

**\$2,192,259,043**  
**Government National Mortgage Association**  
**GINNIE MAE®**  
**Guaranteed REMIC Pass-Through Securities**  
**and MX Securities**  
**Ginnie Mae REMIC Trust 2024-019**

**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.

**The Trust and its Assets**

The Trust will own (1) Ginnie Mae Certificates and (2) certain previously issued certificates.

**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-14 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 February 29, 2024.

You should read the Base Offering Circular as well as 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.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 1</b>						
E(1) .....	\$104,106,270	5.00%	SEQ	FIX	38384KAA9	September 2057
EV .....	25,790,792	5.00	SEQ/AD	FIX	38384KAB7	February 2035
EZ .....	35,413,946	5.00	SEQ	FIX/Z	38384KAC5	December 2063
<b>Security Group 2</b>						
AK(1) .....	10,394,513	5.00	SEQ	FIX	38384KAD3	June 2053
FA .....	55,696,310	(5)	PT	FLT	38384KAE1	February 2054
FD .....	32,781,447	(5)	PT	FLT	38384KAF8	February 2054
KA(1) .....	6,117,949	5.00	SEQ	FIX	38384KAG6	June 2053
KL(1) .....	438,341	5.00	SEQ	FIX	38384KAH4	February 2054
LK(1) .....	744,749	5.00	SEQ	FIX	38384KAJ0	February 2054
SA .....	55,696,310	(5)	NTL(PT)	INV/IO	38384KAK7	February 2054
SD .....	32,781,447	(5)	NTL(PT)	INV/IO	38384KAL5	February 2054
<b>Security Group 3</b>						
C .....	27,629,844	5.50	SUP	FIX	38384KAM3	January 2054
FC .....	75,000,000	(5)	PT	FLT	38384KAN1	January 2054
P .....	51,885,000	4.00	PAC	FIX	38384KAP6	December 2053
PF(1) .....	31,826,308	(5)	PAC	FLT	38384KAQ4	January 2054
PL .....	1,158,848	4.00	PAC	FIX	38384KAR2	January 2054
SC .....	75,000,000	(5)	NTL(PT)	INV/IO	38384KAS0	January 2054
SP(1) .....	31,826,308	(5)	NTL(PAC)	INV/IO	38384KAT8	January 2054
TP(1) .....	31,826,308	(5)	NTL(PAC)	INV/IO	38384KAU5	January 2054
UT(1) .....	31,826,308	(5)	NTL(PAC)	INV/IO	38384KAV3	January 2054
<b>Security Group 4</b>						
EF .....	100,000,000	(5)	PT	FLT	38384KAW1	February 2054
ES .....	100,000,000	(5)	NTL(PT)	INV/IO	38384KAX9	February 2054
H .....	36,924,475	5.50	SEQ	FIX	38384KAY7	December 2051
HA .....	54,752,062	5.00	SEQ	FIX	38384KAZ4	May 2051
HV(1) .....	3,829,200	5.50	SEQ/AD	FIX	38384KBA8	November 2035
HZ(1) .....	8,459,595	5.00	SEQ	FIX/Z	38384KBB6	February 2054
VH(1) .....	6,788,343	5.00	SEQ/AD	FIX	38384KBC4	December 2035
ZH(1) .....	4,246,325	5.50	SEQ	FIX/Z	38384KBD2	February 2054
<b>Security Group 5</b>						
EB(1) .....	23,498,329	5.50	SEQ	FIX	38384KBE0	June 2059
EL .....	9,929,276	5.50	SEQ	FIX	38384KBF7	January 2064
<b>Security Group 6</b>						
Z .....	22,963,491	3.50	SC/PT	FIX/Z	38384KBG5	January 2049
<b>Security Group 7</b>						
B .....	28,536,612	4.50	SEQ/AD	FIX	38384KBH3	October 2047
BZ .....	4,351,194	4.50	SEQ	FIX/Z	38384KBJ9	February 2054
<b>Security Group 8</b>						
FE .....	138,083,726	(5)	PT	FLT	38384KBK6	January 2064
SE .....	138,083,726	(5)	NTL(PT)	INV/IO	38384KBL4	January 2064
<b>Security Group 9</b>						
FG .....	41,132,524	(5)	PT	FLT	38384KBM2	February 2054
SG .....	41,132,524	(5)	NTL(PT)	INV/IO	38384KBN0	February 2054
WA(1) .....	5,406,519	5.00	SEQ	FIX	38384KBP5	June 2051
WV(1) .....	645,048	5.00	SEQ/AD	FIX	38384KBQ3	December 2035
WZ(1) .....	803,854	5.00	SEQ	FIX/Z	38384KBR1	February 2054

(Cover continued on next page)

**J.P. Morgan**

**Mischler Financial Group, Inc.**

The date of this Offering Circular Supplement is February 23, 2024.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 10</b>						
FM .....	\$ 10,000,000	(5)	PT	FLT	38384KBS9	February 2054
FQ .....	10,000,000	(5)	PT	FLT	38384KBT7	February 2054
M .....	6,097,690	4.00%	SEQ/AD	FIX	38384KBW4	January 2051
MF .....	25,000,000	(5)	PT	FLT	38384KBV2	February 2054
MS .....	25,000,000	(5)	NTL(PT)	INV/IO	38384KBW0	February 2054
MZ .....	568,977	4.00	SEQ	FIX/Z	38384KBX8	February 2054
NF .....	30,870,962	(5)	PT	FLT	38384KBY6	February 2054
NS .....	30,870,962	(5)	NTL(PT)	INV/IO	38384KBZ3	February 2054
SM .....	20,000,000	(5)	NTL(PT)	INV/IO	38384KCA7	February 2054
<b>Security Group 11</b>						
FJ .....	91,762,133	(5)	PT	FLT	38384KCB5	January 2054
SJ .....	91,762,133	(5)	NTL(PT)	INV/IO	38384KCC3	January 2054
<b>Security Group 12</b>						
AW(1) .....	8,009,138	5.00	SEQ	FIX	38384KCD1	May 2051
DF .....	30,749,974	(5)	PT	FLT	38384KCE9	February 2054
DS .....	30,749,974	(5)	NTL(PT)	INV/IO	38384KCF6	February 2054
VW(1) .....	997,623	5.00	SEQ/AD	FIX	38384KFY2	December 2035
ZW(1) .....	1,243,231	5.00	SEQ	FIX/Z	38384KCG4	February 2054
<b>Security Group 13</b>						
BG .....	47,193,000	5.00	SEQ	FIX	38384KCH2	September 2062
FK(1) .....	53,190,927	(5)	PT	FLT	38384KCJ8	February 2064
KT(1) .....	53,190,927	(5)	NTL(PT)	INV/IO	38384KCK5	February 2064
SB(1) .....	53,190,927	(5)	NTL(PT)	INV/IO	38384KCL3	February 2064
TK(1) .....	53,190,927	(5)	NTL(PT)	INV/IO	38384KCM1	February 2064
VB .....	2,670,262	5.00	SEQ/AD	FIX	38384KCN9	December 2035
WT(1) .....	53,190,927	(5)	NTL(PT)	INV/IO	38384KCP4	February 2064
ZB .....	3,327,666	5.00	SEQ	FIX/Z	38384KCQ2	February 2064
<b>Security Group 14</b>						
FH .....	75,000,000	(5)	PT	FLT	38384KCR0	February 2064
SH .....	75,000,000	(5)	NTL(PT)	INV/IO	38384KCS8	February 2064
<b>Security Group 15</b>						
HF .....	46,010,169	(5)	PT	FLT	38384KCT6	February 2054
HS .....	46,010,169	(5)	NTL(PT)	INV/IO	38384KCU3	February 2054
<b>Security Group 16</b>						
IO .....	20,506,384	3.00	NTL(SC/PT)	FIX/IO	38384KCV1	August 2050
<b>Security Group 17</b>						
V(1) .....	35,774,312	5.50	SC/SEQ/AD	FIX	38384KCW9	January 2035
ZG(1) .....	43,762,162	5.50	SC/SEQ	FIX/Z	38384KCX7	January 2054
<b>Security Group 18</b>						
NB(1) .....	76,884,912	6.50	SEQ/AD	FIX	38384KCY5	June 2047
NZ .....	8,642,971	6.50	SEQ	FIX/Z	38384KCZ2	February 2054
<b>Security Group 19</b>						
G .....	10,000,000	5.50	SEQ	FIX	38384KDA6	December 2050
GV .....	1,352,887	5.50	SEQ/AD	FIX	38384KDB4	January 2035
GZ .....	1,655,703	5.50	SEQ	FIX/Z	38384KDC2	February 2054
<b>Security Group 20</b>						
CD(1) .....	81,578,948	5.50	SEQ	FIX	38384KDD0	August 2048
CI .....	10,964,912	6.00	NTL(PT)	FIX/IO	38384KDE8	January 2054
TL .....	50,000,000	5.50	SEQ	FIX	38384KDF5	January 2054
<b>Security Group 21</b>						
PT .....	50,503,117	6.00	PT	FIX	38384KDG3	January 2064
<b>Security Group 22</b>						
LG .....	102,729,000	5.00	SEQ	FIX	38384KDH1	September 2050
VG(1) .....	9,117,733	5.00	AD/SEQ	FIX	38384KDJ7	February 2035
ZA(1) .....	12,519,774	5.00	SEQ	FIX/Z	38384KDK4	September 2050
<b>Security Group 23</b>						
AS(1) .....	315,710,882	(5)	NTL(PT)	INV/IO	38384KDL2	February 2054
JF(1) .....	315,710,882	(5)	PT	FLT	38384KDM0	February 2054
TB(1) .....	315,710,882	(5)	NTL(PT)	INV/IO	38384KDN8	February 2054
TC(1) .....	315,710,882	(5)	NTL(PT)	INV/IO	38384KDP3	February 2054
TG(1) .....	315,710,882	(5)	NTL(PT)	INV/IO	38384KDO1	February 2054
TJ(1) .....	315,710,882	(5)	NTL(PT)	INV/IO	38384KDR9	February 2054
<b>Residuals</b>						
RR .....	0	0.00	NPR	NPR	38384KDS7	February 2064
R23 .....	0	0.00	NPR	NPR	38384KDT5	February 2054

- (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 each 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 Base Offering Circular. The Class Notional Balance of each Notional Class will be reduced as shown under "Terms Sheet — Notional Classes" in this Supplement.
- (4) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.
- (5) See "Terms Sheet — Interest Rates" in this Supplement.

## 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 and
- in the case of the Group 6, 16 and 17 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

The Base Offering Circular and the Underlying Certificate Disclosure Documents are available on Ginnie Mae’s website located at <http://www.ginniemae.gov> (“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 Base Offering Circular. In addition, you can obtain copies of any other document listed above by contacting BNY Mellon at the telephone number listed above.

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

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## 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:** J.P. Morgan Securities LLC

**Co-Sponsor:** Mischler Financial Group, Inc.

**Trustee:** U.S. Bank National Association

**Tax Administrator:** The Trustee

**Closing Date:** February 29, 2024

**Distribution Date:** The 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in March 2024.

### Trust Assets:

<u>Trust Asset Group or Subgroup<sup>(2)</sup></u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	5.000%	40
2A	Ginnie Mae II	7.500%	30
2B	Ginnie Mae II	7.500%	30
3	Ginnie Mae II	6.500%	30
4	Ginnie Mae II	6.500%	30
5	Ginnie Mae II	5.500%	40
6	Underlying Certificates	(1)	(1)
7	Ginnie Mae II	4.500%	30
8	Ginnie Mae II	7.500%	40
9	Ginnie Mae II	6.500%	30
10	Ginnie Mae II	7.000%	30
11	Ginnie Mae II	7.500%	30
12	Ginnie Mae II	6.500%	30
13	Ginnie Mae II	6.500%	40
14	Ginnie Mae II	7.000%	40
15	Ginnie Mae II	7.000%	30
16	Underlying Certificates	(1)	(1)
17	Underlying Certificates	(1)	(1)
18	Ginnie Mae II	6.500%	30
19	Ginnie Mae II	5.500%	30
20	Ginnie Mae II	6.000%	30
21	Ginnie Mae II	6.000%	40
22	Ginnie Mae II	5.000%	30
23	Ginnie Mae II	7.000%	30

(1) Certain information regarding the Underlying Certificates is set forth in Exhibit A to this Supplement.

(2) The Group 2 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

**Security Groups:** This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Except in the case of certain MX Classes in Groups 9 and 12, payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

**Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets<sup>(1)</sup>:**

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate<sup>(2)</sup></u>
<b>Subgroup 2A Trust Assets</b>			
\$66,835,572	357	3	7.966%
<b>Subgroup 2B Trust Assets</b>			
\$39,337,737 <sup>(3)</sup>	353	2	8.013%
<b>Group 4 Trust Assets</b>			
\$215,000,000 <sup>(3)</sup>	356	2	7.100%
<b>Group 7 Trust Assets</b>			
\$32,887,806 <sup>(3)</sup>	341	14	5.008%
<b>Group 9 Trust Assets</b>			
\$47,987,945	357	3	6.981%
<b>Group 10 Trust Assets</b>			
\$82,537,629	356	3	7.551%
<b>Group 12 Trust Assets</b>			
\$40,999,966	357	2	7.116%
<b>Group 13 Trust Assets</b>			
\$106,381,855 <sup>(4)</sup>	471	6	6.997%
<b>Group 15 Trust Assets</b>			
\$46,010,169	357	2	7.499%
<b>Group 18 Trust Assets</b>			
\$85,527,883 <sup>(3)</sup>	349	1	7.072%
<b>Group 19 Trust Assets</b>			
\$13,008,590 <sup>(3)</sup>	349	3	6.105%
<b>Group 23 Trust Assets</b>			
\$315,710,882 <sup>(3)</sup>	358	2	7.604%

(1) As of February 1, 2024.

