

Monthly Investment Report as at 19 May 2025

Summary

Trust: Series 2024-2 REDS Trust ("the Series Trust")

Collection Period end date: 30 April 2025 19 May 2025

Payment Date: Issuer and Trustee: Perpetual Trustee Company Limited (ABN 42 000 001 007) ATO SERIES 2024-2 REDS TRUST Joint Lead Managers:

Perpetual Trustee Company Limited (ABN 42 000 001 007) ATO SERIES 2024-2
National Australia Bank Limited (ABN 12 004 044 937) ("NAB")
Australia and New Zealand Banking Group (ABN 11 005 357 522) ("ANZ")
Commonwealth Bank of Australia (ABN 48 123 123 124) ("CBA")
MUFG Securities Americas Inc. (ARBN 612 562 008) ("MUFG")
National Australia Bank Limited (ABN 12 004 044 937) ("NAB")
B.Q.L Management Pty Limited (ABN 87 081 052 342)
P.T. Limited (ABN 67 004 454 666)
BOQ (S&P: BBB+/Positive/A-2; Moody's: A3/Stable/P-2; Fitch: A-/Stable/F2)

Arranger: Manager: Security Trustee:

Servicer: Redraw Facility Provider, Liquidity Facility Provider & BOQ

Income Reserve Provider

Standby Swap Provider:
Basis Swap Provider & Fixed Rate Swap Provider
Closing Date: 15 August 2024

Legal Final Maturity Date: The Distribution Date falling in August 2056

Security Classes

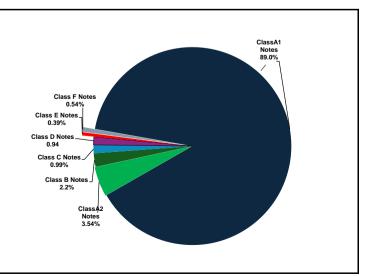
Class Name:	A1 Notes	A2 Notes	B Notes	C Notes	D Notes	E Notes	F Notes
ISIN / Common	AU3FN0089512 /	AU3FN0089520 /	AU3FN0089538 /	AU3FN0089546 /	AU3FN0089553 /	AU3FN0089561 /	AU3FN0089579 /
Code:	285906962	285906989	285906997	285907004	285907012	285907039	285907047
Rating Agency:	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch
Expected Ratings:	AAA(sf)/AAAsf2	AAA(sf)/AAAsf2	AA(sf)/NR	A(sf)/NR	BBB(sf)/NR	BB(sf)/NR	NR/NR
Denomination:	AUD	AUD	AUD	AUD	AUD	AUD	AUD
Issue Amount:	920,000,000.00	35,400,000.00	16,000,000.00	9,900,000.00	9,400,000.00	3,900,000.00	5,400,000.00
Interest Rate	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +
iliterest hate	Class Margin +	Class Margin + (from	Class	Class Margin	Class Margin	Class Margin	Class Margin
Class Margin:	1.05%	1.55%	1.80%	2.00%	2.30%	4.65%	5.75%
Expected Average Life:	2.8 years	5.0 years	5.0 years	5.0 years	5.0 years	5.0 years	5.0 years
Interest frequency:	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Coupon Type:	Floating	Floating	Floating	Floating	Floating	Floating	Floating
Principal payment type:	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through

Pool Details

Number of Loans	3,211
Average Loan Size	221,579
Maximum Loan Size	970,472
Weighted Average LVR	55.37%
Maximum LVR	87.21%
WA Seeding (months)	69
WA Term to Maturity (years)	23
Full Documentation Loans	100.00%
WA Interest Rate	6.13%

Note Factors as at 19 May 2025

Pool Factor	0.71149160
Pool Factor	0.71149160
Class A1 Notes	0.68640391
Class A2 Notes	1.00000000
Class B Notes	1.00000000
Class C Notes	1.00000000
Class D Notes	1.00000000
Class E Notes	1.00000000
Class F Notes	1.00000000



