

Investor Report

Distribution Date

4/25/2024

Report Type

Monthly Report

Asset Class

Residential Real Estate

Contact Information

Jennifer A. Luce

Relationship Manager

500 Delaware Ave, 11th Floor, Wilmington, DE 19801

jluce@wsfsbank.com

www.wsfsabsreporting.com

In the preparation of this report, Wilmington Savings Fund Society, FSB is conclusively relying on information provided to it by third parties, including the Servicer and other parties to the transaction. Such third parties are believed to be reliable, but the information is not independently verified and no representation is made as to its accuracy, suitability, or completeness. Descriptions for the fields included in the report are provided in the issue's governing documents. Additional information is available via the contact information above.

PAYMENT SUMMARY

Class Distribution Summary (USD)

Note	CUSIP	Record Date	Initial Note Amount	Beginning Note Amount	Interest Payment Amount	Principal Payment Amount	Total Payment Amount	Ending Note Amount
A1	59319NAA9	04/24/2024	\$160,000,000.00	\$160,000,000.00	\$945,733.33	\$0.00	\$945,733.33	\$160,000,000.00
A2	59319NAB7	04/24/2024	\$20,000,000.00	\$20,000,000.00	\$149,166.67	\$0.00	\$149,166.67	\$20,000,000.00
M	59319NAC5	04/24/2024	\$10,000,000.00	\$10,000,000.00	\$102,483.33	\$0.00	\$102,483.33	\$10,000,000.00
Residual	NA	04/24/2024	\$0.00	\$0.00	\$543,859.67	\$0.00	\$543,859.67	\$0.00
Total			\$190,000,000.00	\$190,000,000.00	\$1,741,243.00	\$0.00	\$1,741,243.00	\$190,000,000.00

*Notional Classes

Class Factors (per \$1,000)

Note	CUSIP	Initial Note Amount	Beginning Balance Factor	Interest Factor	Principal Factor	Total Paid Factor	Outstanding Balance Factor
A1	59319NAA9	\$160,000,000.00	1,000.000000	5.910833	0.000000	5.910833	1,000.000000
A2	59319NAB7	\$20,000,000.00	1,000.000000	7.458333	0.000000	7.458333	1,000.000000
M	59319NAC5	\$10,000,000.00	1,000.000000	10.248333	0.000000	10.248333	1,000.000000
Residual	NA	\$0.00	0.000000	0.000000	0.000000	0.000000	0.000000

*Notional Classes

Principal Payments (USD)

Note	Initial Note Amount	Beginning Note Amount	Principal Payment Amount	Beginning Cumulative Write-Down	Write-up (Write-down)	Ending Cumulative Write-down	Ending Note Amount
A1	\$160,000,000.00	\$160,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$160,000,000.00
A2	\$20,000,000.00	\$20,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,000,000.00
M	\$10,000,000.00	\$10,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000,000.00
Residual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total	\$190,000,000.00	\$190,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$190,000,000.00

*Notional Classes

Interest Payments (USD)

Note	Accrual Start Date	Accrual End Date	Days Accrued	Beginning Note Amount	Note Rate	Beginning Interest Shortfall Amount	Interest Due	Interest Payment Amount	Cumulative Interest Shortfall Amount	Ending Note Amount
A1	3/25/2024	4/24/2024	30	\$160,000,000.00	7.09300%	\$0.00	\$945,733.33	\$945,733.33	\$0.00	\$160,000,000.00
A2	3/25/2024	4/24/2024	30	\$20,000,000.00	8.95000%	\$0.00	\$149,166.67	\$149,166.67	\$0.00	\$20,000,000.00
M	3/25/2024	4/24/2024	30	\$10,000,000.00	12.29800%	\$0.00	\$102,483.33	\$102,483.33	\$0.00	\$10,000,000.00
Residual	NA	NA	NA	\$0.00	0.00000%	\$0.00	\$0.00	\$543,859.67	\$0.00	\$0.00
Total				\$190,000,000.00		\$0.00	\$1,197,383.33	\$1,741,243.00	\$0.00	\$190,000,000.00

*Notional Classes

FEES AND EXPENSES

Fees (USD)