(2) The Mortgage Loans underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

- <sup>(3)</sup> More than 10% of the Mortgage Loans underlying the Group 4, 7, 18, 19, and 23 and Subgroup 2B Trust Assets may be higher balance Mortgage Loans. See *“Risk Factors” in this Supplement*.
- <sup>(4)</sup> The Mortgage Loans underlying the Group 13 Trust Assets are modified loans with terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement*.

**Characteristics of the Mortgage Loans Underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets:** See Exhibit B to this Supplement for certain information regarding the characteristics of the Mortgage Loans underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets. The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets will differ from the weighted averages shown in Exhibit B, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement*.

**Characteristics of the Group 6, 16 and 17 Trust Assets:** See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

**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 Classes:** Each Class that constitutes an Interest Only Class. 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 or on Schedule I to this Supplement.

The Floating Rate and Inverse Floating Rate Classes will bear interest at per annum rates based on a 30-day compounded average of the Secured Overnight Financing Rate (“SOFR”) (hereinafter referred to as “30-day Average SOFR”) as follows:

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
<b>Security Group 2</b>						
FA .....	30-day Average SOFR + 1.05%	6.39526%	1.05%	8.00%	0	0.00%
FD .....	30-day Average SOFR + 1.00%	6.34464%	1.00%	8.00%	0	0.00%
SA .....	6.95% — 30-day Average SOFR	1.60474%	0.00%	6.95%	0	6.95%
SD .....	7.00% — 30-day Average SOFR	1.65536%	0.00%	7.00%	0	7.00%



<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
<b>Security Group 3</b>						
FC .....	30-day Average SOFR + 1.00%	6.34492%	1.00%	8.00%	0	0.00%
FP .....	30-day Average SOFR + 1.00%	6.34492%	1.00%	8.00%	0	0.00%
PF .....	30-day Average SOFR + 0.90%	6.24492%	0.90%	8.00%	0	0.00%
PS .....	7.10% – 30-day Average SOFR	1.75508%	0.00%	7.10%	0	7.10%
SC .....	7.00% – 30-day Average SOFR	1.65508%	0.00%	7.00%	0	7.00%
SP .....	7.00% – 30-day Average SOFR	1.65508%	0.00%	7.00%	0	7.00%
TP .....	7.10% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	7.10%
UF .....	30-day Average SOFR + 0.95%	6.29492%	0.95%	8.00%	0	0.00%
US .....	7.05% – 30-day Average SOFR	1.70508%	0.00%	7.05%	0	7.05%
UT .....	7.05% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	7.05%
<b>Security Group 4</b>						
EF .....	30-day Average SOFR + 1.00%	6.34433%	1.00%	8.00%	0	0.00%
ES .....	7.00% – 30-day Average SOFR	1.65567%	0.00%	7.00%	0	7.00%
<b>Security Group 8</b>						
FE .....	30-day Average SOFR + 1.25%	6.56000%	1.25%	7.50%	0	0.00%
SE .....	6.25% – 30-day Average SOFR	0.94000%	0.00%	6.25%	0	6.25%
<b>Security Group 9</b>						
FG .....	30-day Average SOFR + 1.30%	6.63136%	1.30%	6.75%	0	0.00%
SG .....	5.45% – 30-day Average SOFR	0.11864%	0.00%	5.45%	0	5.45%
<b>Security Group 10</b>						
FM .....	30-day Average SOFR + 1.20%	6.53136%	1.20%	6.75%	0	0.00%
FQ .....	30-day Average SOFR + 1.20%	6.53136%	1.20%	6.75%	0	0.00%
MF .....	30-day Average SOFR + 1.00%	6.33136%	1.00%	8.00%	0	0.00%
MS .....	7.00% – 30-day Average SOFR	1.66864%	0.00%	7.00%	0	7.00%
NF .....	30-day Average SOFR + 0.85%	6.18136%	0.85%	7.00%	0	0.00%
NS .....	6.15% – 30-day Average SOFR	0.81864%	0.00%	6.15%	0	6.15%
SM .....	5.55% – 30-day Average SOFR	0.21864%	0.00%	5.55%	0	5.55%
<b>Security Group 11</b>						
FJ .....	30-day Average SOFR + 0.90%	6.22667%	0.90%	7.50%	0	0.00%
SJ .....	6.60% – 30-day Average SOFR	1.27333%	0.00%	6.60%	0	6.60%
<b>Security Group 12</b>						
DF .....	30-day Average SOFR + 0.90%	6.22463%	0.90%	7.00%	0	0.00%
DS .....	6.10% – 30-day Average SOFR	0.77537%	0.00%	6.10%	0	6.10%
<b>Security Group 13</b>						
FB .....	30-day Average SOFR + 1.20%	6.53596%	1.20%	8.00%	0	0.00%
FK .....	30-day Average SOFR + 0.95%	6.28596%	0.95%	8.00%	0	0.00%
KF .....	30-day Average SOFR + 1.00%	6.33596%	1.00%	8.00%	0	0.00%
KS .....	7.00% – 30-day Average SOFR	1.66404%	0.00%	7.00%	0	7.00%
KT .....	7.00% – 30-day Average SOFR	0.10000%	0.00%	0.10%	0	7.00%
SB .....	6.80% – 30-day Average SOFR	1.46404%	0.00%	6.80%	0	6.80%
SK .....	7.05% – 30-day Average SOFR	1.71404%	0.00%	7.05%	0	7.05%
TK .....	7.05% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	7.05%
WF .....	30-day Average SOFR + 1.10%	6.43596%	1.10%	8.00%	0	0.00%
WS .....	6.90% – 30-day Average SOFR	1.56404%	0.00%	6.90%	0	6.90%
WT .....	6.90% – 30-day Average SOFR	0.10000%	0.00%	0.10%	0	6.90%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
<b>Security Group 14</b>						
FH .....	30-day Average SOFR + 1.10%	6.41000%	1.10%	7.00%	0	0.00%
SH .....	5.90% – 30-day Average SOFR	0.59000%	0.00%	5.90%	0	5.90%
<b>Security Group 15</b>						
HF .....	30-day Average SOFR + 1.11%	6.43466%	1.11%	7.00%	0	0.00%
HS .....	5.89% – 30-day Average SOFR	0.56534%	0.00%	5.89%	0	5.89%
<b>Security Group 23</b>						
AF .....	30-day Average SOFR + 1.25%	6.57471%	1.25%	7.00%	0	0.00%
AS .....	5.75% – 30-day Average SOFR	0.42529%	0.00%	5.75%	0	5.75%
BF .....	30-day Average SOFR + 1.20%	6.52471%	1.20%	7.00%	0	0.00%
BS .....	5.80% – 30-day Average SOFR	0.47529%	0.00%	5.80%	0	5.80%
CF .....	30-day Average SOFR + 1.15%	6.47471%	1.15%	7.00%	0	0.00%
CS .....	5.85% – 30-day Average SOFR	0.52529%	0.00%	5.85%	0	5.85%
GF .....	30-day Average SOFR + 1.10%	6.42471%	1.10%	7.00%	0	0.00%
GS .....	5.90% – 30-day Average SOFR	0.57529%	0.00%	5.90%	0	5.90%
JF .....	30-day Average SOFR + 1.05%	6.37471%	1.05%	7.00%	0	0.00%
JS .....	5.95% – 30-day Average SOFR	0.62529%	0.00%	5.95%	0	5.95%
TB .....	5.80% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.80%
TC .....	5.85% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.85%
TG .....	5.90% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.90%
TJ .....	5.95% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.95%

- (1) 30-day Average SOFR will be established as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this Supplement.
- (2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.

**Allocation of Principal:** On each Distribution Date for a Security Group, the following distributions will be made to the related Securities:

#### **SECURITY GROUP 1**

The Group 1 Principal Distribution Amount and the EZ Accrual Amount will be allocated as follows:

- The EZ Accrual Amount, sequentially, to EV and EZ, in that order, until retired
- The Group 1 Principal Distribution Amount, sequentially, to E, EV and EZ, in that order, until retired

#### **SECURITY GROUP 2**

The Subgroup 2A Principal Distribution Amount and Subgroup 2B Principal Distribution Amount will be allocated as follows:

- 83.3333333333% of the Subgroup 2A Principal Distribution Amount to FA, until retired
- 16.6666666667% of the Subgroup 2A Principal Distribution Amount, sequentially, to AK and LK, in that order, until retired



- 83.3333320623% of the Subgroup 2B Principal Distribution Amount to FD, until retired
- 16.6666679377% of the Subgroup 2B Principal Distribution Amount, sequentially, to KA and KL, in that order, until retired

### **SECURITY GROUP 3**

The Group 3 Principal Distribution Amount will be allocated, concurrently, as follows:

- 40% to FC, until retired
- 60% in the following order of priority:
  1. To P, PF and PL until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
    - a. 37.4999994109% to PF, while outstanding
    - b. 62.5000005891%, sequentially, to P and PL, in that order, while outstanding
  2. To C, until retired
  3. To P, PF and PL in the same manner and order of priority as described in step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

### **SECURITY GROUP 4**

The Group 4 Principal Distribution Amount, the HZ Accrual Amount and the ZH Accrual Amount will be allocated as follows:

- The HZ Accrual Amount, sequentially, to VH and HZ, in that order, until retired
- The ZH Accrual Amount, sequentially, to HV and ZH, in that order, until retired
- 46.5116279070% of the Group 4 Principal Distribution Amount to EF, until retired
- 32.5581395349% of the Group 4 Principal Distribution Amount, sequentially, to HA, VH and HZ, in that order, until retired
- 20.9302325581% of the Group 4 Principal Distribution Amount, sequentially, to H, HV and ZH, in that order, until retired

### **SECURITY GROUP 5**

The Group 5 Principal Distribution Amount will be allocated, sequentially, to EB and EL, in that order, until retired

### **SECURITY GROUP 6**

The Group 6 Principal Distribution Amount will be allocated to Z, until retired

### **SECURITY GROUP 7**

The Group 7 Principal Distribution Amount and the BZ Accrual Amount will be allocated, sequentially, to B and BZ, in that order, until retired

#### **SECURITY GROUP 8**

The Group 8 Principal Distribution Amount will be allocated to FE, until retired

#### **SECURITY GROUP 9**

The Group 9 Principal Distribution Amount and the WZ Accrual Amount will be allocated as follows:

- The WZ Accrual Amount, sequentially, to WV and WZ, in that order, until retired
- 85.7142851189% of the Group 9 Principal Distribution Amount to FG, until retired
- 14.2857148811% of the Group 9 Principal Distribution Amount, sequentially, to WA, WV and WZ, in that order, until retired

#### **SECURITY GROUP 10**

The Group 10 Principal Distribution Amount and the MZ Accrual Amount will be allocated as follows:

- The MZ Accrual Amount, sequentially, to M and MZ, in that order, until retired
- 91.9228755650% of the Group 10 Principal Distribution Amount, concurrently, to FM, FQ, MF and NF, pro rata, until retired
- 8.0771244350% of the Group 10 Principal Distribution Amount, sequentially, to M and MZ, in that order, until retired

#### **SECURITY GROUP 11**

The Group 11 Principal Distribution Amount will be allocated to FJ, until retired

#### **SECURITY GROUP 12**

The Group 12 Principal Distribution Amount and the ZW Accrual Amount will be allocated as follows:

- The ZW Accrual Amount, sequentially, to VW and ZW, in that order, until retired
- 74.9999987805% of the Group 12 Principal Distribution Amount to DF, until retired
- 25.0000012195% of the Group 12 Principal Distribution Amount, sequentially, to AW, VW and ZW, in that order, until retired

#### **SECURITY GROUP 13**

The Group 13 Principal Distribution Amount and the ZB Accrual Amount will be allocated as follows:

- The ZB Accrual Amount, sequentially, to VB and ZB, in that order, until retired
- 49.99999953% of the Group 13 Principal Distribution Amount to FK, until retired
- 50.00000047% of the Group 13 Principal Distribution Amount, sequentially, to BG, VB and ZB, in that order, until retired

#### **SECURITY GROUP 14**

The Group 14 Principal Distribution Amount will be allocated to FH, until retired

#### **SECURITY GROUP 15**

The Group 15 Principal Distribution Amount will be allocated to HF, until retired

#### **SECURITY GROUP 17**

The Group 17 Principal Distribution Amount and the ZG Accrual Amount will be allocated, sequentially, to V and ZG, in that order, until retired

#### **SECURITY GROUP 18**

The Group 18 Principal Distribution Amount and the NZ Accrual Amount will be allocated sequentially, to NB and NZ, in that order, until retired

#### **SECURITY GROUP 19**

The Group 19 Principal Distribution Amount and the GZ Accrual Amount will be allocated as follows:

- The GZ Accrual Amount, sequentially, to GV and GZ, in that order, until retired
- The Group 19 Principal Distribution Amount, sequentially, to G, GV and GZ, in that order, until retired

#### **SECURITY GROUP 20**

The Group 20 Principal Distribution Amount will be allocated, sequentially, to CD and TL, in that order, until retired

#### **SECURITY GROUP 21**

The Group 21 Principal Distribution Amount will be allocated to PT, until retired

#### **SECURITY GROUP 22**

The Group 22 Principal Distribution Amount and the ZA Accrual Amount will be allocated as follows:

- The ZA Accrual Amount, sequentially, to VG and ZA, in that order, until retired
- The Group 22 Principal Distribution Amount, sequentially, to LG, VG and ZA, in that order, until retired

#### **SECURITY GROUP 23**

The Group 23 Principal Distribution Amount will be allocated to JF, until retired

**Scheduled Principal Balances:** The Aggregate Scheduled Principal Balances for the Classes listed below are included in Schedule II to this Supplement. They were calculated using among other things the following Structuring Range:

<u>Security Group</u>	<u>Structuring Range</u>
<b>PAC Classes</b>	
3      P, PF and PL (in the aggregate) .....	175% PSA through 350% PSA

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

Principal will be distributed to Class Z, when received as principal from the related Underlying Certificates, as set forth in this Terms Sheet under “Allocation of Principal.” The related Underlying Certificates are also Accrual Classes. Interest will accrue on each Underlying Certificate at the rate set forth on the front cover of the related Underlying Certificate Disclosure Document. However, no interest will be distributed to the Underlying Certificates as interest, but will constitute an Accrual Amount with respect to the related Underlying Trust, which will be added to the Class Principal Balance of the related Underlying Certificate on each Distribution Date and will be distributable as principal as set forth in the Terms Sheet of the related Underlying Certificate Disclosure Document.

