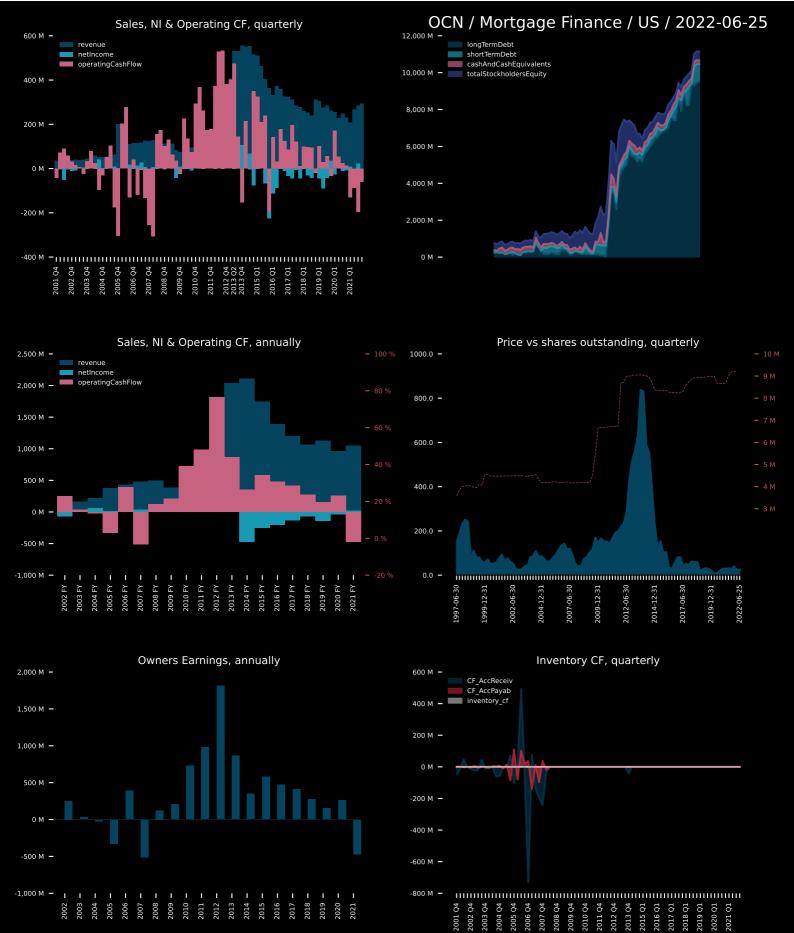
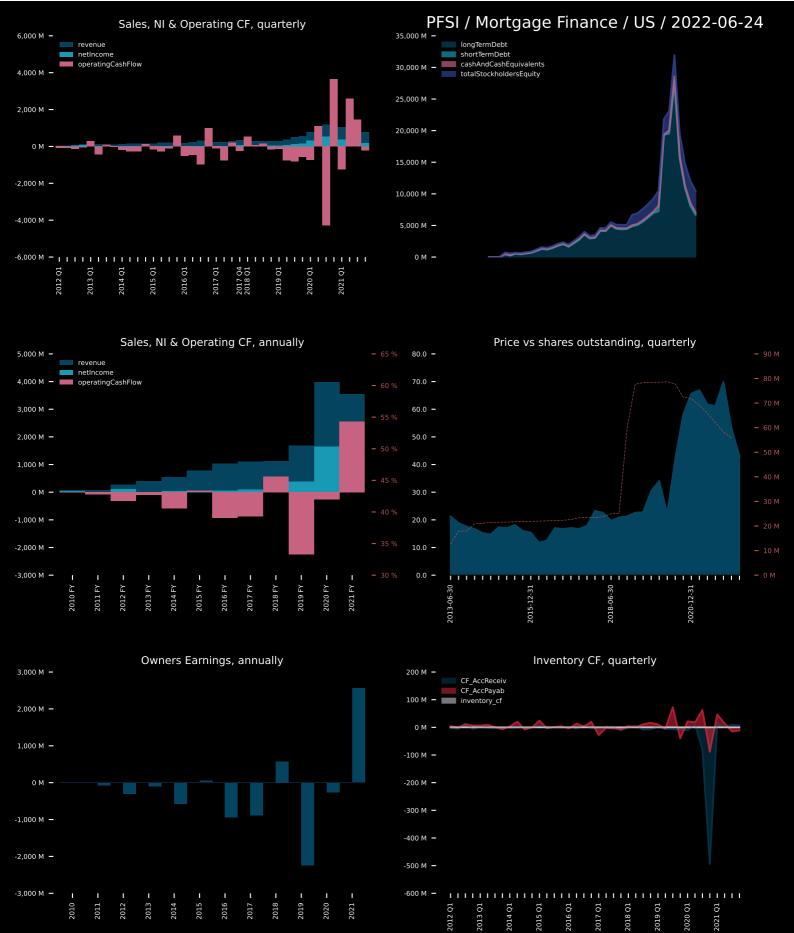


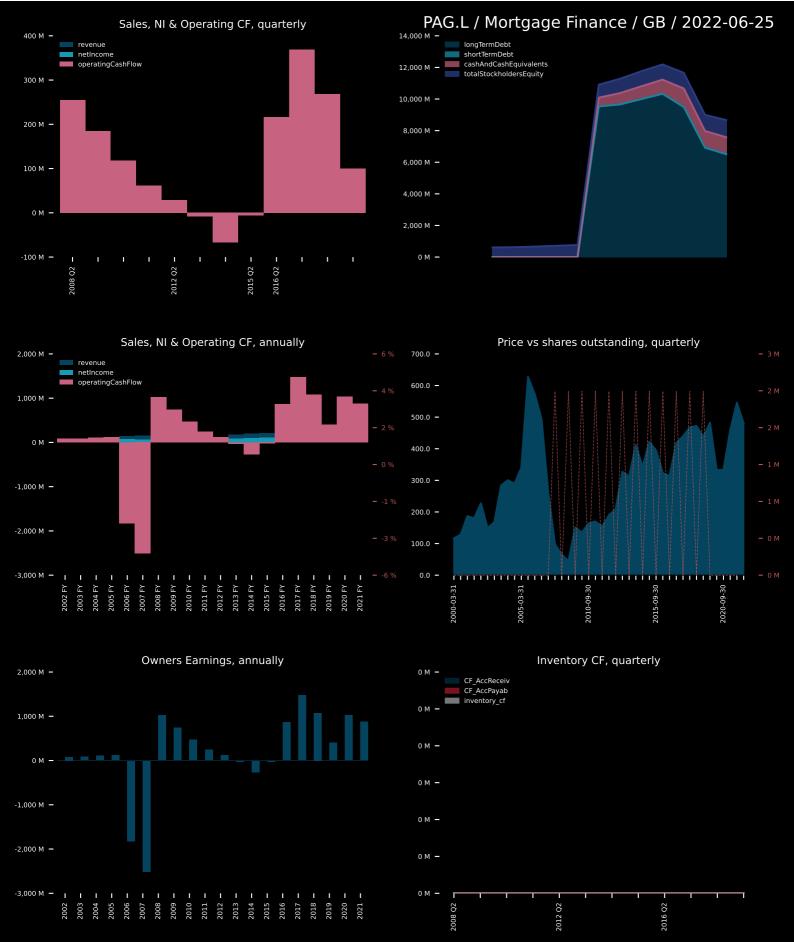
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Ocwen Financial Corporation, a financial services company, originates and services mortgage loans in the United States, the United States Virgin Islands, India, and the Philippines. The company operates through Servicing and Originations segments. It provides commercial mortgage loan servicing, special servicing, and asset management services, as well as residential mortgage loan servicing, such as forward and reverse conventional, government-insured, and non-agency loans, including the reverse mortgage loans to owners of mortgage loans and foreclosed real estate. The company also originates and purchases conventional and government-insured residential forward and reverse mortgage loans through its correspondent lending arrangements, broker relationships, and retail channels. Ocwen



