

## Monthly Reporting Package for BECU

| Reporting                                       | Page |
|---|------|
| Contents  | 1    |
| Total Portfolio Recap                           | 2    |
| Asset Portfolio Recap                           | 3    |
| Investor Portfolio Recap                        | 4    |
| Financial                                       | 5    |
| Asset Portfolio Delinquency by Loan Volume*     | 6    |
| Asset Portfolio Delinquency by Dollar Volume*   | 7    |
| Investor Portfolio Delinquency by Loan Volume   | 8    |
| Investor Portfolio Delinquency by Dollar Volume | 9    |
| Delinquency by Quarter Portfolio vs Industry*   | 10   |

Asset = Credit Union Owned Portfolio  
Investor = Investor Owned Portfolio

\*Data period comparisons will build over time for new clients.

## Total Portfolio Recap

### Counts & Balances

|                              | Oct 23          | Nov 23           | Dec 23           | Oct 24           | Nov 24           | Dec 24           | QTD              | YTD              |
|------------------------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Beginning Loan Count         | 39,390          | 39,429           | 39,414           | 39,553           | 39,570           | 39,586           | 39,553           | 39,357           |
| Loans Added                  | 250             | 188              | 152              | 310              | 257              | 214              | 781              | 3,002            |
| Payoffs                      | 211             | 203              | 209              | 293              | 0                | 218              | 511              | 2,534            |
| Loans Removed Other          | 0               | 0                | 0                | 0                | 241              | 1                | 242              | 244              |
| Ending Loan Count            | 39,429          | 39,414           | 39,357           | 39,570           | 39,586           | 39,581           | 39,581           | 39,581           |
| Total UPB                    | \$9,958,774,765 | \$10,000,607,858 | \$10,029,293,092 | \$10,808,559,215 | \$10,881,470,586 | \$10,934,956,881 | \$10,934,956,881 | \$10,934,956,881 |
| Average UPB                  | \$252,594       | \$253,752        | \$254,835        | \$273,199        | \$274,910        | \$276,303        | \$276,303        | \$276,303        |
| Average 12 Month Payoff Rate | 0.56%           | 0.55%            | 0.56%            | 0.57%            | 0.53%            | 0.53%            | 0.53%            | 0.53%            |

### Investor Breakout

|                |        |        |        |        |        |        |        |        |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Asset          | 18,653 | 18,627 | 18,569 | 18,500 | 18,489 | 18,425 | 18,425 | 18,425 |
| Freddie Mac    | 47     | 46     | 47     | 172    | 182    | 192    | 192    | 192    |
| Fannie Mae     | 20,448 | 20,455 | 20,453 | 20,578 | 20,591 | 20,637 | 20,637 | 20,637 |
| Ginnie Mae     | 255    | 260    | 264    | 299    | 301    | 303    | 303    | 303    |
| Other Investor | 26     | 26     | 24     | 21     | 23     | 24     | 24     | 24     |
| Private        | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Note Type

|                 |        |        |        |        |        |        |        |        |
|-----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ARM             | 2,626  | 2,699  | 2,746  | 3,241  | 3,305  | 3,362  | 3,362  | 3,362  |
| Fixed           | 36,803 | 36,715 | 36,611 | 36,329 | 36,281 | 36,219 | 36,219 | 36,219 |
| Balloon         | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Interest Only   | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Other Note Type | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Loan Type

|                        |        |        |        |        |        |        |        |        |
|------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Conventional Insured   | 3,891  | 3,888  | 3,892  | 4,050  | 4,078  | 4,091  | 4,091  | 4,091  |
| Conventional Uninsured | 35,249 | 35,232 | 35,169 | 35,192 | 35,176 | 35,155 | 35,155 | 35,155 |
| FHA                    | 150    | 152    | 153    | 170    | 172    | 174    | 174    | 174    |
| VA                     | 139    | 142    | 143    | 158    | 160    | 161    | 161    | 161    |
| Other Loan Type        | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Weighted Average

|               |       |       |       |       |       |       |       |       |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Note Rate     | 3.94% | 3.97% | 4.00% | 4.33% | 4.35% | 4.38% | 4.38% | 4.38% |
| Original Term | 329   | 329   | 330   | 334   | 335   | 335   | 335   | 335   |
| Maturity      | 287   | 287   | 287   | 289   | 289   | 289   | 289   | 289   |
| Age           | 42    | 42    | 43    | 45    | 45    | 46    | 46    | 46    |

## Asset Portfolio Recap

### Counts & Balances

|                              | Oct 23          | Nov 23          | Dec 23          | Oct 24          | Nov 24          | Dec 24          | QTD             | YTD             |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Beginning Loan Count         | 18,663          | 18,679          | 18,653          | 18,520          | 18,521          | 18,512          | 18,520          | 18,593          |
| Loans Added                  | 185             | 131             | 102             | 225             | 187             | 119             | 531             | 1,948           |
| Payoffs                      | 135             | 134             | 145             | 180             | 0               | 130             | 310             | 1,502           |
| Loans Removed Other          | 34              | 23              | 17              | 44              | 196             | 52              | 292             | 590             |
| Ending Loan Count            | 18,679          | 18,653          | 18,593          | 18,521          | 18,512          | 18,449          | 18,449          | 18,449          |
| Total UPB                    | \$5,232,542,255 | \$5,271,673,068 | \$5,302,112,643 | \$5,930,915,528 | \$5,991,502,216 | \$6,019,907,804 | \$6,019,907,804 | \$6,019,907,804 |
| Average UPB                  | \$280,175       | \$282,663       | \$285,182       | \$320,348       | \$323,725       | \$326,388       | \$326,388       | \$326,388       |
| Average 12 Month Payoff Rate | 0.70%           | 0.70%           | 0.71%           | 0.74%           | 0.68%           | 0.67%           | 0.67%           | 0.67%           |

