zero WA Current Credit Score	655		

Loan Age from Origination (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 60	91	20,934,390	21.41
61 to 72	38	6,967,052	7.13
73 to 84	32	5,701,408	5.83
85 to 96	32	6,479,467	6.63
97 to 108	26	2,613,713	2.67
109 to 120	27	3,281,507	3.36
121 to 132	76	10,123,755	10.36
133 to 144	129	18,765,808	19.19
145 to 156	35	3,732,909	3.82
157 to 168	26	3,114,525	3.19
Greater than or equal to 169	209	16,051,595	16.42
Total:	721	97,766,128	100.00
Min Age (months)	23		
Max Age (months)	337		
WA Age (months)	118		

Remaining Term (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 120	127	6,670,432	6.82
121 to 180	141	13,457,954	13.77
181 to 240	252	36,221,482	37.05
241 to 300	122	22,209,119	22.72
301 to 360	79	19,207,141	19.65
Total:	721	97,766,128	100.00
Min Remaining Term (months)	15		
Max Remaining Term (months)	338		
WA Remaining Term (months)	233		

(1) Calculation uses the most recent Freddie Mac PDP

Data Stratifications (as of July 31, 2024)



Group T

Geographic Concentration of the Mortgaged Properties (state)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
California	90	17,736,203	18.14
New York	48	10,103,558	10.33
Texas	53	6,584,003	6.73
Florida	42	5,148,234	5.27
New Jersey	24	4,468,544	4.57
Massachusetts	24	4,225,178	4.32
Illinois	28	4,001,335	4.09
Pennsylvania	35	3,041,984	3.11
Georgia	23	2,937,004	3.00
Virginia	25	2,866,784	2.93
Minnesota	17	2,735,336	2.80
North Carolina	32	2,516,507	2.57
Washington	16	2,329,798	2.38
Missouri	16	2,097,141	2.15
Maryland	16	2,081,964	2.13
Other	232	24,892,553	25.46
Total:	721	97,766,128	100.00

Loan Purpose at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Purchase	283	42,429,418	43.40
No Cash-Out Refinance	245	30,819,812	31.52
Cash-Out Refinance	193	24,516,898	25.08
Total:	721	97,766,128	100.00

Property Type at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Single Family	527	68,521,493	70.09
Planned Unit Development	111	18,047,569	18.46
Condominium	69	9,869,364	10.09
Co-Operative	4	893,645	0.91
Manufactured Housing	9	385,967	0.39
Not Available	1	48,090	0.05
Total:	721	97,766,128	100.00

Judicial Foreclosure State

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Non-Judicial	427	59,204,863	60.56
Judicial	294	38,561,265	39.44
Total:	721	97,766,128	100.00

Current Delinquency Status

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Current	712	96,965,759	99.18
Bankruptcy Current ⁽²⁾	9	800,369	0.82
Total:	721	97,766,128	100.00

Modification and/or PDP Flag

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
No	550	66,784,003	68.31
Yes ⁽¹⁾	171	30,982,125	31.69
Total:	721	97,766,128	100.00

Clean Pay History (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 5	131	15,493,173	15.85
6 to 11	235	29,266,984	29.94
12 to 23	188	28,152,227	28.80
24 to 35	76	12,600,128	12.89
Greater than or equal to 36	91	12,253,616	12.53
Total:	721	97,766,128	100.00

(1) Includes Freddie Mac PDP only loans
 (2) Mortgage Loans are at least six months current

Data Stratifications (as of July 31, 2024)



Group T- Fixed Rate

Product Type⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Fixed-Rate	688	92,959,427	100.00
Total:	688	92,959,427	100.00