PennyMac Financial Services, Inc., through its subsidiaries, engages in the mortgage banking and investment management activities in the United States. It operates through three segments: Production, Servicing, and Investment Management. The Production segment is involved in the origination, acquisition, and sale of loans. It sources first-lien residential conventional and government-insured or guaranteed mortgage loans. The Servicing segment engages in the servicing of newly originated loans, and execution and management of early buyout transactions and servicing of loans. It performs loan administration, collection, and default management activities, including the collection and remittance of loan payments, response to customer inquiries, accounting for principal and interest, holding custodial funds for the payment of proporty taxes and insurance promitimes, counseling delinquent borrowers, and



Paragon Banking Group PLC provides financial services in the United Kingdom. It operates through three segments: Mortgage Lending, Commercial Lending, and Idem Capital. The Mortgages Lending segment offers buy-to-let, owner-occupied first and second charge lending, and related activities. The Commercial Lending segment provides SME lending, development finance, structured lending, and motor finance services. The Idem Capital segment engages in the acquisition and servicing of products, such as leases, motor finance agreements, mortgages, and unsecured loans; and offers servicing of loan portfolios for clients, including banks, private equity houses, and specialist lenders. It also provides a range of savings products to households. The company was formerly known as The Paragon Group of Companies PLC and changed its name to Paragon Banking Group PLC in Soptember 2017, Paragon Banking Group



Home Point Capital Inc., together with its subsidiaries, operates as a residential mortgage originator and service provider. It operates through two segments, Origination and Servicing. The Origination segment sources loans through direct, wholesale, and correspondent channels. The Servicing segment offers collecting loan payments; remitting principal and interest payments to investors; managing escrow funds for the payment of mortgage-related expenses, such as taxes and insurance; and performing loss mitigation activities on behalf of investors and administering mortgage loans. The company was incorporated in 2014 and is headquartered in Ann Arbor, Michigan.



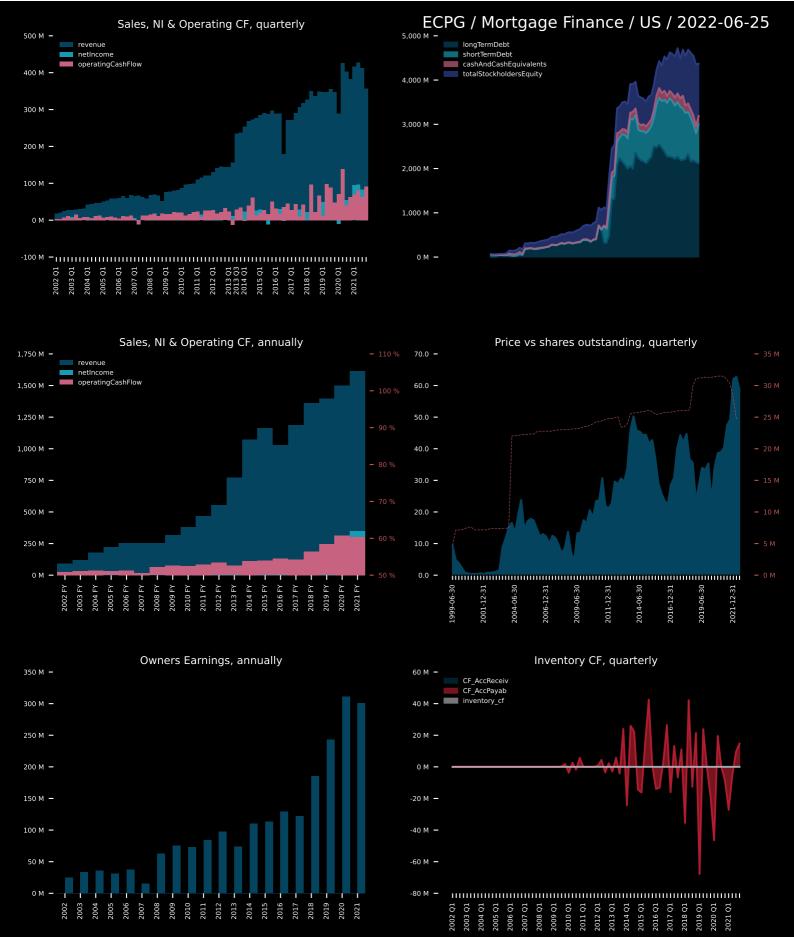
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CNFinance Holdings Limited, through its subsidiaries, provides home equity loan services in the People's Republic of China. It offers micro credit loan services for micro and small-enterprise owners; and loan lending agency services for financial institutions. The company also provides bridge loan products, which are unsecured short-term loans to pay off borrowers' existing loans secured by real property. It operates a network of 63 branches and sub-branches, which included 14 branches and sub-branches in the Pearl River Delta region, 7 branches and sub-branches in the Yangtze River Delta region, and 42 branches and sub-branches in other areas in approximately 50 cities in China. CNFinance Holdings Limited was founded in 1999 and is headquartered in Guangzhou, the People's Republic of China.