### Investor Breakout

|       |        |        |        |        |        |        |        |        |
|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| Asset | 18,653 | 18,627 | 18,569 | 18,500 | 18,489 | 18,425 | 18,425 | 18,425 |
|-------|--------|--------|--------|--------|--------|--------|--------|--------|

### Note Type

|                 |        |        |        |        |        |        |        |        |
|-----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ARM             | 2,618  | 2,692  | 2,739  | 3,235  | 3,299  | 3,356  | 3,356  | 3,356  |
| Fixed           | 16,061 | 15,961 | 15,854 | 15,286 | 15,213 | 15,093 | 15,093 | 15,093 |
| Balloon         | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Interest Only   | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Other Note Type | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Loan Type

|                        |        |        |        |        |        |        |        |        |
|------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Conventional Insured   | 1,071  | 1,066  | 1,083  | 1,140  | 1,147  | 1,132  | 1,132  | 1,132  |
| Conventional Uninsured | 17,582 | 17,561 | 17,486 | 17,360 | 17,342 | 17,293 | 17,293 | 17,293 |
| FHA                    | 22     | 20     | 20     | 19     | 20     | 20     | 20     | 20     |
| VA                     | 4      | 6      | 4      | 2      | 3      | 4      | 4      | 4      |
| Other Loan Type        | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Weighted Average

|               |       |       |       |       |       |       |       |       |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Note Rate     | 4.00% | 4.04% | 4.08% | 4.46% | 4.49% | 4.51% | 4.51% | 4.51% |
| Original Term | 323   | 324   | 325   | 332   | 332   | 333   | 333   | 333   |
| Maturity      | 286   | 286   | 287   | 293   | 293   | 293   | 293   | 293   |
| Age           | 37    | 37    | 38    | 39    | 39    | 40    | 40    | 40    |

## Investor Portfolio Recap

### Counts & Balances

|                              | Oct 23          | Nov 23          | Dec 23          | Oct 24          | Nov 24          | Dec 24          | QTD             | YTD             |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Beginning Loan Count         | 20,727          | 20,750          | 20,761          | 21,033          | 21,049          | 21,074          | 21,033          | 20,764          |
| Loans Added                  | 99              | 80              | 67              | 129             | 116             | 146             | 391             | 1,494           |
| Payoffs                      | 76              | 69              | 64              | 113             | 0               | 88              | 201             | 1,032           |
| Loans Removed Other          | 0               | 0               | 0               | 0               | 91              | 0               | 91              | 94              |
| Ending Loan Count            | 20,750          | 20,761          | 20,764          | 21,049          | 21,074          | 21,132          | 21,132          | 21,132          |
| Total UPB                    | \$4,726,232,510 | \$4,728,934,790 | \$4,727,180,449 | \$4,877,643,688 | \$4,889,968,370 | \$4,915,049,076 | \$4,915,049,076 | \$4,915,049,076 |
| Average UPB                  | \$227,770       | \$227,780       | \$227,662       | \$231,728       | \$232,038       | \$232,588       | \$232,588       | \$232,588       |
| Average 12 Month Payoff Rate | 0.43%           | 0.42%           | 0.41%           | 0.43%           | 0.40%           | 0.41%           | 0.41%           | 0.41%           |

### Investor Breakout

|                |        |        |        |        |        |        |        |        |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Freddie Mac    | 47     | 46     | 47     | 172    | 182    | 192    | 192    | 192    |
| Fannie Mae     | 20,448 | 20,455 | 20,453 | 20,578 | 20,591 | 20,637 | 20,637 | 20,637 |
| Ginnie Mae     | 255    | 260    | 264    | 299    | 301    | 303    | 303    | 303    |
| Other Investor | 26     | 26     | 24     | 21     | 23     | 24     | 24     | 24     |
| Private        | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Note Type

|                 |        |        |        |        |        |        |        |        |
|-----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ARM             | 8      | 7      | 7      | 6      | 6      | 6      | 6      | 6      |
| Fixed           | 20,742 | 20,754 | 20,757 | 21,043 | 21,068 | 21,126 | 21,126 | 21,126 |
| Balloon         | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Interest Only   | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Other Note Type | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Loan Type

|                        |        |        |        |        |        |        |        |        |
|------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Conventional Insured   | 2,820  | 2,822  | 2,809  | 2,910  | 2,931  | 2,959  | 2,959  | 2,959  |
| Conventional Uninsured | 17,667 | 17,671 | 17,683 | 17,832 | 17,834 | 17,862 | 17,862 | 17,862 |
| FHA                    | 128    | 132    | 133    | 151    | 152    | 154    | 154    | 154    |
| VA                     | 135    | 136    | 139    | 156    | 157    | 157    | 157    | 157    |
| Other Loan Type        | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

