

Cartesian Residential Mortgages 4 S.A.

28, Boulevard F.W. Raiffeisen
L-2411 Luxembourg
Grand Duchy of Luxembourg
R.C.S. Luxembourg B 235.337

NOTICE OF FINAL REDEMPTION

To the holders of the

€345,800,000 Class A Mortgage-Backed Notes 2019 due November 2054

ISIN XS2014371137 (the "Class A Notes");

€8,550,000 Class B Mortgage-Backed Notes 2019 due November 2054

ISIN XS2014371301 (the "Class B Notes");

€8,550,000 Class C Mortgage-Backed Notes 2019 due November 2054

ISIN XS2014371566 (the "Class C Notes");

€5,700,000 Class D Mortgage-Backed Notes 2019 due November 2054

ISIN XS2014372291 (the "Class D Notes");

€11,400,000 Class E Mortgage-Backed Notes 2019 due November 2054

ISIN XS2014373265 (the "Class E Notes");

€7,600,000 Class S Notes 2019 due November 2054

ISIN XS2014373695 (the "Class S Notes");

€500,000 Class X Notes 2019 due November 2054

ISIN XS2014373422 (the "Class X Notes", together with the Class A Notes, the Class B Notes, the Class C Notes, the Class D Notes, the Class E Notes and the Class S Notes, the "Notes")

Unless otherwise defined herein, capitalised terms shall have the respective meanings set forth in Clause 1 of the Master Definitions Agreement, originally dated 11 July 2019, as amended and restated on 19 December 2023, as may be further 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 25 October 2024, 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 2024 (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 Notes, other than the Class S Notes and the Class X Notes, by applying the Available Principal Funds, in accordance with Condition 6(b), (ii) the Class S Notes, by applying the Available Class S Redemption Funds in accordance with Condition 6(c) and (iii) the Class X Notes, by applying the Available Revenue Funds to the extent available for such purpose in accordance with Condition 6(d).

Yours faithfully,

-- signature page follows --

-- signature page to the Notice to Paying Agent and Noteholders --

Luxembourg, 25 October 2024

Cartesian Residential Mortgages 4 S.A., represented by its sole director Universal Management Services S.à r.l., itself duly represented by its permanent representative



by: Claudio Chirco

title: Permanent representative of Universal Management Services S.à r.l., acting in its capacity of sole director of Cartesian Residential Mortgages 4 S.A.

ISSUER

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