**Notional Classes:** The Notional Classes will not receive distributions of principal but have Class Notional Balances for convenience in describing their entitlements to interest. The Class Notional Balance of each Notional Class represents the percentage indicated below of, and reduces to that extent with, the Class Principal Balances or the outstanding principal or notional balance of the related Trust Asset Group indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
<b>Security Group 1</b>		
EI .....	\$ 83,285,016	80% of E (SEQ Class)
<b>Security Group 2</b>		
SA .....	\$ 55,696,310	100% of FA (PT Class)
SD .....	32,781,447	100% of FD (PT Class)
<b>Security Group 3</b>		
PS .....	\$ 31,826,308	100% of PF (PAC Class)
SC .....	75,000,000	100% of FC (PT Class)
SP .....	31,826,308	100% of PF (PAC Class)
TP .....	31,826,308	100% of PF (PAC Class)
US .....	31,826,308	100% of PF (PAC Class)
UT .....	31,826,308	100% of PF (PAC Class)
<b>Security Group 4</b>		
ES .....	\$100,000,000	100% of EF (PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
<b>Security Group 5</b>		
IE .....	\$ 14,953,482	63.6363636364% of EB (SEQ Class)
<b>Security Group 8</b>		
SE .....	\$138,083,726	100% of FE (PT Class)
<b>Security Group 9</b>		
SG .....	\$ 41,132,524	100% of FG (PT Class)
<b>Security Group 10</b>		
MS .....	\$ 25,000,000	100% of MF (PT Class)
NS .....	30,870,962	100% of NF (PT Class)
SM .....	20,000,000	100% of FM and FQ (in the aggregate) (PT Classes)
<b>Security Group 11</b>		
SJ .....	\$ 91,762,133	100% of FJ (PT Class)
<b>Security Group 12</b>		
DS .....	\$ 30,749,974	100% of DF (PT Class)
<b>Security Group 13</b>		
KS .....	\$ 53,190,927	100% of FK (PT Class)
KT .....	53,190,927	100% of FK (PT Class)
SB .....	53,190,927	100% of FK (PT Class)
SK .....	53,190,927	100% of FK (PT Class)
TK .....	53,190,927	100% of FK (PT Class)
WS .....	53,190,927	100% of FK (PT Class)
WT .....	53,190,927	100% of FK (PT Class)
<b>Security Group 14</b>		
SH .....	\$ 75,000,000	100% of FH (PT Class)
<b>Security Group 15</b>		
HS .....	\$ 46,010,169	100% of HF (PT Class)
<b>Security Group 16</b>		
IO .....	\$ 20,506,384	100% of the Group 16 Trust Assets
<b>Security Group 20</b>		
CI .....	\$ 10,964,912	8.3333333333% of the Group 20 Trust Assets
<b>Security Group 23</b>		
AS .....	\$315,710,882	100% of JF (PT Class)
BS .....	315,710,882	100% of JF (PT Class)
CS .....	315,710,882	100% of JF (PT Class)
GS .....	315,710,882	100% of JF (PT Class)
JS .....	315,710,882	100% of JF (PT Class)
TB .....	315,710,882	100% of JF (PT Class)
TC .....	315,710,882	100% of JF (PT Class)
TG .....	315,710,882	100% of JF (PT Class)
TJ .....	315,710,882	100% of JF (PT Class)
<b>Tax Status:</b> Single REMIC Series as to each of the following Groups of Trust Assets and related Trust REMIC:		
<u>Trust Assets</u>		<u>Trust REMIC</u>
Group 23 Trust Assets		Group 23 REMIC

Double REMIC Series as to each of the following Groups of Trust Assets and related Trust REMICs:

<u>Trust Assets</u>	<u>Trust REMIC</u>
Group 1 through 22 Trust Assets	Group 1 through 22 Pooling REMIC and Group 1 through 22 Issuing REMIC

Separate REMIC elections will be made as to each of the Trust REMICs identified above. *See “Certain United States Federal Income Tax Consequences” in this Supplement and in the Base Offering Circular.*

**Regular and Residual Classes:** Classes RR and R23 are Residual Classes and represent the Residual Interest of the related Trust REMIC or Trust REMICs, as applicable, as described under “Certain United States Federal Income Taxes — Residual Securities” in this Supplement. 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 to vary. Borrowers generally may prepay their mortgage loans at any time without penalty.

The terms of the mortgage loans may be modified to permit, among other things, a partial release of security, which releases a portion of the mortgaged property from the lien securing the related mortgage loan. Partial releases of security may reduce the value of the remaining security and also allow the related borrower to sell the released property and generate proceeds that may be used to prepay the related mortgage loan in whole or in part.

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 available to pay the securities.

A catastrophic weather event, pandemic or other natural disaster may affect the rate of principal payments, including prepayments, on the underlying mortgage loans. Any such event may damage the related mortgaged properties that secure the mortgage loans or may lead to a general economic downturn in the affected regions, including job losses and declines in real estate values. A general economic downturn may increase the rate of defaults on the mortgage loans in such areas resulting in prepayments on the related securities due to governmental mortgage insurance claim payments, loss mitigation arrangements, repurchases or liquidations of defaulted mortgage loans. Insurance payments on damaged or destroyed homes may also lead to prepayments on the underlying mortgage loans. Further, in connection with presidentially declared major disasters, Ginnie Mae may authorize optional special assistance to issuers, including expanded buyout authority which allows issuers, upon receiving written approval from Ginnie Mae, to repurchase eligible loans from the related pool underlying a Ginnie Mae MBS certificate, even if such loans are not delinquent or do not otherwise meet the standard conditions for removal or repurchase.

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 bought your securities at a premium (interest only securities, for example) and principal payments are faster than you expected, or



- you bought 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.

***The levels of 30-day Average SOFR will affect the yields on the floating rate and inverse floating rate securities.*** If 30-day Average SOFR performs differently from what you expect, the yield on the floating rate and inverse floating rate securities may be lower than you expect. Lower levels of such index will generally reduce the yield on the floating rate securities; higher levels of such index will generally reduce the yield on the inverse floating rate securities. You should bear in mind that the timing of changes

in the level of such index may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that such index will remain constant.

***An investment in the securities is subject to significant reinvestment 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.

***Support securities will be more sensitive to rates of principal payments than other securities.*** If principal prepayments result in principal distributions on any distribution date equal to or less than the amount needed to produce scheduled payments on the PAC classes, the support class will not receive any principal distribution on that date. If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the PAC classes for that distribution date, this excess will be distributed to the support class.

***The rate of payments on the underlying certificates will directly affect the rate of payments on the group 6, 16 and 17 securities.*** The underlying certificates will be sensitive in varying degrees to:

- the rate of payments of principal (including prepayments) of the related mortgage loans, and
- the priorities for the distribution of principal among the classes of the related underlying series.

As described in the related underlying certificate disclosure documents, the underlying certificates

included in trust asset groups 6 and 17 are not entitled to distributions of principal until a certain classes of the related underlying series has have been retired and, accordingly, distributions of principal of the related mortgage loans for extended periods may be applied to the distribution of principal of such classes of certificates having priority over these underlying certificates. Accordingly, these underlying certificates may receive no principal distributions for extended periods of time.

In addition, the reductions in notional balances of certain of the underlying certificates included in trust asset group 16 on any payment date are calculated, directly or indirectly, on the basis of schedules; no assurance can be given that the underlying certificates will adhere to their schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

This supplement contains no information as to whether the related classes with which a notional underlying certificate reduces have adhered to any applicable principal balance schedules, whether any related supporting classes remain outstanding or whether the underlying certificates otherwise have performed as originally anticipated. Additional information as to the underlying certificates may be obtained by performing an analysis of current principal factors of the underlying certificates in light of applicable information contained in the related underlying certificate disclosure documents.

***Up to 10% of the mortgage loans underlying the group 1, 3, 5, 6, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 20, 21 and 22 and subgroup 2A trust assets and up to 100% of the mortgage loans underlying the group 4, 7, 18, 19 and 23 and subgroup 2B trust assets may be higher balance mortgage loans.*** Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae (“higher balance mortgage loans”) may be included in Ginnie Mae guaranteed pools. There are no historical performance data regard-

ing the prepayment rates for higher balance mortgage loans. If the higher balance mortgage loans prepay faster or slower than expected, the weighted average lives and yields of the related securities are likely to be affected, perhaps significantly. Furthermore, higher balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively higher rates of defaults in the event of adverse economic conditions. No assurances can be given about the prepayment experience or performance of the higher balance mortgage loans.

***An investment in the floating rate and inverse floating rate securities entails risks not associated with an investment in conventional fixed rate securities or securities linked to established market indices.***

The Federal Reserve Bank of New York began to publish SOFR in April 2018 and compounded averages of SOFR in March 2020. Although the Federal Reserve Bank of New York has also published historical indicative SOFR from August 2014 to March 2018, such pre-publication data necessarily involves assumptions, estimates and approximations. You should not rely on any historical changes or trends in SOFR as an indicator of future changes in SOFR. Daily shifts in SOFR have been, and may in the future be, greater than those in comparable market indices. Because the interest rate applicable to any accrual period for securities with an interest rate based on SOFR will be calculated by reference to the daily rates of SOFR during an approximate 30-day period commencing and ending before the related accrual period as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this supplement, the return on and value of the floating rate and inverse floating rate securities may fluctuate more than debt securities linked to less volatile indices.

30-day Average SOFR is a relatively new market index, and the floating rate and inverse floating rate securities will likely have no established trading market when issued, and an established trading market may never develop or, if developed, may not be liquid. Market terms for securities indexed to 30-day Average SOFR may

evolve over time, and trading prices of some securities indexed to 30-day Average SOFR may be lower than those of later-issued securities as a result. Similarly, if 30-day Average SOFR does not prove to be widely used in similar securities, the trading price of related SOFR-Based Classes may be lower than those of securities linked to indices that are more widely used. Investors in SOFR-Based Classes may not be able to sell their securities at all or may not be able to sell their securities at prices that will provide them with a yield comparable to similar investments that have a developed secondary market, and may consequently suffer from increased pricing volatility and market risk.

You should consult your own financial and legal advisors about the risks associated with an investment in the floating rate and inverse floating rate securities and the suitability of investing in the floating rate and inverse floating rate securities in light of your particular circumstances.

***Interest on the floating rate and inverse floating rate securities will be determined using a replacement rate if 30-day Average SOFR is no longer available, which could adversely affect the value of your investment in the floating rate and inverse floating rate securities.*** 30-day Average SOFR is published by the Federal Reserve Bank of New York based on data received from other sources, and neither Ginnie Mae nor the trustee has any control over its determination, calculation or publication. The activities of the Federal Reserve Bank of New York may directly affect prevailing 30-day Average SOFR in unpredictable ways. There can be no guarantee that 30-day Average SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of holders of securities indexed to 30-day Average SOFR. If the manner in which 30-day Average SOFR is calculated is changed or if 30-day Average SOFR is discontinued, that change or discontinuance may result in a reduction of the amount of interest payable on applicable SOFR-Based Classes and the trading prices of such Classes.

The Federal Reserve Bank of New York has noted that it may alter the methods of

calculation, publication schedule, rate revision practices or availability of 30-day Average SOFR at any time without notice. There can be no assurance that 30-day Average SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of investors in the floating rate and inverse floating rate securities.

If 30-day Average SOFR is no longer published or cannot be used, the amount of interest payable on the floating rate and inverse floating rate securities will be determined using a replacement rate, as described under “Description of the Securities — Interest Rate Indices — Benchmark Replacement” in the base offering circular. Ginnie Mae will have the sole discretion to make conforming changes in connection with any replacement rate without the consent of security holders or any other party, as described under “Description of the Securities — Interest Rate Indices — Benchmark Replacement” in the base offering circular. This could reduce the amount of interest payable on the floating rate and inverse floating rate securities, which could adversely affect the return on, value of, and market for, the floating rate and inverse floating rate securities. Furthermore, there can be no assurance that the characteristics of any replacement rate will be similar to 30-day Average SOFR or that any replacement rate will produce the economic equivalent of 30-day Average SOFR.

***The securities may not be a suitable investment for you.*** The securities, especially the group 6, 16 and 17 securities and, in particular, the support, interest only, accrual and residual classes, are not suitable investments for all investors.

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 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 characteristics 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 characteristics which are likely to be different from the actual characteristics. As a result, the yields on your securities could be lower than you expected, even if the mortgage loans prepay at the constant prepayment rates set forth in the applicable table.

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.

## **THE TRUST ASSETS**

### **General**

The Sponsor intends to acquire the Trust Assets 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 Trust Assets. All Trust Assets, regardless of whether the assets consist of Trust MBS or the Underlying Certificates, will evidence, directly or indirectly, Ginnie Mae Certificates.

### **The Trust MBS (Groups 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 18, 19, 20, 21, 22 and 23)**

The Trust MBS are either:

1. Ginnie Mae II MBS Certificates guaranteed by Ginnie Mae, or
2. Ginnie Mae Platinum Certificates backed by Ginnie Mae II MBS Certificates and guaranteed by Ginnie Mae.

Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate issued prior to July 1, 2003 bears interest at a Mortgage Rate 0.50% to 1.50% per annum greater than the related Certificate Rate. Each Mortgage Loan underlying a Ginnie Mae II MBS Certificate issued on or after July 1, 2003 bears interest at a Mortgage Rate 0.25% to 0.75% per annum greater than the related Certificate Rate. Ginnie Mae receives a fee (the "Ginnie Mae Certificate Guaranty Fee") for its guaranty of each Ginnie Mae II MBS Certificate of 0.06% per annum of the outstanding principal balance of each related Mortgage Loan. The difference between (a) the Mortgage Rate and (b) the sum of the Certificate Rate and the rate of the Ginnie Mae Certificate Guaranty Fee is used to pay the related servicers of the Mortgage Loans a monthly servicing fee.

## **The Underlying Certificates (Groups 6, 16 and 17)**

The Group 6, 16 and 17 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under “Available Information” in this Supplement or on [ginniemae.gov](http://ginniemae.gov). Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See *“Underlying Certificates” in the Base Offering Circular*.

Each Underlying Certificate provides for monthly distributions and is further described in the table contained in Exhibit A to this Supplement.

## **The Mortgage Loans**

The Mortgage Loans underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit B to this Supplement under “Characteristics of the Mortgage Loans Underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular*.

Specific information regarding the characteristics of the Mortgage Loans underlying the Trust MBS is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and Mortgage Rates of the Mortgage Loans underlying the Trust MBS. However, the actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the Weighted Average Lives and yields of the Securities. See *“Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement*.

## **The Trustee Fee**

The Sponsor will contribute certain Ginnie Mae Certificates in respect of the Trustee Fee. On each Distribution Date, the Trustee will retain all principal and interest distributions received on such Ginnie Mae Certificates 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 Base Offering Circular*.

## **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 Base Offering Circular*.

### **Form of Securities**

Each Class of Securities other than the Residual Securities initially will be issued and maintained, 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. See *“Description of the Securities — Forms of Securities; Book-Entry Procedures” in the Base Offering Circular*.

Each Regular and MX Class (other than the Increased Minimum Denomination Classes) 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 Classes 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 Base Offering Circular, by wire transfer. See *“Description of the Securities — Distributions” and “— Method of Distributions” in the 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 (or accrued in the case of an Accrual Class) 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 an 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 of this Supplement and on Schedule I to 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 Base Offering Circular.

### *Accrual Periods*

The Accrual Period for each Regular and MX Class is set forth in the table below:

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate Classes	The calendar month preceding the related Distribution Date
Floating Rate and Inverse Floating Rate Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th day of the month of that Distribution Date

### *Fixed Rate Classes*

Each Fixed Rate Class will bear interest at the per annum Interest Rate shown on the front cover of this Supplement or on Schedule I to this Supplement.

### *Floating Rate and Inverse Floating Rate Classes*

The Floating Rate and Inverse Floating Rate Classes will bear interest as shown under “Terms Sheet — Interest Rates” in this Supplement. The Interest Rates for the Floating Rate and Inverse Floating Rate Classes will be based on 30-day Average SOFR as described below.

The Interest Rate for the Floating Rate and Inverse Floating Rate Classes will be based on 30-day Average SOFR. The Trustee or its agent will determine 30-day Average SOFR as described under “Description of the Securities — Interest Rate Indices — Determination of 30-day Average SOFR” in the Base Offering Circular.

If 30-day Average SOFR ceases to be available or is no longer representative, a replacement rate will be selected, as described under “Description of the Securities — Interest Rate Indices — Benchmark Replacement” in the Base Offering Circular.

The Trustee’s determination of 30-day Average SOFR and its calculation of the Interest Rates will be final except in the case of clear error. Investors can obtain 30-day Average SOFR levels and Interest Rates for the current and preceding Accrual Periods on [ginniemae.gov](http://ginniemae.gov) or by calling the Information Agent at (800) 234-GNMA.

### *Accrual Classes*

Each of Classes BZ, EZ, GZ, HZ, MZ, NZ, WZ, Z, ZA, ZB, ZG, ZH and ZW is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.



## **Principal Distributions**

The Principal Distribution Amount for each Group or Subgroup, as applicable, and each Accrual Amount will be distributed to the Holders entitled thereto as described under “Terms Sheet — Allocation of Principal” in this Supplement. With respect to Security Group 6, the related Principal Distribution Amount shall include any Accrual Amounts distributed as principal on the related Underlying Certificates as described in the related Underlying Certificate Disclosure Document. 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 of this Supplement and on Schedule I to this Supplement. The abbreviations used in this Supplement to describe the principal entitlements of the Classes are explained under “Class Types” in Appendix I to the Base Offering Circular.

### *Notional Classes*

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

## **Residual Securities**

The Residual Securities will represent the beneficial ownership of the Residual Interest in the related Trust REMIC or Trust REMICs as applicable, as described in “Certain United States Federal Income Tax Consequences” in this Supplement and the Base Offering Circular. The Residual Securities have no Class Principal Balance and do not accrue interest. The Residual Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the related Trust REMIC or Trust REMICs, as applicable, after the Class Principal Balance or Class Notional Balance of each Class of Regular Securities in the related Security Group or Groups 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 an 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 an Accrual Class) can calculate the amount of principal and interest to be distributed to that Class and investors in an 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 [ginniemae.gov](http://ginniemae.gov).

See “Description of the Securities — Distributions” in the 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. The exercise of this option may be influenced by a number of factors, including but not limited to, the value of the Trust Assets then remaining in the Trust and general market conditions. The Trustee will be entitled to retain all proceeds and any other amounts in excess of the termination price payable to the Securities under the Trust Agreement.

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 such Trust REMIC and any related Trust REMIC and retire the related Securities. For these purposes, the Trust REMICs and the Securities with corresponding numerical designations are related as follows:

<u>Trust REMICs</u>	<u>Related Securities</u>
Group 1 through 22 Issuing and Pooling REMICs	Group 1 through 22 Securities
Group 23 REMIC	Group 23 Securities

Upon any termination of the Trust (or one or more related Trust REMICs), the Holder of any related 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 related 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 related Trust REMIC or Trust REMICs, as applicable, after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

With respect to Security Group 23, a Holder of all of the outstanding Regular Securities of any such Security Group and the related Class of Residual Securities will have the right to purchase the related Trust Assets upon three Business Days’ notice (the “Notice Period”). The purchase will be for cash in an amount equal to (A)(i) the aggregate remaining principal balance of the assets of such Security Group, but in no event less than the aggregate outstanding principal amount of the Securities of such Security Group, plus (ii) accrued interest on the Securities of such Security Group, less (B) amounts on deposit in the related Trust REMIC, for distribution on the Securities of such Security Group, plus (C) a \$5,000 termination fee payable to the Trustee in connection with each Security Group to be terminated. After the Notice Period, and upon such purchase, the Trustee will terminate the related Trust REMIC. Upon such termination, the Trustee will distribute the cash proceeds of the sale of the related Trust Assets to

the Holder of the related Securities (which distribution may be offset against amounts due on the sale of such assets), will cancel the Securities of the related Security Group and cause the removal from the Book-Entry Depository Account of all Classes of the related Security Group, will cancel the related Class of Residual Securities, and will credit the remaining Trust Assets in the related Security Group to the account of the surrendering Holder. Notwithstanding anything to the contrary contained herein, no such termination will be allowed unless the Trustee and Ginnie Mae are provided, at no cost to either the Trustee or Ginnie Mae, an Opinion of Counsel, acceptable to the Trustee and Ginnie Mae, to the effect that such termination constitutes a “qualified liquidation” under the REMIC Provisions, including Section 860F(a)(4) of the Code, and such termination will not result in a disqualification of any Trust REMIC that is not terminated at such time or the imposition of any “prohibited transactions” or “contributions” tax under the REMIC Provisions on any Trust REMIC that is not terminated at such time.

### **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 or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 1 and 10, other related MX Classes. 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.

In the case of Combinations 1 and 10, the related REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the related MX Classes. Each subcombination 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. *See the example under “Description of the Securities — Modification and Exchange” in the Base Offering Circular.*

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 and notional balances 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 USBGNMATEam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2024-019. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

A fee will be payable to the Trustee in connection with each exchange equal to  $\frac{1}{32}$  of 1% of the outstanding principal balance (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of an interest only security unless all securities involved in the exchange are interest only securities. If the notional balance of the interest only securities surrendered exceeds that of the interest only securities received, the fee will be based on the latter. 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 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 related Securities.

- The Mortgage Loans do not contain “due-on-sale” provisions, and any Mortgage Loan may be prepaid in full or in part at any time without penalty.
- The rate of payments (including prepayments and payments in respect of liquidations) on the Mortgage Loans is dependent on a variety of economic, geographic, social and other factors, including prevailing market interest rates and general economic factors.

The rate of prepayments with respect to single-family mortgage loans has fluctuated significantly in recent years. Although there is no assurance that prepayment patterns for the Mortgage Loans will conform to patterns for more traditional types of conventional fixed rate mortgage loans, generally:

- if mortgage interest rates fall materially below the Mortgage Rates on any of the Mortgage Loans (giving consideration to the cost of refinancing), the rate of prepayment of those Mortgage Loans would be expected to increase; and
- if mortgage interest rates rise materially above the Mortgage Rates on any of the Mortgage Loans, the rate of prepayment of those Mortgage Loans would be expected to decrease.

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 Certificates. As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities.

The terms of the Mortgage Loans may be modified to permit, among other things, a partial release of security, which releases a portion of the mortgaged property from the lien securing the related Mortgage Loan. Partial releases of security may allow the related borrower to sell the released property and generate proceeds that may be used to prepay the related Mortgage Loan in whole or in part.

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.

Investors in the Group 6, 16 and 17 Securities are urged to review the discussion under “Risk Factors — The rate of payments on the underlying certificates will directly affect the rate of payments on the group 6, 16 and 17 securities” in this Supplement.

### **Accretion Directed Classes**

Classes B, EV, GV, HV, M, NB, V, VB, VG, VH, VW and WV are Accretion Directed Classes. The related Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement.

Each of the Accretion Directed Classes (other than Class VG) has the AD designation in the suffix position, rather than the prefix position, in its class principal type because it does not have principal

payment stability through the applicable pricing prepayment assumption. Classes EV, GV, HV, V, VB, VG, VH, VW and WV will have principal payment stability only through the prepayment rate shown in the table below. The remaining Accretion Directed Classes are not listed in the table below because, although they are entitled to receive payments from the related Accrual Amount, they do not have principal payment stability through any constant prepayment rate significantly higher than 0% PSA.

The Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Class. With respect to the Classes listed in the table below, the Weighted Average Life of each such Class cannot exceed its Weighted Average Life as shown in the following table under any constant prepayment scenario, even a scenario where there are no prepayments.

- Moreover, based on the Modeling Assumptions, if the related Mortgage Loans prepay at any constant rate at or below the rate for an Accretion Directed Class shown in the table below, the Class Principal Balance of such Class would be reduced to zero on, but not before, its Final Distribution Date, and the Weighted Average Life of such Class would equal its maximum Weighted Average Life shown in the table below.
- However, the Weighted Average Lives of Classes EV, GV, HV, V, VB, VG, VH, VW and WV, will be reduced at prepayment speeds higher than the constant rates shown in the table below. See *“Yield, Maturity and Prepayment Considerations — Decrement Tables” in this Supplement.*

#### **Accretion Directed Classes**

<b>Security Group</b>	<b>Class</b>	<b>Maximum Weighted Average Life (in years)<sup>(1)</sup></b>	<b>Final Distribution Date</b>	<b>Prepayment Rate at or below</b>
1 . . . . .	EV	6.0	February 2035	134% PSA
4 . . . . .	HV	6.5	November 2035	222% PSA
4 . . . . .	VH	6.5	December 2035	194% PSA
6 . . . . .	V	6.0	January 2035	136% PSA
9 . . . . .	WV	6.5	December 2035	197% PSA
12 . . . . .	VW	6.5	December 2035	194% PSA
13 . . . . .	VB	6.5	December 2035	289% PSA
19 . . . . .	GV	6.0	January 2035	199% PSA
22 . . . . .	VG	6.0	February 2035	179% PSA

<sup>(1)</sup> The maximum Weighted Average Life for each Class shown in this table is based on the Modeling Assumptions and the assumption that the related Mortgage Loans prepay at any constant rate at or below the rate shown in the table for such Class.

The Mortgage Loans will have characteristics that differ from those of the Modeling Assumptions. Therefore, even if the related Mortgage Loans prepay at a rate at or somewhat below the “at or below” rate shown for Class EV, GV, HV, V, VB, VG, VH, VW or WV, the Class Principal Balance of such Class could be reduced to zero before its Final Distribution Date, and its Weighted Average Life could be shortened.

#### **Securities that Receive Principal on the Basis of Schedules**

As described in this Supplement, each PAC Class will receive principal payments in accordance with a schedule calculated on the basis of, among other things, a Structuring Range. See *“Terms Sheet — Scheduled Principal Balances.”* However, whether any such Class will adhere to its schedule and

receive “Scheduled Payments” on a Distribution Date will largely depend on the level of prepayments experienced by the related Mortgage Loans.

Each PAC Class exhibits an Effective Range of constant prepayment rates at which such Class will receive Scheduled Payments. That range may differ from the Structuring Range used to create the related principal balance schedule. Based on the Modeling Assumptions, the *initial* Effective Range for the PAC Classes is as follows:

<u>Security Group</u>	<u>Initial Effective Range</u>
<b>PAC Classes</b>	
3     P, PF and PL (in the aggregate) . . . . .	175% PSA through 350% PSA

- The principal payment stability of the PAC Classes will be supported by the Support Class.

**If the Class supporting a given Class is retired before the Class being supported is retired, the outstanding Class will no longer have an Effective Range and will become more sensitive to prepayments on the related Mortgage Loans.**

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Range. If the initial Effective Range was calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Range could differ from that shown in the above table. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range shown for any Class in the above table, that Class could fail to receive Scheduled Payments.

