

\$697,469,482
Government National Mortgage Association
GINNIE MAE®
Guaranteed Multifamily REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2013-050

The Securities

The Trust will issue the Classes of Securities listed on the front cover of this offering circular supplement.

The Ginnie Mae Guaranty

Ginnie Mae will guarantee the timely payment of principal and interest on the securities. The Ginnie Mae Guaranty is backed by the full faith and credit of the United States of America. Ginnie Mae does not guarantee the payment of any Prepayment Penalties.

The Trust and its Assets

The Trust will own the Ginnie Mae Multifamily Certificates described on Exhibit A.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
A	\$ 30,500,000	1.569%	SEQ	FIX	38378KHR3	May 2043
AB	24,900,000	1.731	SEQ	FIX	38378KHS1	May 2045
AC	55,000,000	(5)	SEQ	WAC/DLY	38378KHT9	October 2048
AD	100,000,000	(5)	SEQ	WAC/DLY	38378KHU6	November 2045
AE(1)	245,440,000	(5)	SEQ	WAC/DLY	38378KHV4	November 2035
B(1)	2,857,000	(5)	SEQ	WAC/DLY	38378KHW2	May 2045
BA(1)	5,000,000	(5)	SEQ	WAC/DLY	38378KHX0	February 2047
C(1)	4,155,000	(5)	SEQ	WAC/DLY	38378KHY8	January 2047
CA(1)	5,553,000	(5)	SEQ	WAC/DLY	38378KHZ5	October 2048
D(1)	3,438,000	(5)	SEQ	WAC/DLY	38378KJA8	October 2048
DA(1)	27,996,000	(5)	SEQ	WAC/DLY	38378KJB6	September 2037
DB(1)	25,861,000	(5)	SEQ	WAC/DLY	38378KJC4	June 2039
DC(1)	23,731,000	(5)	SEQ	WAC/DLY	38378KJD2	November 2040
DE(1)	21,721,000	(5)	SEQ	WAC/DLY	38378KJE0	March 2042
DG(1)	19,774,000	(5)	SEQ	WAC/DLY	38378KJF7	May 2043
DH(1)	17,931,000	(5)	SEQ	WAC/DLY	38378KJG5	June 2044
DJ(1)	16,208,000	(5)	SEQ	WAC/DLY	38378KJH3	May 2045
DK(1)	14,592,000	(5)	SEQ	WAC/DLY	38378KJ9	March 2046
DL(1)	13,058,000	(5)	SEQ	WAC/DLY	38378KJK6	January 2047
DM(1)	11,586,000	(5)	SEQ	WAC/DLY	38378KJL4	August 2047
DN(1)	12,699,000	(5)	SEQ	WAC/DLY	38378KJM2	October 2048
Z	15,469,482	(5)	SEQ	WAC/Z/DLY	38378KJN0	March 2053
IO	660,997,000	(5)	NIL(SEQ)	WAC/IO/DLY	38378KJP5	October 2048
Residual						
RR	0	0.000	NPR	NPR	38378KMN6	March 2053

- (1) These Securities may be exchanged for MX Securities described in Schedule I to this Supplement.
- (2) Subject to increase as described under "Increase in Size" in this Supplement. The amount shown for the Notional Class (indicated by "NTL" under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.
- (3) As defined under "Class Types" in Appendix I to the Multifamily Base Offering Circular. The type of Class with which the Class Notional Balance of the Notional Class will be reduced is indicated in parentheses.
- (4) See "Yield, Maturity and Prepayment Considerations—Final Distribution Date" in this Supplement.
- (5) See "Terms Sheet—Interest Rates" in this Supplement.

The securities may not be suitable investments for you. You should consider carefully the risks of investing in them.

See "Risk Factors" beginning on page S-9 which highlights some of these risks.

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be April 30, 2013.

You should read the Base Offering Circular for Guaranteed Multifamily REMIC Pass-Through Securities, Chapter 31 of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, as amended, and this Supplement.

The securities are exempt from registration under the Securities Act of 1933 and are "exempted securities" under the Securities Exchange Act of 1934.

AVAILABLE INFORMATION

You should purchase the securities only if you have read and understood the following documents:

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular for Guaranteed Multifamily REMIC Pass-Through Securities dated as of October 1, 2011 (hereinafter referred to as the “Multifamily Base Offering Circular”) and
- Chapter 31 of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, as amended (the “MBS Guide”).

The Multifamily Base Offering Circular and the MBS Guide are available on Ginnie Mae’s website located at <http://www.ginniemae.gov>.

If you do not have access to the internet, call BNY Mellon, which will act as information agent for the Trust, at (800) 234-GNMA, to order copies of the Multifamily Base Offering Circular and the MBS Guide.

In addition, you can obtain copies of the disclosure documents related to the Ginnie Mae Multifamily Certificates by contacting BNY Mellon at the telephone number listed above.

Please consult the standard abbreviations of Class Types included in the Multifamily Base Offering Circular as Appendix I and the glossary included in the Multifamily Base Offering Circular as Appendix II for definitions of capitalized terms.

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Terms Sheet	S-3	ERISA Matters	S-53
Risk Factors	S-9	Legal Investment Considerations	S-53
The Ginnie Mae Multifamily Certificates	S-11	Plan of Distribution	S-53
Ginnie Mae Guaranty	S-17	Increase in Size	S-54
Description of the Securities	S-17	Legal Matters	S-54
Yield, Maturity and Prepayment		Schedule I: Available Combinations	S-I-1
Considerations	S-21	Exhibit A	A-1
Certain United States Federal Income Tax			
Consequences	S-50		

TERMS SHEET

This terms sheet contains selected information for quick reference only. You should read this Supplement, particularly “Risk Factors,” and each of the other documents listed under “Available Information.”

Sponsor: Credit Suisse Securities (USA) LLC

Co-Sponsor: Mischler Financial Group, Inc.

Trustee: Wells Fargo Bank, N.A.

Tax Administrator: The Trustee

Closing Date: April 30, 2013

Distribution Date: The 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in May 2013.

Composition of the Trust Assets:

The Ginnie Mae Multifamily Certificates will consist of 84 fixed rate Ginnie Mae Project Loan Certificates, which have an aggregate balance of approximately \$697,498,982 as of the Cut-off Date.

Certain Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans Underlying the Trust Assets⁽¹⁾:

The Ginnie Mae Multifamily Certificates and the related Mortgage Loans will have the following characteristics, aggregated on the basis of the applicable FHA insurance program or Section 538 Guarantee Program:

<u>FHA Insurance Program/ Section 538 Guarantee Program</u>	<u>Principal Balance</u>	<u>Number of Trust Assets</u>	<u>Percent of Total Balance</u>	<u>Weighted Average Mortgage Interest Rate</u>	<u>Weighted Average Certificate Rate</u>	<u>Weighted Average Original Term to Maturity(2) (in months)</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Period from Issuance(2) (in months)</u>	<u>Weighted Average Remaining Lockout Period (in months)</u>	<u>Weighted Average Total Remaining Lockout and Prepayment Penalty Period (in months)</u>
207/223(f)	\$ 220,938,731	14	31.68%	2.416%	2.094%	419	417	3	4	117
221(d)(4)/223(a)(7)	139,617,779	22	20.02	2.969	2.651	464	463	2	3	118
223(f)/223(a)(7)	111,062,527	7	15.92	2.866	2.616	410	408	2	5	111
223(f)	91,057,759	6	13.05	2.345	2.051	421	418	3	8	118
232/223(a)(7)	45,240,211	7	6.49	2.904	2.581	408	405	3	6	117
221(d)(4)	30,989,422	14	4.44	4.922	4.631	473	470	3	20	111
232	24,833,452	4	3.56	4.751	4.423	466	464	3	12	108
213/223(a)(7)	14,982,992	3	2.15	2.549	2.049	476	474	2	0	118
241(f)/236/223(a)(7)	4,931,750	1	0.71	2.650	2.270	360	358	2	10	118
231/223(a)(7)	4,582,854	1	0.66	2.410	1.910	479	477	2	0	117
538	3,399,696	2	0.49	3.305	2.766	460	457	3	8	116
220/223(a)(7)	3,052,560	1	0.44	2.500	2.000	479	478	1	0	118
232/223(f)	2,004,386	1	0.29	2.720	2.220	360	359	1	0	119
538/515	804,863	1	0.12	3.350	2.730	478	475	3	7	115
Total/Weighted Average:	<u>\$697,498,982</u>	<u>84</u>	<u>100.00%</u>	<u>2.826%</u>	<u>2.513%</u>	<u>432</u>	<u>430</u>	<u>2</u>	<u>6</u>	<u>116</u>

(1) As of April 1, 2013 (the “Cut-off Date”); includes Ginnie Mae Multifamily Certificates added to pay the Trustee Fee. Some of the columns may not foot due to rounding.

(2) Based on the issue date of the related Ginnie Mae Multifamily Certificate.

The information contained in this chart has been collected and summarized by the Sponsor based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates. See “The Ginnie Mae Multifamily Certificates — The Mortgage Loans” and Exhibit A to this Supplement.

Lockout Periods and Prepayment Penalties: Certain of the Mortgage Loans prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 28 months. The Mortgage Loans have a weighted average remaining lockout period of approximately 6 months. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f), which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. The Mortgage Loans provide for payment of Prepayment Penalties during specified periods beginning on the applicable lockout period end date or, if no lockout period applies, the applicable Issue Date. In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. See *“The Ginnie Mae Multifamily Certificates— Certain Additional Characteristics of the Mortgage Loans”* and *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans”* in Exhibit A to this Supplement. Prepayment Penalties received by the Trust will be allocated as described in this Supplement.

Issuance of Securities: The Securities, other than the Residual Securities, will initially be issued in book-entry form through the book-entry system of the U.S. Federal Reserve Banks (the “Fedwire Book-Entry System”). The Residual Securities will be issued in fully registered, certificated form. See *“Description of the Securities— Form of Securities”* in this Supplement.

Modification and Exchange If you own exchangeable Securities, you will be able, upon notice and payment of an exchange fee, to exchange them for a proportionate interest in the related Securities shown on Schedule I to this Supplement. See “Description of the Securities — Modification and Exchange” in this Supplement.

Increased Minimum Denomination Class: Class IO. See *“Description of the Securities— Form of Securities”* in this Supplement.

Interest Rates: The Interest Rates for the Fixed Rate Classes are shown on the front cover of this Supplement.

The Weighted Average Coupon Classes will bear interest during each Accrual Period at per annum Interest Rates based on the Weighted Average Certificate Rate of the Ginnie Mae Multifamily Certificates (“WACR”) as follows:

Class AC will bear interest during each Accrual Period at a per annum rate equal to the lesser of WACR and 2.18100%.

Class AD will bear interest during each Accrual Period at a per annum rate equal to the lesser of WACR and 2.36800%.

Each of Classes AE, DA, DB, DC, DE, DG, DH, DJ, DK, DL, DM and DN will bear interest during each Accrual Period at a per annum rate equal to the lesser of WACR and 2.10000%.

Each MX Class is a Weighted Average Coupon Class that will bear interest during each Accrual Period at an equivalent annualized rate derived by aggregating the accrued interest on its related

REMIC Classes for that Accrual Period expressed as a percentage of its outstanding principal balance for that Accrual Period.

Each of Classes B, BA, C, CA, D and Z will bear interest during each Accrual Period at a per annum rate equal to WACR.

Class IO will bear interest during each Accrual Period at a per annum rate equal to WACR less the weighted average of the applicable Interest Rates for Classes A, AB, AC, AD, AE, DA, DB, DC, DE, DG, DH, DJ, DK, DL, DM and DN for that Accrual Period, weighted based on the Class Principal Balance of each such Class for the related Distribution Date (before giving effect to any payments on such Distribution Date).

The Weighted Average Coupon Classes will bear interest during the initial Accrual Period at the following approximate Interest Rates:

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
AC	2.18100%
AD	2.36800
AE	2.10000
AG	2.10000
AH	2.10000
AJ	2.10000
AK	2.10000
AL	2.10000
AM	2.10000
AN	2.10000
AQ	2.10000
AT	2.10000
AU	2.10000
AV	2.10000
B	2.51327
BA	2.51327
BC	2.51327
C	2.51327
CA	2.51327
CB	2.51327
CD	2.51327
CE	2.51327
D	2.51327
DA	2.10000
DB	2.10000
DC	2.10000
DE	2.10000
DG	2.10000
DH	2.10000
DJ	2.10000
DK	2.10000
DL	2.10000

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
DM	2.10000%
DN	2.10000
MA	2.10000
MB	2.10000
MC	2.10000
MD	2.10000
ME	2.10000
MG	2.10000
MH	2.10000
MJ	2.10000
MK	2.10000
ML	2.10000
MN	2.10000
MQ	2.10000
MT	2.10000
MU	2.10000
MV	2.10000
MW	2.10000
MY	2.10000
NA	2.10000
NB	2.10000
NC	2.10000
ND	2.10000
NE	2.10000
NG	2.10000
NH	2.10000
NJ	2.10000
NK	2.10000
NL	2.10000
NM	2.10000
NQ	2.10000
NT	2.10000
NU	2.10000
NV	2.10000
NW	2.10000
NY	2.10000
QA	2.10000
QB	2.10000
QC	2.10000
QD	2.10000
QE	2.10000
QG	2.10000
QH	2.10000
QJ	2.10000
QK	2.10000
QL	2.10000
QM	2.10000

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
QN	2.10000%
QT	2.10000
QU	2.10000
QV	2.10000
QW	2.10000
TA	2.10000
TB	2.10000
TC	2.10000
TD	2.10000
TE	2.10000
Z	2.51327
IO	0.40439

Allocation of Principal: On each Distribution Date, a percentage of the Principal Distribution Amount will be applied to the Trustee Fee, and the remainder of the Principal Distribution Amount (the “Adjusted Principal Distribution Amount”) and the Accrual Amount will be allocated in the following order of priority:

1. Concurrently:
 - a. 9.6554252199%in the following order of priority:
 - i. Concurrently:
 1. 57.2583552191%sequentially, to A and B, in that order, until retired; and
 2. 42.7416447809%to AB, until retired; and
 - ii. Sequentially, to C and D, in that order, until retired;
 - b. 8.0645161290%to AC, until retired;
 - c. 16.2101173021%sequentially, to AD, BA and CA, in that order, until retired; and
 - d. 66.0699413490%sequentially, to AE, DA, DB, DC, DE, DG, DH, DJ, DK, DL, DM and DN, in that order, until retired; and
2. To Z, until retired.

Allocation of Prepayment Penalties: On each Distribution Date, the Trustee will pay 100% of any Prepayment Penalties that are collected and passed through to the Trust to Class IO.

Accrual Class: Interest will accrue on the Accrual Class identified on the front cover of this Supplement at the per annum rate set forth in this Terms Sheet under “Interest Rates.” However, no interest will be distributed to the Accrual Class as interest. Interest so accrued on the Accrual Class on each Distribution Date will constitute the Accrual Amount, which will be added to the Class Principal Balance of the Accrual Class on each Distribution Date and will be distributable as principal as set forth in this Terms Sheet under “Allocation of Principal.”

Notional Class: The Notional Class will not receive distributions of principal but has a Class Notional Balance for convenience in describing its entitlement to interest. The Class Notional Balance of the

Notional Class represents the percentage indicated below of, and reduces to that extent with, the Class Principal Balances indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents</u>
IO . .	\$660,997,000	100% of A, AB, AC, AD, AE, DA, DB, DC, DE, DG, DH, DJ, DK, DL, DM and DN (in the aggregate)(SEQ Classes)

Tax Status: Double REMIC Series. See *“Certain United States Federal Income Tax Consequences”* in this Supplement and in the Multifamily Base Offering Circular.

Regular and Residual Classes: Class RR is a Residual Class and represents the Residual Interest of the Issuing REMIC and the Pooling REMIC. All other Classes of REMIC Securities are Regular Classes.

RISK FACTORS

You should purchase securities only if you understand and are able to bear the associated risks. The risks applicable to your investment depend on the principal and interest type of your securities. This section highlights certain of these risks.

The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities. The rate at which you will receive principal payments will depend largely on the rate of principal payments, including prepayments, on the mortgage loans underlying the related trust assets. Any historical data regarding mortgage loan prepayment rates may not be indicative of the rate of future prepayments on the underlying mortgage loans, and no assurances can be given about the rates at which the underlying mortgage loans will prepay. We expect the rate of principal payments on the underlying mortgage loans will vary. Generally, following any lockout period, if applicable, and upon payment of any applicable prepayment penalty, borrowers may prepay their mortgage loans at any time. However, borrowers cannot prepay certain mortgage loans insured under FHA insurance program Section 223(f) for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. In addition, in the case of FHA-insured mortgage loans, borrowers may prepay their mortgage loans during a lockout period, or during any statutory prepayment prohibition period or without paying any applicable prepayment penalty with the approval of FHA.

In addition to voluntary prepayments, mortgage loans can be prepaid as a result of governmental mortgage insurance claim payments, loss mitigation arrangements, repurchases or liquidations of defaulted mortgage loans. Although under certain circumstances Ginnie Mae issuers have the option to repurchase defaulted mortgage loans from the related pool underlying a Ginnie Mae MBS certificate, they are not obligated to do so. Defaulted mortgage loans that remain in pools backing Ginnie Mae MBS certificates may be subject to governmental mortgage insurance claim payments, loss mitigation arrangements or foreclosure, which could have the same effect as voluntary prepayments on the cash flow avail-

able to pay the securities. No assurances can be given as to the timing or frequency of any governmental mortgage insurance claim payments, issuer repurchases, loss mitigation arrangements or foreclosure proceedings with respect to defaulted mortgage loans and the resulting effect on the timing or rate of principal payments on your securities.

Rates of principal payments can reduce your yield. The yield on your securities probably will be lower than you expect if:

- you purchased your securities at a premium (interest only securities, for example) and principal payments are faster than you expected, or
- you purchased your securities at a discount and principal payments are slower than you expected.

In addition, if your securities are interest only securities or securities purchased at a significant premium, you could lose money on your investment if prepayments occur at a rapid rate.

Under certain circumstances, a Ginnie Mae issuer has the right to repurchase a defaulted mortgage loan from the related pool of mortgage loans underlying a particular Ginnie Mae MBS certificate, the effect of which would be comparable to a prepayment of such mortgage loan. At its option and without Ginnie Mae's prior consent, a Ginnie Mae issuer may repurchase any mortgage loan at an amount equal to par less any amounts previously advanced by such issuer in connection with its responsibilities as servicer of such mortgage loan to the extent that (i) in the case of a mortgage loan included in a pool of mortgage loans underlying a Ginnie Mae MBS certificate issued on or before December 1, 2002, such mortgage loan has been delinquent for four consecutive months, and at least one delinquent payment remains uncured or (ii) in the case of a

mortgage loan included in a pool of mortgage loans underlying a Ginnie Mae MBS certificate issued on or after January 1, 2003, no payment has been made on such mortgage loan for three consecutive months. Any such repurchase will result in prepayment of the principal balance or reduction in the notional balance of the securities ultimately backed by such mortgage loan. No assurances can be given as to the timing or frequency of any such repurchases.

An investment in the securities is subject to significant reinvestment and extension risk.

The rate of principal payments on your securities is uncertain. You may be unable to reinvest the payments on your securities at the same returns provided by the securities. Lower prevailing interest rates may result in an unexpected return of principal. In that interest rate climate, higher yielding reinvestment opportunities may be limited. Conversely, higher prevailing interest rates may result in slower returns of principal, and you may not be able to take advantage of higher yielding investment opportunities. The final payment on your security may occur much earlier than the final distribution date.

Defaults will increase the rate of prepayment. Lending on multifamily properties and nursing facilities is generally viewed as exposing the lender to a greater risk of loss than single-family lending. If a mortgagor defaults on a mortgage loan and the loan is subsequently foreclosed upon or assigned to FHA for FHA insurance benefits, or Rural Development for Section 538 guarantee benefits, or otherwise liquidated, the effect would be comparable to a prepayment of the mortgage loan; however, no prepayment penalty would be received. Similarly, mortgage loans as to which there is a material breach of a representation may be purchased out of the trust without the payment of a prepayment penalty.

Available information about the mortgage loans is limited. Generally, neither audited financial statements nor recent appraisals are available with respect to the mortgage loans, the mortgaged properties, or the operating revenues, expenses and values of the mortgaged proper-

ties. Certain default, delinquency and other information relevant to the likelihood of prepayment of the multifamily mortgage loans underlying the Ginnie Mae multifamily certificates is made generally available to the public and holders of the securities should consult such information. The scope of such information is limited, however, and accordingly, at a time when you might be buying or selling your securities, you may not be aware of matters that, if known, would affect the value of your securities.

FHA has authority to override lockouts and prepayment limitations.

FHA insurance and certain mortgage loan and trust provisions may affect lockouts and the right to receive prepayment penalties. FHA may override any lockout, statutory prepayment prohibition or prepayment penalty provision with respect to the FHA-insured mortgage loans if it determines that it is in the best interest of the federal government to allow the mortgagor to refinance or to prepay in part its mortgage loan.