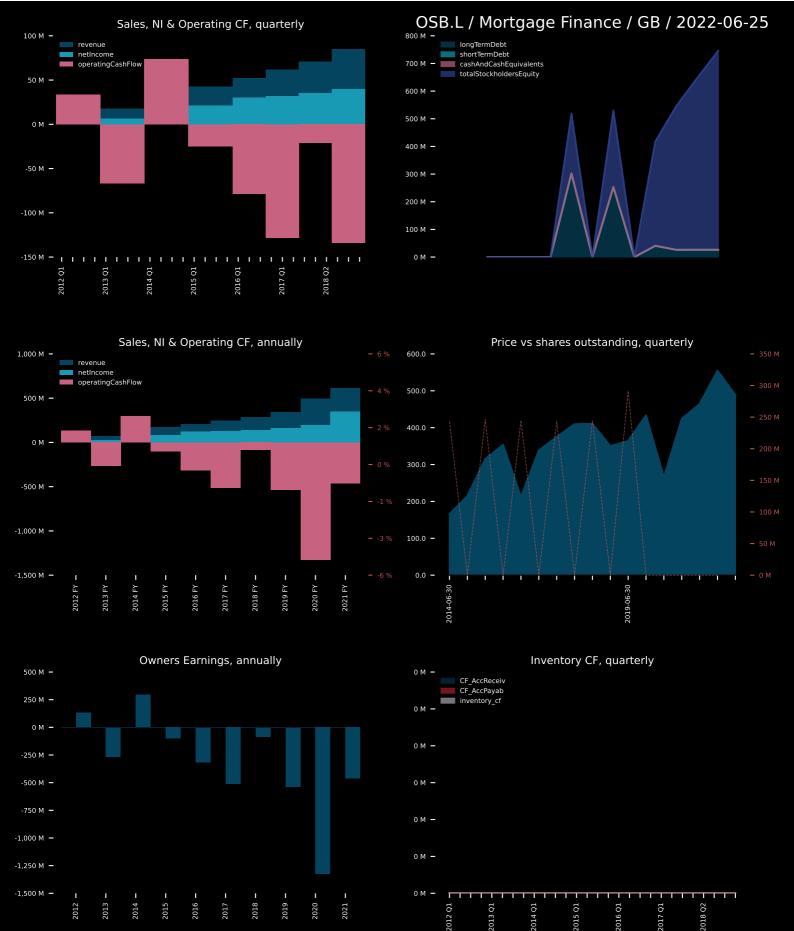
UWM Holdings Corporation engages in the residential mortgage lending business in the United States. The company originates mortgage loans through wholesale channel. It originates primarily conforming and government loans. UWM Holdings Corporation was founded in 1986 and is headquartered in Pontiac, Michigan.



Encore Capital Group, Inc., a specialty finance company, provides debt recovery solutions and other related services for consumers across financial assets worldwide. The company purchases portfolios of defaulted consumer receivables at deep discounts to face value, as well as manages them by working with individuals as they repay their obligations and works toward financial recovery. It is also involved in the provision of early stage collection, business process outsourcing, and contingent collection services, as well as debt servicing and other portfolio management services to credit originator for non-performing loans. The company was incorporated in 1999 and is headquartered in San Diego, California.



Mr. Cooper Group Inc. provides servicing, origination, and transaction-based services related to single-family residences in the United States. The company operates through two segments: Servicing and Originations. The Servicing segment performs activities for underlying mortgages, including collecting and disbursing borrower payments, investor reporting, customer service, and modifying loans. The Originations segment originates residential mortgage loans through its direct-to-consumer channel, as well as originates and purchases loans from mortgage bankers and brokers. It operates primarily under the Mr. Cooper and Xome brands. The company was formerly known as WMIH Corp. and changed its name to Mr. Cooper Group Inc. in October 2018. Mr. Cooper Group Inc. was incorporated in 2015 and is based in Coppell, Texas.



OSB Group Plc, through its subsidiaries, operates as a specialist lending and retail savings company in the United Kingdom and the Channel Islands. It provides private rented sector related buy-to-let, commercial and semi-commercial mortgages, residential development finance, bespoke and specialist residential lending, secured funding, and asset finance services. The company also provides buy-to-let and specialist residential mortgages, mortgage servicing, administration, and retail savings products; and back office processing services. The company was founded in 1847 and is headquartered in Chatham, the United Kingdom.



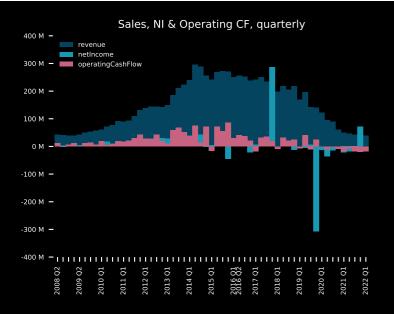
America First Multifamily Investors, L.P. acquires, holds, sells, and deals in a portfolio of mortgage revenue bonds (MRBs) that are issued to provide construction and/or permanent financing for multifamily and student housing, and residential and commercial properties. It operates through five segments: Affordable Multifamily MRB Investments, Seniors and Skilled Nursing MRB Investments, MF Properties, Market-Rate Joint Venture Investments, and Public Housing Capital Fund Trusts. As of December 31, 2021, the company owned 74 MRBs issued by state and local housing authorities in order to provide construction or permanent financing for 76 multifamily and seniors housing properties comprising a total of 12,584 rental units located in 17 states; and nine governmental issuer loans related to affordable multifamily properties containing a total of 1,832 rental units located in six states in the United States. America First

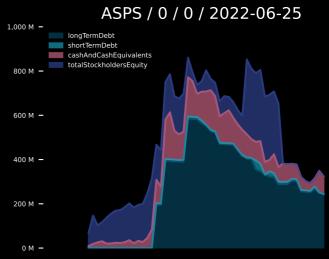


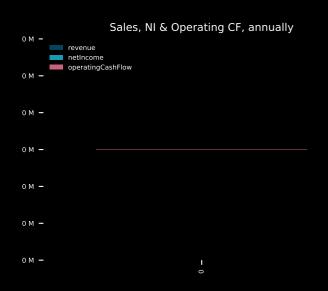
Guild Holdings Company, a mortgage company, originates, sells, and services residential mortgage loans in the United States. The company operates approximately 260 branches with licenses in 49 states. It originates residential mortgages through retail and correspondent channels. The company was incorporated in 1960 and is headquartered in San Diego, California.



Hypothekarbank Lenzburg AG provides various banking services and products to private customers and companies in Switzerland. The company offers savings accounts; real estate financing and mortgages; credit, debit, and travel cards; investment products; pension products; financial planning solutions; and tax services. It operates through a network of 13 branches and 2 advisory offices in 12 municipalities in Aargau, Switzerland. The company was founded in 1868 and is headquartered in Lenzburg, Switzerland.

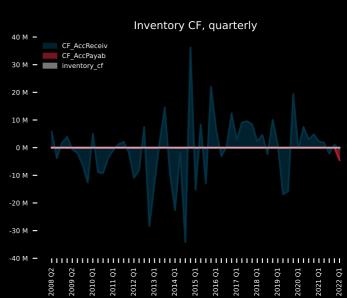














Velocity Financial, Inc. operates as a real estate finance company in the United States. It primarily originates and manages investor loans secured by 1?4 unit residential rental and small commercial properties. The company offers its products through a network of independent mortgage brokers. Velocity Financial, Inc. was founded in 2004 and is headquartered in Westlake Village, California.