### Weighted Average

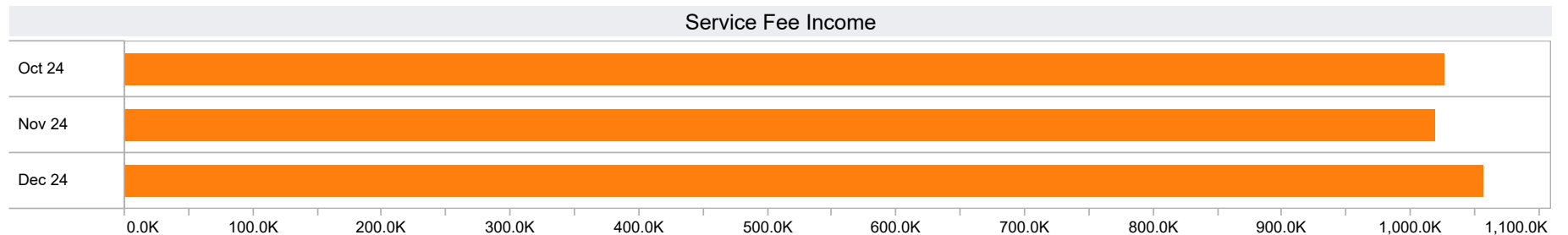
|               |       |       |       |       |       |       |       |       |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|
| Note Rate     | 3.87% | 3.89% | 3.91% | 4.17% | 4.18% | 4.21% | 4.21% | 4.21% |
| Original Term | 335   | 335   | 335   | 338   | 338   | 338   | 338   | 338   |
| Maturity      | 287   | 287   | 287   | 285   | 285   | 284   | 284   | 284   |
| Age           | 47    | 48    | 49    | 53    | 53    | 54    | 54    | 54    |

## Financial

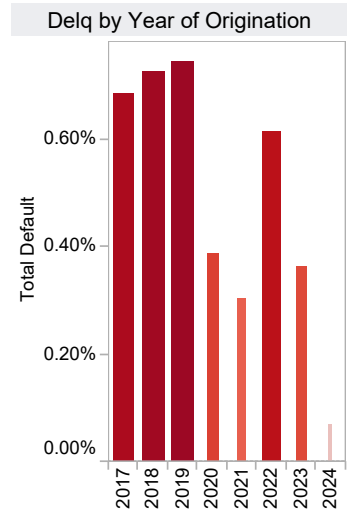
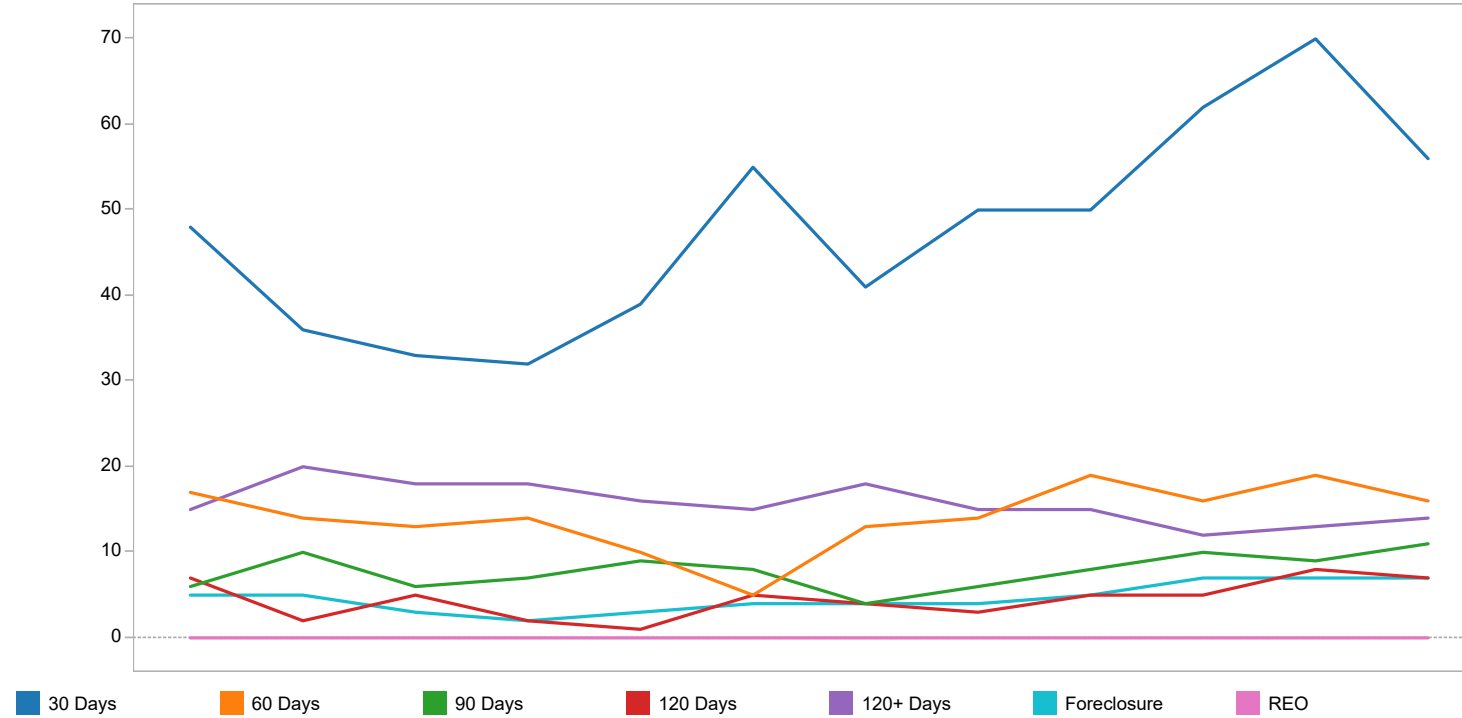
| Revenue                               |           |           |           |             |             |             |             |              |
|---------------------------------------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|--------------|
|                                       | Oct 23    | Nov 23    | Dec 23    | Oct 24      | Nov 24      | Dec 24      | QTD         | YTD          |
| Service Fee Income                    | \$994,237 | \$983,649 | \$996,751 | \$1,026,846 | \$1,018,857 | \$1,056,358 | \$3,102,061 | \$12,163,568 |
| Late Charge Income                    | \$12,947  | \$12,921  | \$11,525  | \$13,167    | \$14,283    | \$14,785    | \$42,235    | \$147,877    |
| Earnings Credit on Custodial Accounts | \$0       | \$0       | \$0       | \$0         | \$0         | \$0         | \$0         | \$0          |

