

PORFOLIO 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**)