Impac Mortgage Holdings, Inc. operates as a residential mortgage lender in the United States. It operates through three segments: Mortgage Lending, Real Estate Services, and Long-Term Mortgage Portfolio. The Mortgage Lending segment provides mortgage lending products through three lending channels, such as retail, wholesale, and correspondent and opportunistically retain mortgage servicing rights. The Real Estate Services segment provides loss mitigation and real estate services primarily on its long-term mortgage portfolio, including default surveillance, loan modification, short sale, and real estate owned surveillance and disposition services, as well as monitoring, reconciling, and reporting services for residential and multifamily mortgage portfolios. This segment provides services to investors, servicers, and individual borrowers primarily focusing on loss mitigation and porformance. The Long Term



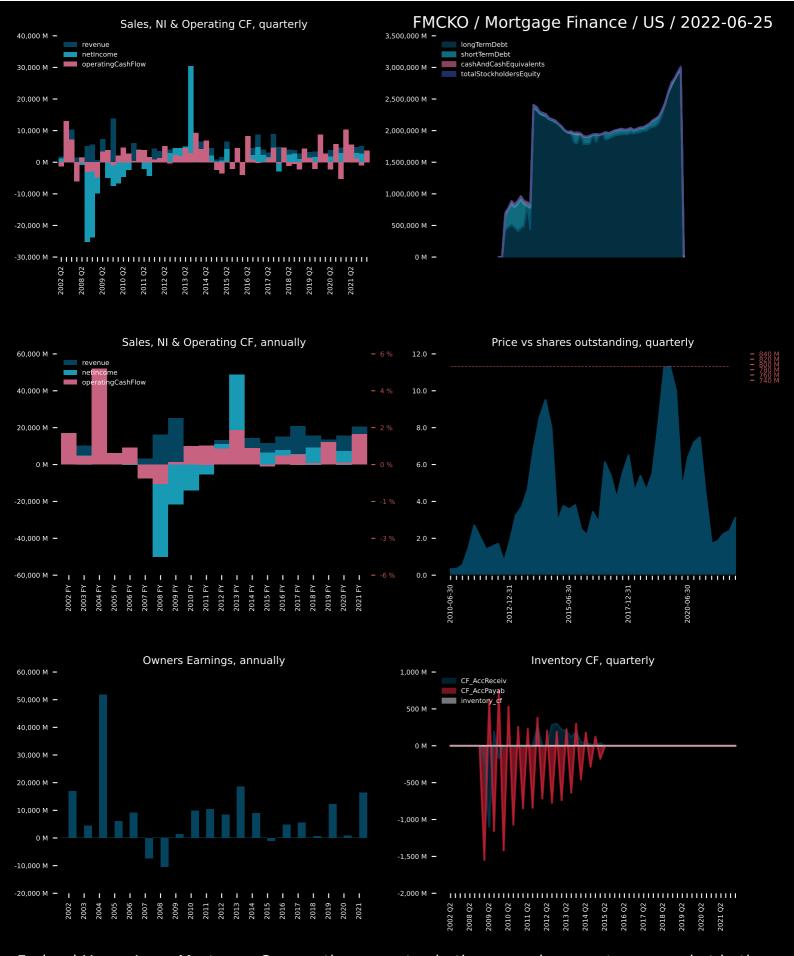
Income Opportunity Realty Investors, Inc., a Dallas-based real estate investment company, holds a portfolio of equity real estate in Texas, including undeveloped land. The Company invests in real estate through direct equity ownership and partnerships. For more information, visit the Company's website at www.incomeopp-realty.com.



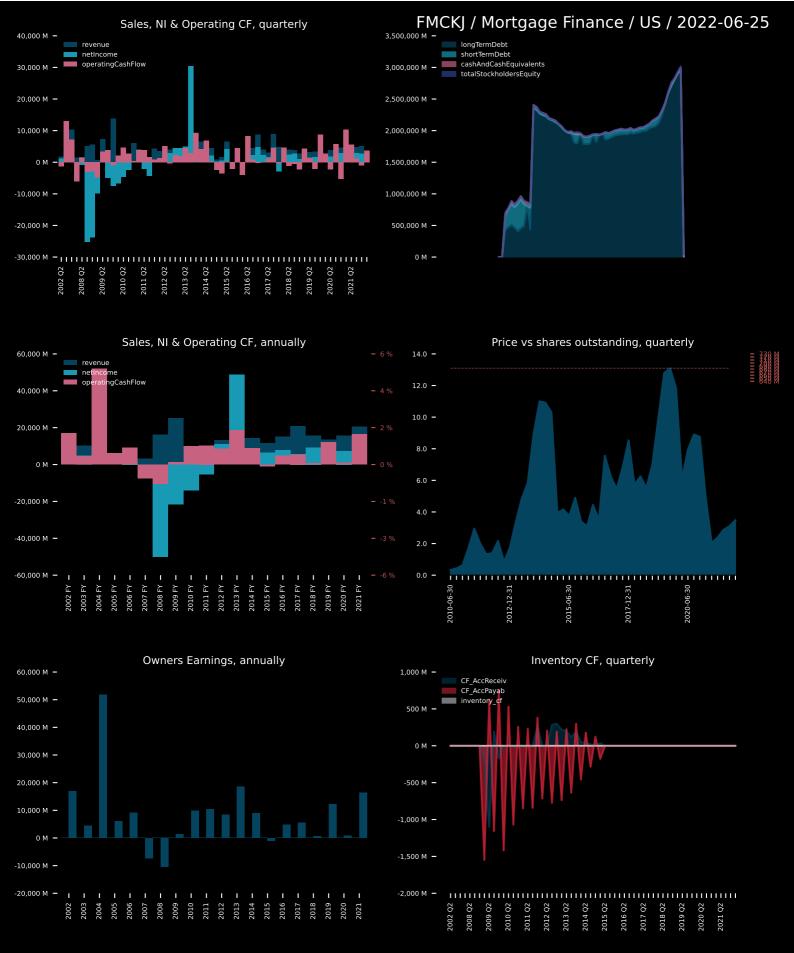
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MMA Capital Holdings, Inc. engages in investing in debt associated with renewable energy infrastructure and real estate. The company is headquartered in Baltimore, Maryland and currently employs 216 full-time employees. The firm operates through three segments: United States (U.S.) Operations, International Operations and Corporate Operations. The U.S. Operations segment consists of three business lines: Leveraged Bonds, Low-Income Housing Tax Credits (LIHTC) and Energy Capital and Other Investments. In Leveraged Bonds business line, it owns and manages bonds that finance housing and infrastructure in the United States. In LIHTC business line, it owns and manages limited partner and general partner investments in affordable housing communities in the United States. In Energy Capital and Other Investments