With respect to certain mortgage loans insured under Section 223(f) of the Housing Act, under certain circumstances FHA lockout and prepayment limitations may be more stringent than otherwise provided for in the related note or other evidence of indebtedness.

In addition to FHA's ability to override lockout or prepayment penalty provisions with respect to the FHA-insured mortgage loans as described above, investors should note that with respect to certain mortgage loans insured under Section 223(f) of the Housing Act, Section 223(f) provides, in relevant part, that the related note or other evidence of indebtedness cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained. In many instances with respect to such mortgage loans insured under Section 223(f), the related lender may have provided for a lockout period lasting for a term shorter than five (5) years. Therefore, investors should consider that any prepayment provisions following a lockout period that is shorter than five (5) years may not be effective if FHA approval is not obtained.

Holders entitled to prepayment penalties may not receive them. Prepayment penalties received by the trustee will be distributed to Class IO as further described in this Supplement. Ginnie Mae, however, does not guarantee that mortgagors will in fact pay any prepayment penalties or that such prepayment penalties will be received by the trustee. Accordingly, holders of the class entitled to receive prepayment penalties will receive them only to the extent that the trustee receives them. Moreover, even if the trustee distributes prepayment penalties to the holders of that class, the additional amounts may not offset the reduction in yield caused by the corresponding prepayments.

The securities may not be a suitable investment for you. The securities, in particular, the interest only, accrual and residual classes, are not suitable investments for all investors. Only “accredited investors,” as defined in Rule 501(a) of Regulation D of the Securities Act of 1933, who have substantial experience in mortgage-backed securities and are capable of understanding the risks should invest in the securities.

In addition, although the sponsor intends to make a market for the purchase and sale of the securities after their initial issuance, it has no obligation to do so. There is no assurance that a secondary market will develop, that any secondary market will continue, or that the price at which you can sell an investment in any class will enable you to realize a desired yield on that investment.

You will bear the market risks of your investment. The market values of the classes are likely to fluctuate. These fluctuations may be significant and could result in significant losses to you.

The secondary markets for mortgage-related securities have experienced periods of illiquidity and can be expected to do so in the future. Illiquidity can have a severely adverse effect on the prices of classes that are especially sensitive to prepayment or interest rate risk or that have been structured to meet the investment requirements of limited categories of investors.

The residual securities may experience significant adverse tax timing consequences. Accordingly, you are urged to consult tax advisors and to consider the after-tax effect of ownership of a residual security and the suitability of the residual securities to your investment objectives. See “*Certain United States Federal Income Tax Consequences*” in this Supplement and in the *Multi-family Base Offering Circular*.

You are encouraged to consult advisors regarding the financial, legal, tax and other aspects of an investment in the securities. You should not purchase the securities of any class unless you understand and are able to bear the prepayment, yield, liquidity and market risks associated with that class.

The actual prepayment rates of the underlying mortgage loans will affect the weighted average lives and yields of your securities. The yield and decrement tables in this supplement are based on assumed prepayment rates. It is highly unlikely that the underlying mortgage loans will prepay at any of the prepayment rates assumed in this supplement, or at any constant prepayment rate. As a result, the yields on your securities could be lower than you expected.

THE GINNIE MAE MULTIFAMILY CERTIFICATES

General

The Sponsor intends to acquire the Ginnie Mae Multifamily Certificates in privately negotiated transactions prior to the Closing Date and to sell them to the Trust according to the terms of a Trust Agreement between the Sponsor and the Trustee. The Sponsor will make certain representations and warranties with respect to the Ginnie Mae Multifamily Certificates.

The Ginnie Mae Multifamily Certificates

The Ginnie Mae Multifamily Certificates are guaranteed by Ginnie Mae pursuant to its Ginnie Mae I Program. Each Mortgage Loan underlying a Ginnie Mae Multifamily Certificate bears interest at a Mortgage Rate that is greater than the related Certificate Rate.

For each Mortgage Loan underlying a Ginnie Mae Multifamily Certificate, the difference between (a) the Mortgage Rate and (b) the related Certificate Rate is used to pay the servicer of the Mortgage Loan a monthly fee for servicing the Mortgage Loan and to pay Ginnie Mae a fee for its guarantee of the related Ginnie Mae Multifamily Certificate (together, the “Servicing and Guaranty Fee Rate”). The per annum rate used to calculate these fees for the Mortgage Loans in the Trust is shown on Exhibit A to this Supplement.

The Ginnie Mae Multifamily Certificates included in the Trust consist of Ginnie Mae Project Loan Certificates (the “Trust PLCs”).

Each Trust PLC will be based on and backed by one or more multifamily Mortgage Loans with an original term to maturity of generally no more than 40 years.

Each Trust PLC will provide for the payment to the registered holder of that Trust PLC of monthly payments of principal and interest equal to the aggregate amount of the scheduled monthly principal and interest payments on the Mortgage Loans underlying that Trust PLC, less applicable servicing and guaranty fees. In addition, each such payment will include any prepayments and other unscheduled recoveries of principal of, and any Prepayment Penalties on, the underlying Mortgage Loans to the extent received by the Ginnie Mae Issuer during the month preceding the month of the payment.

The Mortgage Loans

Each Ginnie Mae Multifamily Certificate represents a beneficial interest in one or more Mortgage Loans.

Eighty-four (84) Mortgage Loans will underlie the Ginnie Mae Multifamily Certificates. These Mortgage Loans have an aggregate balance of approximately \$697,498,982 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date.

The Mortgage Loans have, on a weighted average basis, the other characteristics set forth in the Terms Sheet under “Certain Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans Underlying the Trust Assets” and, on an individual basis, the characteristics described in Exhibit A to this Supplement. They also have the general characteristics described below. The Mortgage Loans consist of first lien and second lien, multifamily, fixed rate mortgage loans that are secured by a lien on the borrower’s fee simple estate in a multifamily property consisting of five or more dwelling units or nursing facilities and guaranteed by Section 538 or insured by FHA or coinsured by FHA and the related mortgage lender. See *“The Ginnie Mae Multifamily Certificates— General” in the Multifamily Base Offering Circular*.

FHA Insurance Programs

FHA multifamily insurance programs generally are designed to assist private and public mortgagors in obtaining financing for the construction, purchase or rehabilitation of multifamily housing pursuant to the National Housing Act of 1934 (the “Housing Act”). Mortgage Loans are provided by FHA-approved institutions, which include mortgage banks, commercial banks, savings and loan associations, trust companies, insurance companies, pension funds, state and local housing finance agencies and certain other approved entities. Mortgage Loans insured under the programs described below will have such

maturities and amortization features as FHA may approve, provided that generally the minimum mortgage loan term will be at least ten years and the maximum mortgage loan term will not exceed the lesser of 40 years and 75 percent of the estimated remaining economic life of the improvements on the mortgaged property. Tenant eligibility for FHA-insured projects generally is not restricted by income, except for projects as to which rental subsidies are made available with respect to some or all the units therein or to specified tenants.

The following is a summary of the various FHA insurance programs under which certain of the Mortgage Loans are insured. To the extent a Mortgage Loan is insured under multiple FHA insurance programs, you should read each applicable FHA insurance program description.

Section 207 (Mortgage Insurance for Multifamily Housing) Section 207 of the Housing Act provides for federal insurance of mortgage loans originated by FHA-approved lenders in connection with the construction or substantial rehabilitation of multifamily housing projects, which includes manufactured home parks.

Section 213 (Cooperative Housing Projects). Section 213 of the Housing Act provides for FHA insurance of mortgage loans on cooperative housing projects. Section 213 mortgage insurance enables nonprofit cooperative ownership housing corporations or trusts to develop or sponsor housing projects that will be operated as cooperatives. By using Section 213 insurance, investors can construct or rehabilitate multifamily housing that will be sold to such nonprofit corporations or trusts.

Section 220 (Urban Renewal Mortgage Insurance) Section 220 of the Housing Act provides for federal insurance of mortgage loans on multifamily rental projects located in federally aided urban renewal areas or in areas having a local redevelopment or urban renewal plan certified by FHA. The mortgage loans may finance the rehabilitation of existing salvable housing (including the refinancing of existing loans) or new construction in targeted areas. The purpose of Section 220 is to encourage quality rental housing in urban areas targeted for overall revitalization.

Section 221(d) (Housing for Moderate Income and Displaced Families). Section 221(d)(4) of the Housing Act provides for mortgage insurance to assist private industry in the construction or substantial rehabilitation of rental and cooperative housing for low- and moderate-income families and families that have been displaced as a result of urban renewal, governmental actions or disaster.

Section 223(a)(7) (Refinancing of FHA-Insured Mortgages). Section 223(a)(7) of the Housing Act permits FHA to refinance existing insured mortgage loans under any section or title of the Housing Act. Such refinancing results in prepayment of the existing insured mortgage. The new, refinanced mortgage loan is limited to the original principal amount of the existing mortgage loan and the unexpired term of the existing mortgage loan plus 12 years.

Section 223(f) (Purchase or Refinancing of Existing Projects). Section 223(f) of the Housing Act provides for federal insurance of mortgage loans originated by FHA-approved lenders in connection with the purchase or refinancing of existing multifamily housing complexes, hospitals and nursing homes that do not require substantial rehabilitation. The principal objective of the Section 223(f) program is to permit the refinancing of mortgage loans to provide for a lower debt service or the purchase of existing properties in order to preserve an adequate supply of affordable rental housing. Such projects may have been financed originally with conventional or FHA-insured mortgage loans.

Section 231 (Mortgage Insurance for Rental Housing for the Elderly). Section 231 of the Housing Act provides for insurance of mortgage loans to facilitate the construction and substantial rehabilitation of multifamily rental housing for elderly (62 or older) or disabled persons. The mortgage insurance may be used to finance the construction and substantial rehabilitation of detached, semi-detached, walk-up or elevator type rental housing designed specifically for elderly or disabled individuals consisting of 8 or more dwelling units. Section 231 was designed to increase the supply of rental housing specifically for the use and occupancy of elderly and/or disabled persons.

Section 232 (Mortgage Insurance for Nursing Homes, Immediate Care Facilities and Board and Care Homes). Section 232 of the Housing Act provides for FHA insurance of private construction mortgage loans to finance new or rehabilitated nursing homes, intermediate care facilities, board and care homes, assisted living for the frail or elderly or allowable combinations thereof, including equipment to be used in their operation. Section 232 also provides for supplemental loans to finance the purchase and installation of fire safety equipment in these facilities.

Section 236 (Mortgage Insurance for Subsidized Rental Housing Projects) Section 236 of the Housing Act combines governmental mortgage insurance on multifamily housing projects with supplemental payments to reduce the project owners' monthly debt service payments. The supplemental payments are paid directly to the mortgagee of the project for the purpose of reducing the interest payment due from the project owner. The objective of these supplemental payments is to reduce rental payments required of low-income and elderly residents. To qualify for rental assistance under Section 236, tenants' annual income must be less than 80 percent of the median income in that area. Originations under Section 236 are no longer active, although refinancings under Section 223(a)(7) are authorized.

Section 241 (Supplemental Loans for Multifamily Projects) Section 241(f) of the Housing Act provide for FHA insurance to finance property improvements, energy-conserving improvements or supplemental increases and additions to any FHA-insured multifamily loan. The overall purpose of the Section 241 loan program is to provide a project with a means to remain competitive, to extend its economic life and to finance the replacement of obsolete equipment without the refinancing of the existing mortgage.

Section 538 Guarantee Program

The Section 538 Guaranteed Rural Rental Housing Program ("Section 538") is under the United States Department of Agriculture Rural Development ("Rural Development"). See "*The Ginnie Mae Multifamily Certificates— Section 538 Guarantee Program*" in the Multifamily Base Offering Circular.

The following is a summary of Section 538 under which certain of the Mortgage Loans are guaranteed.

Section 538. Section 538 was established pursuant to Title V of the Housing Act. Section 538 is designed to increase the supply of affordable rural rental housing, through the use of loan guarantees that encourage partnerships between Rural Development, private lenders and public agencies.

Under Section 515 of Title V of the Housing Act, Rural Development is authorized to make direct loans secured by multifamily properties with respect to which the tenants may include very low-, low- and moderate-income families, elderly persons and persons with handicaps and disabilities. Under Section 538, Rural Development subsequently may guarantee new loans, secured by the same properties, made to revitalize the properties.

Certain Additional Characteristics of the Mortgage Loans

Mortgage Rates; Calculations of Interest. The Mortgage Loans bear interest at Mortgage Rates that will remain fixed for their remaining terms. All of the Mortgage Loans accrue interest on the basis of a 360-day year consisting of twelve 30-day months. See “*Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans*” in Exhibit A to this Supplement.

Due Dates. Monthly payments on the Mortgage Loans are due on the first day of each month.

Amortization. The Mortgage Loans are generally fully-amortizing over their remaining terms to stated maturity. However, certain of the Mortgage Loans may amortize based on their contractual payments to stated maturity, at which time the unpaid principal balance plus accrued interest thereon is due.

Certain of the Mortgage Loans may provide that, if the related borrower makes a partial principal prepayment, such borrower will not be in default if it fails to make any subsequent scheduled payment of principal provided that such borrower continues to pay interest in a timely manner and the unpaid principal balance of such Mortgage Loan at the time of such failure is at or below what it would otherwise be in accordance with its amortization schedule if such partial principal prepayment had not been made. Under certain circumstances, the Mortgage Loans also permit the reamortization thereof if prepayments are received as a result of condemnation or insurance payments with respect to the related Mortgaged Property.

Level Payments. Although the Mortgage Loans (other than the Mortgage Loan designated by Pool Number AB1211) currently have amortization schedules that provide for level monthly payments, the amortization schedules of substantially all of the FHA-insured Mortgage Loans are subject to change upon the approval of FHA that may result in non-level payments.

In the case of Pool Number AB1211, the principal and interest payment scheduled to be made on the first business day of each month is as follows:

From May 2013 through, and including, March 2015	\$320,948.43
From April 2015 through, and including, November 2016	\$305,608.42
From December 2016 through, and including, February 2017	\$304,012.73
From March 2017 through, and including, November 2017	\$302,232.90
From December 2017 through, and including, June 2021	\$299,332.94
From July 2021 through, and including, January 2023	\$297,244.36
From February 2023 through, and including, November 2047	\$296,289.45
In December 2047	The remaining balance of all unpaid principal plus accrued interest thereon.

Furthermore, in the absence of a change in the amortization schedule of the Mortgage Loans, Mortgage Loans that provide for level monthly payments may still receive non-level payments as a result of the fact that, at any time:

- FHA may permit any FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout period, statutory prepayment prohibition period or Prepayment Penalty; and
- condemnation of, or occurrence of a casualty loss on, the Mortgaged Property securing any Mortgage Loan or the acceleration of payments due under any Mortgage Loan by reason of a default may result in prepayment.

“Due-on-Sale” Provisions. The Mortgage Loans do not contain “due-on-sale” clauses restricting sale or other transfer of the related Mortgaged Property. Any transfer of the Mortgaged Property is subject to HUD review and approval under the terms of HUD’s Regulatory Agreement with the owner, which is incorporated by reference into the mortgage.

Prepayment Restrictions. Certain of the Mortgage Loans have lockout provisions that prohibit voluntary prepayment for a number of years following origination. These Mortgage Loans have remaining lockout terms that range from 0 to 28 months. The Mortgage Loans have a weighted average remaining lockout term of approximately 6 months. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f) which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. The enforceability of these lockout provisions under certain state laws is unclear.

The Mortgage Loans have a period (a “Prepayment Penalty Period”) during which voluntary prepayments must be accompanied by a prepayment penalty equal to a specified percentage of the principal amount of the Mortgage Loan being prepaid (each, a “Prepayment Penalty”). Each Prepayment Penalty Period will follow the termination of the applicable lockout period or, if no lockout period applies, the applicable Issue Date. See *“Characteristic of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in Exhibit A to this Supplement.*

Exhibit A to this Supplement sets forth, for each Mortgage Loan, as applicable, a description of the related Prepayment Penalty, the period during which the Prepayment Penalty applies and the first month in which the borrower may prepay the Mortgage Loan.

Notwithstanding the foregoing, FHA guidelines require all of the FHA-insured Mortgage Loans to include a provision that allows FHA to override any lockout and/or Prepayment Penalty provisions if FHA determines that it is in the best interest of the federal government to allow the mortgagor to refinance or prepay the FHA-insured Mortgage Loan without restrictions or penalties and any such payment will avoid or mitigate an FHA insurance claim. Additionally, in some circumstances FHA may permit an FHA-insured Mortgage Loan to be prepaid without regard to any statutory prepayment prohibited period.

Coinsurance. Certain of the Mortgage Loans may be federally insured under FHA coinsurance programs that provide for the retention by the mortgage lender of a portion of the mortgage insurance risk that otherwise would be assumed by FHA under the applicable FHA insurance program. As part of such coinsurance programs, FHA delegates to mortgage lenders approved by FHA for participation in such coinsurance programs certain underwriting functions generally performed by FHA. Accordingly, there can be no assurance that such mortgage loans were underwritten in conformity with FHA underwriting guidelines applicable to mortgage loans that were solely federally insured or that the default risk with respect to coinsured mortgage loans is comparable to that of FHA-insured mortgage loans generally. As a result, there can be no assurance that the likelihood of future default or the rate of prepayment on coinsured Mortgage Loans will be comparable to that of FHA-insured mortgage loans generally.

The Trustee Fee

On each Distribution Date, the Trustee will retain a fixed percentage of all principal and interest distributions received on the Trust Assets in payment of the Trustee Fee.

GINNIE MAE GUARANTY

The Government National Mortgage Association (“Ginnie Mae”), a wholly-owned corporate instrumentality of the United States of America within HUD, guarantees the timely payment of principal and interest on the Securities. The General Counsel of HUD has provided an opinion to the effect that Ginnie Mae has the authority to guarantee multiclass securities and that Ginnie Mae guaranties will constitute general obligations of the United States, for which the full faith and credit of the United States is pledged. See *“Ginnie Mae Guaranty” in the Multifamily Base Offering Circular*. Ginnie Mae does not guarantee the payment of any Prepayment Penalties.

DESCRIPTION OF THE SECURITIES

General

The description of the Securities contained in this Supplement is not complete and is subject to, and is qualified in its entirety by reference to, all of the provisions of the Trust Agreement. See *“Description of the Securities” in the Multifamily Base Offering Circular*.

Form of Securities

Each Class of Securities other than the Residual Securities initially will be issued and maintained in book-entry form and may be transferred only on the Fedwire Book-Entry System. Beneficial Owners of Book-Entry Securities will ordinarily hold these Securities through one or more financial intermediaries, such as banks, brokerage firms and securities clearing organizations that are eligible to maintain book-entry accounts on the Fedwire Book-Entry System. By request accompanied by the payment of a transfer fee of \$25,000 per Certificated Security to be issued, a Beneficial Owner may receive a Regular Security in certificated form.

The Residual Securities will not be issued in book-entry form but will be issued in fully registered, certificated form and may be transferred or exchanged, subject to the transfer restrictions applicable to Residual Securities set forth in the Trust Agreement, at the Corporate Trust Office of the Trustee located at Wells Fargo Bank, N.A., 150 East 42nd Street, 40th floor, New York, NY 10017, Attention: Trust Administrator Ginnie Mae 2013-050. The Trustee may be contacted by telephone at (917) 260-1522 and by fax at (917) 260-1594. See *“Description of the Securities— Forms of Securities; Book-Entry Procedures” in the Multifamily Base Offering Circular*.

Each Class (other than the Increased Minimum Denomination Class) will be issued in minimum dollar denominations of initial principal balance of \$1,000 and integral multiples of \$1 in excess of \$1,000. The Increased Minimum Denomination Class will be issued in minimum denominations that equal \$100,000 in initial notional balance.

Distributions

Distributions on the Securities will be made on each Distribution Date, as specified under “Terms Sheet — Distribution Date” in this Supplement. On each Distribution Date for a Security, or in the case of the Certificated Securities, on the first Business Day after the related Distribution Date, the Distribution Amount will be distributed to the Holders of record as of the related Record Date. Beneficial Owners of Book-Entry Securities will receive distributions through credits to accounts maintained for their benefit on the books and records of the appropriate financial intermediaries. Holders of Certificated Securities will receive distributions by check or, subject to the restrictions set forth in the Multifamily Base Offering Circular, by wire transfer. See *“Description of the Securities — Distributions” and “— Method of Distributions” in the Multifamily Base Offering Circular*.

Interest Distributions

The Interest Distribution Amount will be distributed on each Distribution Date to the Holders of all Classes of Securities entitled to distributions of interest.

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable on any Class for any Distribution Date will consist of 30 days' interest on its Class Principal Balance (or Class Notional Balance) as of the related Record Date.
- Investors can calculate the amount of interest to be distributed (or accrued, in the case of the Accrual Class) on each Class of Securities for any Distribution Date by using the Class Factors published in the preceding month. See “— *Class Factors*” below.

Categories of Classes

For purposes of interest distributions, the Classes will be categorized as shown under “Interest Type” on the front cover and on Schedule I of this Supplement. The abbreviations used in this Supplement to describe the interest entitlements of the Classes are explained under “Class Types” in Appendix I to the Multifamily Base Offering Circular.

