NOTICE TO THE ISSUER

To:

Name: Cartesian Residential Mortgages 6 S.A.

Address: 28, Boulevard F.W. Raiffeisen

L-2411 Luxembourg

Grand Duchy of Luxembourg

Email: <u>projectember@intertrustgroup.com</u>

BY EMAIL

10 November 2025

Dear Sir / Madam,

Cartesian Residential Mortgages 6 S.A. – Exercise of Seller Call Option

- 1. On 9 June 2021, the Parties entered into the Transaction Documents in connection with an asset-backed securitisation transaction under which securities (backed by Dutch residential mortgage loans) were issued.
- 2. The expression "Notice" shall herein mean this notice.
- 3. Capitalised terms used but not otherwise defined in this Notice have the meanings given to them in the master definitions and common terms agreement, originally dated 9 June 2021, as may be amended and/or restated from time to time, entered into between, among others, Cartesian Residential Mortgages 6 S.A. as issuer and Stichting Security Trustee Cartesian Residential Mortgages 6 as security trustee.
- 4. The Seller, after taking into account clause 17 (Seller Call Option, Risk Retention Regulatory Change Call Option and Remarketing Call Option) of the Mortgage Receivables Purchase Agreement, hereby notifies the Issuer that it will exercise the Seller Call Option in accordance with clause 17 (Seller Call Option, Risk Retention Regulatory Change Call Option and Remarketing Call Option) of the Mortgage Receivables Purchase Agreement on or about the First Optional Redemption Date (ie the Notes Payment Date falling in November 2025, being 25 November 2025).
- 5. The Seller (or a third party designated by the Seller) will purchase and accept assignment from the Issuer of all Mortgage Receivables on or about the First Optional Redemption Date against payment of a purchase price which shall be equal to at least the Required Call Amount in accordance with clause 17 (Seller Call Option, Risk Retention Regulatory Change Call Option and Remarketing Call Option) of the Mortgage Receivables Purchase Agreement. On such date, the Issuer shall be required to apply the proceeds of such sale to redeem the Notes in accordance with Condition 6(b) (Mandatory redemption of the Mortgage-Backed Notes).
- 6. This Notice (including paragraph 7) and any non-contractual obligations arising out of or in relation to this Notice are governed by and shall be construed in accordance with Dutch law.

7. Any disputes arising out of or in connection with this Notice (including paragraph 6 and this paragraph 7) including, without limitation, disputes relating to any non-contractual obligations arising out of or in connection with this Notice, shall be submitted to the competent court in Amsterdam, the Netherlands.

Yours faithfully,

-- signature page follows --

-- signature page to the Notice to the Issuer --

Ember VRM S.à r.l.

as Seller

Name: Darren Gorman

Title: Director

Signed by:

Name: arnold spruit

Title: Manager

-- signature page to the Notice to the Issuer --

For acknowledgement

Cartesian Residential Mortgages 6 S.A.

as Issuer

Name: Claudio Chirco Name:

Title: Per. Rep. of CSC Management Services (Luxembourg) S.à r.l. Title:

Sole director