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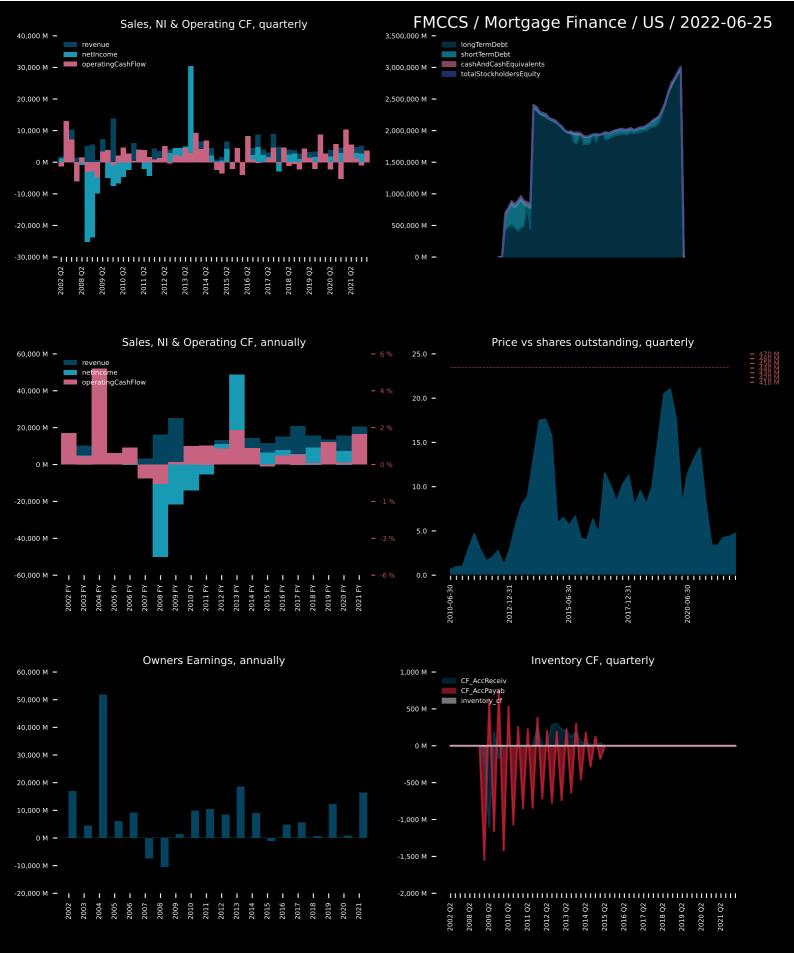
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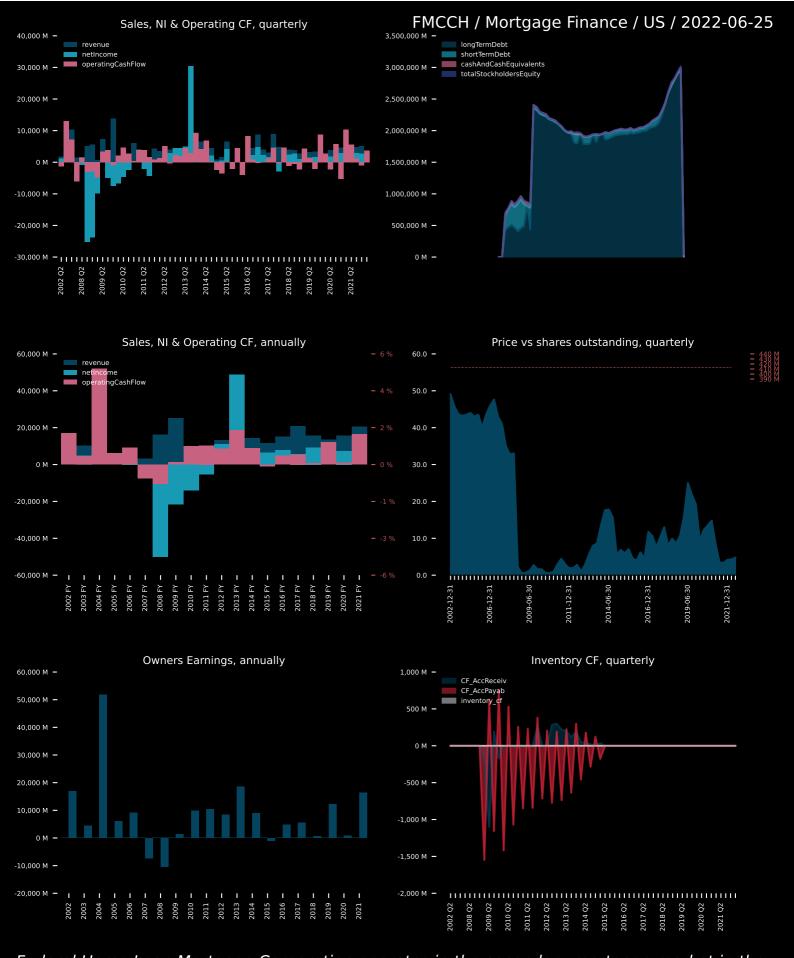
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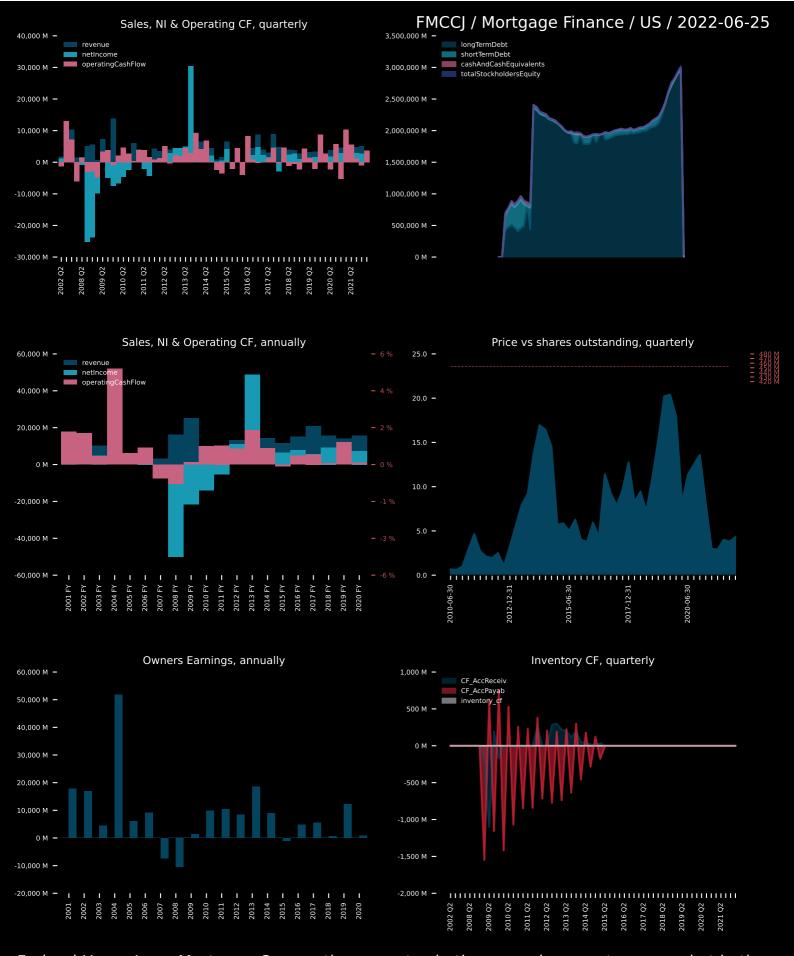
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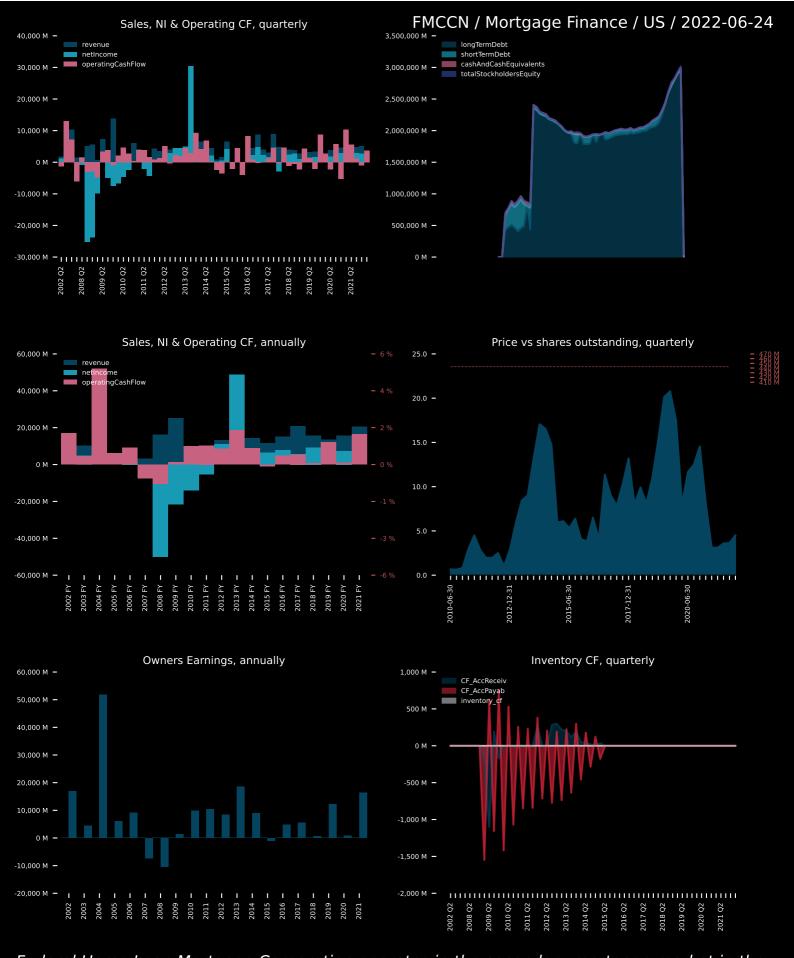
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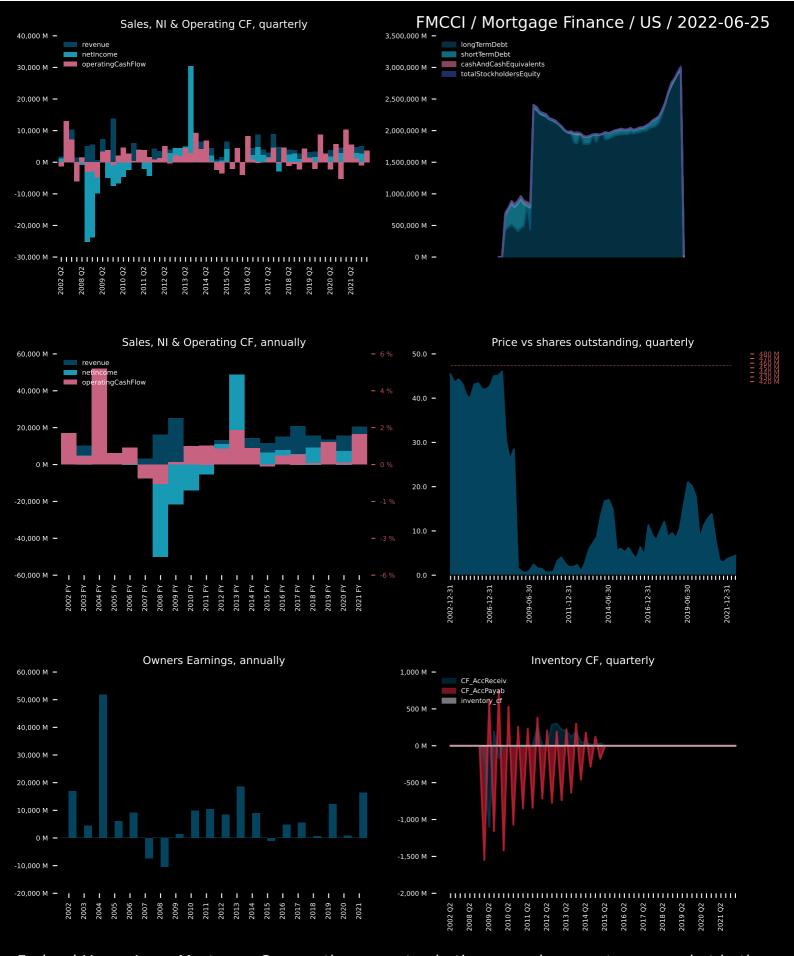
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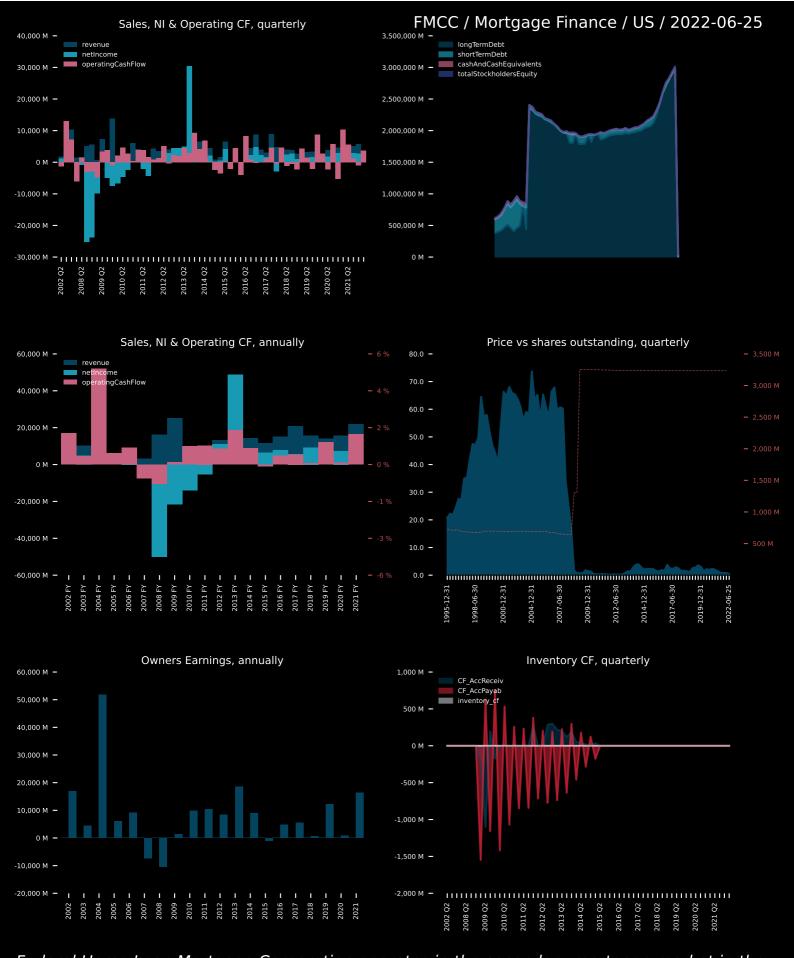
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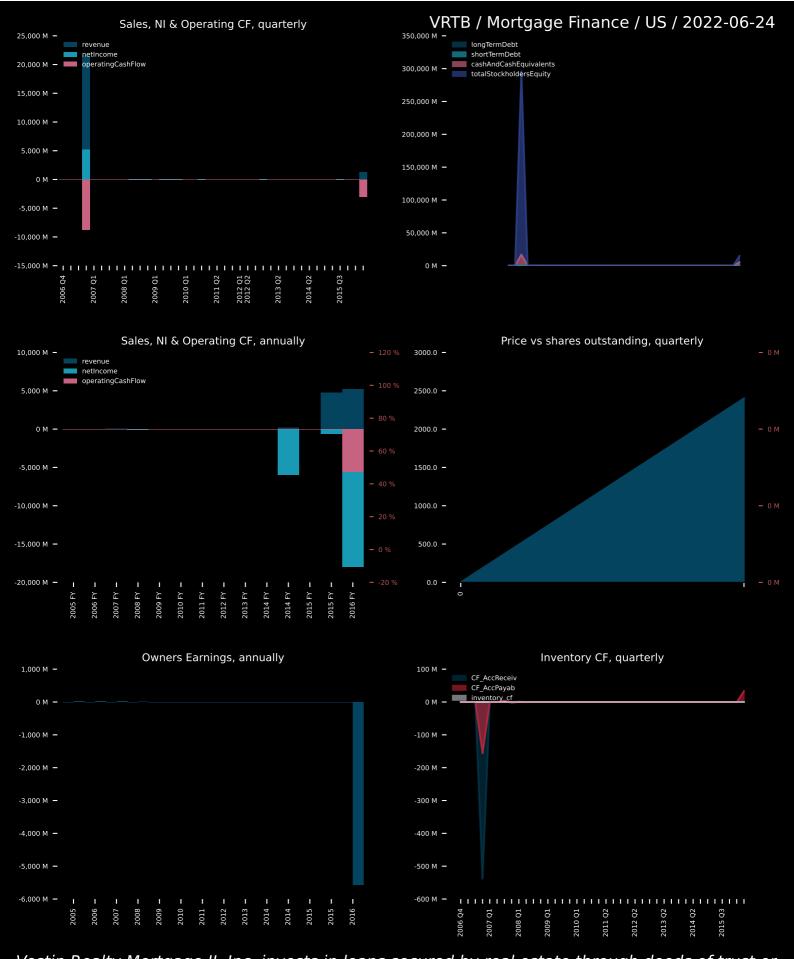
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Vestin Realty Mortgage II, Inc. invests in loans secured by real estate through deeds of trust or mortgages in the United States. The company operates through three segments: Investments in Real Estate Loans, Investments in Real Property, and Investment in a Real Estate Management Company. As of March 31, 2016, it had five real estate loan products consisting of commercial, construction, acquisition and development, land, and residential loan products. The company also invests in, acquires, manages, or sells real property, as well as acquires entities engages in the ownership or management of real property. Vestin Realty Mortgage II, Inc. was formerly known as Vestin Fund II, LLC. The company was founded in 2001 and is based in Las Vegas, Nevada.



