To:

Cartesian Residential Mortgages Blue S.A. 6, rue Eugène Ruppert L-2453 Luxembourg Grand Duchy of Luxembourg

19 March 2024

Dear Sir, Madam,

Re: Exercise of Call Option by Seller

- 1. Reference is made to the securitisation transaction pursuant to which, *inter alia*, you, Cartesian Residential Mortgages Blue S.A. (the "**Issuer**"), have issued the Notes and used the proceeds thereof to purchase and accept the assignment from Ember VRM S.à r.l (the "**Seller**") of the relevant Mortgage Receivables.
- Capitalised terms used herein and not otherwise defined or construed herein shall have the meanings defined or construed in the master definitions agreement 18 April 2019 and signed by, among others, the Seller, the Issuer and Stichting Security Trustee Cartesian Residential Mortgages Blue.
- 3. The Seller hereby gives notice that it wishes to exercise the Seller Call Option pursuant to and in accordance with Clause 15 of the Mortgage Receivables Purchase Agreement on or about the First Optional Redemption Date, being 18 April 2024. On or about such date, the Seller, or any third party appointed by the Seller at its sole discretion, intends to (re)purchase and accept the (re-)assignment of all Mortgage Receivables (but not some only) and, to the extent legally possible, accept the (re-)assignment of the Beneficiary Rights relating thereto.

Yours faithfully,

Ember VRM S.à r.l.

— DocuSigned by:

SQazabSck4

name :SRazabSekh

title : Manager