Moreover, the related Mortgage Loans will not prepay at any *constant* rate. Non-constant prepayment rates can cause any PAC Class not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range for that Class. Further, the Effective Range for any PAC Class can narrow, shift over time or cease to exist depending on the actual characteristics of the related Mortgage Loans.

If the related Mortgage Loans prepay at rates that are generally below the Effective Range for any PAC Class, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on such related PAC Class, and its Weighted Average Life may be extended, perhaps significantly.

If the related Mortgage Loans prepay at rates that are generally above the Effective Range for any PAC Class, its supporting Class may be retired earlier than that PAC Class, and its Weighted Average Life may be shortened, perhaps significantly.

### **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 Government Loans” in the 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 characteristics of the Underlying Certificates, the priorities of distributions on the Underlying Certificates and the following assumptions (the “Modeling Assumptions”), among others:

1. The Mortgage Loans underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 and 23 Trust Assets” in the Terms Sheet and the Mortgage Loans underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets have the characteristics shown under “Characteristics of the Mortgage Loans Underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets” in Exhibit B, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 2, 4, 7, 9, 10, 12, 15, 18, 19 or 23 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months, each Mortgage Loan underlying a Group 13 Trust Asset is assumed to have an original and a remaining term to maturity of 480 months and each Mortgage Loan underlying a Group 2, 4, 7, 9, 10, 12, 13, 15, 18, 19 or 23 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.
2. The Mortgage Loans prepay at the constant percentages of PSA (described below) as shown in the related table.
3. Distributions on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in March 2024.
4. A termination of the Trust, any Trust REMIC or any Underlying Trust does not occur.
5. The Closing Date for the Securities is February 29, 2024.
6. No expenses or fees are paid by the Trust other than the Trustee Fee, which is paid as described under “The Trust Assets — The Trustee Fee” in this Supplement.
7. Distributions on the Underlying Certificates are made as described in the related Underlying Certificate Disclosure Documents.
8. 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, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 20th day of the month, 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 and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

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

### **Decrement Tables**

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement, Prepayment Speed Assumption (“PSA”), is the standard prepayment



assumption model of The Securities Industry and Financial Markets Association. PSA represents an assumed rate of 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 — Standard Prepayment Assumption Models”* in the Base Offering Circular.

The decrement tables set forth below are based on the assumption that the Mortgage Loans prepay at the indicated percentages of PSA (the “PSA Prepayment Assumption Rates”). As used in the tables, each of the PSA Prepayment Assumption Rates reflects a percentage of the 100% PSA assumed prepayment rate. **The Mortgage Loans will not prepay at any of the PSA Prepayment Assumption Rates, and the timing of changes in the rate of prepayments actually experienced on the Mortgage Loans will not follow the pattern described for the PSA assumption.**

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a 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 related Mortgage Loans prepay at the PSA Prepayment Assumption Rates. 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 PSA Prepayment Assumption Rate. 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 a 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 information shown for each 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 each Notional Class has been calculated on the assumption that a reduction in the Class Notional Balance thereof is a distribution of principal.

**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 characteristics of the Mortgage Loans underlying the related Trust Assets and the Modeling Assumptions.**

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

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Classes E, EC, ED, EG, EH, EI, EJ, EK, EM and EN					Class EV					Class EZ				
	0%	100%	211%	350%	500%	0%	100%	211%	350%	500%	0%	100%	211%	350%	500%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025 .....	99	93	87	79	70	93	93	93	93	93	105	105	105	105	105
February 2026 .....	97	84	69	52	34	86	86	86	86	86	110	110	110	110	110
February 2027 .....	96	74	52	28	6	78	78	78	78	78	116	116	116	116	116
February 2028 .....	95	65	37	9	0	70	70	70	70	13	122	122	122	122	122
February 2029 .....	93	56	24	0	0	61	61	61	37	0	128	128	128	128	91
February 2030 .....	92	48	13	0	0	52	52	52	0	0	135	135	135	122	63
February 2031 .....	90	41	3	0	0	43	43	43	0	0	142	142	142	95	44
February 2032 .....	88	34	0	0	0	33	33	10	0	0	149	149	149	74	30
February 2033 .....	86	27	0	0	0	22	22	0	0	0	157	157	135	58	21
February 2034 .....	84	21	0	0	0	11	11	0	0	0	165	165	116	45	14
February 2035 .....	82	15	0	0	0	0	0	0	0	0	173	173	100	35	10
February 2036 .....	80	9	0	0	0	0	0	0	0	0	173	173	86	27	7
February 2037 .....	77	4	0	0	0	0	0	0	0	0	173	173	74	21	5
February 2038 .....	75	0	0	0	0	0	0	0	0	0	173	171	63	16	3
February 2039 .....	72	0	0	0	0	0	0	0	0	0	173	157	54	13	2
February 2040 .....	70	0	0	0	0	0	0	0	0	0	173	145	46	10	2
February 2041 .....	67	0	0	0	0	0	0	0	0	0	173	133	40	8	1
February 2042 .....	64	0	0	0	0	0	0	0	0	0	173	122	34	6	1
February 2043 .....	60	0	0	0	0	0	0	0	0	0	173	111	29	4	0
February 2044 .....	57	0	0	0	0	0	0	0	0	0	173	102	24	3	0
February 2045 .....	53	0	0	0	0	0	0	0	0	0	173	92	21	3	0
February 2046 .....	49	0	0	0	0	0	0	0	0	0	173	84	17	2	0
February 2047 .....	45	0	0	0	0	0	0	0	0	0	173	76	15	2	0
February 2048 .....	41	0	0	0	0	0	0	0	0	0	173	68	12	1	0
February 2049 .....	36	0	0	0	0	0	0	0	0	0	173	61	10	1	0
February 2050 .....	31	0	0	0	0	0	0	0	0	0	173	55	8	1	0
February 2051 .....	26	0	0	0	0	0	0	0	0	0	173	49	7	0	0
February 2052 .....	21	0	0	0	0	0	0	0	0	0	173	43	6	0	0
February 2053 .....	15	0	0	0	0	0	0	0	0	0	173	37	5	0	0
February 2054 .....	9	0	0	0	0	0	0	0	0	0	173	32	4	0	0
February 2055 .....	3	0	0	0	0	0	0	0	0	0	173	28	3	0	0
February 2056 .....	0	0	0	0	0	0	0	0	0	0	162	23	2	0	0
February 2057 .....	0	0	0	0	0	0	0	0	0	0	141	19	2	0	0
February 2058 .....	0	0	0	0	0	0	0	0	0	0	119	15	1	0	0
February 2059 .....	0	0	0	0	0	0	0	0	0	0	96	11	1	0	0
February 2060 .....	0	0	0	0	0	0	0	0	0	0	72	8	1	0	0
February 2061 .....	0	0	0	0	0	0	0	0	0	0	46	5	0	0	0
February 2062 .....	0	0	0	0	0	0	0	0	0	0	22	2	0	0	0
February 2063 .....	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0
February 2064 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) .....	20.1	6.2	3.3	2.2	1.6	6.0	6.0	5.4	4.1	3.2	35.3	23.1	14.6	9.7	6.9

Security Group 2																									
PSA Prepayment Assumption Rates																									
Distribution Date	Class AD						Class AK						Classes FA and SA						Classes FD and SD						
	0%	100%	400%	721%	1,100%	1,500%	0%	100%	400%	721%	1,100%	1,500%	0%	100%	400%	721%	1,100%	1,500%	0%	100%	400%	721%	1,100%	1,500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	99	97	91	85	77	69	99	97	91	84	76	68	99	97	92	85	78	70	99	97	92	87	80	73	
February 2026	98	92	74	56	37	19	98	92	73	55	36	18	99	92	75	58	40	24	99	93	76	60	43	27	
February 2027	98	85	54	29	8	0	98	85	54	28	8	0	98	86	57	33	14	2	98	86	58	34	15	3	
February 2028	97	78	39	13	0	0	97	78	38	13	0	0	97	80	43	18	5	0	97	80	43	19	5	0	
February 2029	96	72	27	4	0	0	96	72	27	4	0	0	96	74	32	10	2	0	96	74	33	11	2	0	
February 2030	94	67	19	0	0	0	94	66	18	0	0	0	95	69	24	6	1	0	95	69	24	6	1	0	
February 2031	93	61	12	0	0	0	93	61	12	0	0	0	94	64	18	3	0	0	94	64	18	3	0	0	
February 2032	92	56	7	0	0	0	92	56	7	0	0	0	92	59	13	2	0	0	92	59	14	2	0	0	
February 2033	90	51	4	0	0	0	90	51	4	0	0	0	91	54	10	1	0	0	91	54	10	1	0	0	
February 2034	89	46	1	0	0	0	89	46	1	0	0	0	89	50	7	1	0	0	89	50	8	1	0	0	
February 2035	87	42	0	0	0	0	87	42	0	0	0	0	88	46	6	0	0	0	88	46	6	0	0	0	
February 2036	85	38	0	0	0	0	85	38	0	0	0	0	86	42	4	0	0	0	86	42	4	0	0	0	
February 2037	83	34	0	0	0	0	83	34	0	0	0	0	84	39	3	0	0	0	84	39	3	0	0	0	
February 2038	80	31	0	0	0	0	80	31	0	0	0	0	82	35	2	0	0	0	82	35	2	0	0	0	
February 2039	78	27	0	0	0	0	78	27	0	0	0	0	79	32	2	0	0	0	79	32	2	0	0	0	
February 2040	75	24	0	0	0	0	75	24	0	0	0	0	77	29	1	0	0	0	77	29	1	0	0	0	
February 2041	72	21	0	0	0	0	72	21	0	0	0	0	74	26	1	0	0	0	74	26	1	0	0	0	
February 2042	69	18	0	0	0	0	69	18	0	0	0	0	71	23	1	0	0	0	71	23	1	0	0	0	
February 2043	65	15	0	0	0	0	65	15	0	0	0	0	67	21	0	0	0	0	67	21	0	0	0	0	
February 2044	61	12	0	0	0	0	61	12	0	0	0	0	64	18	0	0	0	0	64	18	0	0	0	0	
February 2045	57	10	0	0	0	0	57	10	0	0	0	0	59	16	0	0	0	0	59	16	0	0	0	0	
February 2046	52	8	0	0	0	0	52	8	0	0	0	0	55	14	0	0	0	0	55	14	0	0	0	0	
February 2047	46	5	0	0	0	0	46	5	0	0	0	0	50	12	0	0	0	0	50	11	0	0	0	0	
February 2048	41	3	0	0	0	0	41	3	0	0	0	0	45	10	0	0	0	0	45	9	0	0	0	0	
February 2049	34	1	0	0	0	0	34	1	0	0	0	0	39	8	0	0	0	0	39	7	0	0	0	0	
February 2050	27	0	0	0	0	0	27	0	0	0	0	0	32	6	0	0	0	0	32	6	0	0	0	0	
February 2051	20	0	0	0	0	0	20	0	0	0	0	0	25	4	0	0	0	0	25	4	0	0	0	0	
February 2052	12	0	0	0	0	0	12	0	0	0	0	0	18	3	0	0	0	0	18	2	0	0	0	0	
February 2053	3	0	0	0	0	0	3	0	0	0	0	0	9	1	0	0	0	0	9	1	0	0	0	0	
February 2054	0	0	0	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)	20.4	10.5	3.8	2.4	1.7	1.4	20.4	10.5	3.8	2.3	1.7	1.4	21.0	11.6	4.4	2.7	1.9	1.5	21.0	11.6	4.5	2.8	2.0	1.5	

PSA Prepayment Assumption Rates																									
Distribution Date	Class KA						Class KL						Class LD						Class LK						
	0%	100%	400%	721%	1,100%	1,500%	0%	100%	400%	721%	1,100%	1,500%	0%	100%	400%	721%	1,100%	1,500%	0%	100%	400%	721%	1,100%	1,500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	99	97	92	86	79	71	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2026	98	92	75	58	39	22	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	98	85	55	30	9	0	100	100	100	100	100	100	45	100	100	100	100	100	40	100	100	100	100	100	37
February 2028	97	79	39	13	0	0	100	100	100	100	75	4	100	100	100	100	72	4	100	100	100	100	69	4	4
February 2029	96	72	28	4	0	0	100	100	100	100	25	0	100	100	100	100	24	0	100	100	100	100	23	0	0
February 2030	94	67	19	0	0	0	100	100	100	90	8	0	100	100	100	88	8	0	100	100	100	87	8	0	0
February 2031	93	61	12	0	0	0	100	100	100	50	3	0	100	100	100	49	3	0	100	100	100	48	3	0	0
February 2032	92	56	7	0	0	0	100	100	100	28	1	0	100	100	100	27	1	0	100	100	100	27	1	0	0
February 2033	90	51	4	0	0	0	100	100	100	16	0	0	100	100	100	15	0	0	100	100	100	15	0	0	0
February 2034	89	47	1	0	0	0	100	100	100	9	0	0	100	100	100	9	0	0	100	100	100	8	0	0	0
February 2035	87	42	0	0	0	0	100	100	84	5	0	0	100	100	83	5	0	0	100	100	83	5	0	0	0
February 2036	85	38	0	0	0	0	100	100	62	3	0	0	100	100	62	3	0	0	100	100	61	3	0	0	0
February 2037	83	34	0	0	0	0	100	100	46	1	0	0	100	100	46	1	0	0	100	100	45	1	0	0	0
February 2038	80	31	0	0	0	0	100	100	34	1	0	0	100	100	34	1	0	0	100	100	34	1	0	0	0
February 2039	78	27	0	0	0	0	100	100	25	0	0	0	100	100	25	0	0	0	100	100	25	0	0	0	0
February 2040	75	24	0	0	0	0	100	100	18	0	0	0	100	100	18	0	0	0	100	100	18	0	0	0	0
February 2041	72	21	0	0	0	0	100	100	13	0	0	0	100	100	13	0	0	0	100	100	13	0	0	0	0
February 2042	69	18	0	0	0	0	100	100	10	0	0	0	100	100	10	0	0	0	100	100	10	0	0	0	0
February 2043	65	15	0	0	0	0	100	100	7	0	0	0	100	100	7	0	0	0	100	100	7	0	0	0	0
February 2044	61	12	0	0	0	0	100	100	5	0	0	0	100	100	5	0	0	0	100	100	5	0	0	0	0
February 2045	57	10	0	0	0	0	100	100	3	0	0	0	100	100	3	0	0	0	100	100	3	0	0	0	0
February 2046	52	7	0	0	0	0	100	100	2	0	0	0	100	100	2	0	0	0	100	100	2	0	0	0	0
February 2047	46	5	0	0	0	0	100	100	2	0	0	0	100	100	2	0	0	0	100	100	2	0	0	0	0
February 2048	41	3	0	0	0	0	100	100	1	0	0	0	100	100	1	0	0	0	100	100	1	0	0	0	0
February 2049	34	1	0	0	0	0	100	100	1	0	0	0	100	100	1	0	0	0	100	100	1	0	0	0	0
February 2050	27	0	0	0	0	0	100	84	0	0	0	0	100	88	0	0	0	0	100	90	0	0	0	0	0
February 2051	20	0	0	0	0	0	100	58	0	0	0	0	100	62	0	0	0	0	100	65	0	0	0	0	0
February 2052	12	0	0	0	0	0	100	33	0	0	0	0	100	38	0	0	0	0	100	40	0	0	0	0	0
February 2053	3	0	0	0	0	0	100	10	0	0	0	0	100	14	0	0	0	0	100	17	0	0	0	0	0
February 2054	0	0	0	0	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)	20.4	10.5	3.8	2.4	1.8	1.4	29.7	27.4	13.7	7.6	4.7	3.1	29.7	27.5	13.6	7.5	4.6	3.0	29.7	27.6	13.6	7.5	4.6	3.0	