| Expenses  |           |           |           |           |           |           |           |             |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
|   | Oct 23    | Nov 23    | Dec 23    | Oct 24    | Nov 24    | Dec 24    | QTD       | YTD         |
| Default Fees on Non-Performing Loans (120+,BK,FC) | \$5,356   | \$5,561   | \$6,386   | \$8,780   | \$8,428   | \$9,518   | \$26,725  | \$96,365    |
| Guaranty Fee                                      | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0         |
| Optional Services                                 | \$3,737   | \$3,737   | \$12,589  | \$5,076   | \$5,460   | \$4,792   | \$15,328  | \$55,752    |
| Subservicing Fees                                 | \$316,323 | \$315,584 | \$291,898 | \$294,971 | \$295,093 | \$309,347 | \$899,410 | \$3,529,449 |

| Advances                               |             |            |           |               |            |           |             |             |
|--|-------------|------------|-----------|---------------|------------|-----------|-------------|-------------|
|  | Oct 23      | Nov 23     | Dec 23    | Oct 24        | Nov 24     | Dec 24    | QTD         | YTD         |
| Non Recoverable Corporate Advance      | \$1,241     | \$8,404    | \$27,633  | \$3,433       | \$7,161    | \$37,978  | \$48,573    | \$152,820   |
| Recoverable Corporate Advance          | (\$9,275)   | (\$34,599) | \$14,231  | \$49,410      | (\$18,529) | \$36,645  | \$67,526    | (\$26,307)  |
| Net Escrow Advance Due Client/(Cenlar) | (\$904,635) | \$358,043  | \$178,467 | (\$1,207,317) | \$578,543  | \$245,931 | (\$382,844) | (\$217,748) |

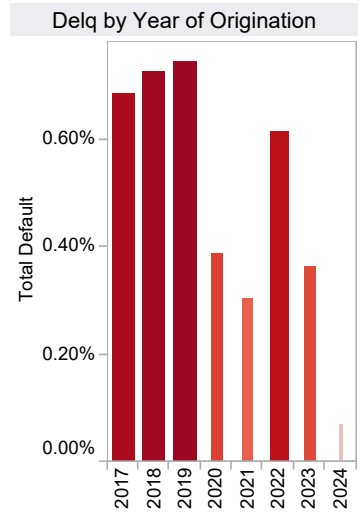
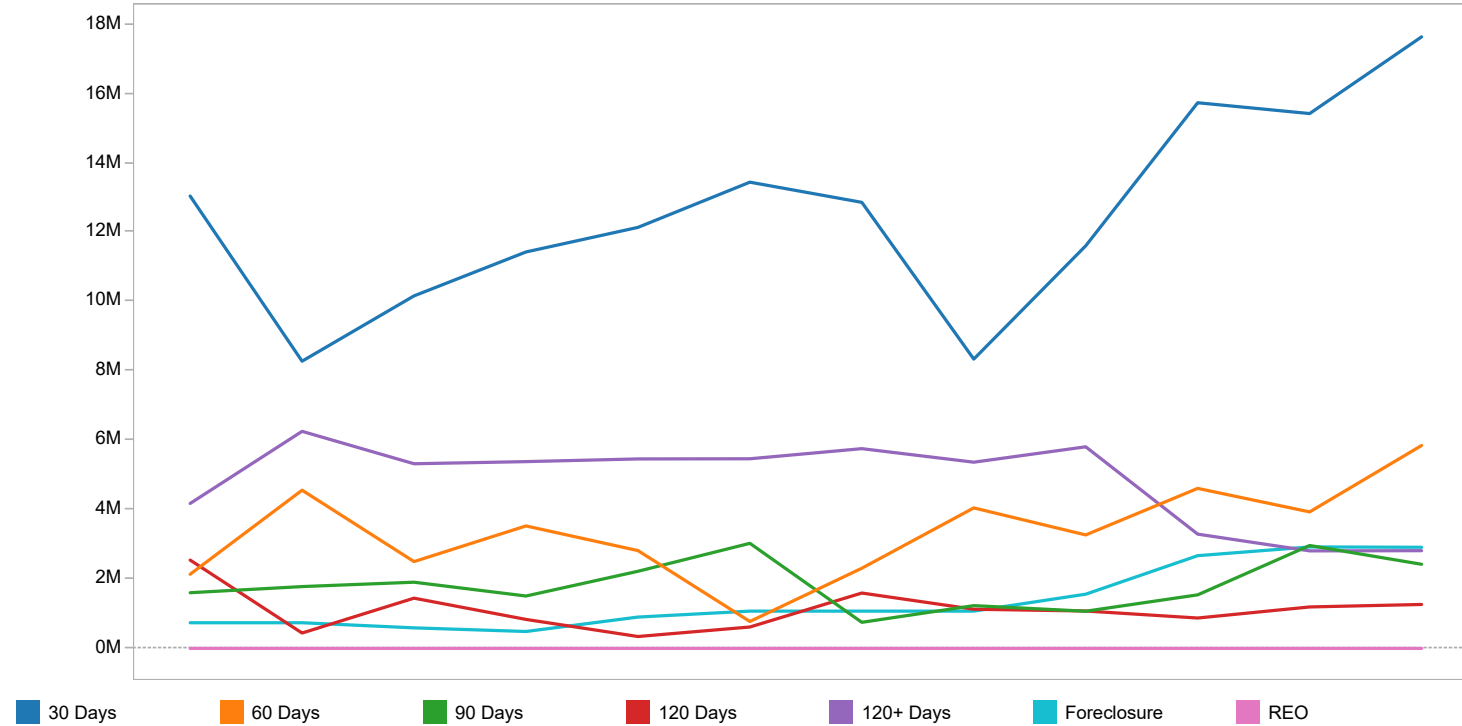


