

CHERRY HILL MORTGAGE INVESTMENT CORPORATION

HUMAN RIGHTS POLICY

Updated: November 14, 2024

Respect for human rights is a fundamental value of Cherry Hill Investment Corporation (the “Company,” “we,” “our” or “us”). This Human Rights Policy (this “Policy”) formalizes our commitment to preserving and promoting individual and human rights and to treating all people with dignity and respect. We strive to conduct our operations in accordance with the United Nations Universal Declaration of Human Rights and the UN Guiding Principles on Business and Human Rights. We recognize the importance of respecting, protecting, and promoting human rights and fundamental freedoms. We are committed to being a responsible corporate citizen and believe it is our duty to promote and protect human rights of life, liberty and security for our employees, prospective employees and other individuals with whom we interact in our business (including, in each case, women and members of minority groups).

This Policy is overseen by our board of directors, through its nominating and corporate governance committee. It operates in conjunction with our Code of Business Conduct and Ethics and our Corporate Governance Guidelines, and applies to all of our personnel. Our annual compliance review to our employees includes training related to this Policy.

We are committed to ongoing engagement on human rights, and welcome input from all our stakeholders – employees, business partners and communities – on our ongoing commitment to human rights.

Our Employees

- We conduct our business in accordance with all labor, safety, health, non-discrimination, and other workplace laws and regulations.
- We are committed to diversity, equity and inclusion in the workplace. We strive to provide an inclusive workplace where all our employees feel valued, respected and protected and do not tolerate harassment or bullying in the workplace.
- Consistent with our Code of Business Conduct and Ethics, we are committed to providing equal employment opportunities to all persons without regard to race, color, religion, creed, gender, sex, sexual orientation, national origin or ancestry, alienage or citizenship status, age, disability, marital or partnership status, military status, predisposing genetic characteristics, status as a victim of domestic violence, sex offense or stalking or any other class or status protected by law in accordance with applicable federal, state and local laws. All persons must be treated with dignity and respect.
- We stand firmly against forced labor, child labor, human trafficking, and slavery in any manifestation. Specifically, we maintain a zero-tolerance policy towards the use of unlawful child labor in our operations. We recognize the vulnerability of children and categorically prohibit employment practices that exploit children or infringe upon their rights to education, health, and development.
- We believe all of our employees should receive fair and equitable compensation, and are committed to paying all of our employees a living wage, which complies with all minimum wage and compensation requirements as mandated by applicable law, from the moment they are hired through the milestones of their career.
- We do not tolerate violations of basic human rights of life, liberty, and security. We do not condone

any inhumane treatment, particularly, sexual harassment, sexual abuse, verbal abuse, mental or physical coercion, corporal punishment, forced labor, child labor, human trafficking, and slavery.

- We ensure that our employees are entitled to working hours, breaks, holidays and leave periods in compliance with all applicable laws, rules and regulations.
- We respect our employees' right to form, join, or not join a labor union or engage in collective bargaining.
- We prohibit corruption in all its forms, including extortion and bribery.
- Our employees have agreed to abide by our Code of Business Conduct and Ethics. We provide our employees with a number of methods to report suspected violations of our policies and procedures and prohibit retaliation or acts of retribution for reports made in good faith.

Our Business Partners

- We seek to do business with partners whose corporate values are consistent with our own and whose practices and operations reflect their respect for the human rights of their employees, business partners and communities.
- We expect our business partners to respect human rights and conduct their operations in accordance with the values set forth in this Policy, the UN Universal Declaration of Human Rights and the UN Guiding Principles on Business and Human Rights.

Our Communities

- As a residential mortgage REIT we are a provider of housing capital, and our business assists and strengthens the United States housing market and those seeking homeownership.
- We believe an improved homeownership rate stabilizes and benefits communities because homeowners are often engaged and invested financially and emotionally in their communities.
- We believe that being a responsible corporate citizen includes using our financial and human capital to work to improve the lives of the people in the communities where we live and work.
- We strive to conduct our own operations in a manner designed to advance our commitment towards environmental responsibility and sustainability.