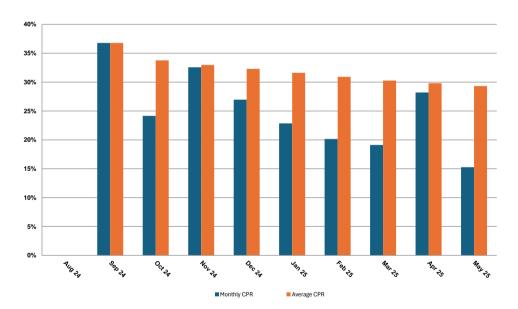
Portfolio Structure						
			Cui	rrent Interest Amt	Current Interest Rate	
	Opening Balance	Principal Pass-	Closing Balance	22 April 2025	22 April 2025	
		Through		19 May 2025	19 May 2025	
Class A1 Notes	644,656,926.70	13,165,326.22	631,491,600.48	2,432,034.49	5.1000%	
Class A2 Notes	35,400,000.00		35,400,000.00	146,643.29	5.6000%	
Class B Notes	16,000,000.00	-	16,000,000.00	69,238.36	5.8500%	
Class C Notes	9,900,000.00	-	9,900,000.00	44,305.89	6.0500%	
Class D Notes	9,400,000.00	-	9,400,000.00	44,154.25	6.3500%	
Class E Notes	3,900,000.00	-	3,900,000.00	25,098.90	8.7000%	
Class F Notes	5,400,000.00	-	5,400,000.00	39,146.30	9.8000%	
*Principal Drawdown			0.00			
Total Portfolio	724,656,927	13,165,326	711,491,600	2,800,621		

Net economic interest of not less than 5% in accordance with the provisions of Article 6(1) of Regulation (EU) 2017/2402 (EU Securitisation Regulation) and Article 6(1) of Regulation (EU) 2017/2402 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (UK Securitisation Regulation). For pool stratification please refer to Appendix 1.

52,484,808.94

Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	31 March 2025 to	31 March 2025 to	15 August 2024 to
Repayment Analysis	30 April 2025	30 April 2025	30 April 2025
Balance @ Determination Date	724,656,927	765,152,107	1,000,000,000
Substitution	÷	÷	=
Scheduled Repayments	(3,273,459)	(10,136,877)	(33,141,330)
Prepayments	(11,705,262)	(48,673,353)	(269,828,053)
Redraw Advances	1,813,394	5,149,724	14,460,984
Principal Draws / (Repayment of Principal Draws)	÷	-	0
Closing Balance	711,491,600	711,491,600	711,491,600
CPR	15.27%	21.05%	25.40%
SMM	1.37%	1.95%	2.41%



Current Position

	711.491.600	100%
- Non Metro	Ē	09
- Metro	42,241,856	69
- Non Metro	1,541,627	09
- Metro	3,877,250	19
- Non Metro	8,590,014	19
- Metro	23,136,478	39
- Inner City	414,134	09
- Non Metro	9,149,123	19
- Metro	81,181,902	119
	250,000	09
- Non Metro	4,546,335	10
	35.672.537	59
	=	0
	13.238.941	20
		15
	, , .	0
		6
	106 640 877	159
	30,213,039	5º 0º
		27
- Inner City	1,196,523	0'
	- Metro - Non Metro - Inner City - Metro - Non Metro - Inner City - Metro - Non Metro - Non Metro - Inner City - Metro - Non Metro - Netro - Metro	Metro 193,891,733 Non Metro 36,215,039 Inner City - Metro 106,640,877 Non Metro 44,758,491 Inner City 155,390 Metro 104,763,353 Non Metro 13,238,941 Inner City - Metro 35,672,537 Non Metro 4,546,335 Inner City 250,000 Metro 81,181,902 Non Metro 9,149,123 Inner City 414,134 Metro 23,136,478 Non Metro 23,136,478 Non Metro 8,599,014 Metro 3,877,250 Non Metro 1,541,627 Metro 42,241,856 Non Metro 42,241,856 Non Metro

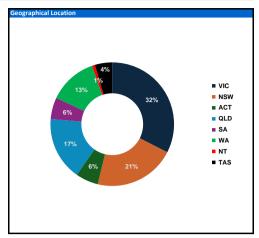
TOTAL	711,491,600	100%
Equity Release	57,911,212	8%
Construction	29,259,647	4%
Property Purchase	214,455,700	30%
Renovation		0%
Refinance	409,865,041	58%
Loan Purpose		

TOTAL	711 401 600	1000
>25yrs	657,879,667	92%
>20 & <=25yrs	33,778,457	5%
>15 & <=20yrs	14,724,955	2%
>10 & <=15yrs	4,861,253	1%
>5 & <=10yrs	247,269	0%
<=5 yrs	-	0%
Loan Term		

