Wardmore Health Capital

Wardmore Healthcare Equipment Receivables Trust 2026-1

Transaction summary as of the closing date, April 22, 2026. For information only; the offering memorandum and indenture govern. Not an offer to sell or a solicitation of an offer to buy any security.

Parties

Role	Party
Issuer	Wardmore Healthcare Equipment Receivables Trust 2026-1
Depositor	Wardmore Receivables Funding, LLC
Originator and servicer	Wardmore Health Capital, LLC
Indenture trustee and backup servicer	Fenwright Trust Company, N.A.

Notes

Class	Balance	Rate	Ratings	Legal final
A-1	$96,500,000	4.36%	AAA (sf) / AAA (sf)	May 17, 2027
A-2	$171,200,000	4.49%	AAA (sf) / AAA (sf)	February 15, 2029
A-3	$131,665,000	4.63%	AAA (sf) / AAA (sf)	August 16, 2032
B	$30,400,000	4.98%	AA (sf) / AA (sf)	August 16, 2032
C	$22,900,000	5.41%	A (sf) / A (sf)	August 16, 2032
D	$18,700,000	6.12%	BBB (sf) / BBB- (sf)	August 15, 2033
Total	$471,365,000			

Pool at the cutoff date

Characteristic	Value
Cutoff date	March 31, 2026
Discounted balance	$503,911,428.65
Contracts	4688
Obligors	467
Discount rate	7.05%
Weighted average remaining term	43.8 months
Rural and critical-access obligors	33.8%
Enrolled in Continuity Assurance	74.2%

Credit enhancement

Subordination of the junior classes; overcollateralization with a target of 7.35% of the current pool and a floor of 1.5% of the initial pool; a non-declining reserve account of 1.00% of the initial pool; and excess spread.

Ratings are those assigned at closing by the two rating agencies engaged by the depositor. A rating is not a recommendation to buy, sell or hold securities.