

This publication is being provided as our confirmation of the final ratings for the Verus Securitization Trust 2018-INV2 transaction. We have reviewed the information presented to us on the arranger website as of Dec. 20, 2018 (the "Closing Date") and described in our presale report for this transaction dated as of Dec. 11, 2018 (the "Deal Report"). Based on such information and subject to the qualifications, caveats, and parameters enumerated in the respective Deal Report and on our website at www.morningstarcreditratings.com, we have assigned the ratings to each of these certificates as indicated in the tables below.

Verus Securitization Trust 2018-INV2 Final Ratings (as of Dec. 20, 2018)

Class	Principal/Notional Balance (\$)	Morningstar Rating	Rated Final Distribution Date
Class A-1FX	102,011,000	AAA	October 2028
Class A-1FL	50,000,000	AAA	October 2028
Class A-2	24,847,000	AAA	October 2028
Class A-3	34,658,000	A+	October 2028
Class M-1	15,546,000	BBB+	October 2028
Class B-1	12,487,000	BBB-	October 2028
Class B-2	7,186,000	BB	October 2028
Class B-3	8,104,602	NR	-
Class A-IO-S	254,839,702	NR	-
Class XS	254,839,702	NR	-
Class P	100	NR	-
Class R	N/A	NR	-

NR – Not Rated

The above ratings remain unchanged from those disclosed in our Deal Report.

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