Unpaid Principal Balance (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
0.01 to 50,000.00	132	4,353,726	4.68
50,000.01 to 100,000.00	213	15,779,479	16.97
100,000.01 to 150,000.00	119	14,633,713	15.74
150,000.01 to 200,000.00	80	13,911,685	14.97
200,000.01 to 250,000.00	53	11,925,519	12.83
250,000.01 to 300,000.00	37	10,206,146	10.98
300,000.01 to 350,000.00	20	6,388,636	6.87
350,000.01 to 400,000.00	13	4,902,186	5.27
400,000.01 to 450,000.00	4	1,688,362	1.82
450,000.01 to 500,000.00	7	3,262,609	3.51
Greater than or equal to 500,000.01	10	5,907,367	6.35
Total:	688	92,959,427	100.00
Min UPB (\$)	\$5,216		
Max UPB (\$)	\$683,440		
Average UPB (\$)	\$135,115		

Initial Principal Forbearance Amount (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	527	63,808,952	68.64
0.01 to 50,000.00	150	24,006,487	25.82
50,000.01 to 100,000.00	10	4,562,716	4.91
100,000.01 to 150,000.00	1	581,272	0.63
Total:	688	92,959,427	100.00
Min Forbearance (\$)	\$704		
Max Forbearance (\$)	\$112,617		
Average Forbearance (\$)	\$4,196		

Current Mortgage Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
2.001 to 2.500	2	401,777	0.43
2.501 to 3.000	17	3,588,004	3.86
3.001 to 3.500	58	9,076,664	9.76
3.501 to 4.000	132	19,297,447	20.76
4.001 to 4.500	139	22,362,394	24.06
4.501 to 5.000	119	17,856,249	19.21
5.001 to 5.500	54	8,376,822	9.01
5.501 to 6.000	67	6,617,644	7.12
6.001 to 6.500	43	2,811,486	3.02
6.501 to 7.000	33	1,704,405	1.83
7.001 to 7.500	12	522,130	0.56
7.501 to 8.000	5	135,765	0.15
8.001 to 8.500	4	136,014	0.15
8.501 to 9.000	2	36,198	0.04
9.001 to 9.500	1	36,428	0.04
Total:	688	92,959,427	100.00
Min Current Rate (%)	2.375		
Max Current Rate (%)	9.500		
WA Current Rate ⁽²⁾ (%)	4.481		

AVM Current Loan-to-Value Ratio (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Less than or equal to 50	634	78,746,015	84.71
51 to 60	32	8,438,099	9.08
61 to 70	15	4,070,145	4.38
71 to 80	5	1,199,529	1.29
81 to 90	2	505,639	0.54
Total:	688	92,959,427	100.00
Min AVM CLTV (%)	1		
Max AVM CLTV (%)	85		
WA AVM CLTV (%)	35		

(1) Product Type is determined at time of modification for all modified loans and at origination for non-modified loans
 (2) Weighted Average Current Rate is weighted by the interest bearing UPB only

Data Stratifications (as of July 31, 2024)



Group T- Fixed Rate

Loan Age from Modification (months)⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Modified	525	63,692,563	68.52
1 to 12	8	1,778,493	1.91
13 to 24	33	6,261,252	6.74
25 to 36	67	11,903,258	12.80
37 to 48	40	7,344,564	7.90
61 to 72	4	656,971	0.71
73 to 84	9	1,185,732	1.28
85 to 96	2	136,595	0.15
Total:	688	92,959,427	100.00
Min Mod Age (months)	3		
Max Mod Age (months)	89		
WA Mod Age (months)	32		

Current Credit Score

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Available	97	9,219,064	9.92
451 to 500	5	594,732	0.64
501 to 550	35	4,433,677	4.77
551 to 600	100	13,339,206	14.35
601 to 650	154	21,148,871	22.75
651 to 700	151	20,198,564	21.73
701 to 750	97	16,300,898	17.54
751 to 800	44	7,027,548	7.56
801 to 850	5	696,868	0.75
Total:	688	92,959,427	100.00
Min Current Credit Score	472		
Max Current Credit Score	815		
Non-Zero WA Current Credit Score	657		

