



interest rate, and amortization systems conditions to those of the substituted loans.

3. The substitution creates an obligation for the Sellers to pay in cash the mortgage loan value difference between the substituted loans and those delivered in substitution. The total amounts received belong to the *Universalidad*.

### **C. Substitution Conditions:**

The attached schedule lists the synthesis of conditions of the mortgage loans subject to substitution and of the mortgage loans that become part of the Universalidad in compliance with the Seller's substitution obligation. The aforementioned Mortgage Loan substitution will be accounted to the Universalidad with November 2022 cut-off.

We remain at your disposal to provide any additional information that may be required.

Sincerely,

Ricardo Molano León  
Alternate Legal Representative

Prepared by: Luisa Mora Narváez - Lawyer General Secretariat

Reviewed and approved by: Bibiana Marcela Novoa Medina - Legal Coordinator of Issuance Administration

Schedule  
Mortgage Loans Subject to Substitution – TIPS PESOS N-20 Issue  
Universalidad TIPS PESOS N-20 (Figures as of November 28, 2022)

**FNA EMISION TIPS Pesos N20 Universalidad Pesos N20**  
Datos al corte del 28 noviembre de 2022

Descripción	Salen de la universalidad	Entran a la universalidad	Valor a compensar en efectivo
Numero de créditos	107	107	
Plazo promedio ponderado	98	78	
Tasa promedio ponderada	11%	11%	
Saldo de Total Deuda	3.356.306.051,89	3.338.509.627,19	17.796.424,70