TOTAL	711,491,600	100%
Investment	141,246,957	20%
Owner Occupied	570,244,644	80%
Owner/Investment split		

Interest Rate Exposure		
> 8.00%	23,387,063	3%
> 7.00% & <= 8.00%	13,217,842	2%
> 6.00% & <= 7.00%	464,101,804	66%
> 5.00% & <= 6.00%	186,806,934	26%
<= 5.00%	23,977,957	3%
70711	741 404 000	4000/
TOTAL	711,491,600	100%

TOTAL	711,491,600	100%
<=25%	46,584,035	79
>25% & <= 30%	21,310,082	39
>30% & <= 35%	35,044,014	5%
>35% & <= 40%	42,420,155	69
>40% & <= 45%	45,467,278	69
>45% & <= 50%	60,954,353	99
>50% & <= 55%	60,118,152	89
>55% & <= 60%	70,649,943	109
>60% & <= 65%	72,280,764	109
>65% & <= 70%	80,022,274	119
>70% & <= 75%	103,106,263	159
>75% & <= 80%	62,196,171	99
>80% & <= 85%	8,167,594	19
>85% & <= 90%	3,170,522	09
>90% & <= 95%	-	09
>95%	-	09
Loan to Value Ratio		

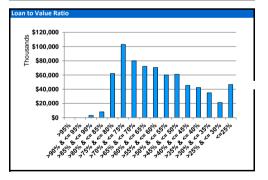


Loan Security		
House	581,895,725	83%
Land	=	0%
Apartment	66,274,108	9%
Unit	35,943,350	5%
Townhouse	24,611,101	3%
Other	2,767,317	0%
TOTAL	711,491,600	100%

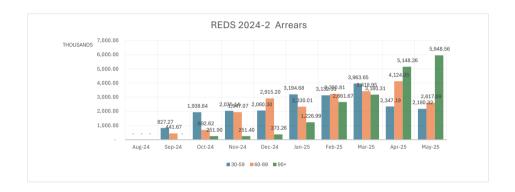
TOTAL	711,491,600	1009
Fixed >3 years	192,925	09
Fixed <3 years	78,459,063	119
Variable	632,839,613	89
Interest Option		

Mortgage Insurance		
Helia	95,235,748	13%
Uninsured	600,938,765	85%
QBE	15,317,087	2%
Dual Insured	÷	0%
TOTAL	711,491,600	100%

Loan Size		
>\$250,000	489,900,401	67%
>\$200,000 & <\$250,000	67,838,763	10%
>\$150,000 & <\$200,000	60,910,026	9%
>\$100,000 & <\$150,000	47,375,757	7%
>\$50,000 & <\$100,000	32,534,952	5%
<= \$50,000	12,931,701	2%
TOTAL	711,491,600	100%



30-59 days	30 April 2025	31 March 2025	28 February 2025
Number of loans	8	6	9
Outstanding Balance (\$)	2,180,316	2,347,185	3,963,646
% of Pool Outstanding Balance	0.31%	0.32%	0.53%
60-89 days			
Number of loans	7	9	10
Outstanding Balance (\$)	2,617,693	4,124,055	3,418,950
% of Pool Outstanding Balance	0.37%	0.57%	0.46%
90+ days			
Number of loans	21	22	16
Outstanding Balance (\$)	5,948,564	5,148,263	3,180,309
% of Pool Outstanding Balance	0.84%	0.71%	0.43%
TOTAL Delinquencies			
Number of loans	36	37	35
Outstanding Balance (\$)	10,746,572	11,619,503	10,562,905
% of Pool Outstanding Balance	1.51%	1.60%	1.41%
Pool Information			
Number of loans	3,211	3,269	3,353
Outstanding Balance (\$ m)	711	725	748



Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	0	0
Proceeds of sale	0	0
Loss on sale of property	0	0
Claims submitted to Insurer	0	0
Claims paid by Insurer	0	0
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	0	0
Claims Reduced/Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under a master insurance policy with Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974) or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071). For further details on the mortgage Insurance policies reference should be made to the Information Memorandum. Please note that limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover for a limited period.