**Security Group 3  
PSA Prepayment Assumption Rates**

Distribution Date	Class C					Classes FC and SC					Classes FP, PF, PS, SP, TP, UF, US and UT				
	0%	175%	250%	350%	500%	0%	175%	250%	350%	500%	0%	175%	250%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	100	100	95	89	79	99	96	95	94	91	99	95	95	95	95
February 2026	100	100	84	64	33	98	89	85	80	72	97	85	85	85	85
February 2027	100	100	71	35	0	97	79	71	63	50	96	72	72	72	67
February 2028	100	100	62	16	0	95	69	60	49	35	94	59	59	59	46
February 2029	100	100	55	5	0	94	61	50	38	24	92	49	49	49	32
February 2030	100	100	52	1	0	93	54	42	30	17	90	39	39	39	22
February 2031	100	100	50	0	0	91	47	35	23	11	88	30	30	30	15
February 2032	100	97	47	0	0	89	42	29	18	8	86	24	24	24	10
February 2033	100	93	43	0	0	87	37	24	14	5	83	18	18	18	7
February 2034	100	87	39	0	0	86	32	20	11	4	81	14	14	14	5
February 2035	100	80	35	0	0	83	28	17	8	3	78	11	11	11	3
February 2036	100	73	31	0	0	81	24	14	6	2	75	8	8	8	2
February 2037	100	66	27	0	0	79	21	11	5	1	72	6	6	6	2
February 2038	100	59	23	0	0	76	18	9	4	1	68	5	5	5	1
February 2039	100	53	20	0	0	73	16	8	3	1	65	4	4	4	1
February 2040	100	46	17	0	0	70	14	6	2	0	61	3	3	3	0
February 2041	100	41	14	0	0	67	12	5	2	0	57	2	2	2	0
February 2042	100	35	12	0	0	64	10	4	1	0	52	2	2	2	0
February 2043	100	30	10	0	0	60	8	3	1	0	47	1	1	1	0
February 2044	100	25	8	0	0	56	7	3	1	0	42	1	1	1	0
February 2045	100	21	6	0	0	52	6	2	0	0	36	1	1	1	0
February 2046	100	18	5	0	0	47	5	2	0	0	30	0	0	0	0
February 2047	100	14	4	0	0	42	4	1	0	0	24	0	0	0	0
February 2048	100	11	3	0	0	37	3	1	0	0	17	0	0	0	0
February 2049	100	9	2	0	0	31	2	1	0	0	9	0	0	0	0
February 2050	100	6	2	0	0	25	2	0	0	0	1	0	0	0	0
February 2051	77	4	1	0	0	19	1	0	0	0	0	0	0	0	0
February 2052	48	2	1	0	0	12	1	0	0	0	0	0	0	0	0
February 2053	19	1	0	0	0	5	0	0	0	0	0	0	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.9	16.2	8.7	2.6	1.6	19.6	8.4	6.5	5.0	3.8	16.9	5.8	5.8	5.8	4.5

**PSA Prepayment Assumption Rates**

	Class P					Class PL				
Distribution Date	0%	175%	250%	350%	500%	0%	175%	250%	350%	500%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100
February 2025 . . . . .	99	95	95	95	95	100	100	100	100	100
February 2026 . . . . .	97	85	85	85	85	100	100	100	100	100
February 2027 . . . . .	95	71	71	71	66	100	100	100	100	100
February 2028 . . . . .	94	58	58	58	45	100	100	100	100	100
February 2029 . . . . .	92	47	47	47	30	100	100	100	100	100
February 2030 . . . . .	90	38	38	38	20	100	100	100	100	100
February 2031 . . . . .	88	29	29	29	13	100	100	100	100	100
February 2032 . . . . .	85	22	22	22	8	100	100	100	100	100
February 2033 . . . . .	83	16	16	16	5	100	100	100	100	100
February 2034 . . . . .	80	12	12	12	3	100	100	100	100	100
February 2035 . . . . .	78	9	9	9	1	100	100	100	100	100
February 2036 . . . . .	74	6	6	6	0	100	100	100	100	100
February 2037 . . . . .	71	4	4	4	0	100	100	100	100	70
February 2038 . . . . .	68	3	3	3	0	100	100	100	100	48
February 2039 . . . . .	64	2	2	2	0	100	100	100	100	32
February 2040 . . . . .	60	1	1	1	0	100	100	100	100	22
February 2041 . . . . .	56	0	0	0	0	100	97	97	97	14
February 2042 . . . . .	51	0	0	0	0	100	73	73	73	10
February 2043 . . . . .	46	0	0	0	0	100	54	54	54	6
February 2044 . . . . .	40	0	0	0	0	100	40	40	40	4
February 2045 . . . . .	35	0	0	0	0	100	29	29	29	3
February 2046 . . . . .	29	0	0	0	0	100	21	21	21	2
February 2047 . . . . .	22	0	0	0	0	100	15	15	15	1
February 2048 . . . . .	15	0	0	0	0	100	10	10	10	1
February 2049 . . . . .	7	0	0	0	0	100	7	7	7	0
February 2050 . . . . .	0	0	0	0	0	48	4	4	4	0
February 2051 . . . . .	0	0	0	0	0	2	2	2	2	0
February 2052 . . . . .	0	0	0	0	0	1	1	1	1	0
February 2053 . . . . .	0	0	0	0	0	0	0	0	0	0
February 2054 . . . . .	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years) . . . . .	16.7	5.5	5.5	5.5	4.2	26.1	20.0	20.0	20.0	14.6

Security Group 4																		
PSA Prepayment Assumption Rates																		
Distribution Date	Classes EF and ES						Class H						Class HA					
	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025 .....	99	97	95	92	88	84	99	97	94	90	85	80	99	97	93	89	85	79
February 2026 .....	98	92	84	74	64	52	98	91	81	69	56	41	98	90	80	67	54	39
February 2027 .....	97	86	71	54	39	24	97	83	64	44	25	7	97	82	63	42	22	3
February 2028 .....	96	80	59	40	23	11	95	75	51	26	7	0	95	74	48	23	2	0
February 2029 .....	95	74	50	29	14	5	94	68	39	13	0	0	94	66	36	9	0	0
February 2030 .....	94	68	42	21	8	2	92	61	29	4	0	0	92	59	25	0	0	0
February 2031 .....	92	63	35	15	5	1	91	55	21	0	0	0	90	53	17	0	0	0
February 2032 .....	91	58	29	11	3	0	89	49	14	0	0	0	89	47	9	0	0	0
February 2033 .....	89	54	24	8	2	0	87	43	8	0	0	0	86	41	3	0	0	0
February 2034 .....	88	49	20	6	1	0	85	38	3	0	0	0	84	35	0	0	0	0
February 2035 .....	86	45	17	4	1	0	83	33	0	0	0	0	82	30	0	0	0	0
February 2036 .....	84	41	14	3	0	0	80	29	0	0	0	0	79	25	0	0	0	0
February 2037 .....	82	38	11	2	0	0	78	24	0	0	0	0	77	20	0	0	0	0
February 2038 .....	79	34	9	2	0	0	75	20	0	0	0	0	74	16	0	0	0	0
February 2039 .....	77	31	8	1	0	0	72	16	0	0	0	0	70	12	0	0	0	0
February 2040 .....	74	28	6	1	0	0	68	12	0	0	0	0	67	8	0	0	0	0
February 2041 .....	71	25	5	1	0	0	65	9	0	0	0	0	63	4	0	0	0	0
February 2042 .....	68	22	4	0	0	0	61	6	0	0	0	0	59	1	0	0	0	0
February 2043 .....	64	20	3	0	0	0	56	2	0	0	0	0	54	0	0	0	0	0
February 2044 .....	60	17	3	0	0	0	52	0	0	0	0	0	49	0	0	0	0	0
February 2045 .....	56	15	2	0	0	0	47	0	0	0	0	0	44	0	0	0	0	0
February 2046 .....	52	13	2	0	0	0	41	0	0	0	0	0	39	0	0	0	0	0
February 2047 .....	47	11	1	0	0	0	36	0	0	0	0	0	32	0	0	0	0	0
February 2048 .....	42	9	1	0	0	0	29	0	0	0	0	0	26	0	0	0	0	0
February 2049 .....	36	7	1	0	0	0	22	0	0	0	0	0	18	0	0	0	0	0
February 2050 .....	30	6	0	0	0	0	15	0	0	0	0	0	11	0	0	0	0	0
February 2051 .....	23	4	0	0	0	0	7	0	0	0	0	0	2	0	0	0	0	0
February 2052 .....	16	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2053 .....	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2054 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years) .....	20.5	11.4	6.5	4.1	3.0	2.3	18.6	8.6	4.5	3.0	2.2	1.8	18.2	8.1	4.2	2.8	2.1	1.7

PSA Prepayment Assumption Rates																		
Distribution Date	Class HL						Class HV						Class HZ					
	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	100	100	100	100	100	100	94	94	94	94	94	94	105	105	105	105	105	105
February 2026	100	100	100	100	100	100	87	87	87	87	87	87	110	110	110	110	110	110
February 2027	100	100	100	100	100	100	80	80	80	80	80	80	116	116	116	116	116	116
February 2028	100	100	100	100	100	50	73	73	73	73	73	0	122	122	122	122	122	90
February 2029	100	100	100	100	64	23	65	65	65	65	19	0	128	128	128	128	116	41
February 2030	100	100	100	96	39	10	57	57	57	57	0	0	135	135	135	135	70	19
February 2031	100	100	100	69	23	5	48	48	48	15	0	0	142	142	142	125	42	8
February 2032	100	100	100	50	14	2	39	39	39	0	0	0	149	149	149	91	25	4
February 2033	100	100	100	36	8	1	29	29	29	0	0	0	157	157	157	65	15	2
February 2034	100	100	92	26	5	0	19	19	19	0	0	0	165	165	165	47	9	1
February 2035	100	100	77	19	3	0	8	8	0	0	0	0	173	173	138	34	5	0
February 2036	100	100	63	14	2	0	0	0	0	0	0	0	180	180	114	24	3	0
February 2037	100	100	52	10	1	0	0	0	0	0	0	0	180	180	94	17	2	0
February 2038	100	100	43	7	1	0	0	0	0	0	0	0	180	180	77	12	1	0
February 2039	100	100	35	5	0	0	0	0	0	0	0	0	180	180	63	9	1	0
February 2040	100	100	29	3	0	0	0	0	0	0	0	0	180	180	52	6	0	0
February 2041	100	100	23	2	0	0	0	0	0	0	0	0	180	180	42	4	0	0
February 2042	100	100	19	2	0	0	0	0	0	0	0	0	180	180	34	3	0	0
February 2043	100	91	15	1	0	0	0	0	0	0	0	0	180	165	27	2	0	0
February 2044	100	80	12	1	0	0	0	0	0	0	0	0	180	145	22	1	0	0
February 2045	100	70	9	1	0	0	0	0	0	0	0	0	180	126	17	1	0	0
February 2046	100	60	7	0	0	0	0	0	0	0	0	0	180	108	13	1	0	0
February 2047	100	51	6	0	0	0	0	0	0	0	0	0	180	91	10	0	0	0
February 2048	100	42	4	0	0	0	0	0	0	0	0	0	180	75	8	0	0	0
February 2049	100	33	3	0	0	0	0	0	0	0	0	0	180	60	5	0	0	0
February 2050	100	26	2	0	0	0	0	0	0	0	0	0	180	46	4	0	0	0
February 2051	100	18	1	0	0	0	0	0	0	0	0	0	180	33	2	0	0	0
February 2052	74	11	1	0	0	0	0	0	0	0	0	0	134	20	1	0	0	0
February 2053	39	4	0	0	0	0	0	0	0	0	0	0	70	8	0	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)	28.7	23.4	14.5	8.9	6.1	4.4	6.5	6.5	6.4	5.2	4.1	3.2	28.7	23.4	14.9	9.7	6.8	4.9