Asset Portfolio Delinquency by Loan Volume



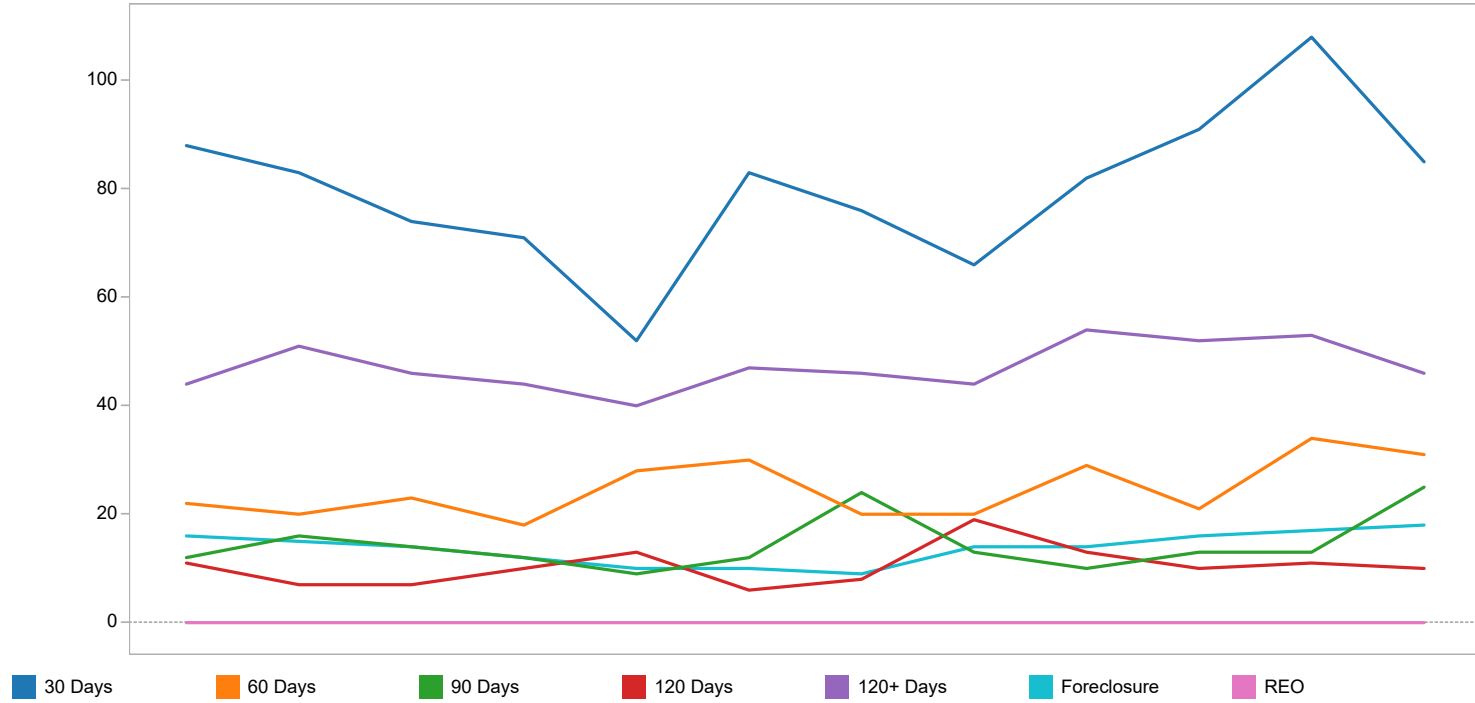
|             | Jan 24 | Feb 24 | Mar 24 | Apr 24 | May 24 | Jun 24 | Jul 24 | Aug 24 | Sep 24 | Oct 24 | Nov 24 | Dec 24 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 30 Days     | 48     | 36     | 33     | 32     | 39     | 55     | 41     | 50     | 50     | 62     | 70     | 56     |
| 60 Days     | 17     | 14     | 13     | 14     | 10     | 5      | 13     | 14     | 19     | 16     | 19     | 16     |
| 90 Days     | 6      | 10     | 6      | 7      | 9      | 8      | 4      | 6      | 8      | 10     | 9      | 11     |
| 120 Days    | 7      | 2      | 5      | 2      | 1      | 5      | 4      | 3      | 5      | 5      | 8      | 7      |
| 120+ Days   | 15     | 20     | 18     | 18     | 16     | 15     | 18     | 15     | 15     | 12     | 13     | 14     |
| Foreclosure | 5      | 5      | 3      | 2      | 3      | 4      | 4      | 4      | 5      | 7      | 7      | 7      |
| REO         | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