Accrual Period

The Accrual Period for each Regular and MX Class is the calendar month preceding the related Distribution Date.

Fixed Rate Classes

The Fixed Rate Classes will bear interest at the per annum Interest Rates shown on the front cover of this Supplement.

Weighted Average Coupon Classes

The Weighted Average Coupon Classes will bear interest at per annum Interest Rates based on WACR as shown under “Terms Sheet — Interest Rates” in this Supplement.

The Trustee’s calculation of the Interest Rates will be final except in the case of clear error. Investors can obtain Interest Rates for the current and preceding Accrual Periods from Ginnie Mae’s Multiclass Securities e-Access located on Ginnie Mae’s website (“e-Access”), or by calling the Information Agent at (800) 234-GNMA.

Accrual Class

Class Z is an Accrual Class. Interest will accrue on the Accrual Class and be distributed as described under “Terms Sheet — Accrual Class” in this Supplement.

Principal Distributions

The Adjusted Principal Distribution Amount and the Accrual Amount will be distributed to the Holders entitled thereto as described above under “Terms Sheet — Allocation of Principal” in this Supplement.

Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “— *Class Factors*” below.

Categories of Classes

For purposes of principal distributions, the Classes will be categorized as shown under “Principal Type” on the front cover and on Schedule I of this Supplement. The abbreviations used in this Supplement

ment to describe the principal entitlements of the Classes are explained under “Class Types” in Appendix I to the Multifamily Base Offering Circular.

Notional Class

The Notional Class will not receive principal distributions. For convenience in describing interest distributions, the Notional Class will have the original Class Notional Balance shown on the front cover of this Supplement. The Class Notional Balance will be reduced as shown under “Terms Sheet — Notional Class” in this Supplement.

Prepayment Penalty Distributions

The Trustee will distribute any Prepayment Penalties that are received by the Trust during the related interest Accrual Period as described in “Terms Sheet — Allocation of Prepayment Penalties” in this Supplement.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Issuing REMIC and the beneficial ownership of the Residual Interest in the Pooling REMIC, as described in “Certain United States Federal Income Tax Consequences” in the Multifamily Base Offering Circular. The Class RR Securities have no Class Principal Balance and do not accrue interest. The Class RR Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the Trust REMICs after the Class Principal Balance or Class Notional Balance of each Class of Regular Securities has been reduced to zero. However, any remaining proceeds are not likely to be significant. The Residual Securities may not be transferred to a Plan Investor, a Non-U.S. Person or a Disqualified Organization.

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of the Accrual Class) or any reduction of Class Notional Balance on that Distribution Date (each, a “Class Factor”).

- The Class Factor for any Class of Securities for each month following the issuance of the Securities will reflect its remaining Class Principal Balance (or Class Notional Balance) after giving effect to any principal distribution (or addition to principal) to be made or any reduction of Class Notional Balance on the Distribution Date occurring in that month.
- The Class Factor for each Class for the month of issuance is 1.00000000.
- The Class Factors for the MX Classes and the Classes of REMIC Securities that are exchangeable for the MX Classes will be calculated assuming that the maximum possible amount of each Class is outstanding at all times, regardless of any exchanges that may occur.
- Based on the Class Factors published in the preceding and current months (and Interest Rates), investors in any Class (other than the Accrual Class) can calculate the amount of principal and interest to be distributed to that Class, and investors in the Accrual Class can calculate the total amount of principal to be distributed to (or interest to be added to the Class Principal Balance of) that Class on the Distribution Date in the current month.
- Investors may obtain current Class Factors on e-Access.

See “Description of the Securities — Distributions” in the Multifamily Base Offering Circular.

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. On any Distribution Date upon the Trustee’s determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate the Trust and retire the Securities.

Upon any termination of the Trust, the Holder of any outstanding Security (other than a Residual or Notional Class Security) will be entitled to receive that Holder’s allocable share of the Class Principal Balance of that Class plus any accrued and unpaid interest thereon at the applicable Interest Rate, and any Holder of any outstanding Notional Class Security will be entitled to receive that Holder’s allocable share of any accrued and unpaid interest thereon at the applicable Interest Rate. The Residual Holders will be entitled to their pro rata share of any assets remaining in the Trust REMICs after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class may be exchanged for proportionate interests in the related Classes of REMIC Securities. This process may occur repeatedly.

Each exchange may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered.

Each MX Class is a Weighted Average Coupon Class that will accrue interest as described under “Terms Sheet — Interest Rates” in this Supplement.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal balance of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to GNMAExchange@wellsfargo.com or in writing at its Corporate Trust Office at 150 East 42nd Street, 40th Floor, New York, NY 10017, Attention: Trust Administrator Ginnie Mae 2013-050. The Trustee may be contacted by telephone at (917) 260-1522 and by fax at (917) 260-1594.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000). The fee must be paid concurrently with the exchange.

The first distribution on a REMIC Security or an MX Security received in an exchange will be made on the Distribution Date in the month following the month of the exchange. The distribution will be made to the Holder of record as of the Record Date in the month of exchange.

See “Description of the Securities — Modification and Exchange” in the Multifamily Base Offering Circular.

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

The prepayment experience of the Mortgage Loans will affect the Weighted Average Lives of and the yields realized by investors in the Securities.

- Mortgage Loan principal payments may be in the form of scheduled or unscheduled amortization.
- The terms of each Mortgage Loan provide that, following any applicable lockout period and upon payment of any applicable Prepayment Penalty, the Mortgage Loan may be voluntarily prepaid in whole or in part.
- In addition, in some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. See *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in Exhibit A to this Supplement*
- The condemnation of, or occurrence of a casualty loss on, the Mortgaged Property securing any Mortgage Loan or the acceleration of payments due under the Mortgage Loan by reason of default may also result in a prepayment at any time.

Mortgage Loan prepayment rates are likely to fluctuate over time. No representation is made as to the expected Weighted Average Lives of the Securities or the percentage of the original unpaid principal balance of the Mortgage Loans that will be paid to Holders at any particular time. A number of factors may influence the prepayment rate.

- While some prepayments occur randomly, the payment behavior of the Mortgage Loans may be influenced by a variety of economic, tax, geographic, demographic, legal and other factors.
- These factors may include the age, geographic distribution and payment terms of the Mortgage Loans; remaining depreciable lives of the underlying properties; characteristics of the borrowers; amount of the borrowers' equity; the availability of mortgage financing; in a fluctuating interest rate environment, the difference between the interest rates on the Mortgage Loans and prevailing mortgage interest rates; the extent to which the Mortgage Loans are assumed or refinanced or the underlying properties are sold or conveyed; changes in local industry and population as they affect vacancy rates; population migration; and the attractiveness of other investment alternatives.
- These factors may also include the application of (or override by FHA of) lockout periods, statutory prepayment prohibition periods or the assessment of Prepayment Penalties. *For a more detailed description of the lockout and Prepayment Penalty provisions of the Mortgage Loans, see “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in Exhibit A to this Supplement.*

No representation is made concerning the particular effect that any of these or other factors may have on the prepayment behavior of the Mortgage Loans. The relative contribution of these or other factors may vary over time.

In addition, following any Mortgage Loan default and the subsequent liquidation of the underlying Mortgaged Property, the principal balance of the Mortgage Loan will be distributed through a combination of liquidation proceeds, advances from the related Ginnie Mae Issuer and, to the extent necessary, proceeds of Ginnie Mae's guaranty of the Ginnie Mae Multifamily Certificates.

- As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities.
- Under certain circumstances, the Trustee has the option to purchase the Trust Assets, thereby effecting early retirement of the Securities. See *“Description of the Securities— Termination” in this Supplement*

Assumability

Each Mortgage Loan may be assumed, subject to HUD review and approval, upon the sale of the related Mortgaged Property. See *“Yield, Maturity and Prepayment Considerations— Assumability of Mortgage Loans” in the Multifamily Base Offering Circular*

Final Distribution Date

The Final Distribution Date for each Class, which is set forth on the front cover of this Supplement or on Schedule I to this Supplement is the latest date on which the related Class Principal Balance or Class Notional Balance will be reduced to zero.

- The actual retirement of any Class may occur earlier than its Final Distribution Date.
- According to the terms of the Ginnie Mae Guaranty, Ginnie Mae will guarantee payment in full of the Class Principal Balance of each Class of Securities no later than its Final Distribution Date.

Modeling Assumptions

Unless otherwise indicated, the tables that follow have been prepared on the basis of the following assumptions (the “Modeling Assumptions”), among others:

1. The Mortgage Loans underlying the Trust Assets have the characteristics shown under “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in Exhibit A to this Supplement.

2. There are no voluntary prepayments during any lockout period. With respect to Mortgage Loans insured under FHA insurance program Section 223(f), FHA approves prepayments made by borrowers after any applicable lockout period expires to the extent that any statutory prepayment prohibition period applies.

3. The Mortgage Loans prepay at 100% PLD (as defined under “— Prepayment Assumptions” in this Supplement) and, beginning on the applicable Lockout End Date or, to the extent that no lockout period applies or the remaining lockout period is 0, the Closing Date, at the constant percentages of CPR (described below) shown in the related table.

4. The Issue Date, Lockout End Date and Prepayment Penalty End Date of each Ginnie Mae Multifamily Certificate is the first day of the month indicated on Exhibit A.

5. Distributions on the Securities, including all distributions of prepayments on the Mortgage Loans, are always received on the 16th day of the month, whether or not a Business Day, commencing in May 2013.

6. One hundred percent (100%) of the Prepayment Penalties are received by the Trustee and distributed to Class IO.

7. A termination of the Trust does not occur.
8. The Closing Date for the Securities is April 30, 2013.

9. No expenses or fees are paid by the Trust other than the Trustee Fee, which is paid as described under “The Ginnie Mae Multifamily Certificates — The Trustee Fee” in this Supplement.

10. Each Class is held from the Closing Date and is not exchanged in whole or in part.

When reading the tables and the related text, investors should bear in mind that the Modeling Assumptions, like any other stated assumptions, are unlikely to be entirely consistent with actual experience.

- For example, many Distribution Dates will occur on the first Business Day after the 16th day of the month, prepayments may not occur during the Prepayment Penalty Period and the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors, Corrected Certificate Factors and Calculated Certificate Factors, if applicable, which may not reflect actual receipts on the Trust Assets.

See “Description of the Securities— Distributions” in the Multifamily Base Offering Circular.

Prepayment Assumptions

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. One of the models used in this Supplement is the constant prepayment rate (“CPR”) model, which represents an assumed constant rate of voluntary prepayment each month relative to the then outstanding principal balance of the Mortgage Loans to which the model is applied. *See “Yield, Maturity and Prepayment Considerations— Prepayment Assumption Models” in the Multifamily Base Offering Circular.*

In addition, this Supplement uses another model to measure involuntary prepayments. This model is the Project Loan Default or PLD model provided by the Sponsor. The PLD model represents an assumed rate of involuntary prepayments each month as specified in the table below (the “PLD Model Rates”), in each case expressed as a per annum percentage of the then-outstanding principal balance of each of the Mortgage Loans in relation to its loan age. For example, 0% PLD represents 0% of such assumed rate of involuntary prepayments; 50% PLD represents 50% of such assumed rate of involuntary prepayments; 100% PLD represents 100% of such assumed rate of involuntary prepayments; and so forth.

The following PLD model table was prepared on the basis of 100% PLD. Ginnie Mae had no part in the development of the PLD model and makes no representation as to the accuracy or reliability of the PLD model.

Project Loan Default	
Mortgage Loan Age (in months)(1)	Involuntary Prepayment Default Rate(2)
1-12	1.30%
13-24	2.47
25-36	2.51
37-48	2.20
49-60	2.13
61-72	1.46
73-84	1.26
85-96	0.80
97-108	0.57
109-168	0.50
169-240	0.25
241-maturity	0.00

- (1) For purposes of the PLD model, Mortgage Loan Age means the number of months elapsed since the Issue Date indicated on Exhibit A.
- (2) Assumes that involuntary prepayments start immediately.

The decrement tables set forth below are based on the assumption that the Mortgage Loans prepay at the indicated percentages of CPR (the “CPR Prepayment Assumption Rates”) and 100% PLD. **It is unlikely that the Mortgage Loans will prepay at any of the CPR Prepayment Assumption Rates or PLD Model Rates, and the timing of changes in the rate of prepayments actually experienced on the Mortgage Loans is unlikely to follow the pattern described for the CPR Prepayment Assumption Rates or PLD Model Rates.**

Decrement Tables

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of the Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumption that the Mortgage Loans prepay at the CPR Prepayment Assumption Rates and 100% PLD. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each CPR Prepayment Assumption Rate and the PLD percentage rates indicated above for the Mortgage Loans. The Weighted Average Life of each Class is calculated by:

- (a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of the Notional Class) from one Distribution Date to the next Distribution Date by the number of years from the date of issuance thereof to the related Distribution Date,
- (b) summing the results, and

- (c) dividing the sum by the aggregate amount of the assumed net reductions in principal balance or notional balance, as applicable, referred to in clause (a).

The Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual rate of prepayments on the Mortgage Loans underlying the Ginnie Mae Multifamily Certificates and the Modeling Assumptions.

The information shown for the Notional Class is for illustrative purposes only, as a Notional Class is not entitled to distributions of principal and has no Weighted Average Life. The Weighted Average Life shown for the Notional Class has been calculated on the assumption that a reduction in the Class Notional Balance thereof is a distribution of principal.

Percentages of Original Class Principal (or Class Notional) Balances and Weighted Average Lives

Distribution Date	CPR Prepayment Assumption Rates																			
	Class A					Class AB					Classes AC and AV					Class AD				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	96	92	85	78	67	96	93	87	80	70	97	94	88	82	73	96	93	87	80	70
April 2015	91	82	65	49	29	91	83	68	54	35	92	85	72	59	42	92	84	69	55	36
April 2016	86	72	48	28	5	87	74	52	34	13	88	77	58	42	23	87	75	53	36	15
April 2017	81	63	34	13	0	83	66	40	20	1	85	70	47	29	12	83	67	41	22	3
April 2018	77	55	23	1	0	79	59	29	10	0	81	64	38	20	6	79	60	31	12	0
April 2019	73	48	14	0	0	75	53	21	3	0	78	58	30	14	2	76	54	23	5	0
April 2020	69	42	6	0	0	72	47	14	0	0	75	53	24	9	0	73	48	16	0	0
April 2021	66	36	0	0	0	69	42	9	0	0	73	49	19	6	0	70	43	11	0	0
April 2022	63	31	0	0	0	67	37	4	0	0	70	44	15	3	0	67	39	7	0	0
April 2023	61	27	0	0	0	64	33	1	0	0	68	41	12	2	0	65	34	3	0	0
April 2024	58	22	0	0	0	61	29	0	0	0	66	37	9	0	0	62	30	0	0	0
April 2025	55	18	0	0	0	59	25	0	0	0	63	34	7	0	0	60	27	0	0	0
April 2026	52	14	0	0	0	56	21	0	0	0	61	31	5	0	0	57	23	0	0	0
April 2027	49	11	0	0	0	53	18	0	0	0	59	28	4	0	0	54	20	0	0	0
April 2028	46	7	0	0	0	50	15	0	0	0	56	25	2	0	0	52	17	0	0	0
April 2029	43	4	0	0	0	48	12	0	0	0	54	22	1	0	0	49	14	0	0	0
April 2030	40	1	0	0	0	45	10	0	0	0	51	20	0	0	0	46	12	0	0	0
April 2031	37	0	0	0	0	42	7	0	0	0	49	18	0	0	0	43	9	0	0	0
April 2032	34	0	0	0	0	39	5	0	0	0	46	16	0	0	0	41	7	0	0	0
April 2033	30	0	0	0	0	36	2	0	0	0	44	14	0	0	0	38	5	0	0	0
April 2034	27	0	0	0	0	33	0	0	0	0	41	12	0	0	0	35	3	0	0	0
April 2035	24	0	0	0	0	30	0	0	0	0	39	10	0	0	0	32	1	0	0	0
April 2036	21	0	0	0	0	27	0	0	0	0	36	8	0	0	0	29	0	0	0	0
April 2037	17	0	0	0	0	24	0	0	0	0	33	7	0	0	0	26	0	0	0	0
April 2038	14	0	0	0	0	21	0	0	0	0	30	6	0	0	0	23	0	0	0	0
April 2039	10	0	0	0	0	18	0	0	0	0	27	4	0	0	0	20	0	0	0	0
April 2040	7	0	0	0	0	15	0	0	0	0	24	3	0	0	0	16	0	0	0	0
April 2041	3	0	0	0	0	11	0	0	0	0	21	2	0	0	0	13	0	0	0	0
April 2042	0	0	0	0	0	8	0	0	0	0	18	1	0	0	0	10	0	0	0	0
April 2043	0	0	0	0	0	4	0	0	0	0	15	0	0	0	0	6	0	0	0	0
April 2044	0	0	0	0	0	1	0	0	0	0	12	0	0	0	0	3	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.8	6.8	3.2	2.2	1.5	15.2	7.8	3.7	2.5	1.7	17.2	9.8	4.8	3.2	2.1	15.5	8.1	3.9	2.6	1.7

CPR Prepayment Assumption Rates

Distribution Date	Class AE					Class AG					Class AH					Class AJ				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	94	89	78	67	51	94	90	80	71	56	95	91	82	73	60	95	91	83	75	63
April 2015	86	73	48	25	0	87	76	53	33	5	89	78	57	38	13	89	79	60	43	19
April 2016	79	58	23	0	0	81	63	31	4	0	82	66	37	12	0	84	68	41	19	0
April 2017	72	45	2	0	0	75	51	12	0	0	77	55	20	0	0	78	58	26	1	0
April 2018	65	33	0	0	0	69	40	0	0	0	71	45	6	0	0	74	49	13	0	0
April 2019	60	23	0	0	0	64	31	0	0	0	67	37	0	0	0	69	42	3	0	0
April 2020	55	14	0	0	0	59	23	0	0	0	63	29	0	0	0	65	34	0	0	0
April 2021	50	6	0	0	0	55	15	0	0	0	59	23	0	0	0	62	28	0	0	0
April 2022	46	0	0	0	0	51	8	0	0	0	55	16	0	0	0	59	23	0	0	0
April 2023	41	0	0	0	0	47	2	0	0	0	52	11	0	0	0	56	17	0	0	0
April 2024	37	0	0	0	0	44	0	0	0	0	48	5	0	0	0	52	12	0	0	0
April 2025	33	0	0	0	0	40	0	0	0	0	45	0	0	0	0	49	8	0	0	0
April 2026	28	0	0	0	0	36	0	0	0	0	41	0	0	0	0	46	3	0	0	0
April 2027	24	0	0	0	0	32	0	0	0	0	38	0	0	0	0	42	0	0	0	0
April 2028	20	0	0	0	0	28	0	0	0	0	34	0	0	0	0	39	0	0	0	0
April 2029	15	0	0	0	0	24	0	0	0	0	30	0	0	0	0	36	0	0	0	0
April 2030	11	0	0	0	0	20	0	0	0	0	27	0	0	0	0	32	0	0	0	0
April 2031	6	0	0	0	0	16	0	0	0	0	23	0	0	0	0	29	0	0	0	0
April 2032	1	0	0	0	0	11	0	0	0	0	19	0	0	0	0	25	0	0	0	0
April 2033	0	0	0	0	0	7	0	0	0	0	15	0	0	0	0	21	0	0	0	0
April 2034	0	0	0	0	0	3	0	0	0	0	11	0	0	0	0	18	0	0	0	0
April 2035	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	14	0	0	0	0
April 2036	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	10	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.7	3.9	2.0	1.4	1.0	9.9	4.5	2.3	1.6	1.1	11.0	5.1	2.5	1.7	1.2	12.0	5.6	2.8	1.9	1.3

