

STRONG 2018 B.V.

(the **Issuer**)

Notice is hereby given with respect to notes of each of the following class(es):

EUR 800,000,000 senior class A mortgage-backed notes 2018 due 2067

(ISIN: XS1917948009)

EUR 33,400,000 mezzanine class B mortgage-backed notes 2018 due 2067

(ISIN: XS1917948264)

EUR 8,400,000 mezzanine class C mortgage-backed notes 2018 due 2067

(ISIN: XS1917948850)

(the **Notes** and each class of Notes, a **Class of Notes** and together the **Classes of Notes** and the holders thereof the **Noteholders**)

Amsterdam 17 April 2020

NOTICE

On 17 April 2020 the Issuer has received a notice from Obvion N.V. (**Obvion**) regarding the modification of the Enforcement Procedures to allow a borrower a payment postponement under certain circumstances in relation to the COVID-19 (**Corona**) epidemic. By means of this notice we would like to inform you on this measure and the reporting thereof, as it is likely to have an impact on the cash flow generation of the portfolio of Mortgage Loans.

The measure of a payment postponement

The Corona epidemic and the current subsequent lockdown measures taken in the Netherlands and in various jurisdictions have an impact on the income generation of both business and private individuals (the **Corona Crisis**). Across Europe mortgage providers are offering private individuals solutions if they face difficulties with paying sums due under mortgage loan(s) due to a loss of income. Obvion has also announced measures on 20 March 2020, with immediate effect, allowing its borrowers to apply at their own initiative and under certain conditions for a three-months postponement of instalments on their mortgage loan(s) (i.e. principal and interest) (hereinafter, **Payment Postponement**). Borrowers can apply for the Payment Postponement if they meet all of the following criteria:

- The borrower's income is substantially lower as a direct result of the Corona Crisis;
- The government's stimulation package is insufficient for the borrower;
- The borrower does not have a sufficient financial buffer (in terms of freely available liquid assets);
- It is envisaged that the payment problem of the borrower is only temporary, and that after the payment postponement the borrower will be able to meet its debt obligations going forward.

If borrowers apply for such Payment Postponement, Obvion will assess and decide on an individual basis whether the criteria are met and whether the measure can be provided. Obvion has not communicated a deadline for borrowers to apply for such Payment Postponement, since it is currently uncertain for how long borrowers are going to be affected by the Corona Crisis. When there is more clarity during this period, Obvion will agree with the individual borrower how and when the amounts postponed will be repaid. As an industry- or sector-wide moratorium scheme may be coordinated within the banking and/or residential mortgage loan industry, Obvion may agree to align the terms of a revised payment scheme resulting from a Payment Postponement with such industry- or sector-wide moratorium scheme.

Reporting regarding Payment Postponements

We inform you that Obvion in its capacity as Reporting Entity will include information regarding the conditions and arrangements of Payment Postponements (and any changes thereto), Mortgage Receivables in respect of which a Payment Postponement has been granted and modifications of Enforcement Procedures in additional monthly investor reports for as long as such information would in Obvion's view be relevant for the Noteholders. Such additional monthly investor reports can be obtained at: <http://cm.intertrustgroup.com/> and/or www.loanbyloan.eu and/or the website of the DSA: www.dutchsecuritisation.nl. Additionally, such additional monthly investor reports can be obtained at <https://editor.eurodw.eu/>.

Terms used and not otherwise defined herein have the meaning ascribed to them in the prospectus related to the Notes dated 14 December 2018 or if not defined therein, the master definitions and common terms agreement dated 14 December 2018.

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