Facilities & Reserve

Liquidity Facility	
Opening Balance (collateral posted)	7,195,087
Liquidity facility drawn during the current month	,
Repayment of Liquidity Draw for the previous periods	
Outstanding liquidity draws	
Reduction in Facility	(139,656)
Closing Outstanding Balance (collateral posted)	7,055,430
Redraw Funding Facility	
Opening Balance	1,449,314
Redraw facility drawn during the current month	
Repayment of drawdown for the previous periods	
Outstanding drawdowns	
Reduction in Facility	(26,331)
Drawn amount	
Closing balance	1,422,983
Income Reserve	150,000.00
Excess Spread Reseve Balance	Nil

Notional Swaps

Notional Swaps Value	82,979,793
% of fixed rate home loans	11%

Bank of Queensland Contacts

ong Term Funding :longtermfunding@boq.com.au

Website: BOQ.com.au Bloomberg Screen: REDS <MTGE>

Disclaimer

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Appendix 1

. Metro 1,766,100 28% NSW - Inner CITy - 0% - Non Metro 1,33,13,48 4% NSW - Inner CITy - 0% - Non Metro 1,138,318 2% - Metro 9,09,913 17% - Non Metro 1,23,318 2% - Metro 9,09,913 17% - Non Metro 1,243,000 1% - Non Metro 1,203,077 0% - Not Metro 1,203,077 0% - Not Metro 1,203,077 0% - Not Metro 1,203,073 4% - Non Metro 1,203,773 4% - Non Metro 1,223,307 0% - Not Metro 1,223,307 0% - Non Metro 1,223,46,409 100% - Non Metro 1,224,46,409 100% -	Current Pos						
NCE PROPERTY - 0.05		ition:Pool of not I	ess than 5% in accor	lance with EU	& UK Securitisation Regulation	n.	
NCE PROPERTY - 0.05	Geographical Lo	ocation			Geographical Location		
- Non Metrio Non	VIC		-	0%	8		
NSW - Innec City			14,766,100	28%			
- Metro		- Non Metro	1,913,148	4%			
- Non Metro	NSW	- Inner City	-	0%			
Inter-City		- Metro	5,210,716	10%			
** Metro		- Non Metro	1,183,818				■ VIC
- New Herbor 90,579-133 179-155 SA - Horizer Chy 90,579-137 176 SA - Horizer Grid 3,478,966 776 - Note Metro 3,478,966 776 - Note Metro 450,000 126 - Horizer Grid 720,758 154 - Horizer Grid 720,307 056 - Horize	QLD		-		0%		■ NSW
SAInter City					229/		- 11011
Matro			908,677		2276	32%	ACT
- Non Netro	SA		2 470 000				= OLD
NA							= QLD
- Metro 11,184,846 21% - Non Metro 220,307 0% - Non Metro 199,773 0% - Non Non Metro 199,773 0% - Non	14/4				70/		■ SA
- Non Metro	WA				1%		- WA
TAS - I-mer City							- WA
1. House Metro 1. 200. 1. 1887.789	TAS		· -		10%	12%	■ NT
NT			1,909,773		1376	4%	
Note	NT		=				■ IAS
ACT - Netro	INI		-				
Non Metro Note	ACT		1,887,789				
Combination Company			-				
Combination Company							
Refinance	TOTAL		52,484,809	100%			
Refinance	Loan Burnese				Loan Security		
Renoration OK Apartment 5,239,467 10% Construction 5,879 0% Equity Release 2,279,859 4% Unit 1,572,245 3% Townhouse 2,279,859 4% Other 2,200,189 4			VV 020 20V	96%	-	V3 EE3 V3V	930/
Property Purchase 5,239,467 10% Construction 5,879 0% Equity Release 2,279,859 4% TOTAL 52,484,809 1005 TOTAL 52,484,809 1005 TOTAL 52,484,809 1006 TOTAL 52,484,809 1007 Variable 47,360,431 90% Variable 47,360,431 90% Fixed 3 years 4,773,378 90% Fixed 3 years 350,000 10% TOTAL 52,484,809 1007 TOTAL 53,500,0			44,939,004			43,333,424	
Construction 5,879 0% Equity Release 2,279,859 4% Townhouse 2,200,89 4% Other		ise	5 239 467			5 158 Q51	
Total S2,484,809 100%							3%
Counter							
TOTAL \$2,484,809 100%	,		,,]		-,,	0%
	TOTAL		52,484,809	100%		52,484,809	100%
 < 5 × ≤ 							
5-5 & <-10/9s -1.0 & <-15/yrs 1,118,253 276 -1.0 & <-15/yrs 1,118,253 277 -1.0 & <-15/yrs 1,118					•		
>10 & <=15yrs			-				
215 & <=20yrs			-				
>20 & <=25yrs	>10 & <=15yrs		1,118,253	2%	Fixed >3 years	350,000	1%
