Cartesian Residential Mortgages 6 S.A.
28, Boulevard F.W. Raiffeisen
L-2411 Luxembourg
Grand Duchy of Luxembourg
R.C.S. Luxembourg B 252.193

To:
Stichting Security Trustee Cartesian Residential Mortgages 6
Basisweg 10
1043 AP Amsterdam
The Netherlands
Attention: Amsterdamsch Trustee's Kantoor B.V.

and

Ember VRM S.à r.l.
36-38 Grand-Rue
1660 Luxembourg
Grand Duchy of Luxembourg
Attention: the managers

Luxembourg, 10 November 2025

€354,632,000 Class A Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340229462 (the "Class A Notes");
€11,640,000 Class B Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340230478 (the "Class B Notes");
€8,536,000 Class C Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340230551 (the "Class C Notes");
€13,192,000 Class D Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340230635 (the "Class D Notes");
€6,508,000 Class S Notes 2021 due November 2056
ISIN XS2340230981 (the "Class S Notes", together with the Class A Notes**,** the Class B Notes, the Class C Notes and the Class D Notes**,** the "Notes")
issued by the Issuer

Unless otherwise defined herein, capitalised terms shall have the respective meanings set forth in Clause 1 of the Master Definitions Agreement, originally dated 9 June 2021, as may be amended and/or restated from time to time (the "Master Definitions Agreement"). The terms of the Master Definitions Agreement are hereby expressly incorporated into this notice by reference.

The Issuer hereby notifies the Security Trustee that the Seller notified the Issuer of the Seller's intention to exercise the Seller Call Option and to acquire all Mortgages Receivables on or about the First Optional Redemption Date, being 25 November 2025, by mean of written notice dated 10 November 2025 (the "Seller Call Notice") attached hereto (Annex 1).

Therefore, following the receipt of the Seller Call Notice and by mean of this notice, the Issuer intends to also notify the Security Trustee of its intention to redeem on the First Optional Redemption Date (i) the Mortgage-Backed Notes, by applying the Available Principal Funds, in accordance with Condition 6(b), and (ii) the Class S Notes, by applying the Available Class S Redemption Funds in accordance with Condition 6(c).

Furthermore, the Issuer intends to inform the Security Trustee that a notice of final redemption will be delivered to the Paying Agent and the holders of the Notes, whose draft is attached hereto (Annex 2)

We remain available for any question or comment you may have in this regard.

Yours faithfully,

-- signature page follows --

Cartesian Residential Mortgages 6 S.A., represented by its sole director CSC Management Services (Luxembourg) S.à r.l, itself duly represented by its permanent representative

by: Claudio Chirco
title: Permanent representative of CSC Management Services (Luxembourg) S.à r.l., acting in its capacity of sole director of Cartesian Residential Mortgages 6 S.A.

Annex 1 - Seller Call Notice

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: projectember@intertrustgroup.com

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,

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

Ember VRM S.à r.l.
as Seller

DocuSigned by:
16C45D4835244A2...

Name: Darren Gorman

Title: Director

Signed by:
6EC3F36FA8EE468...

Name: arnold spruit

Title: Manager

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. Sole director	Title:

Annex 2 - Notice of Final Redemption

Cartesian Residential Mortgages 6 S.A.
28, Boulevard F.W. Raiffeisen
L-2411 Luxembourg
Grand Duchy of Luxembourg
R.C.S. Luxembourg B 252.193

NOTICE OF FINAL REDEMPTION

To the holders of the

€354,632,000 Class A Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340229462 (the "Class A Notes");
€11,640,000 Class B Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340230478 (the "Class B Notes");
€8,536,000 Class C Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340230551 (the "Class C Notes");
€13,192,000 Class D Mortgage-Backed Notes 2021 due November 2056
ISIN XS2340230635 (the "Class D Notes");
€6,508,000 Class S Notes 2021 due November 2056
ISIN XS2340230981 (the "Class S Notes", together with the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes, the "Notes")
issued by the Issuer

Unless otherwise defined herein, capitalised terms shall have the respective meanings set forth in Clause 1 of the Master Definitions Agreement, originally dated 9 June 2021, as may be amended and/or restated from time to time (the "Master Definitions Agreement"). The terms of the Master Definitions Agreement are hereby expressly incorporated into this notice by reference.

The Issuer hereby gives notice to the holders of the Notes that, by mean of written notice dated 10 November 2025, the Seller has notified to the Issuer the Seller's intention to exercise the Seller Call Option and to acquire all Mortgages Receivables on or about the first Optional Redemption Date, being 25 November 2025 (the "First Optional Redemption Date").

Therefore, and by means of this notice, the Issuer intends to notify the holders of the Notes of its intention to redeem on the First Optional Redemption Date (i) the Mortgage-Backed Notes, by applying the Available Principal Funds, in accordance with Condition 6(b), and (ii) the Class S Notes, by applying the Available Class S Redemption Funds in accordance with Condition 6(c).

Yours faithfully,

-- signature page follows --

Luxembourg, 10 November 2025

Cartesian Residential Mortgages 6 S.A., represented by its sole director CSC Management Services (Luxembourg) S.à r.l., itself duly represented by its permanent representative

by: Claudio Chirco
title: Permanent representative of CSC Management Services (Luxembourg) S.à r.l., acting in its capacity of sole director of Cartesian Residential Mortgages 6 S.A.

ISSUER

Cartesian Residential Mortgages 6 S.A.
28, Boulevard F.W. Raiffeisen
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R.C.S. Luxembourg B 252.193
Tel : +352 26 44 91

PAYING AGENT

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