Asset Portfolio Delinquency by Dollar Volume

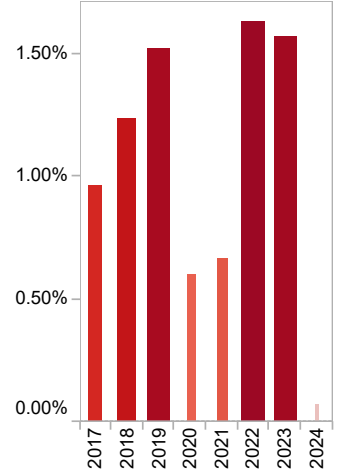


|             | Jan 24 | Feb 24 | Mar 24 | Apr 24 | May 24 | Jun 24 | Jul 24 | Aug 24 | Sep 24 | Oct 24 | Nov 24 | Dec 24 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 30 Days     | 13.05M | 8.29M  | 10.17M | 11.44M | 12.15M | 13.45M | 12.87M | 8.35M  | 11.62M | 15.74M | 15.43M | 17.64M |
| 60 Days     | 2.14M  | 4.56M  | 2.50M  | 3.53M  | 2.82M  | 0.78M  | 2.31M  | 4.05M  | 3.27M  | 4.62M  | 3.94M  | 5.85M  |
| 90 Days     | 1.61M  | 1.78M  | 1.91M  | 1.51M  | 2.23M  | 3.03M  | 0.75M  | 1.23M  | 1.07M  | 1.55M  | 2.97M  | 2.43M  |
| 120 Days    | 2.55M  | 0.44M  | 1.45M  | 0.84M  | 0.34M  | 0.62M  | 1.60M  | 1.13M  | 1.08M  | 0.88M  | 1.20M  | 1.27M  |
| 120+ Days   | 4.18M  | 6.26M  | 5.33M  | 5.39M  | 5.47M  | 5.47M  | 5.76M  | 5.37M  | 5.82M  | 3.30M  | 2.81M  | 2.82M  |
| Foreclosure | 0.74M  | 0.74M  | 0.59M  | 0.49M  | 0.90M  | 1.08M  | 1.08M  | 1.08M  | 1.56M  | 2.68M  | 2.93M  | 2.92M  |
| REO         | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  |

