

## PORTFOLIO CONCENTRATION LIMIT REPORT

TWG HI FINANCE TRUST

October 24, 2025

- a. Max 5% Standard Loans (x) with an original term to maturity of less than or equal to 144 months and (y) where the related Obligor had a FICO score at origination of less than 700. **(0%)**
- b. Max 3% Standard Loans (x) with an original term to maturity of greater than 144 months and (y) where the related Obligor had a FICO score at origination of less than 700. **(0%)**
- c. Max 35% Standard Loans (x) with an original term to maturity of greater than 144 months and (y) where the related Obligor had a FICO score at origination of greater than or equal to 700. **(34.50%)**
- d. Max 35% Hybrid Loan **(35.43%)**
- e. Max 15% NINP Loan **(5.55%)**
- f. Max 18% EPNI Loan **(4.39%)**
- g. Max 15% WPDI Loan **(13.80%)**
- h. Pricing
  - Max sale price of 101.87% **(100.16%)**
  - Max 35% with a sale price > (but excluding) 100% and less than or equal to 103% **(4.28%)**
  - Max weighted average SFC net margin (after payment of all required fees (including fees to manufacturers, dealer marketing associations and brokers) 4% **(1.12%)**
  - Max weighted average Dealer Fee 15% **(5.28%)**
- i. Average Original Face Amount of Loans < \$20,000 **(\$13,802)**
  - Max 38% of all Loans > \$50,000 Original Face Amount **(5.93%)**
- j. State Concentrations
  - top state no greater than 25% **(14.66%)**
  - second state no greater than 20% **(14.49%)**
  - any other state is no greater than 15% **(10.66%)**
- k. Geographic limitations: 0% of properties to be improved located outside of the United

States (including Alaska, Hawaii and the District of Columbia)

1. FICO limits Total Portfolio as applicable:

- Max 50% FICO < 680 (**1.66%**)
- Max 70% FICO < 700 (**9.52%**)
- Minimum weighted average FICO 700 (**737**)