Deal Party	Total Due	Total Payment	Total Unpaid
Asset Management	\$0.00	\$0.00	\$0.00
Custodian	\$500.00	\$500.00	\$0.00
Indenture Trustee	\$0.00	\$0.00	\$0.00
Owner Trustee	\$0.00	\$0.00	\$0.00
Paying Agent	\$4,500.00	\$4,500.00	\$0.00
Total	\$5,000.00	\$5,000.00	\$0.00

Expenses (USD)

Deal Party	Total Due	Total Payment	Total Unpaid
Asset Management	\$0.00	\$0.00	\$0.00
Custodian	\$0.00	\$0.00	\$0.00
Indenture Trustee	\$0.00	\$0.00	\$0.00
Owner Trustee	\$0.00	\$0.00	\$0.00
Paying Agent	\$0.00	\$0.00	\$0.00
Total	\$0.00	\$0.00	\$0.00

COLLATERAL INFORMATION
Collateral Detail (USD)

Description	Amount
Beginning Balance	\$201,107,009.97
Purchased Balance	\$0.00
Scheduled Principal Payment	\$0.00
Unscheduled Principal Payment	-\$18,674,015.13
Total Drawn Amount	\$8,589,802.93
Sold Balance	\$0.00
Ending Balance	\$191,022,797.77
Post-Collection UPB Added	\$8,678,165.06
Post-Collection UPB Removed	\$0.00
Post-Collection Balance	\$199,700,962.83

Available Funds (USD)

Description	Amount
Beginning of Collection Period Principal	\$0.00
Amount Directed to Other Accounts	\$0.00
Uncommitted Draws Reimbursed	-\$9,737,220.13
Scheduled Principal Payment	\$0.00
Unscheduled Principal Payment	\$18,674,015.13
Sold Balance	\$0.00
End of Collection Period Principal	\$8,936,795.00
Post-Collection Adjustments - Principal	-\$8,936,795.00
Principal Available	\$0.00
Beginning of Collection Period Interest	\$0.00
Gross Interest	\$1,851,264.07
Extension/Modification Fees	\$0.00
Asset Management Fee	\$0.00
Default Interest	\$0.00
Servicer Advances	\$0.00
Interest Adjustment	\$0.00
Servicer Fee	-\$38,569.46
Other Fees	-\$86,613.90
End of Collection Period Interest	\$1,726,080.71
Post-Collection Adjustments - Interest	\$500.00
Interest Available	\$1,726,580.71
Amount Deposited into Payment Account	\$100,000.00
Available Funds	\$1,826,580.71

Collateral Detail (Count)

Description	Amount
Number of Loans - Beginning of Period	531
Purchased Loan Count	0
Sold Loan Count	0
Paid-off Loan Count	34
Number of Loans - End of Period	497

Collateral Summary (USD)

Description	Unpaid Principal Balance
Realized Losses	0
Purchased	0
Sold	0
Repurchased	0
Prepayment	\$18,674,015.13
Unfunded Commitments	\$8,589,802.93

DELINQUENCIES

Collateral Performance (USD)

Delinquency Category	Number of Loans	Unpaid Principal Balance	Percentage of Total
Current	495	\$ 190,644,297.77	99.80186%
30-59 Days Delinquent	1	\$ 291,000.00	0.15234%
60-89 Days Delinquent	1	\$ 87,500.00	0.04581%
90-119 Days Delinquent	0	\$ -	0.00000%
120-149 Days Delinquent	0	\$ -	0.00000%
150-179 Days Delinquent	0	\$ -	0.00000%
180+ Days Delinquent	0	\$ -	0.00000%
Foreclosure	0	\$ -	0.00000%
Bankruptcy	0	\$ -	0.00000%
REO	0	\$ -	0.00000%
Paid in Full	0	\$ -	0.00000%
Grand Total	497	\$ 191,022,797.77	100.00000%

Constant Default Rate (USD)

Collection Period End Date	Beginning Balance	Default Amount	SMM Defaults - 1 month	CDR - 1 month	CDR - 3 months	CDR - 6 months	CDR - 12 months	CDR - life
3/31/2024	\$201,107,009.97	\$0.00	0.00000%	0.00000%	0.00000%	0.00000%	0.00000%	0.00000%
2/29/2024	\$197,559,592.77	\$0.00	0.00000%	0.00000%	0.00000%	0.00000%	0.00000%	0.00000%
1/31/2024	\$192,519,437.14	\$0.00	0.00000%	0.00000%	0.00000%	0.00000%	0.00000%	0.00000%