70TAL 52,484,809 100% Mortgage Insurance	>15 & <=20yrs		3,293,289	6%			
TOTAL 52,484,809 100% Owner/Investment split Owner Occupied 48,861,267 93% Investment 3,623,542 7% TOTAL 52,484,809 100% Interest Rate Exposure >> 8.00% 446,228 1% >> 7.00% & <= 8.00% 229,537 0% >> 5.00% & <= 7.00% 0,512,773 12% >> 5.00% & <= 6.00% 45,496,271 87% <=> 5.00% & <= 6.00% 45,496,271 87% TOTAL 52,484,809 100% TOTAL 52,484,809 100% Coan to Value Ratio	>20 & <=25yrs		8,873,645	17%	TOTAL	52,484,809	100%
Helia	>25yrs		39,199,622	75%			
Helia							
Owner/Investment split Owner Occupied 48,861,267 93% (DRE 825,310 2% (DRE 825,484,809 100% Loan Size > \$250,000 43,698,256 83% 83% 83,289 3% (SRE)46,271 8% (SRE)46,271 <	TOTAL		52,484,809	100%		2.027.407	504
Owner Occupied 48,861,267 93% Investment 3,623,542 7% Dual Insured 2 2% Dual Insured	Owner/Investm	ont culit					
TOTAL			48.861.267	93%			
TOTAL 52,484,809 100% Interest Rate Exposure		-				-	0%
Interest Rate Exposure							
Section Sect	TOTAL		E3 494 900	4000/	TOTAL		
> 8.00%			32,464,609	100%		52,484,809	100%
> 7.00% & <= 8.00%			32,404,603	100%		52,484,809	100%
> 6.00% & <= 7.00%	Interest Rate Ex	xposure	32,464,609	100%	Loan Size >\$250,000		
> 5.00% & <= 6.00%	> 8.00%	•	446,228	1%	Loan Size >\$250,000 >\$200,000 & <\$250,000	43,698,256 4,061,721	8%
C= 5.00% TOTAL 52,484,809 100% TOTAL 52,484,809 100% TOTAL 52,484,809 100% TOTAL 52,484,809 100% 52,484,809 100% 1	> 8.00% > 7.00% & <= 8.0	00%	446,228 229,537	1% 0%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$200,000	43,698,256 4,061,721 1,651,002	83% 8% 3%
TOTAL 52,484,809 100% Loan to Value Ratio >95% 942,621 2% >90% & <= 95% 0% >85% & <= 90% 0% >80% & <= 85% 438,996 1% >75% & <= 80% 12,979,939 26% >75% & <= 75% 3,814,849 7% >65% & <= 75% 3,814,849 7% >65% & <= 66% 5,84,396 1% >55% & <= 66% 5,84,396 1% >55% & <= 66% 5,84,396 1% >55% & <= 66% 5,84,396 1% >55% & <= 66% 5,84,396 1% \$6,000 \$2,000 \$4,000 \$2,000 \$	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0	00% 00%	446,228 229,537 6,312,773	1% 0% 12%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$200,000 >\$150,000 & <\$200,000	43,698,256 4,061,721 1,651,002 1,583,289	83% 8% 3% 3%
Loan to Value Ratio >95% 942,621 2% >90% & <= 95%	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0	00% 00%	446,228 229,537 6,312,773	1% 0% 12% 87%	Loan Size >\$250,000 \$5200,000 & <\$250,000 >\$150,000 & <\$200,000 >\$150,000 & <\$150,000 >\$5100,000 & <\$150,000 >\$50,000 & <\$100,000	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817	83% 8% 3% 3% 2%
>95% 942,621 2% >90% & <= 95%	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0	00% 00%	446,228 229,537 6,312,773 45,496,271 -	1% 0% 12% 87% 0%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$200,000 >\$150,000 & <\$150,000 >\$50,000 & <\$100,000 <= \$50,000	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
>90% & <= 95%	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00%	000% 000% 000%	446,228 229,537 6,312,773 45,496,271 -	1% 0% 12% 87% 0%	Loan Size >\$250,000 >\$2500,000 & <\$250,000 >\$150,000 & <\$200,000 >\$150,000 & <\$150,000 >\$50,000 & <\$150,000 <\$50,000 & <\$100,000 <total< td=""><td>43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725</td><td>83% 8% 3% 3% 2% 1%</td></total<>	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