Security Group 4  
PSA Prepayment Assumption Rates

Distribution Date	Class LH						Class VH						Class ZH					
	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025 . . . . .	100	100	100	100	100	100	94	94	94	94	94	94	106	106	106	106	106	106
February 2026 . . . . .	100	100	100	100	100	100	87	87	87	87	87	87	112	112	112	112	112	112
February 2027 . . . . .	100	100	100	100	100	100	80	80	80	80	80	80	118	118	118	118	118	118
February 2028 . . . . .	100	100	100	100	100	61	72	72	72	72	72	0	125	125	125	125	125	116
February 2029 . . . . .	100	100	100	100	78	28	65	65	65	65	0	0	132	132	132	132	132	52
February 2030 . . . . .	100	100	100	100	47	12	57	57	57	47	0	0	139	139	139	139	89	24
February 2031 . . . . .	100	100	100	84	28	6	48	48	48	0	0	0	147	147	147	147	54	11
February 2032 . . . . .	100	100	100	61	17	3	39	39	39	0	0	0	155	155	155	116	32	5
February 2033 . . . . .	100	100	100	44	10	1	29	29	29	0	0	0	164	164	164	84	19	2
February 2034 . . . . .	100	100	100	32	6	1	19	19	2	0	0	0	173	173	173	60	11	1
February 2035 . . . . .	100	100	93	23	4	0	9	9	0	0	0	0	183	183	177	43	7	0
February 2036 . . . . .	100	100	77	16	2	0	0	0	0	0	0	0	190	190	146	31	4	0
February 2037 . . . . .	100	100	63	12	1	0	0	0	0	0	0	0	190	190	121	22	2	0
February 2038 . . . . .	100	100	52	8	1	0	0	0	0	0	0	0	190	190	99	16	1	0
February 2039 . . . . .	100	100	43	6	0	0	0	0	0	0	0	0	190	190	81	11	1	0
February 2040 . . . . .	100	100	35	4	0	0	0	0	0	0	0	0	190	190	66	8	0	0
February 2041 . . . . .	100	100	28	3	0	0	0	0	0	0	0	0	190	190	54	6	0	0
February 2042 . . . . .	100	100	23	2	0	0	0	0	0	0	0	0	190	190	43	4	0	0
February 2043 . . . . .	100	100	18	1	0	0	0	0	0	0	0	0	190	190	35	3	0	0
February 2044 . . . . .	100	97	15	1	0	0	0	0	0	0	0	0	190	185	28	2	0	0
February 2045 . . . . .	100	85	11	1	0	0	0	0	0	0	0	0	190	161	22	1	0	0
February 2046 . . . . .	100	73	9	0	0	0	0	0	0	0	0	0	190	138	17	1	0	0
February 2047 . . . . .	100	61	7	0	0	0	0	0	0	0	0	0	190	117	13	1	0	0
February 2048 . . . . .	100	51	5	0	0	0	0	0	0	0	0	0	190	97	10	0	0	0
February 2049 . . . . .	100	41	4	0	0	0	0	0	0	0	0	0	190	77	7	0	0	0
February 2050 . . . . .	100	31	3	0	0	0	0	0	0	0	0	0	190	59	5	0	0	0
February 2051 . . . . .	100	22	2	0	0	0	0	0	0	0	0	0	190	42	3	0	0	0
February 2052 . . . . .	90	13	1	0	0	0	0	0	0	0	0	0	172	25	2	0	0	0
February 2053 . . . . .	47	5	0	0	0	0	0	0	0	0	0	0	89	10	1	0	0	0
February 2054 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years) . . . . .	28.9	24.3	15.4	9.5	6.5	4.6	6.5	6.5	6.3	4.9	3.8	3.0	28.9	24.3	15.6	10.3	7.2	5.2

**Security Group 5  
PSA Prepayment Assumption Rates**

Distribution Date	Classes EB, EP, EQ, ET, EU, EW, EX, EY and IE					Class EL				
	0%	100%	273%	450%	600%	0%	100%	273%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2025	99	95	87	79	72	100	100	100	100	100
February 2026	98	87	68	51	37	100	100	100	100	100
February 2027	97	78	49	25	8	100	100	100	100	100
February 2028	96	70	34	7	0	100	100	100	100	76
February 2029	94	62	21	0	0	100	100	100	84	48
February 2030	93	55	10	0	0	100	100	100	60	30
February 2031	92	48	1	0	0	100	100	100	44	19
February 2032	90	42	0	0	0	100	100	85	32	12
February 2033	89	36	0	0	0	100	100	70	23	8
February 2034	87	30	0	0	0	100	100	58	16	5
February 2035	85	25	0	0	0	100	100	48	12	3
February 2036	84	20	0	0	0	100	100	39	9	2
February 2037	82	15	0	0	0	100	100	32	6	1
February 2038	80	11	0	0	0	100	100	27	4	1
February 2039	77	7	0	0	0	100	100	22	3	0
February 2040	75	3	0	0	0	100	100	18	2	0
February 2041	73	0	0	0	0	100	99	15	2	0
February 2042	70	0	0	0	0	100	91	12	1	0
February 2043	67	0	0	0	0	100	83	10	1	0
February 2044	64	0	0	0	0	100	76	8	1	0
February 2045	61	0	0	0	0	100	69	6	0	0
February 2046	58	0	0	0	0	100	63	5	0	0
February 2047	54	0	0	0	0	100	57	4	0	0
February 2048	50	0	0	0	0	100	52	3	0	0
February 2049	46	0	0	0	0	100	47	3	0	0
February 2050	42	0	0	0	0	100	42	2	0	0
February 2051	38	0	0	0	0	100	37	2	0	0
February 2052	33	0	0	0	0	100	33	1	0	0
February 2053	28	0	0	0	0	100	29	1	0	0
February 2054	23	0	0	0	0	100	25	1	0	0
February 2055	17	0	0	0	0	100	21	1	0	0
February 2056	11	0	0	0	0	100	18	0	0	0
February 2057	5	0	0	0	0	100	15	0	0	0
February 2058	0	0	0	0	0	95	12	0	0	0
February 2059	0	0	0	0	0	79	9	0	0	0
February 2060	0	0	0	0	0	61	7	0	0	0
February 2061	0	0	0	0	0	42	4	0	0	0
February 2062	0	0	0	0	0	23	2	0	0	0
February 2063	0	0	0	0	0	7	1	0	0	0
February 2064	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	22.1	7.4	3.2	2.1	1.7	36.6	25.4	12.2	7.5	5.6

**Security Group 6  
PSA Prepayment Assumption Rates**

Distribution Date	Class Z				
	0%	100%	125%	250%	400%
Initial Percent	100	100	100	100	100
February 2025	104	104	104	102	92
February 2026	107	104	101	85	68
February 2027	111	96	91	71	51
February 2028	111	87	82	58	37
February 2029	109	80	74	48	28
February 2030	105	72	66	40	20
February 2031	101	66	59	32	15
February 2032	97	59	52	27	11
February 2033	93	53	46	22	8
February 2034	89	48	41	18	6
February 2035	84	43	36	14	4
February 2036	80	38	31	11	3
February 2037	75	33	27	9	2
February 2038	69	29	23	7	1
February 2039	64	25	20	6	1
February 2040	58	22	17	4	1
February 2041	52	18	14	3	0
February 2042	45	15	11	2	0
February 2043	39	12	9	2	0
February 2044	32	9	7	1	0
February 2045	24	7	5	1	0
February 2046	16	4	3	0	0
February 2047	8	2	1	0	0
February 2048	1	0	0	0	0
February 2049	0	0	0	0	0
Weighted Average					
Life (years)	15.6	10.2	9.3	6.0	3.9



**Security Group 7  
PSA Prepayment Assumption Rates**

<b>Distribution Date</b>	<b>Class B</b>					<b>Class BZ</b>				
	<b>0%</b>	<b>100%</b>	<b>179%</b>	<b>300%</b>	<b>400%</b>	<b>0%</b>	<b>100%</b>	<b>179%</b>	<b>300%</b>	<b>400%</b>
Initial Percent .....	100	100	100	100	100	100	100	100	100	100
February 2025 .....	98	93	89	83	79	105	105	105	105	105
February 2026 .....	96	84	76	64	54	109	109	109	109	109
February 2027 .....	93	75	63	47	36	114	114	114	114	114
February 2028 .....	91	67	52	34	21	120	120	120	120	120
February 2029 .....	88	59	43	23	10	125	125	125	125	125
February 2030 .....	85	52	34	13	2	131	131	131	131	131
February 2031 .....	82	45	26	6	0	137	137	137	137	106
February 2032 .....	79	39	19	0	0	143	143	143	140	78
February 2033 .....	76	32	12	0	0	150	150	150	111	58
February 2034 .....	73	26	7	0	0	157	157	157	88	43
February 2035 .....	69	21	1	0	0	164	164	164	70	31
February 2036 .....	65	15	0	0	0	171	171	148	55	23
February 2037 .....	61	10	0	0	0	179	179	127	44	17
February 2038 .....	57	5	0	0	0	188	188	108	34	12
February 2039 .....	52	0	0	0	0	196	196	92	27	9
February 2040 .....	47	0	0	0	0	205	175	78	21	6
February 2041 .....	42	0	0	0	0	215	155	65	16	5
February 2042 .....	37	0	0	0	0	224	136	54	12	3
February 2043 .....	31	0	0	0	0	235	118	45	9	2
February 2044 .....	25	0	0	0	0	246	101	37	7	2
February 2045 .....	18	0	0	0	0	257	86	30	5	1
February 2046 .....	12	0	0	0	0	269	72	23	4	1
February 2047 .....	4	0	0	0	0	281	58	18	3	0
February 2048 .....	0	0	0	0	0	273	46	13	2	0
February 2049 .....	0	0	0	0	0	234	34	10	1	0
February 2050 .....	0	0	0	0	0	193	23	6	1	0
February 2051 .....	0	0	0	0	0	149	13	3	0	0
February 2052 .....	0	0	0	0	0	102	4	1	0	0
February 2053 .....	0	0	0	0	0	53	0	0	0	0
February 2054 .....	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years) .....	14.3	6.8	4.7	3.2	2.5	27.0	20.7	16.7	12.1	9.5

Security Group 8 PSA Prepayment Assumption Rates						
Distribution Date	Classes FE and SE					
	0%	100%	350%	641%	950%	1,300%
Initial Percent	100	100	100	100	100	100
February 2025	100	98	94	88	83	76
February 2026	99	93	80	65	50	34
February 2027	99	88	63	40	22	8
February 2028	98	82	49	24	9	2
February 2029	98	77	39	15	4	0
February 2030	97	72	31	9	2	0
February 2031	97	67	24	6	1	0
February 2032	96	63	19	3	0	0
February 2033	95	58	15	2	0	0
February 2034	95	54	12	1	0	0
February 2035	94	51	9	1	0	0
February 2036	93	47	7	0	0	0
February 2037	92	44	6	0	0	0
February 2038	91	41	4	0	0	0
February 2039	90	38	3	0	0	0
February 2040	89	35	3	0	0	0
February 2041	88	33	2	0	0	0
February 2042	86	30	2	0	0	0
February 2043	85	28	1	0	0	0
February 2044	83	26	1	0	0	0
February 2045	81	24	1	0	0	0
February 2046	79	22	1	0	0	0
February 2047	77	20	0	0	0	0
February 2048	75	18	0	0	0	0
February 2049	72	16	0	0	0	0
February 2050	70	15	0	0	0	0
February 2051	67	13	0	0	0	0
February 2052	64	12	0	0	0	0
February 2053	60	11	0	0	0	0
February 2054	57	9	0	0	0	0
February 2055	53	8	0	0	0	0
February 2056	48	7	0	0	0	0
February 2057	44	6	0	0	0	0
February 2058	39	5	0	0	0	0
February 2059	33	4	0	0	0	0
February 2060	27	3	0	0	0	0
February 2061	21	2	0	0	0	0
February 2062	14	1	0	0	0	0
February 2063	6	1	0	0	0	0
February 2064	0	0	0	0	0	0
Weighted Average						
Life (years)	29.0	13.7	5.2	3.1	2.2	1.7

Security Group 9 PSA Prepayment Assumption Rates																								
Distribution Date	Classes FG, GT and SG						Class WA						Class WV						Class WZ					
	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	99	97	93	89	84	78	99	96	92	86	79	72	94	94	94	94	94	94	105	105	105	105	105	105
February 2026	98	92	80	68	54	40	98	90	75	60	42	24	87	87	87	87	87	87	110	110	110	110	110	110
February 2027	97	85	65	47	28	14	97	81	56	32	9	0	80	80	80	80	80	80	116	116	116	116	116	116
February 2028	96	79	53	32	14	5	95	74	40	14	0	0	72	72	72	72	72	1	0	122	122	122	122	122
February 2029	95	73	43	22	7	2	94	66	27	1	0	0	65	65	65	65	65	0	0	128	128	128	128	63
February 2030	94	68	34	15	4	1	92	59	17	0	0	0	57	57	57	57	57	0	0	135	135	135	125	32
February 2031	92	63	28	10	2	0	90	53	8	0	0	0	48	48	48	48	48	0	0	142	142	142	85	16
February 2032	91	58	22	7	1	0	89	47	1	0	0	0	39	39	39	39	39	0	0	149	149	149	57	8
February 2033	89	53	18	5	1	0	87	41	0	0	0	0	29	29	29	29	29	0	0	157	157	153	39	4
February 2034	88	49	14	3	0	0	84	35	0	0	0	0	19	19	19	19	19	0	0	165	165	123	26	2
February 2035	86	45	11	2	0	0	82	30	0	0	0	0	9	9	9	9	9	0	0	173	173	98	18	1
February 2036	84	41	9	1	0	0	80	25	0	0	0	0	0	0	0	0	0	0	0	180	180	78	12	1
February 2037	82	37	7	1	0	0	77	21	0	0	0	0	0	0	0	0	0	0	0	180	180	62	8	0
February 2038	79	34	6	1	0	0	74	16	0	0	0	0	0	0	0	0	0	0	0	180	180	49	5	0
February 2039	77	31	5	0	0	0	71	12	0	0	0	0	0	0	0	0	0	0	0	180	180	39	3	0
February 2040	74	28	4	0	0	0	67	9	0	0	0	0	0	0	0	0	0	0	0	180	180	31	2	0
February 2041	71	25	3	0	0	0	63	5	0	0	0	0	0	0	0	0	0	0	0	180	180	24	2	0
February 2042	68	22	2	0	0	0	59	1	0	0	0	0	0	0	0	0	0	0	0	180	180	19	1	0
February 2043	64	20	2	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0	0	180	169	14	1	0
February 2044	60	17	1	0	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	180	148	11	0	0
February 2045	56	15	1	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	180	129	8	0	0
February 2046	52	13	1	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0	180	111	6	0	0
February 2047	47	11	1	0	0	0	33	0	0	0	0	0	0	0	0	0	0	0	0	180	94	5	0	0
February 2048	42	9	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	180	77	3	0	0
February 2049	36	7	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	0	0	180	62	2	0	0
February 2050	30	6	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	180	48	2	0	0
February 2051	23	4	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	180	34	1	0	0
February 2052	16	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	138	21	1	0	0
February 2053	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72	9	0	0	0
February 2054	0	0	0	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	11.4	5.6	3.5	2.5	1.9	18.3	8.1	3.7	2.4	1.8	1.5	6.5	6.5	5.9	4.4	3.3	2.6	28.7	23.5	13.2	8.4	5.5	3.9

