

Home Mortgage Bank
HMB CMO 2022-01
Supplemental Monthly Data - CMO Certificates
Date: November 30, 2025

| | |
|---|-----------|
| Beginning of Period: | 01-Nov-25 |
| End of Period: | 30-Nov-25 |
| Number of days in Interest Period (Actual/360): | 30 |
| Number of days in Collection Period: | 30 |
| Report Due Date: | 15-Dec-25 |
| Distribution Date: | 15-Dec-25 |
| Transaction Month: | 43 |

| HMB CMO 2022-01 | | Start Date | Closing Date | Original Agg. Securitization Value |
|-----------------|--------------------------|------------|--------------|------------------------------------|
| Designated Pool | No. of Mortgages in Pool | | | |
| Total | 569 | 03-May-22 | 31-May-22 | \$100,000,000 |

RECONCILIATION OF HMB CMO 2022-01 DESIGNATED POOL AGGREGATE SECURITIZATION VALUE

| | |
|---|------------------|
| {1} Beginning of period Aggregate Securitization Value | {1} \$50,918,912 |
| {2} Reduction in Agg. Securitization Value due to amortization payments | {2} 390,949 |
| {3} Reduction in Agg. Securitization Value due to prepayments | {3} 159,614 |
| {4} Reduction in Agg. Securitization Value due to mortgage payoffs | {4} 287,839 |
| {5} Other adjustments | {5} 0 |
| {6} Total change in Agg. Securitization Value | {6} 838,402 |
| {7} End of period Aggregate Securitization Value | {7} \$50,080,510 |
| {8} Pool Factor | {8} 50.080510% |

RECONCILIATION OF THE CMO Tranches

| | Tranche A | Tranche B | Tranche C | Tranche D | TOTAL |
|--|----------------|--------------|--------------|--------------|---------------|
| {9} Original Certificate Balance | (\$30,000,000) | \$20,000,000 | \$10,000,000 | \$40,000,000 | \$100,000,000 |
| {10} Beginning of period Certificate Balance | {10} | \$918,912 | \$10,000,000 | \$40,000,000 | \$50,918,912 |
| {11} Certificate Holders' Principal Distributable Amount | {11} | 390,949 | 0 | 0 | \$390,949 |
| {12} Certificate Holders' Accelerated Principal Amount | {12} | 447,453 | 0 | 0 | \$447,453 |
| {13} End of period Certificate Balance | {13} | \$0 | \$80,510 | \$10,000,000 | \$40,000,000 |
| {14} Certificate Pool Factor | {14} | 0.000000% | 0.402549% | 100.000000% | 100.000000% |
| | | | | | 50.080510% |

RECONCILIATION OF MORTGAGE POOL COLLECTIONS & DISTRIBUTIONS

| | |
|---|------------------|
| Additions: | |
| {15} HMB CMO 2022-01 Mortgage Pool principal payments | {15} 838,402 |
| {16} HMB CMO 2022-01 Mortgage Pool interest payments | {16} 248,657 |
| {17.0} Adjustments to Mortgage Pool Interest | {17.0} 0 |
| {18} Total Payments: | {18} 1,087,060 |
| Distributions: | |
| {19} Administrator Fee (0.00% - 2.00% p.a of principal collections) | {19} |
| {20} Trustee Fee (0.10% p.a of principal collections) | {20} 4,243 |
| {21} HMB CMO 2022-01 Reserve Account | {21} 10,608 |
| {22} HMB CMO 2022-01 Tranches Interest payments | {22} 202,527 |
| {23} HMB CMO 2022-01 Tranches Principal payments | {23} 838,402 |
| {24} HMB CMO 2022-01 Admin & other expenses | {24} 225 |
| {25} HMB CMO 2022-01 Tranche R | {25} 31,054 |
| {26} Total Distributions: | {26} \$1,087,060 |

CERTIFICATE HOLDERS' MONTHLY PRINCIPAL PAYMENT AND INTEREST CALCULATIONS

| | |
|---|-------------------|
| Certificate Holders' Principal Distributable calculation: | |
| {27} Beginning Agg. Securitization Value | {27} \$50,918,912 |
| {28} Ending Agg. Securitization Value | {28} 50,080,510 |
| {29} Principal Distributable Amount {32} - {33} | {29} 838,402 |

Certificate Holders' Interest Distributable calculation:

| Class | Beg Note Balance | Interest Rate | Actual Days | Days Basis | Interest |
|-----------------------------------|------------------|---------------|-------------|------------|-----------|
| {30} Tranche A | \$0 | 3.00% | 30-Nov-25 | 30/360 | \$0 |
| {31} Tranche B | \$918,912 | 3.30% | 30-Nov-25 | 30/360 | \$2,527 |
| {32} Tranche C | \$10,000,000 | 4.00% | 30-Nov-25 | 30/360 | \$33,333 |
| {33} Tranche D | \$40,000,000 | 5.00% | 30-Nov-25 | 30/360 | \$166,667 |
| {34} Total Interest Distributable | | | | | \$202,527 |

COLLATERAL COVERAGE RATIO

| | |
|---|-----------------|
| Exchange Note: | |
| {35} End of Period Mortgage Pool Value | {35} 61,499,574 |
| {36} End of Period Aggregate Securitization Value | {36} 50,080,510 |
| {37} Overcollateralization | {37} 11,419,064 |
| {38} Overcollateralization ratio | {38} 1.23 |

Prepared by:
Name:
Title:
Date:

Home Mortgage Bank
HMB CMO 2022-01
Supplemental Monthly Data - Mortgage Pool
Date: November 30, 2025

| | Aggregate Securitization Value | Value of Mortgage Pool |
|-------------------------------|-----------------------------------|------------------------|
| Balances at Issue Date | \$100,000,000 | \$111,419,064 |
| Less: Change | (49,919,490) | (49,919,490) |
| Balances at End of Due Period | \$50,080,510 | \$61,499,574 |

| | |
|---------------------------|------|
| Collateral Coverage Ratio | 1.23 |
|---------------------------|------|

Mortgage Pool Credit Quality

Mortgage Pool Ageing Analysis

| | Number of Mortgages | Agg. Mortgage Pool Value | Percentage ⁽¹⁾ |
|---------------|---------------------|--------------------------|---------------------------|
| 0 - 30 days | 279 | 50,079,881 | 81.43% |
| 31 - 60 days | 38 | 9,180,219 | 14.93% |
| 61 - 90 days | 9 | 925,690 | 1.51% |
| 91 - 180 days | 4 | 397,484 | 0.65% |
| > 181 days | 6 | 916,301 | 1.49% |
| Total | 336 | 61,499,574 | 100.00% |

Mortgage Pool Activity

| | Current Period | | Cumulative | |
|---|---------------------|--------------------------|---------------------|--------------------------|
| | Number of Mortgages | Agg. Mortgage Pool Value | Number of Mortgages | Agg. Mortgage Pool Value |
| Principal Repayments | | | | |
| Mortgage Payoffs | 4 | 287,839 | 172 | 13,985,686 |
| Mortgage Payments including Prepayments | 273 | 550,563 | 757,852 | 35,933,804 |
| Total Activity | 277 | 838,402 | 758,024 | 49,919,490 |

Residual (Gain) Loss on Repossessed Properties

| | Current Period | Cumulative |
|---|----------------|------------|
| Agg. Mortgage Value of repossessed properties less: Sales proceeds less: Other recovery amounts Residual (Gain) Loss | 0 | 0 |