*Default Amount: Sum(Balance where Current Days Delinquent ≥ 120 AND Prior Period Days Delinquent < 120)

*SMM: Default Amount/Beginning Balance

*CDR: $1 - (1 - \text{SMM})^{12}$

PREPAYMENTS

Conditional Prepayment Rate (USD)

Collection Period End Date	Beginning Balance	Scheduled Principal Payment	Unscheduled Principal Payment	SMM - 1 month	CPR - 1 month	CPR - 3 months	CPR - 6 month	CPR - 12 month	CPR - life
3/31/2024	\$201,107,009.97	\$0.00	\$18,674,015.13	9.28561%	68.94624%	46.58776%	46.58776%	46.58776%	46.58776%
2/29/2024	\$197,559,592.77	\$0.00	\$7,146,044.77	3.61716%	35.73172%	35.40852%	35.40852%	35.40852%	35.40852%
1/31/2024	\$192,519,437.14	\$0.00	\$6,808,924.36	3.53675%	35.08533%	35.08533%	35.08533%	35.08533%	35.08533%

*CPR: $1 - (1 - \text{SMM})^{12}$

*SMM: $\text{Unscheduled Principal Payment} / (\text{Beginning Balance} - \text{Scheduled Principal Payment})$

ACCOUNT DETAIL
Redemption

Description	Amount
Beginning Balance	\$0.00
Deposits	\$0.00
To Available Funds	\$0.00
Ending Balance	\$0.00
Post-Collection Debits	\$0.00
Post-Collection Credits	\$0.00
Pre-Payment Balance	\$0.00
Payment Date Adjustment	\$0.00
Post-Payment Balance	\$0.00

Accumulation

Description	Amount
Beginning Balance	\$2,440,407.23
Deposits	\$0.00
To Available Funds	-\$2,400,000.00
Ending Balance	\$40,407.23
Post-Collection Debits	\$0.00
Post-Collection Credits	\$178,292.23
Pre-Payment Balance	\$218,699.46
Payment Date Adjustment	\$80,337.71
Post-Payment Balance	\$299,037.17

Pre-Funding Interest

Description	Amount
Beginning Balance	\$200,000.00
Deposits	\$0.00
To Available Funds	-\$100,000.00
Ending Balance	\$100,000.00
Post-Collection Debits	-\$100,000.00
Post-Collection Credits	\$0.00
Pre-Payment Balance	\$0.00
Payment Date Adjustment	\$0.00
Post-Payment Balance	\$0.00

ADDITIONAL REPORTING
Early Amortization Event

Description	Actual Value	Limit	Limit Type	Breach Flag
60+ DQ Consecutive Failure Count	0	3	Lower Than	Pass
60+ DQ Rate	0.04581%	10.00000%	Lower Than	Pass
Default Rate	0.00000%	5.00000%	Lower Than	Pass
Default Rate Consecutive Failure Count	0	3	Lower Than	Pass

Class A Minimum Credit Enhancement

Description	Actual Value	Limit	Limit Type	Breach Flag
Class A Credit Enhancement Percentage	10.00000%	8.00000%	Greater Than	Pass

Miscellaneous Reporting

Description	Actual Value	Limit	Limit Type	Breach Flag
Class A2 Note Expected Redemption Date	0	1	Equal	Pass
Class M Note Expected Redemption Date	0	1	Equal	Pass
Optional Redemption	0	1	Equal	Pass

Amortization Event

Description	Actual Value	Limit	Limit Type	Breach Flag
Early Amortization	0	1	Equal	Pass
Event of Default	0	1	Equal	Pass
Servicer Default	0	1	Equal	Pass

Reinvestment Period

Description	Actual Value	Limit	Limit Type	Breach Flag
Reinvestment Period	1	1	Equal	Pass