CPR Prepayment Assumption Rates

Distribution Date	Class AK					Class AL					Class AM					Class AN				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	96	92	84	77	65	96	92	85	78	67	96	93	86	79	68	96	93	87	80	70
April 2015	90	81	63	47	24	91	82	65	49	29	91	83	67	52	32	91	83	68	54	35
April 2016	85	70	45	24	0	86	72	48	28	5	86	73	50	31	10	87	74	52	34	13
April 2017	80	61	30	8	0	81	63	34	13	0	82	65	37	17	0	83	66	40	20	1
April 2018	75	53	18	0	0	77	55	23	1	0	78	57	26	6	0	79	59	29	10	0
April 2019	71	45	9	0	0	73	48	14	0	0	74	51	18	0	0	75	53	21	3	0
April 2020	68	39	1	0	0	69	42	6	0	0	71	45	11	0	0	72	47	14	0	0
April 2021	64	33	0	0	0	66	36	0	0	0	68	39	5	0	0	69	42	9	0	0
April 2022	61	27	0	0	0	63	31	0	0	0	65	35	0	0	0	67	37	4	0	0
April 2023	58	22	0	0	0	61	27	0	0	0	62	30	0	0	0	64	33	1	0	0
April 2024	55	18	0	0	0	58	22	0	0	0	60	26	0	0	0	61	29	0	0	0
April 2025	52	13	0	0	0	55	18	0	0	0	57	22	0	0	0	59	25	0	0	0
April 2026	49	9	0	0	0	52	14	0	0	0	54	18	0	0	0	56	21	0	0	0
April 2027	46	5	0	0	0	49	11	0	0	0	51	15	0	0	0	53	18	0	0	0
April 2028	43	2	0	0	0	46	7	0	0	0	48	12	0	0	0	50	15	0	0	0
April 2029	40	0	0	0	0	43	4	0	0	0	46	9	0	0	0	48	12	0	0	0
April 2030	36	0	0	0	0	40	1	0	0	0	43	6	0	0	0	45	10	0	0	0
April 2031	33	0	0	0	0	37	0	0	0	0	40	3	0	0	0	42	7	0	0	0
April 2032	30	0	0	0	0	34	0	0	0	0	37	1	0	0	0	39	5	0	0	0
April 2033	26	0	0	0	0	30	0	0	0	0	34	0	0	0	0	36	2	0	0	0
April 2034	23	0	0	0	0	27	0	0	0	0	31	0	0	0	0	33	0	0	0	0
April 2035	20	0	0	0	0	24	0	0	0	0	28	0	0	0	0	30	0	0	0	0
April 2036	16	0	0	0	0	21	0	0	0	0	24	0	0	0	0	27	0	0	0	0
April 2037	13	0	0	0	0	17	0	0	0	0	21	0	0	0	0	24	0	0	0	0
April 2038	9	0	0	0	0	14	0	0	0	0	18	0	0	0	0	21	0	0	0	0
April 2039	5	0	0	0	0	10	0	0	0	0	14	0	0	0	0	18	0	0	0	0
April 2040	1	0	0	0	0	7	0	0	0	0	11	0	0	0	0	15	0	0	0	0
April 2041	0	0	0	0	0	3	0	0	0	0	7	0	0	0	0	11	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	8	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	12.9	6.2	3.0	2.0	1.4	13.8	6.8	3.3	2.2	1.5	14.5	7.3	3.5	2.3	1.6	15.2	7.8	3.8	2.5	1.7

CPR Prepayment Assumption Rates

Distribution Date	Class AQ					Class AT					Class AU					Class B				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	96	93	87	81	71	96	93	87	81	72	97	94	88	82	72	100	100	100	100	100
April 2015	92	84	69	55	37	92	84	70	57	39	92	85	71	58	41	100	100	100	100	100
April 2016	87	75	54	36	16	88	76	55	38	19	88	77	57	40	21	100	100	100	100	100
April 2017	83	67	42	23	4	84	68	44	25	7	84	69	45	27	10	100	100	100	100	10
April 2018	79	60	32	13	0	80	62	34	16	1	80	63	36	18	3	100	100	100	100	0
April 2019	76	54	24	6	0	77	56	26	9	0	77	57	28	11	0	100	100	100	31	0
April 2020	73	49	17	1	0	74	50	20	4	0	75	52	22	7	0	100	100	100	0	0
April 2021	70	44	12	0	0	71	46	15	1	0	72	47	17	3	0	100	100	100	0	0
April 2022	68	39	8	0	0	69	41	11	0	0	70	43	13	1	0	100	100	52	0	0
April 2023	65	35	4	0	0	66	37	7	0	0	67	39	10	0	0	100	100	9	0	0
April 2024	63	31	1	0	0	64	33	4	0	0	65	35	7	0	0	100	100	0	0	0
April 2025	60	28	0	0	0	61	30	2	0	0	62	32	4	0	0	100	100	0	0	0
April 2026	57	24	0	0	0	59	27	0	0	0	60	29	2	0	0	100	100	0	0	0
April 2027	55	21	0	0	0	56	23	0	0	0	57	26	1	0	0	100	100	0	0	0
April 2028	52	18	0	0	0	54	21	0	0	0	55	23	0	0	0	100	100	0	0	0
April 2029	50	15	0	0	0	51	18	0	0	0	52	20	0	0	0	100	100	0	0	0
April 2030	47	13	0	0	0	49	15	0	0	0	50	18	0	0	0	100	100	0	0	0
April 2031	44	10	0	0	0	46	13	0	0	0	47	15	0	0	0	100	82	0	0	0
April 2032	41	8	0	0	0	43	11	0	0	0	45	13	0	0	0	100	54	0	0	0
April 2033	39	6	0	0	0	40	9	0	0	0	42	11	0	0	0	100	28	0	0	0
April 2034	36	4	0	0	0	38	7	0	0	0	39	9	0	0	0	100	4	0	0	0
April 2035	33	2	0	0	0	35	5	0	0	0	37	7	0	0	0	100	0	0	0	0
April 2036	30	0	0	0	0	32	3	0	0	0	34	6	0	0	0	100	0	0	0	0
April 2037	27	0	0	0	0	29	2	0	0	0	31	4	0	0	0	100	0	0	0	0
April 2038	24	0	0	0	0	26	0	0	0	0	28	3	0	0	0	100	0	0	0	0
April 2039	21	0	0	0	0	23	0	0	0	0	25	1	0	0	0	100	0	0	0	0
April 2040	18	0	0	0	0	20	0	0	0	0	22	0	0	0	0	100	0	0	0	0
April 2041	14	0	0	0	0	17	0	0	0	0	19	0	0	0	0	100	0	0	0	0
April 2042	11	0	0	0	0	14	0	0	0	0	16	0	0	0	0	90	0	0	0	0
April 2043	7	0	0	0	0	10	0	0	0	0	13	0	0	0	0	48	0	0	0	0
April 2044	4	0	0	0	0	7	0	0	0	0	9	0	0	0	0	7	0	0	0	0
April 2045	1	0	0	0	0	4	0	0	0	0	6	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	15.7	8.3	4.0	2.6	1.8	16.3	8.8	4.3	2.8	1.9	16.7	9.3	4.5	3.0	1.9	30.0	19.2	9.1	5.8	3.7

CPR Prepayment Assumption Rates

Distribution Date	Class BA					Class BC					Class C					Class CA				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100	67	100	100	100	100	100	100	100	100	100	100
April 2018	100	100	100	100	20	100	100	100	100	13	100	100	100	100	11	100	100	100	100	100
April 2019	100	100	100	100	0	100	100	100	75	0	100	100	100	100	0	100	100	100	100	45
April 2020	100	100	100	94	0	100	100	100	60	0	100	100	100	64	0	100	100	100	100	3
April 2021	100	100	100	20	0	100	100	100	13	0	100	100	100	11	0	100	100	100	100	0
April 2022	100	100	100	0	0	100	100	83	0	0	100	100	100	0	0	100	100	100	69	0
April 2023	100	100	100	0	0	100	100	67	0	0	100	100	100	0	0	100	100	100	33	0
April 2024	100	100	98	0	0	100	100	62	0	0	100	100	67	0	0	100	100	100	7	0
April 2025	100	100	47	0	0	100	100	30	0	0	100	100	30	0	0	100	100	100	0	0
April 2026	100	100	4	0	0	100	100	3	0	0	100	100	0	0	0	100	100	100	0	0
April 2027	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	72	0	0
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	46	0	0
April 2029	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	23	0	0
April 2030	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	5	0	0
April 2031	100	100	0	0	0	100	93	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2032	100	100	0	0	0	100	83	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2033	100	100	0	0	0	100	74	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2034	100	100	0	0	0	100	65	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2035	100	100	0	0	0	100	64	0	0	0	100	77	0	0	0	100	100	0	0	0
April 2036	100	76	0	0	0	100	49	0	0	0	100	52	0	0	0	100	100	0	0	0
April 2037	100	43	0	0	0	100	27	0	0	0	100	27	0	0	0	100	100	0	0	0
April 2038	100	11	0	0	0	100	7	0	0	0	100	5	0	0	0	100	100	0	0	0
April 2039	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	83	0	0	0
April 2040	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	57	0	0	0
April 2041	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	34	0	0	0
April 2042	100	0	0	0	0	96	0	0	0	0	100	0	0	0	0	100	11	0	0	0
April 2043	100	0	0	0	0	81	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2044	100	0	0	0	0	66	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2045	85	0	0	0	0	54	0	0	0	0	58	0	0	0	0	100	0	0	0	0
April 2046	15	0	0	0	0	9	0	0	0	0	7	0	0	0	0	100	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	32.5	23.8	12.0	7.6	4.8	31.6	22.1	10.9	6.9	4.4	32.2	23.1	11.5	7.3	4.6	34.0	27.4	14.9	9.6	6.0

CPR Prepayment Assumption Rates

Distribution Date	Class CB					Class CD					Class CE					Class D				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2018	100	100	100	100	62	100	100	100	100	51	100	100	100	100	62	100	100	100	100	100
April 2019	100	100	100	100	26	100	100	100	100	20	100	100	100	100	24	100	100	100	100	44
April 2020	100	100	100	85	2	100	100	100	81	1	100	100	100	97	1	100	100	100	100	3
April 2021	100	100	100	62	0	100	100	100	52	0	100	100	100	62	0	100	100	100	100	0
April 2022	100	100	100	40	0	100	100	100	30	0	100	100	100	37	0	100	100	100	67	0
April 2023	100	100	100	19	0	100	100	100	15	0	100	100	100	18	0	100	100	100	32	0
April 2024	100	100	86	4	0	100	100	82	3	0	100	100	99	4	0	100	100	100	7	0
April 2025	100	100	70	0	0	100	100	62	0	0	100	100	75	0	0	100	100	100	0	0
April 2026	100	100	57	0	0	100	100	45	0	0	100	100	55	0	0	100	100	100	0	0
April 2027	100	100	41	0	0	100	100	31	0	0	100	100	38	0	0	100	100	69	0	0
April 2028	100	100	26	0	0	100	100	20	0	0	100	100	24	0	0	100	100	44	0	0
April 2029	100	100	13	0	0	100	100	10	0	0	100	100	12	0	0	100	100	23	0	0
April 2030	100	100	3	0	0	100	100	2	0	0	100	100	2	0	0	100	100	5	0	0
April 2031	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2032	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2033	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2034	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2035	100	90	0	0	0	100	88	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2036	100	79	0	0	0	100	73	0	0	0	100	89	0	0	0	100	100	0	0	0
April 2037	100	69	0	0	0	100	60	0	0	0	100	73	0	0	0	100	100	0	0	0
April 2038	100	59	0	0	0	100	48	0	0	0	100	58	0	0	0	100	100	0	0	0
April 2039	100	47	0	0	0	100	36	0	0	0	100	44	0	0	0	100	80	0	0	0
April 2040	100	33	0	0	0	100	25	0	0	0	100	30	0	0	0	100	55	0	0	0
April 2041	100	19	0	0	0	100	15	0	0	0	100	18	0	0	0	100	32	0	0	0
April 2042	100	6	0	0	0	100	5	0	0	0	100	6	0	0	0	100	11	0	0	0
April 2043	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2044	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2045	82	0	0	0	0	77	0	0	0	0	93	0	0	0	0	100	0	0	0	0
April 2046	60	0	0	0	0	49	0	0	0	0	60	0	0	0	0	100	0	0	0	0
April 2047	28	0	0	0	0	21	0	0	0	0	26	0	0	0	0	47	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	33.2	25.5	13.5	8.6	5.4	33.0	25.0	13.0	8.3	5.2	33.3	25.7	13.5	8.7	5.4	34.0	27.3	14.9	9.6	6.0

CPR Prepayment Assumption Rates

Distribution Date	Class DA					Class DB					Class DC					Class DE					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	46	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	39	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0	0
April 2017	100	100	100	0	0	100	100	100	0	0	100	100	100	18	0	100	100	100	100	0	0
April 2018	100	100	0	0	0	100	100	69	0	0	100	100	100	0	0	100	100	100	0	0	0
April 2019	100	100	0	0	0	100	100	0	0	0	100	100	37	0	0	100	100	100	0	0	0
April 2020	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	17	0	0	0
April 2021	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2022	100	83	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2023	100	21	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2024	100	0	0	0	0	100	61	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2025	100	0	0	0	0	100	2	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2026	100	0	0	0	0	100	0	0	0	0	100	42	0	0	0	100	100	0	0	0	0
April 2027	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	85	0	0	0	0
April 2028	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	29	0	0	0	0
April 2029	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2030	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2031	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2032	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2033	70	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2034	29	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2035	0	0	0	0	0	86	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2036	0	0	0	0	0	39	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2037	0	0	0	0	0	0	0	0	0	0	90	0	0	0	0	100	0	0	0	0	0
April 2038	0	0	0	0	0	0	0	0	0	0	37	0	0	0	0	100	0	0	0	0	0
April 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81	0	0	0	0	0
April 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)	20.5	9.5	4.4	3.0	2.0	22.8	11.2	5.1	3.4	2.3	24.8	12.9	5.9	3.9	2.5	26.5	14.6	6.7	4.3	2.8	

CPR Prepayment Assumption Rates

Distribution Date	Class DG					Class DH					Class DJ					Class DK				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	95	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	0	100	100	100	100	0	100	100	100	100	21	100	100	100	100	100
April 2018	100	100	100	27	0	100	100	100	100	0	100	100	100	100	0	100	100	100	100	0
April 2019	100	100	100	0	0	100	100	100	0	0	100	100	100	66	0	100	100	100	100	0
April 2020	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	100	31
April 2021	100	100	8	0	0	100	100	100	0	0	100	100	100	0	0	100	100	100	0	0
April 2022	100	100	0	0	0	100	100	9	0	0	100	100	100	0	0	100	100	100	0	0
April 2023	100	100	0	0	0	100	100	0	0	0	100	100	19	0	0	100	100	100	0	0
April 2024	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	35	0	0
April 2025	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2026	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2027	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2029	100	74	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2030	100	20	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2031	100	0	0	0	0	100	66	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2032	100	0	0	0	0	100	13	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2033	100	0	0	0	0	100	0	0	0	0	100	59	0	0	0	100	100	0	0	0
April 2034	100	0	0	0	0	100	0	0	0	0	100	8	0	0	0	100	100	0	0	0
April 2035	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	56	0	0	0
April 2036	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	6	0	0	0
April 2037	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2038	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2039	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2040	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2041	52	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2042	0	0	0	0	0	80	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0	100	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	28.0	16.5	7.6	4.9	3.1	29.4	18.3	8.6	5.5	3.5	30.6	20.2	9.6	6.1	3.9	31.7	22.1	10.8	6.9	4.3

CPR Prepayment Assumption Rates

Distribution Date	Class DL					Class DM					Class DN					Class MA					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	72
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	68	0	0
April 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	0	0	0
April 2018	100	100	100	100	19	100	100	100	100	100	100	100	100	100	100	100	100	100	33	0	0
April 2019	100	100	100	100	0	100	100	100	100	0	100	100	100	100	81	100	100	0	0	0	0
April 2020	100	100	100	100	0	100	100	100	100	0	100	100	100	100	5	100	100	0	0	0	0
April 2021	100	100	100	19	0	100	100	100	100	0	100	100	100	100	0	100	100	0	0	0	0
April 2022	100	100	100	0	0	100	100	100	26	0	100	100	100	100	0	100	91	0	0	0	0
April 2023	100	100	100	0	0	100	100	100	0	0	100	100	100	60	0	100	59	0	0	0	0
April 2024	100	100	100	0	0	100	100	100	0	0	100	100	100	12	0	100	29	0	0	0	0
April 2025	100	100	60	0	0	100	100	100	0	0	100	100	100	0	0	100	1	0	0	0	0
April 2026	100	100	0	0	0	100	100	93	0	0	100	100	100	0	0	100	0	0	0	0	0
April 2027	100	100	0	0	0	100	100	31	0	0	100	100	100	0	0	100	0	0	0	0	0
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	81	0	0	100	0	0	0	0	0
April 2029	100	100	0	0	0	100	100	0	0	0	100	100	42	0	0	100	0	0	0	0	0
April 2030	100	100	0	0	0	100	100	0	0	0	100	100	8	0	0	100	0	0	0	0	0
April 2031	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	0	0	0	0	0
April 2032	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	0	0	0	0	0
April 2033	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	84	0	0	0	0	0
April 2034	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	63	0	0	0	0	0
April 2035	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	41	0	0	0	0	0
April 2036	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	19	0	0	0	0	0
April 2037	100	54	0	0	0	100	100	0	0	0	100	100	0	0	0	0	0	0	0	0	0
April 2038	100	4	0	0	0	100	100	0	0	0	100	100	0	0	0	0	0	0	0	0	0
April 2039	100	0	0	0	0	100	52	0	0	0	100	100	0	0	0	0	0	0	0	0	0
April 2040	100	0	0	0	0	100	3	0	0	0	100	100	0	0	0	0	0	0	0	0	0
April 2041	100	0	0	0	0	100	0	0	0	0	100	60	0	0	0	0	0	0	0	0	0
April 2042	100	0	0	0	0	100	0	0	0	0	100	20	0	0	0	0	0	0	0	0	0
April 2043	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2044	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2045	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2046	10	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	88	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)	32.6	24.1	12.2	7.7	4.8	33.5	26.1	13.7	8.7	5.4	34.3	28.3	15.8	10.2	6.4	21.6	10.3	4.8	3.2	2.1	

CPR Prepayment Assumption Rates

Distribution Date	Class MB					Class MC					Class MD					Class ME				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	81	100	100	100	100	85	100	100	100	100	87	100	100	100	100	89
April 2016	100	100	100	78	0	100	100	100	83	0	100	100	100	86	16	100	100	100	88	27
April 2017	100	100	100	6	0	100	100	100	26	0	100	100	100	39	0	100	100	100	47	0
April 2018	100	100	54	0	0	100	100	64	0	0	100	100	70	5	0	100	100	74	17	0
April 2019	100	100	11	0	0	100	100	31	0	0	100	100	42	0	0	100	100	50	0	0
April 2020	100	100	0	0	0	100	100	4	0	0	100	100	20	0	0	100	100	30	0	0
April 2021	100	100	0	0	0	100	100	0	0	0	100	100	1	0	0	100	100	14	0	0
April 2022	100	94	0	0	0	100	95	0	0	0	100	96	0	0	0	100	96	1	0	0
April 2023	100	72	0	0	0	100	78	0	0	0	100	81	0	0	0	100	84	0	0	0
April 2024	100	51	0	0	0	100	62	0	0	0	100	68	0	0	0	100	72	0	0	0
April 2025	100	31	0	0	0	100	46	0	0	0	100	55	0	0	0	100	61	0	0	0
April 2026	100	13	0	0	0	100	32	0	0	0	100	43	0	0	0	100	51	0	0	0
April 2027	100	0	0	0	0	100	19	0	0	0	100	32	0	0	0	100	41	0	0	0
April 2028	100	0	0	0	0	100	6	0	0	0	100	22	0	0	0	100	32	0	0	0
April 2029	100	0	0	0	0	100	0	0	0	0	100	12	0	0	0	100	24	0	0	0
April 2030	100	0	0	0	0	100	0	0	0	0	100	3	0	0	0	100	16	0	0	0
April 2031	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	9	0	0	0
April 2032	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	2	0	0	0
April 2033	89	0	0	0	0	92	0	0	0	0	93	0	0	0	0	94	0	0	0	0
April 2034	74	0	0	0	0	80	0	0	0	0	83	0	0	0	0	86	0	0	0	0
April 2035	59	0	0	0	0	68	0	0	0	0	73	0	0	0	0	77	0	0	0	0
April 2036	44	0	0	0	0	56	0	0	0	0	63	0	0	0	0	68	0	0	0	0
April 2037	28	0	0	0	0	43	0	0	0	0	53	0	0	0	0	59	0	0	0	0
April 2038	11	0	0	0	0	31	0	0	0	0	42	0	0	0	0	50	0	0	0	0
April 2039	0	0	0	0	0	18	0	0	0	0	31	0	0	0	0	40	0	0	0	0
April 2040	0	0	0	0	0	4	0	0	0	0	20	0	0	0	0	31	0	0	0	0
April 2041	0	0	0	0	0	0	0	0	0	0	9	0	0	0	0	21	0	0	0	0
April 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0
April 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	22.6	11.1	5.1	3.4	2.2	23.4	11.9	5.5	3.6	2.4	24.2	12.6	5.8	3.8	2.5	24.9	13.4	6.2	4.0	2.6

