

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 Designated Pool | No. of Mortgages in Pool | Start Date | Closing Date | Original Agg. Securitization Value |
|------------------------------------|--------------------------|------------|--------------|---------------------------------------|
| | 569 | 03-May-22 | 31-May-22 | \$100,000,000 |
| Total | | | | \$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 | (9) | \$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 | \$50,080,510 |
| (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: | | | |
| (30) | Class | Beg Note Balance | Interest Rate |
| (31) | Tranche A | \$0 | 3.00% |
| (32) | Tranche B | \$918,912 | 3.30% |
| (33) | Tranche C | \$10,000,000 | 4.00% |
| (34) | Tranche D | \$40,000,000 | 5.00% |
| (34) | Total Interest Distributable | | |

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 |