- 0%	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL	000% 000% 000%	446,228 229,537 6,312,773 45,496,271 - 52,484,809	1% 0% 12% 87% 0%	Loan Size >\$250,000 >\$2500,000 & <\$250,000 >\$150,000 & <\$200,000 >\$150,000 & <\$150,000 >\$50,000 & <\$150,000 <\$50,000 & <\$100,000 <total< td=""><td>43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725</td><td>83% 8% 3% 3% 2% 1%</td></total<>	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
>75% & <= 80%	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL	000% 000% 000% statio	446,228 229,537 6,312,773 45,496,271 - 52,484,809	1% 0% 12% 87% 0% 100%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$200,000 >\$150,000 & <\$150,000 >\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
>75% & <= 80%	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R: >95% >90% & <= 95%	00% 000% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809	1% 0% 12% 87% 0% 100%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$200,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
\$8,000 \$8,000 \$65% & <= 70% 7,969,711 15% \$6,000 \$6,000 \$1% \$55% & <= 60% \$2,586,736 5% \$4,000 \$2,586,736 5% \$4,000 \$2,000 \$2,000 \$3,122,249 6% \$2,000 \$2,00	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R: >95% >96% & <= 95% >85% & <= 90%	00% 000% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809	1% 0% 12% 87% 0% 100%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
565% & <= 70% 7,969,711 15% \$6,000 560% \$6 <= 65% 584,396 1% \$6,000 575% & <= 60% 2,586,736 5% \$4,000 575% & <= 555% 3,122,249 6% \$2,000 \$2,00	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R. >95% 8 <= 95% 8 8 <= 95% 8 8 <= 95%	00% 000% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - - 438,996	1% 0% 12% 87% 0% 100% 2% 0% 0%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
750% & <= 60% \$2,586,736 \$% \$4,000 \$2,000 \$3,122,249 6% \$2,000	> 8.00% > 7.00% & <= 8.0 > 5.00% & <= 7.0 > 5.00% & <= 7.0 TOTAL Loan to Value R. >95% >90% & <= 95% >85% & <= 90% >85% & <= 90%	00% 000% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939	1% 0% 12% 87% 0% 100%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
>50% & <= 55% \$2,000	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R: >95% >95% >99% & <= 95% >85% & <= 90% >85% & <= 90% >75% & <= 85%	00% 000% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849	1% 0% 12% 87% 0% 100% 2% 0% 0% 11% 26% 7%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
Ψ2,000	> 8.00% > 7.00% & <= 8.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R. >95% >90% & <= 95% >85% & <= 90% >80% & <= 85% >75% & <= 85% >75% & <= 75% >65% & <= 75%	00% 00% 00% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711	1% 0% 12% 87% 0% 100% 2% 0% 0% 1% 26% 7% 15%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 5.00% & <= 7.0 > 5.00% & <= 6.0 TOTAL Loan to Value R. >95% >90% & <= 95% >85% & <= 90% >75% & <= 80% >75% & <= 80% >75% & <= 80% >75% & <= 60% >75% & <= 75% >60% & <= 65% >55% & <= 60%	00% 00% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396	1% 0% 12% 87% 0% 100% 2% 0% 0% 1% 26% 7% 15% 1%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
>40% & <= 45%	> 8.00% > 7.00% & <= 8.0 > 5.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R: >95% >90% & <= 95% >85% & <= 90% >75% & <= 80% >70% & <= 75% 665% & <= 70% >50% & <= 65% 50% & <= 65% >50% & <= 65%	100% 000% 000%	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396 2,586,736 3,122,249	1% 0% 12% 87% 0% 100% 2% 0% 0% 1% 26% 7% 15% 1% 5% 6%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725	83% 8% 3% 3% 2% 1%