CPR Prepayment Assumption Rates

Distribution Date	Class MG					Class MH					Class MJ					Class MK				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	90	100	100	100	100	91	100	100	100	100	92	100	100	100	100	92
April 2016	100	100	100	89	34	100	100	100	90	40	100	100	100	91	44	100	100	100	91	48
April 2017	100	100	100	52	2	100	100	100	56	11	100	100	100	60	17	100	100	100	62	22
April 2018	100	100	76	26	0	100	100	79	32	0	100	100	80	37	1	100	100	81	41	7
April 2019	100	100	55	7	0	100	100	59	15	0	100	100	62	21	0	100	100	64	26	0
April 2020	100	100	38	0	0	100	100	43	3	0	100	100	47	10	0	100	100	50	15	0
April 2021	100	100	23	0	0	100	100	30	0	0	100	100	35	1	0	100	100	39	7	0
April 2022	100	97	12	0	0	100	97	19	0	0	100	97	25	0	0	100	97	30	2	0
April 2023	100	86	2	0	0	100	87	10	0	0	100	88	17	0	0	100	89	22	0	0
April 2024	100	75	0	0	0	100	77	3	0	0	100	79	10	0	0	100	80	15	0	0
April 2025	100	65	0	0	0	100	68	0	0	0	100	71	4	0	0	100	72	10	0	0
April 2026	100	56	0	0	0	100	60	0	0	0	100	63	0	0	0	100	65	6	0	0
April 2027	100	47	0	0	0	100	52	0	0	0	100	55	0	0	0	100	58	2	0	0
April 2028	100	39	0	0	0	100	45	0	0	0	100	49	0	0	0	100	52	0	0	0
April 2029	100	32	0	0	0	100	38	0	0	0	100	42	0	0	0	100	46	0	0	0
April 2030	100	25	0	0	0	100	31	0	0	0	100	36	0	0	0	100	40	0	0	0
April 2031	100	18	0	0	0	100	25	0	0	0	100	31	0	0	0	100	35	0	0	0
April 2032	100	12	0	0	0	100	20	0	0	0	100	25	0	0	0	100	30	0	0	0
April 2033	95	6	0	0	0	95	14	0	0	0	95	21	0	0	0	96	25	0	0	0
April 2034	87	1	0	0	0	88	9	0	0	0	89	16	0	0	0	90	21	0	0	0
April 2035	79	0	0	0	0	81	5	0	0	0	82	12	0	0	0	84	17	0	0	0
April 2036	71	0	0	0	0	74	1	0	0	0	76	8	0	0	0	77	13	0	0	0
April 2037	63	0	0	0	0	67	0	0	0	0	69	4	0	0	0	71	10	0	0	0
April 2038	55	0	0	0	0	59	0	0	0	0	62	0	0	0	0	64	6	0	0	0
April 2039	47	0	0	0	0	51	0	0	0	0	55	0	0	0	0	57	3	0	0	0
April 2040	38	0	0	0	0	43	0	0	0	0	47	0	0	0	0	51	0	0	0	0
April 2041	29	0	0	0	0	35	0	0	0	0	40	0	0	0	0	43	0	0	0	0
April 2042	20	0	0	0	0	27	0	0	0	0	32	0	0	0	0	36	0	0	0	0
April 2043	11	0	0	0	0	18	0	0	0	0	24	0	0	0	0	29	0	0	0	0
April 2044	1	0	0	0	0	10	0	0	0	0	17	0	0	0	0	22	0	0	0	0
April 2045	0	0	0	0	0	2	0	0	0	0	9	0	0	0	0	14	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	7	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	25.5	14.1	6.6	4.2	2.8	26.0	14.8	6.9	4.5	2.9	26.5	15.5	7.3	4.7	3.0	26.9	16.1	7.7	4.9	3.2

CPR Prepayment Assumption Rates

Distribution Date	Class ML					Class MN					Class MQ					Class MT				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	93	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	92	51	100	100	100	100	0	100	100	100	100	0	100	100	100	100	21
April 2017	100	100	100	64	27	100	100	100	9	0	100	100	100	37	0	100	100	100	50	0
April 2018	100	100	82	45	13	100	100	84	0	0	100	100	89	0	0	100	100	91	6	0
April 2019	100	100	66	31	5	100	100	18	0	0	100	100	43	0	0	100	100	55	0	0
April 2020	100	100	53	20	0	100	100	0	0	0	100	100	5	0	0	100	100	26	0	0
April 2021	100	100	43	13	0	100	100	0	0	0	100	100	0	0	0	100	100	2	0	0
April 2022	100	98	34	8	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2023	100	89	27	4	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2024	100	81	21	1	0	100	79	0	0	0	100	86	0	0	0	100	89	0	0	0
April 2025	100	74	16	0	0	100	49	0	0	0	100	64	0	0	0	100	72	0	0	0
April 2026	100	67	11	0	0	100	20	0	0	0	100	45	0	0	0	100	57	0	0	0
April 2027	100	61	8	0	0	100	0	0	0	0	100	26	0	0	0	100	42	0	0	0
April 2028	100	55	5	0	0	100	0	0	0	0	100	9	0	0	0	100	29	0	0	0
April 2029	100	49	3	0	0	100	0	0	0	0	100	0	0	0	0	100	16	0	0	0
April 2030	100	44	1	0	0	100	0	0	0	0	100	0	0	0	0	100	4	0	0	0
April 2031	100	39	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2032	100	34	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2033	96	30	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2034	90	26	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2035	85	22	0	0	0	93	0	0	0	0	95	0	0	0	0	96	0	0	0	0
April 2036	79	19	0	0	0	68	0	0	0	0	78	0	0	0	0	83	0	0	0	0
April 2037	73	15	0	0	0	43	0	0	0	0	60	0	0	0	0	69	0	0	0	0
April 2038	66	12	0	0	0	18	0	0	0	0	43	0	0	0	0	55	0	0	0	0
April 2039	60	9	0	0	0	0	0	0	0	0	25	0	0	0	0	41	0	0	0	0
April 2040	54	6	0	0	0	0	0	0	0	0	6	0	0	0	0	26	0	0	0	0
April 2041	47	4	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0
April 2042	40	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	27.4	16.9	8.2	5.3	3.4	23.7	12.0	5.5	3.6	2.4	24.6	12.8	5.9	3.8	2.5	25.3	13.6	6.3	4.1	2.7

CPR Prepayment Assumption Rates

Distribution Date	Class MU					Class MV					Class MW					Class MY					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	34	100	100	100	100	42	100	100	100	100	48	100	100	100	100	100	53
April 2017	100	100	100	59	0	100	100	100	64	3	100	100	100	68	13	100	100	100	70	20	
April 2018	100	100	93	21	0	100	100	94	32	0	100	100	94	39	0	100	100	95	44	2	
April 2019	100	100	63	0	0	100	100	67	9	0	100	100	71	18	0	100	100	73	25	0	
April 2020	100	100	38	0	0	100	100	46	0	0	100	100	52	3	0	100	100	56	11	0	
April 2021	100	100	18	0	0	100	100	29	0	0	100	100	36	0	0	100	100	42	2	0	
April 2022	100	100	2	0	0	100	100	14	0	0	100	100	23	0	0	100	100	30	0	0	
April 2023	100	100	0	0	0	100	100	2	0	0	100	100	13	0	0	100	100	20	0	0	
April 2024	100	91	0	0	0	100	92	0	0	0	100	93	4	0	0	100	93	12	0	0	
April 2025	100	77	0	0	0	100	80	0	0	0	100	82	0	0	0	100	83	5	0	0	
April 2026	100	64	0	0	0	100	68	0	0	0	100	72	0	0	0	100	74	0	0	0	
April 2027	100	52	0	0	0	100	58	0	0	0	100	62	0	0	0	100	65	0	0	0	
April 2028	100	40	0	0	0	100	48	0	0	0	100	54	0	0	0	100	58	0	0	0	
April 2029	100	30	0	0	0	100	39	0	0	0	100	45	0	0	0	100	50	0	0	0	
April 2030	100	20	0	0	0	100	30	0	0	0	100	38	0	0	0	100	43	0	0	0	
April 2031	100	11	0	0	0	100	22	0	0	0	100	30	0	0	0	100	36	0	0	0	
April 2032	100	2	0	0	0	100	15	0	0	0	100	24	0	0	0	100	30	0	0	0	
April 2033	100	0	0	0	0	100	8	0	0	0	100	17	0	0	0	100	24	0	0	0	
April 2034	100	0	0	0	0	100	1	0	0	0	100	11	0	0	0	100	19	0	0	0	
April 2035	97	0	0	0	0	97	0	0	0	0	97	6	0	0	0	98	14	0	0	0	
April 2036	85	0	0	0	0	87	0	0	0	0	89	1	0	0	0	90	9	0	0	0	
April 2037	74	0	0	0	0	77	0	0	0	0	80	0	0	0	0	82	5	0	0	0	
April 2038	63	0	0	0	0	67	0	0	0	0	71	0	0	0	0	73	0	0	0	0	
April 2039	51	0	0	0	0	57	0	0	0	0	62	0	0	0	0	65	0	0	0	0	
April 2040	38	0	0	0	0	46	0	0	0	0	52	0	0	0	0	56	0	0	0	0	
April 2041	26	0	0	0	0	36	0	0	0	0	42	0	0	0	0	47	0	0	0	0	
April 2042	13	0	0	0	0	24	0	0	0	0	32	0	0	0	0	38	0	0	0	0	
April 2043	0	0	0	0	0	13	0	0	0	0	22	0	0	0	0	29	0	0	0	0	
April 2044	0	0	0	0	0	2	0	0	0	0	12	0	0	0	0	20	0	0	0	0	
April 2045	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	10	0	0	0	0	
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)	26.0	14.4	6.6	4.3	2.8	26.6	15.1	7.0	4.5	2.9	27.1	15.9	7.4	4.8	3.1	27.6	16.6	7.8	5.0	3.2	

CPR Prepayment Assumption Rates

Distribution Date	Class NA					Class NB					Class NC					Class ND				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	56	100	100	100	100	59	100	100	100	100	0	100	100	100	100	29
April 2017	100	100	100	72	26	100	100	100	74	31	100	100	100	57	0	100	100	100	70	0
April 2018	100	100	95	48	9	100	100	95	52	15	100	100	100	0	0	100	100	100	8	0
April 2019	100	100	75	30	0	100	100	77	35	6	100	100	67	0	0	100	100	77	0	0
April 2020	100	100	59	18	0	100	100	62	24	0	100	100	8	0	0	100	100	36	0	0
April 2021	100	100	46	9	0	100	100	50	15	0	100	100	0	0	0	100	100	3	0	0
April 2022	100	100	35	2	0	100	100	39	9	0	100	100	0	0	0	100	100	0	0	0
April 2023	100	100	26	0	0	100	100	31	4	0	100	100	0	0	0	100	100	0	0	0
April 2024	100	94	18	0	0	100	94	24	1	0	100	100	0	0	0	100	100	0	0	0
April 2025	100	85	12	0	0	100	86	18	0	0	100	100	0	0	0	100	100	0	0	0
April 2026	100	76	7	0	0	100	78	13	0	0	100	70	0	0	0	100	79	0	0	0
April 2027	100	68	2	0	0	100	70	9	0	0	100	41	0	0	0	100	59	0	0	0
April 2028	100	61	0	0	0	100	63	6	0	0	100	14	0	0	0	100	40	0	0	0
April 2029	100	54	0	0	0	100	57	3	0	0	100	0	0	0	0	100	23	0	0	0
April 2030	100	47	0	0	0	100	51	1	0	0	100	0	0	0	0	100	6	0	0	0
April 2031	100	41	0	0	0	100	45	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2032	100	35	0	0	0	100	40	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2033	100	30	0	0	0	100	35	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2034	100	25	0	0	0	100	30	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2035	98	20	0	0	0	98	26	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2036	90	15	0	0	0	91	22	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2037	83	11	0	0	0	84	18	0	0	0	95	0	0	0	0	96	0	0	0	0
April 2038	75	7	0	0	0	77	14	0	0	0	67	0	0	0	0	77	0	0	0	0
April 2039	67	4	0	0	0	70	11	0	0	0	38	0	0	0	0	57	0	0	0	0
April 2040	59	0	0	0	0	62	7	0	0	0	9	0	0	0	0	37	0	0	0	0
April 2041	51	0	0	0	0	54	4	0	0	0	0	0	0	0	0	16	0	0	0	0
April 2042	42	0	0	0	0	47	1	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2043	34	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	25	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	17	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	8	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	28.0	17.2	8.2	5.3	3.4	28.5	18.0	8.8	5.6	3.6	25.6	13.7	6.3	4.1	2.7	26.3	14.5	6.7	4.3	2.8

CPR Prepayment Assumption Rates

Distribution Date	Class NE					Class NG					Class NH					Class NJ				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	44	100	100	100	100	53	100	100	100	100	59	100	100	100	100	63
April 2017	100	100	100	77	0	100	100	100	80	3	100	100	100	83	16	100	100	100	85	24
April 2018	100	100	100	28	0	100	100	100	40	0	100	100	100	48	0	100	100	100	53	2
April 2019	100	100	82	0	0	100	100	85	11	0	100	100	87	22	0	100	100	88	30	0
April 2020	100	100	50	0	0	100	100	58	0	0	100	100	63	4	0	100	100	67	14	0
April 2021	100	100	24	0	0	100	100	36	0	0	100	100	44	0	0	100	100	50	2	0
April 2022	100	100	2	0	0	100	100	18	0	0	100	100	29	0	0	100	100	36	0	0
April 2023	100	100	0	0	0	100	100	3	0	0	100	100	15	0	0	100	100	24	0	0
April 2024	100	100	0	0	0	100	100	0	0	0	100	100	5	0	0	100	100	14	0	0
April 2025	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	6	0	0
April 2026	100	84	0	0	0	100	86	0	0	0	100	88	0	0	0	100	89	0	0	0
April 2027	100	68	0	0	0	100	73	0	0	0	100	76	0	0	0	100	79	0	0	0
April 2028	100	53	0	0	0	100	61	0	0	0	100	66	0	0	0	100	69	0	0	0
April 2029	100	39	0	0	0	100	49	0	0	0	100	56	0	0	0	100	60	0	0	0
April 2030	100	26	0	0	0	100	38	0	0	0	100	46	0	0	0	100	52	0	0	0
April 2031	100	14	0	0	0	100	28	0	0	0	100	37	0	0	0	100	44	0	0	0
April 2032	100	3	0	0	0	100	19	0	0	0	100	29	0	0	0	100	36	0	0	0
April 2033	100	0	0	0	0	100	10	0	0	0	100	21	0	0	0	100	29	0	0	0
April 2034	100	0	0	0	0	100	1	0	0	0	100	14	0	0	0	100	23	0	0	0
April 2035	100	0	0	0	0	100	0	0	0	0	100	7	0	0	0	100	17	0	0	0
April 2036	100	0	0	0	0	100	0	0	0	0	100	1	0	0	0	100	11	0	0	0
April 2037	97	0	0	0	0	98	0	0	0	0	98	0	0	0	0	98	6	0	0	0
April 2038	82	0	0	0	0	85	0	0	0	0	87	0	0	0	0	88	0	0	0	0
April 2039	66	0	0	0	0	72	0	0	0	0	75	0	0	0	0	78	0	0	0	0
April 2040	50	0	0	0	0	58	0	0	0	0	64	0	0	0	0	67	0	0	0	0
April 2041	34	0	0	0	0	45	0	0	0	0	52	0	0	0	0	57	0	0	0	0
April 2042	17	0	0	0	0	31	0	0	0	0	40	0	0	0	0	46	0	0	0	0
April 2043	0	0	0	0	0	16	0	0	0	0	27	0	0	0	0	35	0	0	0	0
April 2044	0	0	0	0	0	2	0	0	0	0	15	0	0	0	0	24	0	0	0	0
April 2045	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	12	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	27.0	15.4	7.1	4.6	3.0	27.6	16.1	7.5	4.8	3.1	28.1	16.9	7.9	5.1	3.3	28.6	17.6	8.4	5.4	3.4

CPR Prepayment Assumption Rates

Distribution Date	Class NK					Class NL					Class NM					Class NQ				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	66	100	100	100	100	69	100	100	100	100	45	100	100	100	100	62
April 2017	100	100	100	86	31	100	100	100	87	37	100	100	100	100	0	100	100	100	100	0
April 2018	100	100	100	57	10	100	100	100	60	18	100	100	100	13	0	100	100	100	100	39
April 2019	100	100	89	36	0	100	100	90	41	7	100	100	100	0	0	100	100	100	0	0
April 2020	100	100	70	21	0	100	100	72	28	0	100	100	56	0	0	100	100	70	0	0
April 2021	100	100	54	10	0	100	100	58	18	0	100	100	4	0	0	100	100	33	0	0
April 2022	100	100	41	2	0	100	100	46	10	0	100	100	0	0	0	100	100	3	0	0
April 2023	100	100	30	0	0	100	100	36	5	0	100	100	0	0	0	100	100	0	0	0
April 2024	100	100	22	0	0	100	100	28	1	0	100	100	0	0	0	100	100	0	0	0
April 2025	100	100	14	0	0	100	100	21	0	0	100	100	0	0	0	100	100	0	0	0
April 2026	100	90	8	0	0	100	91	16	0	0	100	100	0	0	0	100	100	0	0	0
April 2027	100	81	3	0	0	100	82	11	0	0	100	92	0	0	0	100	95	0	0	0
April 2028	100	72	0	0	0	100	74	7	0	0	100	63	0	0	0	100	74	0	0	0
April 2029	100	64	0	0	0	100	67	4	0	0	100	35	0	0	0	100	55	0	0	0
April 2030	100	56	0	0	0	100	60	1	0	0	100	10	0	0	0	100	37	0	0	0
April 2031	100	48	0	0	0	100	53	0	0	0	100	0	0	0	0	100	20	0	0	0
April 2032	100	42	0	0	0	100	47	0	0	0	100	0	0	0	0	100	4	0	0	0
April 2033	100	35	0	0	0	100	41	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2034	100	29	0	0	0	100	35	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2035	100	24	0	0	0	100	30	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2036	100	18	0	0	0	100	25	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2037	98	13	0	0	0	98	21	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2038	89	9	0	0	0	90	16	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2039	80	4	0	0	0	82	12	0	0	0	90	0	0	0	0	93	0	0	0	0
April 2040	70	0	0	0	0	73	9	0	0	0	58	0	0	0	0	70	0	0	0	0
April 2041	60	0	0	0	0	64	5	0	0	0	25	0	0	0	0	48	0	0	0	0
April 2042	50	0	0	0	0	55	2	0	0	0	0	0	0	0	0	24	0	0	0	0
April 2043	40	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2044	30	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2045	20	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2046	9	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	29.0	18.4	8.8	5.6	3.6	29.4	19.2	9.4	6.0	3.8	27.2	15.5	7.1	4.6	3.0	27.9	16.3	7.6	4.9	3.1

CPR Prepayment Assumption Rates

Distribution Date	Class NT					Class NU					Class NV					Class NW					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	70	100	100	100	100	75	100	100	100	100	78	100	100	100	100	100	80
April 2017	100	100	100	100	4	100	100	100	100	20	100	100	100	100	30	100	100	100	100	100	37
April 2018	100	100	100	52	0	100	100	100	60	0	100	100	100	65	2	100	100	100	100	69	12
April 2019	100	100	100	14	0	100	100	100	28	0	100	100	100	37	0	100	100	100	100	44	0
April 2020	100	100	76	0	0	100	100	80	5	0	100	100	83	17	0	100	100	84	25	0	0
April 2021	100	100	47	0	0	100	100	56	0	0	100	100	61	2	0	100	100	65	12	0	0
April 2022	100	100	24	0	0	100	100	36	0	0	100	100	44	0	0	100	100	50	3	0	0
April 2023	100	100	4	0	0	100	100	20	0	0	100	100	30	0	0	100	100	37	0	0	0
April 2024	100	100	0	0	0	100	100	6	0	0	100	100	18	0	0	100	100	26	0	0	0
April 2025	100	100	0	0	0	100	100	0	0	0	100	100	8	0	0	100	100	17	0	0	0
April 2026	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	9	0	0	0
April 2027	100	96	0	0	0	100	96	0	0	0	100	97	0	0	0	100	97	3	0	0	0
April 2028	100	80	0	0	0	100	83	0	0	0	100	85	0	0	0	100	87	0	0	0	0
April 2029	100	65	0	0	0	100	70	0	0	0	100	74	0	0	0	100	77	0	0	0	0
April 2030	100	50	0	0	0	100	58	0	0	0	100	64	0	0	0	100	67	0	0	0	0
April 2031	100	37	0	0	0	100	47	0	0	0	100	54	0	0	0	100	59	0	0	0	0
April 2032	100	24	0	0	0	100	37	0	0	0	100	45	0	0	0	100	50	0	0	0	0
April 2033	100	13	0	0	0	100	27	0	0	0	100	36	0	0	0	100	42	0	0	0	0
April 2034	100	2	0	0	0	100	18	0	0	0	100	28	0	0	0	100	35	0	0	0	0
April 2035	100	0	0	0	0	100	9	0	0	0	100	21	0	0	0	100	29	0	0	0	0
April 2036	100	0	0	0	0	100	1	0	0	0	100	13	0	0	0	100	22	0	0	0	0
April 2037	100	0	0	0	0	100	0	0	0	0	100	7	0	0	0	100	16	0	0	0	0
April 2038	100	0	0	0	0	100	0	0	0	0	100	1	0	0	0	100	11	0	0	0	0
April 2039	94	0	0	0	0	95	0	0	0	0	96	0	0	0	0	96	5	0	0	0	0
April 2040	77	0	0	0	0	81	0	0	0	0	83	0	0	0	0	85	0	0	0	0	0
April 2041	59	0	0	0	0	65	0	0	0	0	70	0	0	0	0	73	0	0	0	0	0
April 2042	40	0	0	0	0	50	0	0	0	0	56	0	0	0	0	61	0	0	0	0	0
April 2043	22	0	0	0	0	34	0	0	0	0	43	0	0	0	0	48	0	0	0	0	0
April 2044	3	0	0	0	0	19	0	0	0	0	29	0	0	0	0	36	0	0	0	0	0
April 2045	0	0	0	0	0	3	0	0	0	0	15	0	0	0	0	24	0	0	0	0	0
April 2046	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	11	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)	28.5	17.2	8.0	5.1	3.3	29.0	18.0	8.5	5.4	3.5	29.4	18.7	8.9	5.7	3.6	29.9	19.5	9.4	6.0	3.8	