Loan Age from Origination (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 60	91	20,934,390	22.52
61 to 72	38	6,967,052	7.49
73 to 84	30	5,539,620	5.96
85 to 96	27	5,668,357	6.10
97 to 108	25	2,519,070	2.71
109 to 120	27	3,281,507	3.53
121 to 132	76	10,123,755	10.89
133 to 144	126	17,884,954	19.24
145 to 156	34	3,387,320	3.64
157 to 168	26	3,114,525	3.35
Greater than or equal to 169	188	13,538,877	14.56
Total:	688	92,959,427	100.00
Min Age (months)	23		
Max Age (months)	308		
WA Age (months)	115		

Remaining Term (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 120	123	6,330,092	6.81
121 to 180	124	11,285,576	12.14
181 to 240	248	34,995,040	37.65
241 to 300	114	21,141,579	22.74
301 to 360	79	19,207,141	20.66
Total:	688	92,959,427	100.00
Min Remaining Term (months)	15		
Max Remaining Term (months)	338		
WA Remaining Term (months)	235		

(1) Calculation uses the most recent Freddie Mac PDP

Data Stratifications (as of July 31, 2024)



Group T- Fixed Rate

Geographic Concentration of the Mortgaged Properties (state)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
California	82	16,535,153	17.79
New York	47	10,094,027	10.86
Texas	52	6,236,969	6.71
Florida	39	4,899,131	5.27
New Jersey	23	3,959,487	4.26
Massachusetts	21	3,762,446	4.05
Illinois	26	3,523,114	3.79
Pennsylvania	35	3,041,984	3.27
Georgia	22	2,809,404	3.02
Virginia	24	2,755,126	2.96
Minnesota	16	2,662,757	2.86
North Carolina	32	2,516,507	2.71
Washington	15	2,249,849	2.42
Missouri	15	2,002,498	2.15
Maryland	15	1,935,524	2.08
Other	224	23,975,452	25.79
Total:	688	92,959,427	100.00

Loan Purpose at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Purchase	267	39,949,816	42.98
No Cash Out Refinance	238	29,563,546	31.80
Cash Out Refinance	183	23,446,066	25.22
Total:	688	92,959,427	100.00

Property Type at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Single Family	503	65,120,114	70.05
Planned Unit Development	107	17,176,584	18.48
Condominium	64	9,335,028	10.04
Co-Operative	4	893,645	0.96
Manufactured Housing	9	385,967	0.42
Not Available	1	48,090	0.05
Total:	688	92,959,427	100.00

Judicial Foreclosure State

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Non-Judicial	406	56,263,175	60.52
Judicial	282	36,696,252	39.48
Total:	688	92,959,427	100.00

Current Delinquency Status

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Current	679	92,159,059	99.14
Bankruptcy Current ⁽²⁾	9	800,369	0.86
Total:	688	92,959,427	100.00

Modification and/or PDP Flag

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
No	525	63,692,563	68.52
Yes ⁽¹⁾	163	29,266,864	31.48
Total:	688	92,959,427	100.00

Clean Pay History (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 5	124	14,095,885	15.16
6 to 11	219	27,379,866	29.45
12 to 23	181	26,900,973	28.94
24 to 35	75	12,505,485	13.45
Greater than or equal to 36	89	12,077,218	12.99
Total:	688	92,959,427	100.00

(1) Includes Freddie Mac PDP only loans
 (2) Mortgage Loans are at least six months current

Data Stratifications (as of July 31, 2024)



Group T- Adjustable Rate

Product Type⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Adjustable-Rate	33	4,806,701	100.00
Total:	33	4,806,701	100.00

Unpaid Principal Balance (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
0.01 to 50,000.00	1	9,531	0.20
50,000.01 to 100,000.00	9	667,272	13.88
100,000.01 to 150,000.00	15	1,841,161	38.30
150,000.01 to 200,000.00	2	371,797	7.73
200,000.01 to 250,000.00	2	428,925	8.92
250,000.01 to 300,000.00	1	286,334	5.96
300,000.01 to 350,000.00	2	692,623	14.41
Greater than or equal to 500,000.01	1	509,057	10.59
Total:	33	4,806,701	100.00
Min UPB (\$)		\$9,531	
Max UPB (\$)		\$509,057	
Average UPB (\$)		\$145,658	