7-35 % \$\times \text{-14\sigma} \text{ 2.003\text{.411}} \text{ 576} \\ 330\% & < = 35\% \\ 330\% & < = 35\% \\ 25\% & & < 30\% \\ 52\% & & < 30\% \\ 64\% \\ 75\% \\ 64\% \\ 75\% \\	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% & <= 6.0 TOTAL Loan to Value R: >95% >95% & <= 95% >80% & <= 95% >80% & <= 85% >75% & <= 80% >75% & <= 80% >65% & <= 75% >65% & <= 75% >55% & <= 65% >55% & <= 65% >55% & <= 65% >55% & <= 55% >45% & <= 55%	000% 000% 000%	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396 2,586,736 3,122,249 5,485,001	1% 0% 12% 87% 0% 100% 2% 0% 0% 1% 26% 7% 15% 1% 5% 6% 10%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725 52,484,809	83% 8% 3% 2% 1%
5,703,603	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R. >95% >90% & <= 95% >85% & <= 90% >85% & <= 80% >75% & <= 80% >75% & <= 80% >55% & <= 60% >55% & <= 60% >55% & <= 65% >55% & <= 65% >45% & <= 65% >45% & <= 55% >45% & <= 65% >45% & <= 65% >45% & <= 65% >45% & <= 65% >45% & <= 65% >45% & <= 65% >45% & <= 65% >45% & <= 50% >40% & <= 45%	000% 000% 000% tatio	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396 2,586,736 3,122,249 5,485,001 3,347,762	1% 0% 12% 87% 0% 100% 2% 0% 0% 1, 16% 5% 6% 10% 6%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725 52,484,809	83% 8% 3% 2% 1%
-25% 3,324,020 6% 78 78 78 78 78 78 78 78 78 78 78 78 78	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 5.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R. >95% >90% & <= 95% >85% & <= 95% >85% & <= 90% >75% & <= 85% >75% & <= 60% >75% & <= 60% >55% & <= 70% \$60% & <= 65% >55% & <= 60% >55% & <= 60% >55% & <= 65% >55% & <= 60% >55% & <= 65% >55% & <= 60% >55% & <= 65% >55% & <= 60% >55% & <= 55% >43% & <= 45% >35% & <= 45%	00% 00% 000%	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396 2,586,736 3,122,249 5,485,001 3,347,762 2,663,471	1% 0% 12% 87% 0% 100% 2% 0% 0% 1% 26% 7% 15% 11% 5% 6% 10%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725 52,484,809	83% 8% 3% 2% 1%
TOTAL 52,484,809 100%	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 6.00% & <= 6.0 < 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R: >95% >90% & <= 95% >80% & <= 95% >80% & <= 85% >75% & <= 80% >85% & <= 75% >65% & <= 70% >65% & <= 65% >55% & <= 65% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >45% & <= 55% >33% & <= 35%	000% 000% 000%	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396 2,586,736 3,122,249 5,485,001 3,347,762 2,663,471 3,705,889	1% 0% 12% 87% 0% 100% 100% 2% 0% 0% 1% 26% 7% 15% 6% 10% 6% 5% 7%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725 52,484,809	83% 8% 3% 2% 1%
	> 8.00% > 7.00% & <= 8.0 > 7.00% & <= 7.0 > 6.00% & <= 7.0 > 5.00% & <= 6.0 <= 5.00% TOTAL Loan to Value R; -95% -90% & <= 95% -85% & <= 90% -80% & <= 85% >75% & <= 80% -75% & <= 6.0 <-55% & <= 60% -55% & <= 60% -55% & <= 60% -55% & <= 50% -40% & <= 55% -45% & <= 50% -40% & <= 45% -345% & <= 50% -40% & <= 45% -345% & <= 50% -345% & <= 50% -345% & <= 35% -345% & <= 35% -345% & <= 35% -345% & <= 35% -345% & <= 35% -345% & <= 35% -345% & <= 35% -35% & <= 35% -35% & <= 35% -35% & <= 35% -35% & <= 35%	000% 000% 000%	446,228 229,537 6,312,773 45,496,271 - 52,484,809 942,621 - 438,996 12,979,939 3,814,849 7,969,711 584,396 2,586,736 3,122,249 5,485,001 3,347,762 2,663,471 3,705,889 1,519,170	1% 0% 12% 87% 0% 100% 2% 0% 0% 1% 26% 7% 15% 6% 10% 6% 5% 7% 3%	Loan Size >\$250,000 >\$200,000 & <\$250,000 >\$150,000 & <\$250,000 >\$100,000 & <\$150,000 >\$50,000 & <\$100,000 TOTAL Loan to Value Ratio	43,698,256 4,061,721 1,651,002 1,583,289 1,052,817 437,725 52,484,809	83% 8% 3% 2% 1%