CPR Prepayment Assumption Rates

Distribution Date	Class NY					Class QA					Class QB					Class QC				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	82	100	100	100	100	97	100	100	100	100	98	100	100	100	100	98
April 2017	100	100	100	100	43	100	100	100	100	0	100	100	100	100	6	100	100	100	100	26
April 2018	100	100	100	72	21	100	100	100	62	0	100	100	100	73	0	100	100	100	100	79
April 2019	100	100	100	49	8	100	100	100	0	0	100	100	100	20	0	100	100	100	100	37
April 2020	100	100	86	33	0	100	100	100	0	0	100	100	100	0	0	100	100	100	100	7
April 2021	100	100	69	21	0	100	100	52	0	0	100	100	66	0	0	100	100	74	0	0
April 2022	100	100	55	12	0	100	100	4	0	0	100	100	33	0	0	100	100	47	0	0
April 2023	100	100	43	6	0	100	100	0	0	0	100	100	6	0	0	100	100	26	0	0
April 2024	100	100	33	1	0	100	100	0	0	0	100	100	0	0	0	100	100	8	0	0
April 2025	100	100	25	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2026	100	100	18	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2027	100	98	13	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2028	100	88	8	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2029	100	79	4	0	0	100	87	0	0	0	100	91	0	0	0	100	93	0	0	0
April 2030	100	71	1	0	0	100	58	0	0	0	100	71	0	0	0	100	77	0	0	0
April 2031	100	63	0	0	0	100	31	0	0	0	100	52	0	0	0	100	62	0	0	0
April 2032	100	55	0	0	0	100	6	0	0	0	100	34	0	0	0	100	48	0	0	0
April 2033	100	48	0	0	0	100	0	0	0	0	100	18	0	0	0	100	35	0	0	0
April 2034	100	42	0	0	0	100	0	0	0	0	100	2	0	0	0	100	23	0	0	0
April 2035	100	36	0	0	0	100	0	0	0	0	100	0	0	0	0	100	12	0	0	0
April 2036	100	30	0	0	0	100	0	0	0	0	100	0	0	0	0	100	1	0	0	0
April 2037	100	25	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2038	100	19	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2039	97	15	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2040	86	10	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2041	76	6	0	0	0	75	0	0	0	0	82	0	0	0	0	86	0	0	0	0
April 2042	65	2	0	0	0	38	0	0	0	0	57	0	0	0	0	66	0	0	0	0
April 2043	53	0	0	0	0	0	0	0	0	0	30	0	0	0	0	45	0	0	0	0
April 2044	42	0	0	0	0	0	0	0	0	0	4	0	0	0	0	25	0	0	0	0
April 2045	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0
April 2046	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2047	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	30.3	20.4	10.1	6.4	4.1	28.7	17.3	8.1	5.2	3.3	29.3	18.2	8.5	5.4	3.5	29.8	19.0	9.0	5.7	3.7

CPR Prepayment Assumption Rates

Distribution Date	Class QD					Class QE					Class QG					Class QH				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	99	100	100	100	100	99	100	100	100	100	99	100	100	100	100	100
April 2017	100	100	100	100	38	100	100	100	100	46	100	100	100	100	52	100	100	100	100	10
April 2018	100	100	100	82	3	100	100	100	85	15	100	100	100	86	25	100	100	100	100	0
April 2019	100	100	100	47	0	100	100	100	54	0	100	100	100	59	10	100	100	100	32	0
April 2020	100	100	100	22	0	100	100	100	31	0	100	100	100	40	1	100	100	100	0	0
April 2021	100	100	78	3	0	100	100	81	15	0	100	100	83	25	0	100	100	100	0	0
April 2022	100	100	56	0	0	100	100	61	3	0	100	100	66	15	0	100	100	52	0	0
April 2023	100	100	38	0	0	100	100	45	0	0	100	100	52	7	0	100	100	9	0	0
April 2024	100	100	22	0	0	100	100	32	0	0	100	100	40	1	0	100	100	0	0	0
April 2025	100	100	10	0	0	100	100	21	0	0	100	100	30	0	0	100	100	0	0	0
April 2026	100	100	0	0	0	100	100	12	0	0	100	100	22	0	0	100	100	0	0	0
April 2027	100	100	0	0	0	100	100	4	0	0	100	100	15	0	0	100	100	0	0	0
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	10	0	0	100	100	0	0	0
April 2029	100	94	0	0	0	100	95	0	0	0	100	95	5	0	0	100	100	0	0	0
April 2030	100	81	0	0	0	100	83	0	0	0	100	85	1	0	0	100	100	0	0	0
April 2031	100	68	0	0	0	100	72	0	0	0	100	75	0	0	0	100	82	0	0	0
April 2032	100	57	0	0	0	100	62	0	0	0	100	67	0	0	0	100	54	0	0	0
April 2033	100	46	0	0	0	100	52	0	0	0	100	58	0	0	0	100	28	0	0	0
April 2034	100	36	0	0	0	100	44	0	0	0	100	50	0	0	0	100	4	0	0	0
April 2035	100	26	0	0	0	100	35	0	0	0	100	43	0	0	0	100	0	0	0	0
April 2036	100	17	0	0	0	100	27	0	0	0	100	36	0	0	0	100	0	0	0	0
April 2037	100	9	0	0	0	100	20	0	0	0	100	30	0	0	0	100	0	0	0	0
April 2038	100	1	0	0	0	100	13	0	0	0	100	23	0	0	0	100	0	0	0	0
April 2039	100	0	0	0	0	100	7	0	0	0	100	18	0	0	0	100	0	0	0	0
April 2040	100	0	0	0	0	100	0	0	0	0	100	12	0	0	0	100	0	0	0	0
April 2041	88	0	0	0	0	90	0	0	0	0	91	7	0	0	0	100	0	0	0	0
April 2042	71	0	0	0	0	75	0	0	0	0	78	2	0	0	0	90	0	0	0	0
April 2043	54	0	0	0	0	60	0	0	0	0	64	0	0	0	0	48	0	0	0	0
April 2044	37	0	0	0	0	45	0	0	0	0	51	0	0	0	0	7	0	0	0	0
April 2045	19	0	0	0	0	29	0	0	0	0	38	0	0	0	0	0	0	0	0	0
April 2046	2	0	0	0	0	14	0	0	0	0	24	0	0	0	0	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	30.2	19.8	9.5	6.1	3.8	30.6	20.6	10.1	6.4	4.0	31.1	21.5	10.7	6.9	4.3	30.0	19.2	9.1	5.8	3.7

CPR Prepayment Assumption Rates

Distribution Date	Class QJ					Class QK					Class QL					Class QM					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	37	100	100	100	100	50	100	100	100	100	58	100	100	100	100	64	100
April 2018	100	100	100	100	0	100	100	100	100	4	100	100	100	100	19	100	100	100	100	31	100
April 2019	100	100	100	52	0	100	100	100	62	0	100	100	100	68	0	100	100	100	73	12	100
April 2020	100	100	100	9	0	100	100	100	28	0	100	100	100	40	0	100	100	100	49	1	100
April 2021	100	100	100	0	0	100	100	100	4	0	100	100	100	19	0	100	100	100	31	0	100
April 2022	100	100	67	0	0	100	100	74	0	0	100	100	78	4	0	100	100	81	18	0	100
April 2023	100	100	36	0	0	100	100	50	0	0	100	100	58	0	0	100	100	64	9	0	100
April 2024	100	100	11	0	0	100	100	30	0	0	100	100	41	0	0	100	100	49	2	0	100
April 2025	100	100	0	0	0	100	100	13	0	0	100	100	27	0	0	100	100	37	0	0	100
April 2026	100	100	0	0	0	100	100	0	0	0	100	100	15	0	0	100	100	27	0	0	100
April 2027	100	100	0	0	0	100	100	0	0	0	100	100	5	0	0	100	100	19	0	0	100
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	12	0	0	100
April 2029	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	6	0	0	100
April 2030	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	1	0	0	100
April 2031	100	87	0	0	0	100	90	0	0	0	100	92	0	0	0	100	93	0	0	0	100
April 2032	100	68	0	0	0	100	75	0	0	0	100	79	0	0	0	100	82	0	0	0	100
April 2033	100	50	0	0	0	100	60	0	0	0	100	66	0	0	0	100	71	0	0	0	100
April 2034	100	33	0	0	0	100	47	0	0	0	100	55	0	0	0	100	62	0	0	0	100
April 2035	100	17	0	0	0	100	34	0	0	0	100	45	0	0	0	100	53	0	0	0	100
April 2036	100	2	0	0	0	100	22	0	0	0	100	35	0	0	0	100	44	0	0	0	100
April 2037	100	0	0	0	0	100	11	0	0	0	100	25	0	0	0	100	36	0	0	0	100
April 2038	100	0	0	0	0	100	1	0	0	0	100	17	0	0	0	100	29	0	0	0	100
April 2039	100	0	0	0	0	100	0	0	0	0	100	8	0	0	0	100	22	0	0	0	100
April 2040	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	15	0	0	0	100
April 2041	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	9	0	0	0	100
April 2042	93	0	0	0	0	94	0	0	0	0	95	0	0	0	0	96	3	0	0	0	100
April 2043	63	0	0	0	0	71	0	0	0	0	76	0	0	0	0	79	0	0	0	0	100
April 2044	35	0	0	0	0	48	0	0	0	0	57	0	0	0	0	63	0	0	0	0	100
April 2045	5	0	0	0	0	25	0	0	0	0	37	0	0	0	0	46	0	0	0	0	100
April 2046	0	0	0	0	0	2	0	0	0	0	18	0	0	0	0	30	0	0	0	0	100
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	100
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Weighted Average																					
Life (years)	30.5	20.1	9.6	6.1	3.9	30.9	20.9	10.1	6.4	4.1	31.3	21.7	10.7	6.8	4.3	31.8	22.7	11.5	7.3	4.6	

CPR Prepayment Assumption Rates

Distribution Date	Class QN					Class QT					Class QU					Class QV				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	58	100	100	100	100	71	100	100	100	100	77	100	100	100	100	81
April 2018	100	100	100	100	0	100	100	100	100	6	100	100	100	100	25	100	100	100	100	39
April 2019	100	100	100	82	0	100	100	100	88	0	100	100	100	90	0	100	100	100	92	15
April 2020	100	100	100	15	0	100	100	100	40	0	100	100	100	53	0	100	100	100	61	1
April 2021	100	100	100	0	0	100	100	100	6	0	100	100	100	25	0	100	100	100	39	0
April 2022	100	100	100	0	0	100	100	100	0	0	100	100	100	5	0	100	100	100	23	0
April 2023	100	100	57	0	0	100	100	70	0	0	100	100	76	0	0	100	100	81	11	0
April 2024	100	100	17	0	0	100	100	42	0	0	100	100	54	0	0	100	100	62	2	0
April 2025	100	100	0	0	0	100	100	18	0	0	100	100	35	0	0	100	100	47	0	0
April 2026	100	100	0	0	0	100	100	0	0	0	100	100	20	0	0	100	100	35	0	0
April 2027	100	100	0	0	0	100	100	0	0	0	100	100	7	0	0	100	100	24	0	0
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	15	0	0
April 2029	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	8	0	0
April 2030	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	2	0	0
April 2031	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2032	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2033	100	78	0	0	0	100	85	0	0	0	100	88	0	0	0	100	90	0	0	0
April 2034	100	52	0	0	0	100	66	0	0	0	100	73	0	0	0	100	78	0	0	0
April 2035	100	26	0	0	0	100	48	0	0	0	100	59	0	0	0	100	67	0	0	0
April 2036	100	3	0	0	0	100	32	0	0	0	100	46	0	0	0	100	56	0	0	0
April 2037	100	0	0	0	0	100	16	0	0	0	100	34	0	0	0	100	46	0	0	0
April 2038	100	0	0	0	0	100	1	0	0	0	100	22	0	0	0	100	36	0	0	0
April 2039	100	0	0	0	0	100	0	0	0	0	100	11	0	0	0	100	28	0	0	0
April 2040	100	0	0	0	0	100	0	0	0	0	100	1	0	0	0	100	19	0	0	0
April 2041	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	11	0	0	0
April 2042	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	4	0	0	0
April 2043	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2044	55	0	0	0	0	68	0	0	0	0	75	0	0	0	0	80	0	0	0	0
April 2045	8	0	0	0	0	36	0	0	0	0	49	0	0	0	0	59	0	0	0	0
April 2046	0	0	0	0	0	3	0	0	0	0	23	0	0	0	0	38	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	31.1	21.1	10.2	6.5	4.1	31.6	22.0	10.8	6.8	4.3	32.0	22.8	11.4	7.2	4.5	32.4	23.9	12.2	7.8	4.9

CPR Prepayment Assumption Rates

Distribution Date	Class QW					Class TA					Class TB					Class TC					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2015	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2016	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2017	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2018	100	100	100	100	9	100	100	100	100	36	100	100	100	100	51	100	100	100	100	100	57
April 2019	100	100	100	100	0	100	100	100	100	0	100	100	100	100	20	100	100	100	100	100	0
April 2020	100	100	100	64	0	100	100	100	74	0	100	100	100	81	1	100	100	100	100	100	0
April 2021	100	100	100	9	0	100	100	100	36	0	100	100	100	52	0	100	100	100	100	57	0
April 2022	100	100	100	0	0	100	100	100	8	0	100	100	100	30	0	100	100	100	100	12	0
April 2023	100	100	100	0	0	100	100	100	0	0	100	100	100	15	0	100	100	100	100	0	0
April 2024	100	100	66	0	0	100	100	76	0	0	100	100	82	3	0	100	100	100	100	0	0
April 2025	100	100	28	0	0	100	100	50	0	0	100	100	62	0	0	100	100	79	0	0	0
April 2026	100	100	0	0	0	100	100	28	0	0	100	100	45	0	0	100	100	44	0	0	0
April 2027	100	100	0	0	0	100	100	9	0	0	100	100	31	0	0	100	100	15	0	0	0
April 2028	100	100	0	0	0	100	100	0	0	0	100	100	20	0	0	100	100	0	0	0	0
April 2029	100	100	0	0	0	100	100	0	0	0	100	100	10	0	0	100	100	0	0	0	0
April 2030	100	100	0	0	0	100	100	0	0	0	100	100	2	0	0	100	100	0	0	0	0
April 2031	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2032	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2033	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2034	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	100	100	0	0	0	0
April 2035	100	77	0	0	0	100	84	0	0	0	100	88	0	0	0	100	100	0	0	0	0
April 2036	100	50	0	0	0	100	65	0	0	0	100	74	0	0	0	100	100	0	0	0	0
April 2037	100	25	0	0	0	100	47	0	0	0	100	60	0	0	0	100	76	0	0	0	0
April 2038	100	2	0	0	0	100	31	0	0	0	100	48	0	0	0	100	49	0	0	0	0
April 2039	100	0	0	0	0	100	15	0	0	0	100	36	0	0	0	100	25	0	0	0	0
April 2040	100	0	0	0	0	100	1	0	0	0	100	25	0	0	0	100	1	0	0	0	0
April 2041	100	0	0	0	0	100	0	0	0	0	100	15	0	0	0	100	0	0	0	0	0
April 2042	100	0	0	0	0	100	0	0	0	0	100	5	0	0	0	100	0	0	0	0	0
April 2043	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2044	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	0
April 2045	57	0	0	0	0	69	0	0	0	0	77	0	0	0	0	100	0	0	0	0	0
April 2046	5	0	0	0	0	33	0	0	0	0	49	0	0	0	0	52	0	0	0	0	0
April 2047	0	0	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
April 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																					
Life (years)	32.1	23.1	11.5	7.3	4.6	32.5	23.9	12.1	7.7	4.8	33.0	25.0	13.0	8.3	5.2	33.0	25.0	12.9	8.2	5.1	

CPR Prepayment Assumption Rates

Distribution Date	Class TD					Class TE					Class Z					Class IO					
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2014	100	100	100	100	100	100	100	100	100	100	103	103	103	103	103	97	94	88	82	72	
April 2015	100	100	100	100	100	100	100	100	100	100	105	105	105	105	105	92	85	71	58	40	
April 2016	100	100	100	100	100	100	100	100	100	100	108	108	108	108	108	88	77	57	40	21	
April 2017	100	100	100	100	100	100	100	100	100	100	111	111	111	111	111	84	69	45	27	10	
April 2018	100	100	100	100	72	100	100	100	100	100	113	113	114	114	114	80	63	36	18	5	
April 2019	100	100	100	100	27	100	100	100	100	42	116	116	116	117	117	77	57	28	11	2	
April 2020	100	100	100	100	2	100	100	100	100	3	119	119	119	120	120	74	52	22	7	0	
April 2021	100	100	100	72	0	100	100	100	100	0	122	122	123	123	73	72	47	17	5	0	
April 2022	100	100	100	42	0	100	100	100	65	0	125	126	126	126	43	69	43	13	3	0	
April 2023	100	100	100	20	0	100	100	100	31	0	129	129	129	129	25	67	39	10	1	0	
April 2024	100	100	100	4	0	100	100	100	6	0	132	132	132	133	14	65	35	7	0	0	
April 2025	100	100	86	0	0	100	100	100	0	0	135	136	136	107	8	62	32	5	0	0	
April 2026	100	100	63	0	0	100	100	97	0	0	139	139	139	77	5	60	28	4	0	0	
April 2027	100	100	44	0	0	100	100	67	0	0	142	143	143	56	3	57	25	3	0	0	
April 2028	100	100	28	0	0	100	100	43	0	0	146	146	147	40	2	55	23	2	0	0	
April 2029	100	100	14	0	0	100	100	22	0	0	150	150	151	29	1	52	20	1	0	0	
April 2030	100	100	3	0	0	100	100	4	0	0	154	154	154	21	1	50	17	0	0	0	
April 2031	100	100	0	0	0	100	100	0	0	0	158	158	134	15	0	47	15	0	0	0	
April 2032	100	100	0	0	0	100	100	0	0	0	162	162	109	11	0	45	13	0	0	0	
April 2033	100	100	0	0	0	100	100	0	0	0	166	166	88	8	0	42	11	0	0	0	
April 2034	100	100	0	0	0	100	100	0	0	0	171	171	71	5	0	39	9	0	0	0	
April 2035	100	100	0	0	0	100	100	0	0	0	175	175	57	4	0	37	8	0	0	0	
April 2036	100	100	0	0	0	100	100	0	0	0	180	180	45	3	0	34	6	0	0	0	
April 2037	100	84	0	0	0	100	100	0	0	0	184	185	36	2	0	31	5	0	0	0	
April 2038	100	67	0	0	0	100	100	0	0	0	189	190	28	1	0	28	4	0	0	0	
April 2039	100	50	0	0	0	100	77	0	0	0	194	195	22	1	0	25	3	0	0	0	
April 2040	100	35	0	0	0	100	54	0	0	0	200	200	17	1	0	22	2	0	0	0	
April 2041	100	20	0	0	0	100	31	0	0	0	205	205	13	0	0	19	1	0	0	0	
April 2042	100	7	0	0	0	100	10	0	0	0	210	211	10	0	0	16	0	0	0	0	
April 2043	100	0	0	0	0	100	0	0	0	0	216	194	7	0	0	13	0	0	0	0	
April 2044	100	0	0	0	0	100	0	0	0	0	222	157	5	0	0	10	0	0	0	0	
April 2045	100	0	0	0	0	100	0	0	0	0	228	123	4	0	0	7	0	0	0	0	
April 2046	69	0	0	0	0	100	0	0	0	0	235	92	2	0	0	4	0	0	0	0	
April 2047	30	0	0	0	0	46	0	0	0	0	242	63	2	0	0	2	0	0	0	0	
April 2048	0	0	0	0	0	0	0	0	0	0	232	40	1	0	0	0	0	0	0	0	
April 2049	0	0	0	0	0	0	0	0	0	0	184	30	1	0	0	0	0	0	0	0	
April 2050	0	0	0	0	0	0	0	0	0	0	134	21	0	0	0	0	0	0	0	0	
April 2051	0	0	0	0	0	0	0	0	0	0	83	12	0	0	0	0	0	0	0	0	
April 2052	0	0	0	0	0	0	0	0	0	0	33	5	0	0	0	0	0	0	0	0	
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)	33.5	26.1	13.9	8.9	5.5	33.9	27.2	14.8	9.5	5.9	37.2	33.0	21.7	14.4	8.9	16.7	9.3	4.6	3.0	2.0	

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Class based on the anticipated yield of that Class resulting from its purchase price and the investor’s own projection of Mortgage Loan prepayment rates under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates or the yield of any Class.**

Prepayments: Effect on Yields

The yields to investors will be sensitive in varying degrees to the rate of prepayments on the Mortgage Loans.