### Investor Portfolio Delinquency by Loan Volume



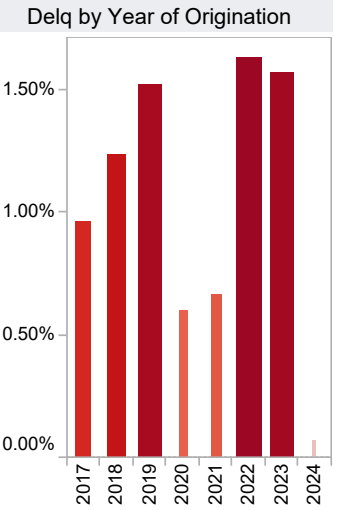
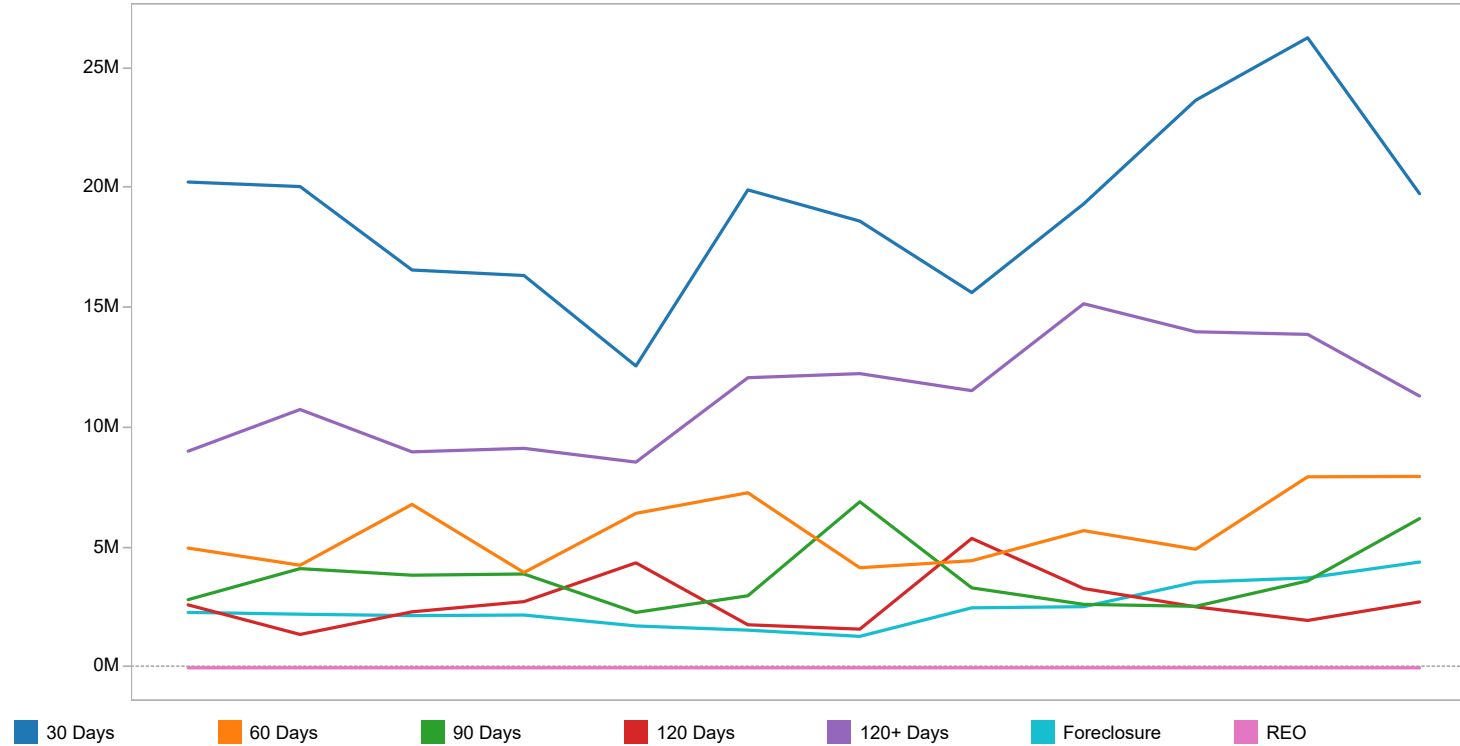
### Delq by Year of Origination



|             | Jan 24 | Feb 24 | Mar 24 | Apr 24 | May 24 | Jun 24 | Jul 24 | Aug 24 | Sep 24 | Oct 24 | Nov 24 | Dec 24 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 30 Days     | 88     | 83     | 74     | 71     | 52     | 83     | 76     | 66     | 82     | 91     | 108    | 85     |
| 60 Days     | 22     | 20     | 23     | 18     | 28     | 30     | 20     | 20     | 29     | 21     | 34     | 31     |
| 90 Days     | 12     | 16     | 14     | 12     | 9      | 12     | 24     | 13     | 10     | 13     | 13     | 25     |
| 120 Days    | 11     | 7      | 7      | 10     | 13     | 6      | 8      | 19     | 13     | 10     | 11     | 10     |
| 120+ Days   | 44     | 51     | 46     | 44     | 40     | 47     | 46     | 44     | 54     | 52     | 53     | 46     |
| Foreclosure | 16     | 15     | 14     | 12     | 10     | 10     | 9      | 14     | 14     | 16     | 17     | 18     |
| REO         | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |

