

STACR 2025-TO3
Factor for Each Series of Notes
As of October 9, 2025

Title of Security	CUSIP Number (Rule 144A/Regulation S)	Original Principal Amount (with Outstanding MACR Exchange excluded)	Factors	Tender Offer Consideration (per \$1,000 original principal amount)
STACR 2017-HRP1 B1	3137G0TF6 / N/A	\$0.00	1.00000000	\$1,116.25
STACR 2019-DNA2 B2	35564LBE6 / N/A	\$73,000,000.00	1.00000000	\$1,180.00
STACR 2019-FTR2 B2	35564WBE2 /N/A	\$46,000,000.00	1.00000000	\$1,176.30
STACR 2019-HQA4 B2	35565CBE5/U3198LBE5	\$57,000,000.00	1.00000000	\$1,118.95
STACR 2021-HQA2 M2	35564KJV6/U3201WV4	\$83,428,000.00	0.77832108	\$1,034.38
STACR 2021-HQA4 M1	35564KNK1/U3201WVK9	\$445,000,000.00	0.54396176	\$1,003.43
STACR 2022-DNA3 B2	35564KWG0/U3201WWG8	\$107,000,000.00	1.00000000	\$1,113.04
STACR 2022-DNA4 B2	35564KYC7/U3201WYC5	\$88,000,000.00	1.00000000	\$1,125.00
STACR 2022-DNA5 B2	35564KZY8/U3201WZY6	\$82,000,000.00	1.00000000	\$1,173.75
STACR 2022-HQA2 M1A	35564KB24/U3201WB22	\$300,000,000.00	0.47470950	\$1,021.88
STACR 2022-HQA3 M1A	35564KE39/U3201WE29	\$285,000,000.00	0.55155713	\$1,020.00

Factor as of October 9, 2025 truncated/rounded down to 8 decimals.

Current UPB (with Outstanding MACR Exchange excluded) are calculated based on the factors.