- In the case of Regular or MX Securities purchased at a premium (especially the Interest Only Class), faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in the Interest Only Class should also consider the risk that rapid rates of principal payments could result in the failure of investors to recover fully their investments.
- In the case of Regular or MX Securities purchased at a discount, slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

See “Risk Factors — Rates of principal payments can reduce your yield” in this Supplement.

Certain of the Mortgage Loans prohibit voluntary prepayment during specified lockout periods with remaining terms that range from 0 to 28 months. The Mortgage Loans have a weighted average remaining lockout period of approximately 6 months and a weighted average remaining term to maturity of approximately 430 months.

Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f), which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans.

- The Mortgage Loans also provide for payment of a Prepayment Penalty in connection with prepayments for a period extending beyond the lockout period or, if no lockout period applies, the applicable Issue Date. See “The Ginnie Mae Multifamily Certificates — Certain Additional Characteristics of the Mortgage Loans” and “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in Exhibit A to this Supplement. The required payment of a Prepayment Penalty may not be a sufficient disincentive to prevent a borrower from voluntarily prepaying a Mortgage Loan.
- In addition, in some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions.

Information relating to lockout periods, statutory prepayment prohibition periods and Prepayment Penalties is contained under “Certain Additional Characteristics of the Mortgage Loans” and “Yield, Maturity and Prepayment Considerations” in this Supplement and in Exhibit A to this Supplement.

Rapid rates of prepayments on the Mortgage Loans are likely to coincide with periods of low prevailing interest rates.

- During periods of low prevailing interest rates, the yields at which an investor may be able to reinvest amounts received as principal payments on the investor’s Class of Securities may be lower than the yield on that Class.

Slow rates of prepayments on the Mortgage Loans are likely to coincide with periods of high prevailing interest rates.

- During periods of high prevailing interest rates, the amount of principal payments available to an investor for reinvestment at those high rates may be relatively low.

The Mortgage Loans will not prepay at any constant rate until maturity, nor will all of the Mortgage Loans prepay at the same rate at any one time. The timing of changes in the rate of prepayments may affect the actual yield to an investor, even if the average rate of principal prepayments is consistent with the investor’s expectation. In general, the earlier a prepayment of principal on the Mortgage Loans, the greater the effect on an investor’s yield. As a result, the effect on an investor’s yield of principal prepayments occurring at a rate higher (or lower) than the rate anticipated by the investor during the period immediately following the Closing Date is not likely to be offset by a later equivalent reduction (or increase) in the rate of principal prepayments.

Payment Delay: Effect on Yields of the Fixed Rate and Delay Classes

The effective yield on any Fixed Rate or Delay Class will be less than the yield otherwise produced by its Interest Rate and purchase price because on any Distribution Date, 30 days' interest will be payable on (or added to the principal amount of) that Class even though interest began to accrue approximately 46 days earlier.

Yield Table

The following table shows the pre-tax yields to maturity on a corporate bond equivalent basis of Class IO based on the assumption that the Mortgage Loans prepay at the CPR Prepayment Assumption Rates and 100% PLD.

The Mortgage Loans will not prepay at any constant rate until maturity. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. Therefore, the actual pre-tax yield of Class IO may differ from those shown in the table below even if the Class IO is purchased at the assumed price shown.

The yields were calculated by:

1. determining the monthly discount rates that, when applied to the assumed streams of cash flows to be paid on Class IO would cause the discounted present value of the assumed streams of cash flows to equal the assumed purchase price of that Class plus accrued interest, and
2. converting the monthly rates to corporate bond equivalent rates.

These calculations do not take into account variations that may occur in the interest rates at which investors may be able to reinvest funds received by them as distributions on their Securities and consequently do not purport to reflect the return on any investment in Class IO when those reinvestment rates are considered.

The information set forth in the following table was prepared on the basis of the Modeling Assumptions and the assumption that the purchase price of Class IO (expressed as a percentage of its original Class Notional Balance) plus accrued interest is as indicated in the table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

**Sensitivity of Class IO to Prepayments
Assumed Price 5.0%***

CPR Prepayment Assumption Rates			
<u>5%</u>	<u>15%</u>	<u>25%</u>	<u>40%</u>
3.0%	10.1%	21.1%	38.2%

* The price does not include accrued interest. Accrued interest has been added to the price in calculating the yields set forth in the table.

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

The following tax discussion, when read in conjunction with the discussion of "Certain United States Federal Income Tax Consequences" in the Multifamily Base Offering Circular, describes the material United States federal income tax considerations for investors in the Securities. However, these

two tax discussions do not purport to deal with all United States federal tax consequences applicable to all categories of investors, some of which may be subject to special rules.

U.S. Treasury Circular 230 Notice

The discussion contained in this Supplement and the Multifamily Base Offering Circular as to certain United States federal tax consequences is not intended or written to be used, and cannot be used, for the purpose of avoiding United States federal tax penalties. Such discussion is written to support the promotion or marketing of the transactions or matters addressed in this Supplement and the Multifamily Base Offering Circular. Each taxpayer to whom such transactions or matters are being promoted, marketed or recommended should seek advice based on its particular circumstances from an independent tax advisor.

REMIC Elections

In the opinion of Bingham McCutchen LLP, the Trust will constitute a Double REMIC Series for United States federal income tax purposes. Separate REMIC elections will be made for the Pooling REMIC and the Issuing REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Issuing REMIC for United States federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

The Notional and Accrual Classes of Regular Securities will be issued with original issue discount (“OID”), and certain other Classes of Regular Securities may be issued with OID. *See “Certain United States Federal Income Tax Consequences — Tax Treatment of Regular Securities— Original Issue Discount,” “— Variable Rate Securities” and “— Interest Weighted Securities and Non-VRDI Securities” in the Multifamily Base Offering Circular.*

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 15% CPR and 100% PLD (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying the Trust Assets actually will occur. *See “Certain United States Federal Income Tax Consequences” in the Multifamily Base Offering Circular.*

The Regular Securities generally will be treated as “regular interests” in a REMIC for domestic building and loan associations and “real estate assets” for real estate investment trusts (“REITs”) as described in “Certain United States Federal Income Tax Consequences” in the Multifamily Base Offering Circular. Similarly, interest on the Regular Securities will be considered “interest on obligations secured by mortgages on real property” for REITs as described in “Certain United States Federal Income Tax Consequences” in the Multifamily Base Offering Circular.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Pooling REMIC and the beneficial ownership of the Residual Interest in the Issuing REMIC. The Residual Securities, i.e., the Class RR Securities, generally will be treated as “residual interests” in a REMIC for domestic building and loan associations and as “real estate assets” for REITs, as described in “Certain

United States Federal Income Tax Consequences” in the Multifamily Base Offering Circular, but will not be treated as debt for United States federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the Trust REMICs, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMICs. Thus, Residual Holders will have taxable income attributable to the Residual Securities even though they will not receive principal or interest distributions with respect to the Residual Securities, which could result in a negative after-tax return for the Residual Holders. Even though the Holders of the Residual Securities are not entitled to any stated principal or interest payments on the Residual Securities, the Trust REMICs may have substantial taxable income in certain periods, and offsetting tax losses may not occur until much later periods. Accordingly, the Holders of the Residual Securities may experience substantial adverse tax timing consequences. Prospective investors are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

Prospective Holders of Residual Securities should be aware that, at issuance, based on the expected prices of the Regular and Residual Securities and the prepayment assumption described above, the residual interests represented by the Residual Securities will be treated as “noneconomic residual interests” as that term is defined in Treasury regulations.

MX Securities

For a discussion of certain United States federal income tax consequences applicable to the MX Classes, see “*Certain United States Federal Income Tax Consequences— Tax Treatment of MX Securities*”, “*— Exchanges of MX Classes and Regular Classes*” and “*— Taxation of Foreign Holders of REMIC Securities and MX Securities*” in the Multifamily Base Offering Circular.

Foreign Account Tax Compliance Act

A Holder of a Regular or MX Security who is not a U.S. Person should be aware of recent legislation commonly known as FATCA and related administrative guidance that impose a 30% United States withholding tax on certain payments (which would include interest payments in respect of Regular and MX Securities beginning January 1, 2014, and gross proceeds, including the return of principal, from the sale or other disposition, including redemptions, of such Securities beginning January 1, 2017) made to a non-United States entity that fails to take required steps to provide information regarding its “United States accounts” or its direct or indirect “substantial United States owners,” as applicable, or to certify that it has no such accounts or owners. Various exceptions are provided under the legislation and related administrative guidance, including generally an exemption for “grandfathered obligations” issued before January 1, 2014 that are not materially modified. It is possible that certain MX Securities would be considered to be issued for this purpose on the date when they are purchased by a new holder, with the result that the exception, for grandfathered obligating would not apply to those MX Securities in the hands of a holder who purchased them on or after January 1, 2014. Foreign investors should consult their own tax advisors regarding the application and impact of this legislation based upon their particular circumstances.

Investors should consult their own tax advisors in determining the United States federal, state, local, foreign and any other tax consequences to them of the purchase, ownership and disposition of the Securities.

ERISA MATTERS

Ginnie Mae guarantees distributions of principal and interest with respect to the Securities. The Ginnie Mae Guaranty is supported by the full faith and credit of the United States of America. Ginnie Mae does not guarantee the payment of any Prepayment Penalties. The Regular and MX Securities will qualify as “guaranteed governmental mortgage pool certificates” within the meaning of a Department of Labor regulation, the effect of which is to provide that mortgage loans and participations therein underlying a “guaranteed governmental mortgage pool certificate” will not be considered assets of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), or subject to section 4975 of the Code (each, a “Plan”), solely by reason of the Plan’s purchase and holding of that certificate.

Governmental plans and certain church plans, while not subject to the fiduciary responsibility provisions of ERISA or the prohibited transaction provisions of ERISA and the Code, may nevertheless be subject to local, state or other federal laws that are substantially similar to the foregoing provisions of ERISA and the Code. Fiduciaries of any such plans should consult with their counsel before purchasing any of the Securities.

Prospective Plan Investors should consult with their advisors, however, to determine whether the purchase, holding or resale of a Security could give rise to a transaction that is prohibited or is not otherwise permissible under either ERISA or the Code.

See “ERISA Considerations” in the Multifamily Base Offering Circular.

The Residual Securities are not offered to, and may not be transferred to, a Plan Investor.

LEGAL INVESTMENT CONSIDERATIONS

Institutions whose investment activities are subject to legal investment laws and regulations or to review by certain regulatory authorities may be subject to restrictions on investment in the Securities. **No representation is made about the proper characterization of any Class for legal investment or other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.**

Investors should consult their own legal advisors regarding applicable investment restrictions and the effect of any restrictions on the liquidity of the Securities prior to investing in the Securities.

See “Legal Investment Considerations” in the Multifamily Base Offering Circular.

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest, from April 1, 2013. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that the Original Class Principal Balance (or original Class Notional Balance) of each Class will increase by the same proportion. The Trust Agreement, the Final Data Statement and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Sidley Austin LLP, for the Trust by Bingham McCutchen LLP and Marcell Solomon & Associates, P.C. and for the Trustee by Aini & Associates PLLC.

Schedule I

Available Combinations (1)

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 1								
AE	\$245,440,000	AG	\$273,436,000	SEQ	(5)	WAC/DLY	38378KJQ3	September 2037
DA	27,996,000							
Combination 2								
AE	\$245,440,000	AH	\$299,297,000	SEQ	(5)	WAC/DLY	38378KJR1	June 2039
DA	27,996,000							
DB	25,861,000							
Combination 3								
AE	\$245,440,000	AJ	\$323,028,000	SEQ	(5)	WAC/DLY	38378KJS9	November 2040
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
Combination 4								
AE	\$245,440,000	AK	\$344,749,000	SEQ	(5)	WAC/DLY	38378KJT7	March 2042
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
Combination 5								
AE	\$245,440,000	AL	\$364,523,000	SEQ	(5)	WAC/DLY	38378KJU4	May 2043
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 6								
AE	\$245,440,000	AM	\$382,454,000	SEQ	(5)	WAC/DLY	38378KJV2	June 2044
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
Combination 7								
AE	\$245,440,000	AN	\$398,662,000	SEQ	(5)	WAC/DLY	38378KJW0	May 2045
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
Combination 8								
AE	\$245,440,000	AQ	\$413,254,000	SEQ	(5)	WAC/DLY	38378KJX8	March 2046
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 9								
AE	\$245,440,000	AT	\$426,312,000	SEQ	(5)	WAC/DLY	38378KJY6	January 2047
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
Combination 10								
AE	\$245,440,000	AU	\$437,898,000	SEQ	(5)	WAC/DLY	38378KJZ3	August 2047
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 11								
AE	\$245,440,000	AV	\$450,597,000	SEQ	(5)	WAC/DLY	38378KKA6	October 2048
DA	27,996,000							
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 12								
DA	\$ 27,996,000	MA	\$ 53,857,000	SEQ	(5)	WAC/DLY	38378KKF5	June 2039
DB	25,861,000							
Combination 13								
DA	\$ 27,996,000	MB	\$ 77,588,000	SEQ	(5)	WAC/DLY	38378KKG3	November 2040
DB	25,861,000							
DC	23,731,000							
Combination 14								
DA	\$ 27,996,000	MC	\$ 99,309,000	SEQ	(5)	WAC/DLY	38378KKH1	March 2042
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
Combination 15								
DA	\$ 27,996,000	MD	\$119,083,000	SEQ	(5)	WAC/DLY	38378KKJ7	May 2043
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 16								
DA	\$ 27,996,000	ME	\$137,014,000	SEQ	(5)	WAC/DLY	38378KKK4	June 2044
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
Combination 17								
DA	\$ 27,996,000	MG	\$153,222,000	SEQ	(5)	WAC/DLY	38378KKL2	May 2045
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
Combination 18								
DA	\$ 27,996,000	MH	\$167,814,000	SEQ	(5)	WAC/DLY	38378KKM0	March 2046
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							

REMIC Securities

MX Securities

Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 19								
DA	\$ 27,996,000	MJ	\$180,872,000	SEQ	(5)	WAC/DLY	38378KKN8	January 2047
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
Combination 20								
DA	\$ 27,996,000	MK	\$192,458,000	SEQ	(5)	WAC/DLY	38378KKP3	August 2047
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 21								
DA	\$ 27,996,000	ML	\$205,157,000	SEQ	(5)	WAC/DLY	38378KKQ1	October 2048
DB	25,861,000							
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 22								
DB	\$ 25,861,000	MN	\$ 49,592,000	SEQ	(5)	WAC/DLY	38378KKR9	November 2040
DC	23,731,000							
Combination 23								
DB	\$ 25,861,000	MQ	\$ 71,313,000	SEQ	(5)	WAC/DLY	38378KKS7	March 2042
DC	23,731,000							
DE	21,721,000							
Combination 24								
DB	\$ 25,861,000	MT	\$ 91,087,000	SEQ	(5)	WAC/DLY	38378KKT5	May 2043
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
Combination 25								
DB	\$ 25,861,000	MU	\$109,018,000	SEQ	(5)	WAC/DLY	38378KKU2	June 2044
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
Combination 26								
DB	\$ 25,861,000	MV	\$125,226,000	SEQ	(5)	WAC/DLY	38378KKV0	May 2045
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
Combination 27								
DB	\$ 25,861,000	MW	\$139,818,000	SEQ	(5)	WAC/DLY	38378KKW8	March 2046
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 28								
DB	\$ 25,861,000	MY	\$152,876,000	SEQ	(5)	WAC/DLY	38378KKX6	January 2047
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
Combination 29								
DB	\$ 25,861,000	NA	\$164,462,000	SEQ	(5)	WAC/DLY	38378KKY4	August 2047
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 30								
DB	\$ 25,861,000	NB	\$177,161,000	SEQ	(5)	WAC/DLY	38378KKZ1	October 2048
DC	23,731,000							
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 31								
DC	\$ 23,731,000	NC	\$ 45,452,000	SEQ	(5)	WAC/DLY	38378KLA5	March 2042
DE	21,721,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 32								
DC	\$ 23,731,000	ND	\$ 65,226,000	SEQ	(5)	WAC/DLY	38378KLB3	May 2043
DE	21,721,000							
DG	19,774,000							
Combination 33								
DC	\$ 23,731,000	NE	\$ 83,157,000	SEQ	(5)	WAC/DLY	38378KLC1	June 2044
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
Combination 34								
DC	\$ 23,731,000	NG	\$ 99,365,000	SEQ	(5)	WAC/DLY	38378KLD9	May 2045
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
Combination 35								
DC	\$ 23,731,000	NH	\$ 113,957,000	SEQ	(5)	WAC/DLY	38378KLE7	March 2046
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
Combination 36								
DC	\$ 23,731,000	NJ	\$ 127,015,000	SEQ	(5)	WAC/DLY	38378KLF4	January 2047
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 37								
DC	\$ 23,731,000	NK	\$138,601,000	SEQ	(5)	WAC/DLY	38378KLG2	August 2047
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 38								
DC	\$ 23,731,000	NL	\$151,300,000	SEQ	(5)	WAC/DLY	38378KLH0	October 2048
DE	21,721,000							
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 39								
DE	\$ 21,721,000	NM	\$ 41,495,000	SEQ	(5)	WAC/DLY	38378KLJ6	May 2043
DG	19,774,000							
Combination 40								
DE	\$ 21,721,000	NQ	\$ 59,426,000	SEQ	(5)	WAC/DLY	38378KLK3	June 2044
DG	19,774,000							
DH	17,931,000							
Combination 41								
DE	\$ 21,721,000	NT	\$ 75,634,000	SEQ	(5)	WAC/DLY	38378KLL1	May 2045
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 42								
DE	\$ 21,721,000	NU	\$ 90,226,000	SEQ	(5)	WAC/DLY	38378KLM9	March 2046
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
Combination 43								
DE	\$ 21,721,000	NV	\$ 103,284,000	SEQ	(5)	WAC/DLY	38378KLN7	January 2047
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
Combination 44								
DE	\$ 21,721,000	NW	\$ 114,870,000	SEQ	(5)	WAC/DLY	38378KIP2	August 2047
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 45								
DE	\$ 21,721,000	NY	\$ 127,569,000	SEQ	(5)	WAC/DLY	38378KLQ0	October 2048
DG	19,774,000							
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 46								
DG	\$ 19,774,000	QA	\$ 37,705,000	SEQ	(5)	WAC/DLY	38378KLR8	June 2044
DH	17,931,000							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 47								
DG	\$ 19,774,000	QB	\$ 53,913,000	SEQ	(5)	WAC/DLY	38378KLS6	May 2045
DH	17,931,000							
DJ	16,208,000							
Combination 48								
DG	\$ 19,774,000	QC	\$ 68,505,000	SEQ	(5)	WAC/DLY	38378KLT4	March 2046
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
Combination 49								
DG	\$ 19,774,000	QD	\$ 81,563,000	SEQ	(5)	WAC/DLY	38378KLU1	January 2047
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
Combination 50								
DG	\$ 19,774,000	QE	\$ 93,149,000	SEQ	(5)	WAC/DLY	38378KLV9	August 2047
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 51								
DG	\$ 19,774,000	QG	\$105,848,000	SEQ	(5)	WAC/DLY	38378KLW7	October 2048
DH	17,931,000							
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 52								
DH	\$ 17,931,000	QH	\$ 34,139,000	SEQ	(5)	WAC/DLY	38378K LX5	May 2045
DJ	16,208,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 53								
DH	\$ 17,931,000	QJ	\$ 48,731,000	SEQ	(5)	WAC/DLY	38378KLY3	March 2046
DJ	16,208,000							
DK	14,592,000							
Combination 54								
DH	\$ 17,931,000	QK	\$ 61,789,000	SEQ	(5)	WAC/DLY	38378KLZ0	January 2047
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
Combination 55								
DH	\$ 17,931,000	QL	\$ 73,375,000	SEQ	(5)	WAC/DLY	38378KMA4	August 2047
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 56								
DH	\$ 17,931,000	QM	\$ 86,074,000	SEQ	(5)	WAC/DLY	38378KMB2	October 2048
DJ	16,208,000							
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 57								
DJ	\$ 16,208,000	QN	\$ 30,800,000	SEQ	(5)	WAC/DLY	38378KMC0	March 2046
DK	14,592,000							
Combination 58								
DJ	\$ 16,208,000	QT	\$ 43,858,000	SEQ	(5)	WAC/DLY	38378KMD8	January 2047
DK	14,592,000							
DL	13,058,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 59								
DJ	\$ 16,208,000	QU	\$ 55,444,000	SEQ	(5)	WAC/DLY	38378KME6	August 2047
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
Combination 60								
DJ	\$ 16,208,000	QV	\$ 68,143,000	SEQ	(5)	WAC/DLY	38378KMF3	October 2048
DK	14,592,000							
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 61								
DK	\$ 14,592,000	QW	\$ 27,650,000	SEQ	(5)	WAC/DLY	38378KMG1	January 2047
DL	13,058,000							
Combination 62								
DK	\$ 14,592,000	TA	\$ 39,236,000	SEQ	(5)	WAC/DLY	38378KMH9	August 2047
DL	13,058,000							
DM	11,586,000							
Combination 63								
DK	\$ 14,592,000	TB	\$ 51,935,000	SEQ	(5)	WAC/DLY	38378KMJ5	October 2048
DL	13,058,000							
DM	11,586,000							
DN	12,699,000							
Combination 64								
DL	\$ 13,058,000	TC	\$ 24,644,000	SEQ	(5)	WAC/DLY	38378KMK2	August 2047
DM	11,586,000							
Combination 65								
DL	\$ 13,058,000	TD	\$ 37,343,000	SEQ	(5)	WAC/DLY	38378KML0	October 2048
DM	11,586,000							
DN	12,699,000							
Combination 66								
DM	\$ 11,586,000	TE	\$ 24,285,000	SEQ	(5)	WAC/DLY	38378KMM8	October 2048
DN	12,699,000							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 67								
B	\$ 2,857,000	BC	\$ 7,857,000	SEQ	(5)	WAC/DLY	38378KKKB4	February 2047
BA	5,000,000							
Combination 68								
C	\$ 4,155,000	CB	\$ 9,708,000	SEQ	(5)	WAC/DLY	38378KKKC2	October 2048
CA	5,553,000							
Combination 69								
C	\$ 4,155,000	CD	\$ 7,593,000	SEQ	(5)	WAC/DLY	38378KKKD0	October 2048
D	3,438,000							
Combination 70								
BA	\$ 5,000,000	CE	\$ 10,553,000	SEQ	(5)	WAC/DLY	38378KKKE8	October 2048
CA	5,553,000							

(1) All exchanges must comply with minimum denomination restrictions.