Initial Principal Forbearance Amount (\$)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
None	25	3,091,440	64.32
0.01 to 50,000.00	7	1,206,204	25.09
50,000.01 to 100,000.00	1	509,057	10.59
Total:	33	4,806,701	100.00
Min Forbearance (\$)		\$2,219	
Max Forbearance (\$)		\$56,452	
Average Forbearance (\$)		\$5,951	

Current Mortgage Rate (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
3.001 to 3.500	1	72,579	1.51
3.501 to 4.000	1	89,209	1.86
4.501 to 5.000	1	127,600	2.65
5.501 to 6.000	1	104,370	2.17
6.001 to 6.500	5	619,296	12.88
6.501 to 7.000	11	1,701,969	35.41
7.001 to 7.500	2	356,810	7.42
7.501 to 8.000	10	1,526,261	31.75
8.001 to 8.500	1	208,606	4.34
Total:	33	4,806,701	100.00
Min Current Rate (%)		3.500	
Max Current Rate (%)		8.500	
WA Current Rate ⁽²⁾ (%)		7.093	

AVM Current Loan-to-Value Ratio (%)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Less than or equal to 50	33	4,806,701	100.00
Total:	33	4,806,701	100.00
Min AVM CLTV (%)		2	
Max AVM CLTV (%)		41	
WA AVM CLTV (%)		27	

(1) Product Type is determined at time of modification for all modified loans and at origination for non-modified loans
 (2) Weighted Average Current Rate is weighted by the interest bearing UPB only

Data Stratifications (as of July 31, 2024)



Group T- Adjustable Rate

Loan Age from Modification (months)⁽¹⁾

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Modified	25	3,091,440	64.32
1 to 12	1	509,057	10.59
13 to 24	3	634,783	13.21
25 to 36	4	571,421	11.89
Total:	33	4,806,701	100.00
Min Mod Age (months)	3		
Max Mod Age (months)	35		
WA Mod Age (months)	19		

Current Credit Score

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Not Available	7	846,284	17.61
501 to 550	5	1,140,532	23.73
551 to 600	3	545,111	11.34
601 to 650	11	1,531,215	31.86
651 to 700	4	385,769	8.03
701 to 750	2	292,898	6.09
801 to 850	1	64,893	1.35
Total:	33	4,806,701	100.00
Min Current Credit Score	536		
Max Current Credit Score	811		
Non-Zero WA Current Credit Score	611		

Loan Age from Origination (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
73 to 84	2	161,788	3.37
85 to 96	5	811,110	16.87
97 to 108	1	94,643	1.97
133 to 144	3	880,854	18.33
145 to 156	1	345,589	7.19
Greater than or equal to 169	21	2,512,718	52.28
Total:	33	4,806,701	100.00
Min Age (months)	79		
Max Age (months)	337		
WA Age (months)	173		

Remaining Term (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 120	4	340,340	7.08
121 to 180	17	2,172,378	45.19
181 to 240	4	1,226,442	25.52
241 to 300	8	1,067,541	22.21
Total:	33	4,806,701	100.00
Min Remaining Term (months)	24		
Max Remaining Term (months)	282		
WA Remaining Term (months)	188		

(1) Calculation uses the most recent Freddie Mac PDP

Data Stratifications (as of July 31, 2024)



Group T- Adjustable Rate

Geographic Concentration of Mortgaged Properties (State or District)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
California	8	1,201,050	24.99
New Jersey	1	509,057	10.59
Illinois	2	478,221	9.95
Massachusetts	3	462,732	9.63
Texas	1	347,034	7.22
Florida	3	249,103	5.18
Connecticut	1	220,319	4.58
New Mexico	2	212,508	4.42
Maryland	1	146,441	3.05
Tennessee	1	138,316	2.88
Georgia	1	127,600	2.65
District of Columbia	1	125,505	2.61
Virginia	1	111,658	2.32
Missouri	1	94,643	1.97
Oregon	1	89,209	1.86
Other	5	293,302	6.10
Total:	33	4,806,701	100.00