Federal National Mortgage Association provides a source of financing for mortgages in the United States. It securitizes mortgage loans originated by lenders into Fannie Mae mortgage-backed securities (Fannie Mae MBS). The company operates through two segments, Single-Family and Multifamily. The Single-Family segment securitizes and purchases single-family fixed-rate or adjustable-rate, first-lien mortgage loans, or mortgage-related securities backed by these loans; and loans that are insured by Federal Housing Administration, loans guaranteed by the Department of Veterans Affairs and Rural Development Housing and Community Facilities Program of the U.S. Department of Agriculture, manufactured housing mortgage loans, and other mortgage-related securities. This segment also provides



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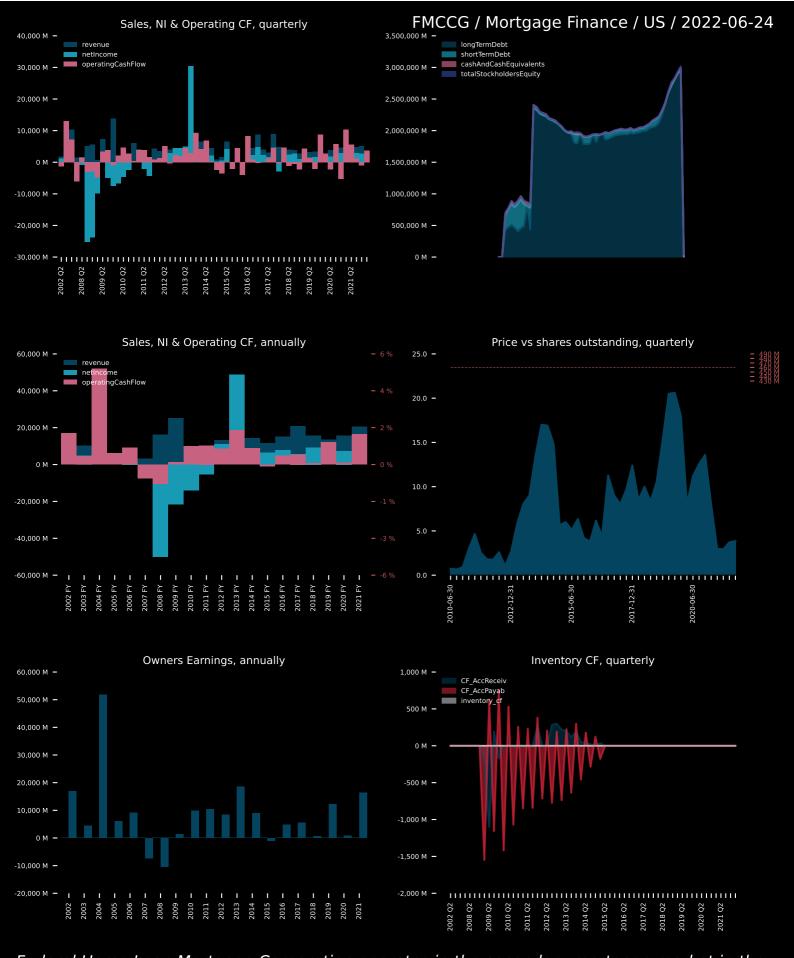
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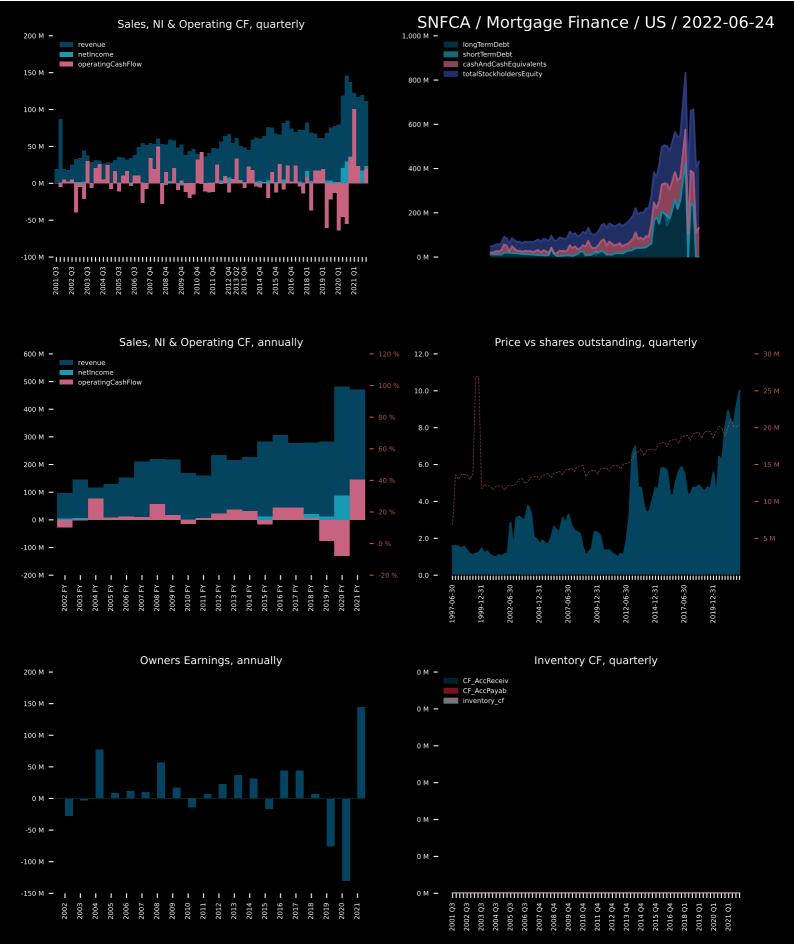
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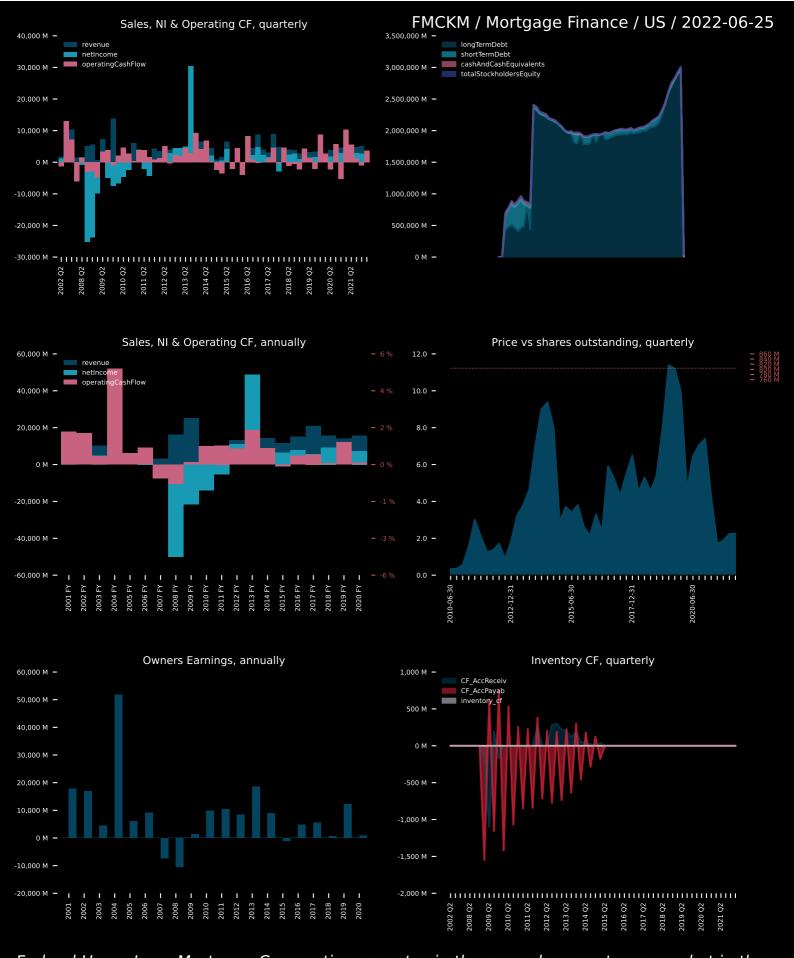
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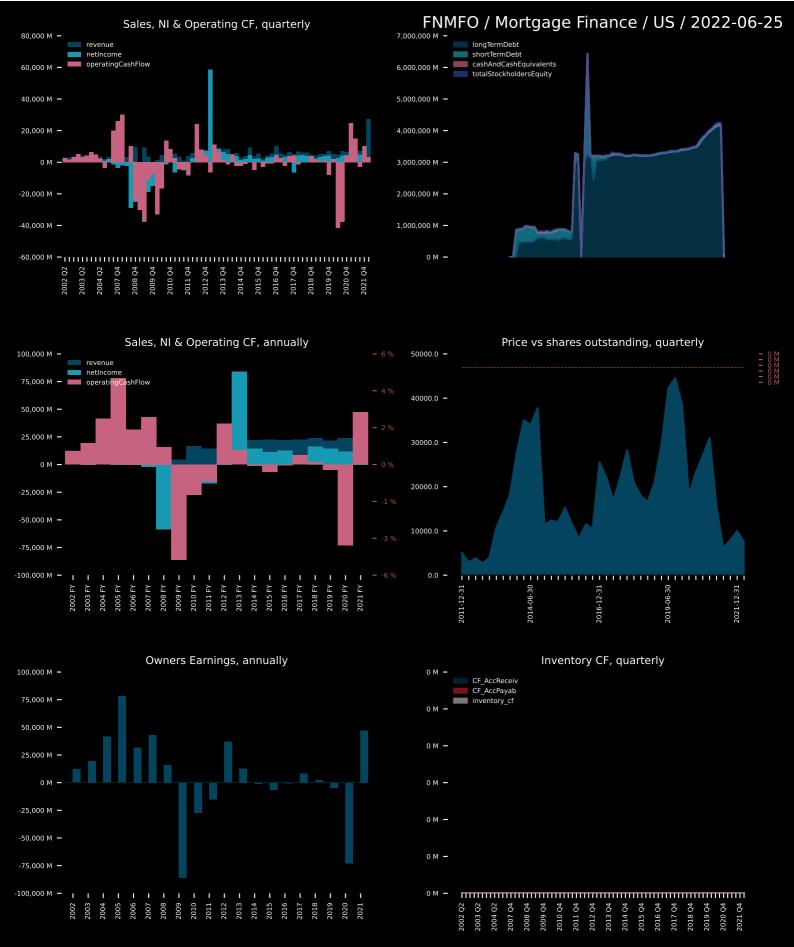
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loanDepot, Inc. engages in originating, financing, selling, and servicing residential mortgage loans in the United States. It offers conventional agency-conforming and prime jumbo, federal assistance residential mortgage, and home equity loans. The company also provides settlement services, which include captive title and escrow business; real estate services that cover captive real estate referral business; and insurance services, including services to homeowners, as well as other consumer insurance policies. The company was founded in 2010 and is headquartered in Foothill Ranch, California.



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Mortgage Advice Bureau (Holdings) plc, together with its subsidiaries, provides mortgage advice services in the United Kingdom. The company provides advice on approximately 16,000 residential and buy-to-let mortgage products through mortgage intermediaries. It also offers advice on protection and general insurance products. Mortgage Advice Bureau (Holdings) PLC has a strategic alliance with Key Group. The company was incorporated in 2000 and is based in Derby, the United Kingdom.