(2) The amount shown for each MX Class represents the maximum Original Class Principal Balance of that Class, assuming it were to be issued on the Closing Date.

(3) As defined under "Class Types" in Appendix I to the Multifamily Base Offering Circular.

(4) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.

(5) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in this Supplement.

Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans⁽¹⁾

Pool Number	FHA Insurance Program/Section 538 Guarantee Program(2)	City	State	Principal Balance as of Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos./7)	Prepayment Penalty Period (mos./8)	Total Remaining Lockout and Prepayment Penalty (mos./8)
AB1211	207/223(f)	Bronx	NY	\$84,546,248.75	2.400%	2.150%	0.250%	Dec-47	(9)	419	416	3	Jan-13	N/A	Jan-23	A	N/A	116	116
AC1374	207/223(f)	Hillsboro	OR	55,632,340.39	2.360	2.000	0.360	Jan-48	\$195,634.85	420	417	3	Jan-13	Feb-14	Feb-23	B	9	117	117
AC9569	223(f)/223(a)(7)	Indianapolis	IN	34,593,612.95	3.550	3.300	0.250	Mar-48	144,149.64	420	419	1	Mar-13	N/A	Apr-21	C	N/A	95	95
AC8897	221(d)(4)/223(a)(7)	Gaithersburg	MD	32,908,256.84	3.270	2.870	0.400	Mar-53	123,108.86	480	479	1	Mar-13	N/A	Apr-23	D	N/A	119	119
AA3430	223(f)	St. Paul	MN	28,107,217.99	2.180	1.930	0.250	Jan-48	96,185.54	421	417	4	Dec-12	Feb-14	Feb-23	B	9	117	117
AB5447	221(d)(4)/223(a)(7)	West Jordan	UT	27,473,294.49	2.500	2.250	0.250	Mar-53	90,711.11	480	479	1	Mar-13	N/A	Apr-23	E	N/A	119	119
AC9548	207/223(f)	Greenville	SC	21,435,977.90	2.500	2.250	0.250	Mar-48	76,747.07	421	419	2	Feb-13	Apr-14	Apr-23	B	11	119	119
AB3710	223(f)/223(a)(7)	Waterford	MI	20,097,776.97	2.500	2.250	0.250	Mar-48	71,955.22	420	419	1	Mar-13	Apr-14	Apr-23	B	11	119	119
AC7093	223(f)/223(a)(7)	Maple Grove	MN	19,933,847.20	2.500	2.250	0.250	Oct-45	74,708.64	392	390	2	Feb-13	N/A	Mar-23	E	N/A	118	118
AA3424	221(d)(4)/223(a)(7)	Kingwood	TX	19,018,541.33	3.750	3.380	0.370	Feb-53	76,692.88	480	478	2	Feb-13	Mar-14	Mar-23	B	10	118	118
AB8111	223(f)/223(a)(7)	Hazelwood	MO	17,129,959.12	2.980	2.730	0.250	Jan-48	66,002.40	419	417	2	Feb-13	Feb-14	Feb-23	B	9	117	117
76051H	223(f)	Elk Grove Village	IL	15,131,024.83	2.440	2.190	0.250	Jan-48	55,851.68	420	417	3	Jan-13	Feb-14	Feb-23	B	9	117	117
AC3618	223(f)	Cleveland	OH	14,451,425.36	2.480	2.230	0.250	Mar-48	51,585.98	421	419	2	Feb-13	N/A	Apr-23	F	N/A	119	119
AB3680	223(f)	Gainesville	FL	13,286,483.65	2.410	2.040	0.370	Feb-48	47,002.93	421	418	3	Jan-13	Mar-14	Mar-23	B	10	118	118
735141	232	Greensboro	NC	13,255,536.60	5.250	5.000	0.250	Apr-52	66,630.62	470	468	2	Feb-13	Dec-13	Dec-21	G	7	103	103
AA7728	221(d)(4)/223(a)(7)	Knightdale	NC	11,745,147.89	3.520	3.270	0.250	Feb-53	45,727.88	480	478	2	Feb-13	N/A	Mar-23	E	N/A	118	118
AB3678	223(f)	Ft. Meyers	FL	11,388,217.04	2.330	1.960	0.370	Feb-48	39,805.02	420	418	2	Feb-13	Mar-14	Mar-23	B	10	118	118
AC8859	207/223(f)	Medina	OH	11,029,221.36	2.390	1.890	0.500	Jan-48	38,960.22	420	417	3	Jan-13	Mar-14	Mar-23	D	N/A	117	117
AC3648	207/223(f)	Detroit	MI	10,813,481.61	2.700	2.200	0.500	Mar-48	39,883.69	420	419	1	Jan-13	N/A	Apr-23	E	N/A	119	119
AB7139	232/223(a)(7)	Greenswood	IL	9,656,853.07	2.420	2.170	0.250	Jan-53	31,538.79	480	477	3	Jan-13	Feb-14	Feb-23	B	9	117	117
AB8115	223(f)/223(a)(7)	Royal Oak	MI	9,550,077.62	2.250	2.000	0.250	Dec-47	33,082.86	418	416	4	Dec-12	Jan-14	Jan-23	B	8	116	116
AA7709	232/223(a)(7)	Newark	NJ	9,543,748.88	3.750	3.400	0.350	Apr-43	44,198.59	364	360	4	Dec-12	Jan-14	Jan-23	B	8	116	116
AB1235	232/223(a)(7)	Shreveport	LA	9,508,142.18	2.710	2.210	0.500	Dec-51	33,090.68	466	464	2	Feb-13	Mar-14	Mar-23	D	N/A	118	118
AB3681	223(f)	Lynn Haven	FL	8,693,390.02	2.410	2.040	0.370	Feb-48	30,754.18	421	418	3	Jan-13	Mar-14	Mar-23	B	10	118	118
739475	221(d)(4)	Laurel	MD	8,440,950.07	4.900	4.650	0.500	Jun-52	40,421.44	472	470	2	Feb-13	Jul-15	Jul-22	H	26	110	110
AC8875	213/223(a)(7)	Eden Prairie	MN	7,941,971.71	2.440	1.940	0.250	Feb-53	25,992.77	480	478	2	Feb-13	N/A	Mar-23	D	N/A	118	118
AC8879	207/223(f)	Los Angeles	CA	7,797,710.57	2.290	1.730	0.500	Mar-48	26,802.99	421	419	2	Feb-13	Apr-13	Apr-23	I	0	119	119
AB8135	221(d)(4)/223(a)(7)	Orangeburg	SC	7,141,385.33	2.290	2.040	0.250	Mar-53	22,760.23	481	479	2	Feb-13	Apr-13	Apr-23	J	0	119	119
AA2045	232/223(a)(7)	Pennington Gap	VA	7,001,543.85	2.490	2.240	0.250	Jan-41	29,140.69	336	333	3	Jan-13	N/A	Feb-23	E	N/A	117	117
AC9551	221(d)(4)/223(a)(7)	Dallas	TX	6,506,183.95	3.480	2.250	0.250	Jul-45	24,438.14	389	387	2	Feb-13	Mar-14	Mar-23	B	10	118	118
AA7716	232	Daphne	AL	6,374,447.75	2.000	2.500	0.500	Nov-50	23,584.53	455	451	4	Dec-12	Jan-15	Jan-23	G	20	116	116
AB8134	221(d)(4)/223(a)(7)	Raleigh	NC	6,322,730.19	2.290	2.040	0.250	Mar-53	20,151.10	481	479	2	Feb-13	Apr-13	Apr-23	J	0	119	119
AC8860	213/223(a)(7)	St. Cloud	MN	6,024,030.05	2.540	2.040	0.500	Jan-53	20,071.74	480	477	3	Jan-13	N/A	Feb-23	D	N/A	117	117
AB8116	223(f)/223(a)(7)	Rochester Hills	MI	5,921,435.71	2.250	2.000	0.250	Dec-47	20,512.71	418	416	2	Feb-13	Jan-14	Jan-23	B	8	116	116
793906	207/223(f)	Los Angeles	CA	5,583,442.20	2.550	2.100	0.450	Feb-48	20,170.12	421	418	3	Jan-13	Mar-14	Mar-23	B	10	118	118
AB7152	207/223(f)	Fort Wayne	IN	5,029,479.26	2.350	2.070	0.280	Feb-48	17,632.38	420	418	2	Feb-13	Feb-14	Feb-23	B	9	117	117
AC7095	241(f)/236/223(a)(7)	St. Paul	MN	4,931,749.91	2.650	2.270	0.380	Feb-43	19,945.90	360	358	2	Feb-13	Mar-14	Mar-23	B	10	118	118
AB7151	213/223(a)(7)	Columbus	IN	4,864,986.83	2.350	2.070	0.280	Feb-48	17,055.90	420	418	2	Feb-13	Feb-14	Feb-23	B	9	117	117
AB8525	221(d)(4)/223(a)(7)	Mobile	AL	4,708,623.44	2.250	2.000	0.250	Jan-53	14,943.72	480	477	3	Jan-13	N/A	Feb-23	K	N/A	116	116
AC8864	231/223(a)(7)	Edgewater	MD	4,582,853.68	2.410	1.910	0.500	Jan-53	14,942.31	479	477	2	Feb-13	N/A	Feb-23	L	N/A	117	117
AB1233	221(d)(4)/223(a)(7)	DeKalb	IL	4,424,727.73	2.480	2.230	0.250	Apr-51	14,992.02	458	456	2	Feb-13	N/A	Feb-23	L	N/A	117	117
AD0065	232/223(a)(7)	Des Moines	IA	4,404,985.52	2.500	2.250	0.250	Mar-44	17,058.86	373	371	2	Feb-13	Mar-14	Mar-23	B	10	118	118
AB7138	207/223(f)	McFarland	WI	3,932,287.49	2.500	2.250	0.250	Jan-48	14,121.06	420	417	3	Jan-13	Jan-14	Jan-23	B	8	116	116
AA7714	232/223(a)(7)	Brunswick	ME	3,875,895.00	3.700	3.450	0.250	Oct-43	17,598.51	370	366	4	Dec-12	Mar-14	Mar-23	B	10	118	118
AB8113	223(f)/223(a)(7)	Santa Paula	CA	3,835,817.14	2.490	2.240	0.250	Sep-36	18,028.58	283	281	2	Feb-13	Feb-14	Feb-23	B	9	117	117
747090	221(d)(4)	Asheville	NC	3,830,136.07	5.250	5.000	0.250	Nov-52	19,166.74	478	475	3	Jan-13	Jan-15	Jan-23	C	20	116	116
739478	221(d)(4)	Middle River	MD	3,640,909.72	4.650	4.400	0.250	Sep-52	16,806.28	477	473	4	Dec-12	Oct-14	Oct-22	G	17	113	113
763665	232	Glendale	AZ	3,355,848.09	5.750	5.400	0.350	Mar-52	17,905.02	470	467	3	Jan-13	Apr-14	Apr-22	G	11	107	107
AB7153	207/223(f)	Mishawaka	IN	3,289,847.68	2.350	2.070	0.280	Feb-48	11,533.70	420	418	2	Feb-13	Feb-14	Feb-23	B	9	117	117
AC3621	221(d)(4)/223(a)(7)	Detroit	MI	3,264,272.31	3.500	3.250	0.250	Mar-53	12,657.61	480	479	1	Mar-13	Apr-14	Apr-23	B	11	119	119
AB8099	221(d)(4)/223(a)(7)	Statesville	NC	3,201,405.14	2.320	2.070	0.250	Jan-40	13,395.56	324	321	3	Jan-13	Feb-14	Feb-23	B	9	117	117

Pool Number	FHA Insurance Program/Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos./Yr)	Total Remaining Lockout and Prepayment Penalty Period (mos./Yr)
AC8871	221(D)(4)	Little Rock	AR	\$3,052,559.84	2.500%	2.000%	0.500%	\$ 10,091.21	479	478	1	Mar-13	N/A	Mar-23	L	N/A	118
768210	221(D)(4)	Key Largo	FL	3,048,977.53	4.600	4.250	0.350	13,986.09	475	472	3	Jan-13	Apr-14	Apr-22	G	11	107
AC1396	207(223(f))	San Diego	CA	3,033,440.27	2.650	2.220	0.430	11,138.29	420	417	3	Jan-13	N/A	Feb-23	E	N/A	117
AB7158	207(223(f))	Hebron	IN	2,894,230.95	2.500	2.190	0.310	10,377.73	420	418	2	Feb-13	Feb-14	Feb-23	B	9	117
AB7147	538	Conway	SC	2,841,217.38	3.220	2.720	0.500	10,567.20	480	477	3	Jan-13	Jan-14	Jan-23	B	8	116
735134	221(D)(4)	Jacksonville	NC	2,545,970.43	5.250	4.980	0.250	12,722.38	475	473	2	Feb-13	Apr-14	Apr-22	G	11	107
AB8071	221(D)(4)/223(a)(7)	Savannah	GA	2,372,480.72	2.650	2.150	0.500	8,059.55	479	476	3	Jan-13	Jan-14	Jan-23	B	8	116
712218	221(D)(4)	Dublin	OH	2,159,075.87	5.590	5.340	0.250	11,320.01	474	472	2	Feb-13	Apr-14	Apr-22	H	28	112
AC3620	221(D)(4)/223(a)(7)	Detroit	MI	2,035,249.89	3.500	3.250	0.250	7,891.93	480	479	1	Mar-13	Apr-14	Apr-23	B	11	119
AC8880	232(223(f))	Bel Air	MD	2,004,385.86	2.720	2.220	0.500	8,165.61	360	359	1	Mar-13	N/A	Apr-23	D	N/A	119
768673	232	Braselton	GA	1,867,619.23	2.400	2.150	0.250	9,557.54	474	471	3	Jan-13	Sep-14	Sep-22	G	16	112
735105	221(D)(4)	Chicago	IL	1,835,536.29	5.250	5.000	0.250	9,192.80	475	472	3	Jan-13	Jul-14	Jul-22	G	14	110
AC3619	221(D)(4)/223(a)(7)	Detroit	MI	1,541,822.69	3.500	3.250	0.250	5,978.60	480	479	1	Mar-13	Apr-14	Apr-23	B	10	119
AB8101	221(D)(4)/223(a)(7)	Atlanta	GA	1,511,763.72	2.440	2.190	0.250	4,947.76	481	478	3	Jan-13	Mar-14	Mar-23	B	10	118
AB8090	221(D)(4)/223(a)(7)	Raefford	NC	1,378,569.63	2.410	2.160	0.250	6,493.66	380	377	3	Jan-13	Feb-14	Feb-23	B	9	117
AB1223	221(D)(4)/223(a)(7)	Chicago	IL	1,352,677.01	2.750	2.250	0.500	5,552.08	359	357	2	Feb-13	N/A	Feb-23	L	N/A	117
AB8132	221(D)(4)/223(a)(7)	Richardson	TX	1,326,535.73	2.400	2.150	0.250	6,897.91	245	243	2	Feb-13	N/A	Mar-23	E	N/A	118
AC3639	221(D)(4)	Columbus	OH	1,286,327.38	3.950	2.950	1.000	5,367.04	438	435	3	Jan-13	Jan-15	Jan-23	G	20	116
AC9522	232(223(a)(7))	Woodburn	OR	1,267,042.59	2.950	2.700	0.250	5,151.01	380	378	2	Feb-13	Mar-14	Mar-23	B	10	118
AB8117	207(223(f))	Coffeyville	KS	1,056,035.98	2.500	2.250	0.250	4,188.28	360	358	2	Feb-13	Mar-14	Mar-23	B	10	118
AC8873	213(223(a)(7))	Owatonna	MN	1,016,990.48	3.450	2.950	0.500	4,184.02	420	418	2	Feb-13	N/A	Mar-23	D	N/A	118
768227	221(D)(4)	Missoula	MT	970,881.95	4.250	4.000	0.250	4,230.29	476	474	2	Feb-13	Jul-14	Jul-22	G	14	110
746745	221(D)(4)	Washington	DC	826,612.41	4.650	4.400	0.250	3,844.60	466	463	3	Jan-13	Aug-14	Aug-22	G	15	111
735171	221(D)(4)	Columbus	GA	810,153.24	4.650	4.400	0.250	3,736.87	477	474	3	Jan-13	Oct-14	Oct-22	G	17	113
AA3627	538/515	Seaford	DE	804,863.49	3.350	2.700	0.620	3,058.17	478	475	3	Jan-13	Dec-13	Dec-22	H	7	115
750494	221(D)(4)	Mission	TX	780,013.73	4.850	4.600	0.250	3,704.52	474	472	2	Feb-13	Sep-15	Sep-22	B	28	112
AA3633	538	Marksville	LA	558,479.08	3.740	3.000	0.740	2,250.73	359	357	2	Feb-13	Jan-15	Jan-23	B	8	116
749150	221(D)(4)	Davidson	NC	520,819.46	5.750	5.500	0.250	2,781.40	478	476	2	Feb-13	Jan-15	Jan-23	G	20	116
AC3644	221(D)(4)/223(a)(7)	Pleasantville	OH	388,071.57	3.950	2.700	1.250	2,049.77	299	297	2	Feb-13	Feb-15	Feb-23	G	21	117
AC3638	221(D)(4)/223(a)(7)	Troy	OH	357,485.97	3.950	2.700	1.250	1,919.13	292	289	3	Jan-13	Jan-15	Jan-23	G	20	116
AC3643	221(D)(4)/223(a)(7)	South Charleston	OH	354,975.81	3.950	2.700	1.250	1,874.96	299	297	2	Feb-13	Feb-15	Feb-23	G	21	117
739493	221(D)(4)	Atlanta	GA	295,057.80	5.080	4.830	0.250	1,446.93	473	471	2	Feb-13	Aug-14	Aug-22	G	15	111
AC3640	221(D)(4)/223(a)(7)	Lewisburg	OH	283,517.82	3.950	2.700	1.250	1,616.68	265	262	3	Jan-13	Jan-15	Jan-23	G	20	116

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor.
- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) Pool Number AB1211 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

- (A) No lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the twenty-fourth mortgage loan payment date beyond the Issue Date disclosed above; thereafter, a Prepayment Penalty of 8% of the prepaid amount up to but not including the thirty-sixth mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (B) Lockout up to but not including the Lockout End Date; thereafter a Prepayment Penalty of 9% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (C) No lockout; a Prepayment Penalty of 8% of the prepaid amount up to but not including the thirteenth mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (D) No lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the sixty-first mortgage loan payment date beyond the Issue Date disclosed above; thereafter, a Prepayment Penalty of 5% of the prepaid amount up to but not including the seventy-third mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (E) No lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the thirteenth mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (F) No lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the fourteenth mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (G) Lockout up to but not including the Lockout End Date; thereafter a Prepayment Penalty of 8% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (H) Lockout up to but not including the Lockout End Date; thereafter a Prepayment Penalty of 7% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.

- (I) No remaining lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the sixtieth mortgage loan payment date beyond the Lockout End Date disclosed above; thereafter, a Prepayment Penalty of 5% of the prepaid amount up to but not including the seventy-second mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (J) No remaining lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (K) No lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.
- (L) No lockout; a Prepayment Penalty of 10% of the prepaid amount up to but not including the sixtieth mortgage loan payment date beyond the Issue Date disclosed above; thereafter, a Prepayment Penalty of 5% of the prepaid amount up to but not including the seventy-second mortgage loan payment date beyond the Issue Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.



\$697,469,482

**Government National
Mortgage Association**

GINNIE MAE[®]

**Guaranteed Multifamily REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2013-050**

OFFERING CIRCULAR SUPPLEMENT
April 23, 2013

**CREDIT SUISSE
MISCHLER FINANCIAL GROUP, INC.**