Loan Purpose at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Purchase	16	2,479,602	51.59
No Cash-Out Refinance	7	1,256,266	26.14
Cash-Out Refinance	10	1,070,832	22.28
Total:	33	4,806,701	100.00

Property Type at Origination

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Single Family	24	3,401,379	70.76
Planned Unit Development	4	870,986	18.12
Condominium	5	534,336	11.12
Total:	33	4,806,701	100.00

Judicial Foreclosure State

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Non-Judicial	21	2,941,688	61.20
Judicial	12	1,865,013	38.80
Total:	33	4,806,701	100.00

Current Delinquency Status

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
Current	33	4,806,701	100.00
Total:	33	4,806,701	100.00

Modification and/or PDP Flag

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
No	25	3,091,440	64.32
Yes ⁽¹⁾	8	1,715,261	35.68
Total:	33	4,806,701	100.00

Clean Pay History (months)

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 to 5	7	1,397,288	29.07
6 to 11	16	1,887,118	39.26
12 to 23	7	1,251,254	26.03
24 to 35	1	94,643	1.97
Greater than or equal to 36	2	176,398	3.67
Total:	33	4,806,701	100.00

(1) Includes Freddie Mac PDP only loans

Data Stratifications (as of July 31, 2024)



Group T- Adjustable Rate

Index

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1 YR Weekly CMT	10	907,497	18.88
FTSE USD IBOR Consumer Cash Fallback 12-Month	22	3,612,870	75.16
FTSE USD IBOR Consumer Cash Fallback 6-Month	1	286,334	5.96
Total:	33	4,806,701	100.00

Gross Margin

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
2.001 to 2.500	21	3,470,279	72.20
2.501 to 3.000	12	1,336,422	27.80
Total:	33	4,806,701	100.00
Minimum:	2.250		
Maximum:	2.750		
Weighted Average:	2.390		

Periodic Rate Adjustment Cap

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1.000	1	286,334	5.96
2.000	32	4,520,367	94.04
Total:	33	4,806,701	100.00

Months to Next Rate Adjustment Date

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
1	3	460,683	9.58
2	5	509,957	10.61
3	2	326,313	6.79
4	2	178,637	3.72
5	4	797,898	16.60
6	1	138,316	2.88
7	1	70,476	1.47
8	4	871,714	18.14
9	3	669,274	13.92
10	1	208,606	4.34
11	1	79,949	1.66
12	5	405,669	8.44
42	1	89,209	1.86
Total:	33	4,806,701	100.00

Periodic Adjustment Frequency

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
6	1	286,334	5.96
12	32	4,520,367	94.04
Total:	33	4,806,701	100.00

Data Stratifications (as of July 31, 2024)



Group T- Adjustable Rate

Lifetime Minimum Rate

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
0.000	26	3,838,956	79.87
2.001 to 2.500	7	967,745	20.13
Total:	33	4,806,701	100.00
Minimum:	0.00		
Maximum:	2.250		
Weighted Average ⁽¹⁾ :	0.458		

Lifetime Maximum Rate

	Number of Mortgage Loans	Aggregate Unpaid Principal Balance (\$)	Aggregate Unpaid Principal Balance (%)
7.001 to 7.500	1	509,057	10.59
7.501 to 8.000	3	670,291	13.94
8.001 to 8.500	3	595,413	12.39
8.501 to 9.000	4	396,360	8.25
9.001 to 9.500	2	187,755	3.91
9.501 to 10.000	1	111,505	2.32
10.001 to 10.500	4	514,368	10.70
10.501 to 11.000	6	906,467	18.86
11.001 to 11.500	3	182,006	3.79
11.501 to 12.000	2	411,839	8.57
12.001 to 12.500	2	93,525	1.95
12.501 to 13.000	2	228,114	4.75
Total:	33	4,806,701	100.00
Minimum:	7.500		
Maximum:	13.000		
Weighted Average ⁽¹⁾ :	9.739		

(1) Note rates are weighted by interest bearing UPB only