PRIORITY OF PAYMENTS
Priority of Payment

Step	Total Due	Total Paid	Available Funds
Available Funds Priority of Payments	\$0.00	\$0.00	\$1,826,580.71
first, pro rata, (i) to the payment of fees: Owner Trustee,	\$0.00	\$0.00	\$1,826,580.71
same: Indenture Trustee,	\$0.00	\$0.00	\$1,826,580.71
Paying Agent,	\$4,500.00	\$4,500.00	\$1,822,080.71
Custodian,	\$500.00	\$500.00	\$1,821,580.71
Asset Management.	\$0.00	\$0.00	\$1,821,580.71
first, pro rata, (ii) to the payment of expenses	\$0.00	\$0.00	\$1,821,580.71
second, to the Servicer, any unreimbursed Servicing Advances, expenses, costs and liabilities	\$0.00	\$0.00	\$1,821,580.71
third, to the Servicer, the Servicing Fee	\$0.00	\$0.00	\$1,821,580.71
fourth, to the Class A1 Notes, to pay the Interest Payment Amount	\$945,733.33	\$945,733.33	\$875,847.38
fifth, to the Class A2 Notes, to pay the Interest Payment Amount	\$149,166.67	\$149,166.67	\$726,680.71
sixth, to the Class M Notes, to pay the Interest Payment Amount	\$102,483.33	\$102,483.33	\$624,197.38
seventh, (i) to the Accumulation Account up to the Required Accumulation Account Deposit Amount	\$40,407.23	\$0.00	\$624,197.38
seventh, (ii): to the principal of the Class A1 Notes up to the Class A Paydown Amount,	\$160,000,000.00	\$0.00	\$624,197.38
same: to the Accumulation Account up to the Required Accumulation Account Deposit Amount,	\$40,407.23	\$0.00	\$624,197.38
eighth: first to the Accumulation Account up to an amount directed by the Asset Manager,	\$40,407.23	\$0.00	\$624,197.38
same: then to pay principal on the Class A1 Notes,	\$160,000,000.00	\$0.00	\$0.00
ninth, to pay principal of the Class A2 Notes: first from the Redemption Account,	\$20,000,000.00	\$0.00	\$624,197.38
same: then from Available Funds,	\$20,000,000.00	\$0.00	\$0.00
tenth, to pay principal of the Class M Notes: first from the Redemption Account,	\$10,000,000.00	\$0.00	\$624,197.38
same: then from Available Funds,	\$10,000,000.00	\$0.00	\$624,197.38
eleventh. to the Redemption Account up to the Redemption Account Required Amount	\$0.00	\$0.00	\$624,197.38
twelfth, pro rata, any unreimbursed fees and expenses	\$0.00	\$0.00	\$624,197.38
thirteenth, to the Accumulation Account up to an amount directed by the Asset Manager	\$80,337.71	\$80,337.71	\$543,859.67
fourteenth, to the holder of the Issuer Residual Interest Certificate, any remaining amounts	\$543,859.67	\$543,859.67	\$0.00

9. LOAN DETAILS: PAID IN FULL (34)

Loan ID	Beginning Principal	Ending Principal
129055	314,500.00	0.00
129261	160,400.00	0.00
129913	327,925.00	0.00
130697	296,725.00	0.00
130709	231,636.53	0.00
130821	432,494.35	0.00
130822	515,000.00	0.00
131509	280,654.78	0.00
131709	287,550.00	0.00
131752	3,756,181.00	0.00
132179	283,200.00	0.00
132319	225,420.00	0.00
132338	789,750.00	0.00
132434	2,603,000.00	0.00
132980	3,520,500.00	0.00
133634	300,000.00	0.00
133755	250,769.97	0.00
133837	97,250.00	0.00
133905	131,250.00	0.00
40000138	380,307.00	0.00
40000141	346,110.00	0.00
40000400	52,050.00	0.00
40000434	232,000.00	0.00
40000464	394,800.00	0.00
40000551	180,200.00	0.00
40000614	76,250.00	0.00
40000655	248,850.00	0.00
40000750	100,750.00	0.00
40000934	220,500.00	0.00
40000935	404,000.00	0.00
40001037	189,000.00	0.00
40001203	159,300.00	0.00
40001669	331,250.00	0.00
40001823	157,100.00	0.00
Total:	18,276,673.63	0.00

9. LOAN DETAILS: REO (0)

Loan ID	Beginning Principal	Ending Principal
No loans to report		
Total:	0.00	0.00

9. LOAN DETAILS: FORECLOSURE (0)

Loan ID	Beginning Principal	Ending Principal
No loans to report		
Total:	0.00	0.00

9. LOAN DETAILS: BANKRUPTCY (0)

Loan ID	Beginning Principal	Ending Principal
No loans to report		
Total:	0.00	0.00

9. LOAN DETAILS: MODIFIED (0)

Loan ID	Beginning Principal	Ending Principal
No loans to report		
Total:	0.00	0.00