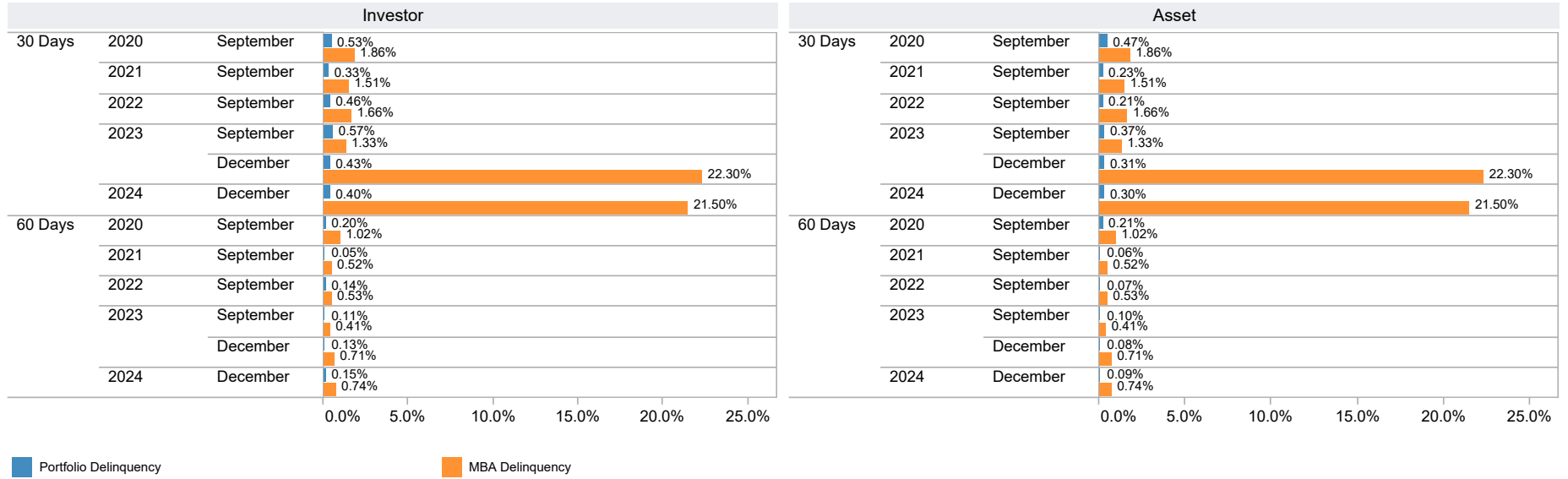


# Investor Portfolio Delinquency by Dollar Volume



|             | Jan 24 | Feb 24 | Mar 24 | Apr 24 | May 24 | Jun 24 | Jul 24 | Aug 24 | Sep 24 | Oct 24 | Nov 24 | Dec 24 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 30 Days     | 20.26M | 20.07M | 16.59M | 16.36M | 12.59M | 19.93M | 18.63M | 15.65M | 19.35M | 23.67M | 26.28M | 19.77M |
| 60 Days     | 4.99M  | 4.28M  | 6.82M  | 3.97M  | 6.44M  | 7.30M  | 4.17M  | 4.47M  | 5.72M  | 4.94M  | 7.97M  | 7.98M  |
| 90 Days     | 2.84M  | 4.14M  | 3.86M  | 3.91M  | 2.31M  | 3.01M  | 6.93M  | 3.33M  | 2.65M  | 2.57M  | 3.63M  | 6.22M  |
| 120 Days    | 2.63M  | 1.39M  | 2.34M  | 2.76M  | 4.38M  | 1.80M  | 1.61M  | 5.40M  | 3.31M  | 2.54M  | 1.98M  | 2.75M  |
| 120+ Days   | 9.04M  | 10.77M | 9.01M  | 9.15M  | 8.58M  | 12.10M | 12.27M | 11.56M | 15.19M | 14.02M | 13.91M | 11.33M |
| Foreclosure | 2.31M  | 2.24M  | 2.18M  | 2.20M  | 1.75M  | 1.57M  | 1.31M  | 2.50M  | 2.55M  | 3.57M  | 3.75M  | 4.41M  |
| REO         | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  | 0.00M  |

### Delinquency by Quarter Portfolio vs Industry



Above comparison is the total portfolio delinquency percentage compared to the MBA's (Mortgage Bankers Association) quarterly 30 and 60 day national delinquency rate.

### Portfolio Loss Mitigation

|                       | 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 | Aug 24 | Sep 24 | Oct 24 | Nov 24 | Dec 24 |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Approval Letters Sent | 3      | 2      | 1      | 4      | 3      | 4      | 6      | 6      | 5      | 7      | 10     | 8      | 11     | 12     | 6      | 6      | 14     | 15     | 13     | 14     | 36     | 30     | 15     |
| Average Age Post Mod  | 277    | 259    | 221    | 220    | 232    | 242    | 237    | 227    | 260    | 242    | 255    | 259    | 288    | 289    | 262    | 258    | 212    | 188    | 202    | 178    | 182    | 198    | 214    |
| Completed Short Sales | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 0      | 0      | 0      |
| Deed In Lieu          | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      |
| Denial Letters Sent   | 3      | 3      | 9      | 3      | 6      | 4      | 6      | 1      | 3      | 5      | 5      | 11     | 7      | 4      | 10     | 7      | 13     | 10     | 9      | 10     | 15     | 12     | 24     |
| HAMP Loans In Trial   | 5      | 4      | 5      | 4      | 6      | 4      | 4      | 9      | 7      | 8      | 9      | 12     | 17     | 13     | 11     | 11     | 11     | 14     | 15     | 13     | 17     | 34     | 38     |
| Loans Modified        | 1      | 6      | 0      | 2      | 1      | 2      | 2      | 2      | 2      | 1      | 1      | 3      | 2      | 2      | 9      | 4      | 3      | 3      | 4      | 2      | 5      | 2      | 5      |
| Non Performing Mods   | 30     | 28     | 23     | 26     | 29     | 24     | 23     | 26     | 23     | 23     | 25     | 23     | 24     | 21     | 18     | 17     | 19     | 21     | 24     | 32     | 28     | 30     | 29     |
| Packages Received     | 4      | 5      | 4      | 6      | 8      | 11     | 12     | 8      | 9      | 16     | 12     | 17     | 15     | 13     | 21     | 23     | 25     | 24     | 24     | 55     | 53     | 25     | 18     |
| Packages Sent         | 89     | 101    | 108    | 103    | 103    | 103    | 106    | 107    | 126    | 111    | 114    | 116    | 104    | 88     | 110    | 87     | 79     | 107    | 100    | 206    | 141    | 122    | 111    |
| Repay Forebearance    | 82     | 79     | 75     | 78     | 78     | 73     | 70     | 76     | 67     | 65     | 62     | 63     | 61     | 55     | 50     | 46     | 44     | 56     | 58     | 60     | 81     | 93     | 84     |
| Performing Mods       | 289    | 289    | 293    | 288    | 287    | 289    | 292    | 285    | 286    | 286    | 284    | 288    | 285    | 287    | 293    | 296    | 292    | 290    | 291    | 286    | 291    | 289    | 291    |