Security Group 10 PSA Prepayment Assumption Rates																
Distribution Date	Classes FM, FQ, MF, MS, NF, NS and SM						Class M						Class MZ			
	0%	100%	350%	621%	950%	1,300%	0%	100%	350%	621%	950%	1,300%	0%	100%	350%	621%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	99	97	92	87	81	74	99	97	91	86	79	71	104	104	104	104
February 2026	98	92	78	63	47	32	97	91	75	59	41	24	108	108	108	108
February 2027	98	86	61	39	20	7	96	83	56	33	12	0	113	113	113	113
February 2028	97	79	47	24	9	2	95	76	41	16	0	0	117	117	117	101
February 2029	95	74	37	15	4	0	93	69	29	5	0	0	122	122	122	43
February 2030	94	68	29	9	2	0	91	63	20	0	0	0	127	127	127	18
February 2031	93	63	22	6	1	0	89	57	12	0	0	0	132	132	132	8
February 2032	92	58	17	4	0	0	87	51	6	0	0	0	138	138	138	4
February 2033	90	54	13	2	0	0	85	45	1	0	0	0	143	143	143	26
February 2034	89	50	10	1	0	0	83	40	0	0	0	0	149	149	122	16
February 2035	87	45	8	1	0	0	80	35	0	0	0	0	155	155	94	10
February 2036	85	42	6	1	0	0	78	30	0	0	0	0	161	161	73	6
February 2037	83	38	5	0	0	0	75	26	0	0	0	0	168	168	56	4
February 2038	81	35	4	0	0	0	72	22	0	0	0	0	175	175	43	2
February 2039	78	31	3	0	0	0	68	17	0	0	0	0	182	182	33	1
February 2040	75	28	2	0	0	0	65	13	0	0	0	0	189	189	25	1
February 2041	72	26	2	0	0	0	61	10	0	0	0	0	197	197	19	0
February 2042	69	23	1	0	0	0	57	6	0	0	0	0	205	205	14	0
February 2043	66	20	1	0	0	0	52	2	0	0	0	0	214	214	10	0
February 2044	62	18	1	0	0	0	47	0	0	0	0	0	222	209	8	0
February 2045	58	16	0	0	0	0	42	0	0	0	0	0	231	182	6	0
February 2046	53	13	0	0	0	0	36	0	0	0	0	0	241	157	4	0
February 2047	49	11	0	0	0	0	30	0	0	0	0	0	251	133	3	0
February 2048	43	9	0	0	0	0	23	0	0	0	0	0	261	110	2	0
February 2049	37	8	0	0	0	0	16	0	0	0	0	0	271	88	1	0
February 2050	31	6	0	0	0	0	8	0	0	0	0	0	282	67	1	0
February 2051	24	4	0	0	0	0	0	0	0	0	0	0	285	48	1	0
February 2052	17	2	0	0	0	0	0	0	0	0	0	0	198	29	0	0
February 2053	9	1	0	0	0	0	0	0	0	0	0	0	103	11	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.8	11.5	4.9	3.0	2.1	1.7	17.8	8.8	3.8	2.5	1.8	1.5	28.5	24.2	13.1	7.8

Security Group 11 PSA Prepayment Assumption Rates						
Distribution Date	Classes FJ and SJ					
	0%	100%	450%	755%	1,200%	1,600%
Initial Percent	100	100	100	100	100	100
February 2025	99	98	92	88	81	75
February 2026	98	93	75	61	42	26
February 2027	97	87	55	34	12	1
February 2028	96	81	40	18	3	0
February 2029	95	75	29	10	1	0
February 2030	94	69	21	5	0	0
February 2031	92	64	15	3	0	0
February 2032	91	59	11	2	0	0
February 2033	89	55	8	1	0	0
February 2034	87	50	5	0	0	0
February 2035	85	46	4	0	0	0
February 2036	83	43	3	0	0	0
February 2037	81	39	2	0	0	0
February 2038	79	35	1	0	0	0
February 2039	76	32	1	0	0	0
February 2040	73	29	1	0	0	0
February 2041	70	26	0	0	0	0
February 2042	67	24	0	0	0	0
February 2043	63	21	0	0	0	0
February 2044	59	18	0	0	0	0
February 2045	55	16	0	0	0	0
February 2046	50	14	0	0	0	0
February 2047	45	12	0	0	0	0
February 2048	40	10	0	0	0	0
February 2049	34	8	0	0	0	0
February 2050	28	6	0	0	0	0
February 2051	21	4	0	0	0	0
February 2052	13	2	0	0	0	0
February 2053	5	1	0	0	0	0
February 2054	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.7	4.1	2.7	1.9	1.5

Security Group 12 PSA Prepayment Assumption Rates																								
Distribution Date	Class AW						Classes DF, DS and TD						Class VW						Class ZW					
	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	99	97	92	87	81	75	99	97	94	90	85	80	94	94	94	94	94	94	105	105	105	105	105	105
February 2026	98	90	76	62	44	27	98	92	81	70	57	43	87	87	87	87	87	87	110	110	110	110	110	110
February 2027	97	82	57	34	10	0	97	86	66	48	29	15	80	80	80	80	80	80	9	116	116	116	116	116
February 2028	95	74	41	14	0	0	96	80	54	33	15	5	72	72	72	72	3	0	122	122	122	122	122	41
February 2029	94	66	27	1	0	0	95	74	43	22	8	2	65	65	65	65	0	0	128	128	128	128	64	14
February 2030	92	59	17	0	0	0	94	68	35	15	4	1	57	57	57	0	0	0	135	135	135	125	33	5
February 2031	90	53	8	0	0	0	92	63	28	10	2	0	48	48	48	0	0	0	142	142	142	84	17	2
February 2032	89	47	1	0	0	0	91	58	23	7	1	0	39	39	39	0	0	0	149	149	149	57	9	1
February 2033	86	41	0	0	0	0	89	54	18	5	1	0	29	29	0	0	0	0	157	157	150	39	4	0
February 2034	84	35	0	0	0	0	88	49	15	3	0	0	19	19	0	0	0	0	165	165	121	26	2	0
February 2035	82	30	0	0	0	0	86	45	12	2	0	0	9	9	0	0	0	0	173	173	97	17	1	0
February 2036	79	25	0	0	0	0	84	41	9	1	0	0	0	0	0	0	0	0	180	180	77	12	1	0
February 2037	77	20	0	0	0	0	82	38	7	1	0	0	0	0	0	0	0	0	180	180	61	8	0	0
February 2038	74	16	0	0	0	0	79	34	6	1	0	0	0	0	0	0	0	0	180	180	49	5	0	0
February 2039	70	12	0	0	0	0	77	31	5	0	0	0	0	0	0	0	0	0	180	180	39	3	0	0
February 2040	67	8	0	0	0	0	74	28	4	0	0	0	0	0	0	0	0	0	180	180	30	2	0	0
February 2041	63	4	0	0	0	0	71	25	3	0	0	0	0	0	0	0	0	0	180	180	24	2	0	0
February 2042	59	1	0	0	0	0	68	23	2	0	0	0	0	0	0	0	0	0	180	180	19	1	0	0
February 2043	54	0	0	0	0	0	64	20	2	0	0	0	0	0	0	0	0	0	180	165	14	1	0	0
February 2044	49	0	0	0	0	0	60	18	1	0	0	0	0	0	0	0	0	0	180	145	11	0	0	0
February 2045	44	0	0	0	0	0	56	15	1	0	0	0	0	0	0	0	0	0	180	126	8	0	0	0
February 2046	38	0	0	0	0	0	52	13	1	0	0	0	0	0	0	0	0	0	180	109	6	0	0	0
February 2047	32	0	0	0	0	0	47	11	1	0	0	0	0	0	0	0	0	0	180	92	5	0	0	0
February 2048	26	0	0	0	0	0	42	9	0	0	0	0	0	0	0	0	0	0	180	76	3	0	0	0
February 2049	18	0	0	0	0	0	36	7	0	0	0	0	0	0	0	0	0	0	180	61	2	0	0	0
February 2050	10	0	0	0	0	0	30	6	0	0	0	0	0	0	0	0	0	0	180	47	2	0	0	0
February 2051	2	0	0	0	0	0	23	4	0	0	0	0	0	0	0	0	0	0	180	33	1	0	0	0
February 2052	0	0	0	0	0	0	16	3	0	0	0	0	0	0	0	0	0	0	134	21	1	0	0	0
February 2053	0	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0	0	0	70	9	0	0	0	0
February 2054	0	0	0	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)	18.2	8.1	3.7	2.5	1.9	1.5	20.5	11.5	5.6	3.6	2.5	2.0	6.5	6.5	5.9	4.4	3.3	2.6	28.7	23.4	13.1	8.4	5.5	4.0

Security Groups 9 and 12 PSA Prepayment Assumption Rates																		
Distribution Date	Class TU						Class U						Class UL					
	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%
Initial Percent .....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025 .....	99	97	94	90	85	79	99	96	92	87	80	74	100	100	100	100	100	100
February 2026 .....	98	92	81	69	56	42	98	90	76	61	43	26	100	100	100	100	100	100
February 2027 .....	97	86	66	48	29	14	97	82	56	33	9	0	100	100	100	100	100	67
February 2028 .....	96	79	53	32	15	5	95	74	40	14	0	0	100	100	100	100	69	22
February 2029 .....	95	74	43	22	8	2	94	66	27	1	0	0	100	100	100	100	35	8
February 2030 .....	94	68	35	15	4	1	92	59	17	0	0	0	100	100	100	69	18	3
February 2031 .....	92	63	28	10	2	0	90	53	8	0	0	0	100	100	100	47	9	1
February 2032 .....	91	58	23	7	1	0	89	47	1	0	0	0	100	100	100	32	5	0
February 2033 .....	89	53	18	5	1	0	87	41	0	0	0	0	100	100	84	21	2	0
February 2034 .....	88	49	15	3	0	0	84	35	0	0	0	0	100	100	67	14	1	0
February 2035 .....	86	45	12	2	0	0	82	30	0	0	0	0	100	100	54	10	1	0
February 2036 .....	84	41	9	1	0	0	79	25	0	0	0	0	100	100	43	7	0	0
February 2037 .....	82	38	7	1	0	0	77	21	0	0	0	0	100	100	34	4	0	0
February 2038 .....	79	34	6	1	0	0	74	16	0	0	0	0	100	100	27	3	0	0
February 2039 .....	77	31	5	0	0	0	70	12	0	0	0	0	100	100	21	2	0	0
February 2040 .....	74	28	4	0	0	0	67	8	0	0	0	0	100	100	17	1	0	0
February 2041 .....	71	25	3	0	0	0	63	5	0	0	0	0	100	100	13	1	0	0
February 2042 .....	68	22	2	0	0	0	59	1	0	0	0	0	100	100	10	1	0	0
February 2043 .....	64	20	2	0	0	0	54	0	0	0	0	0	100	92	8	0	0	0
February 2044 .....	60	18	1	0	0	0	50	0	0	0	0	0	100	81	6	0	0	0
February 2045 .....	56	15	1	0	0	0	44	0	0	0	0	0	100	71	5	0	0	0
February 2046 .....	52	13	1	0	0	0	39	0	0	0	0	0	100	61	3	0	0	0
February 2047 .....	47	11	1	0	0	0	33	0	0	0	0	0	100	51	3	0	0	0
February 2048 .....	42	9	0	0	0	0	26	0	0	0	0	0	100	42	2	0	0	0
February 2049 .....	36	7	0	0	0	0	19	0	0	0	0	0	100	34	1	0	0	0
February 2050 .....	30	6	0	0	0	0	11	0	0	0	0	0	100	26	1	0	0	0
February 2051 .....	23	4	0	0	0	0	2	0	0	0	0	0	100	19	1	0	0	0
February 2052 .....	16	2	0	0	0	0	0	0	0	0	0	0	75	12	0	0	0	0
February 2053 .....	8	1	0	0	0	0	0	0	0	0	0	0	39	5	0	0	0	0
February 2054 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) .....	20.5	11.4	5.6	3.6	2.5	1.9	18.2	8.1	3.7	2.5	1.8	1.5	28.7	23.5	12.5	7.6	4.9	3.6

PSA Prepayment Assumption Rates												
Distribution Date	Class UV						Class UZ					
	0%	100%	300%	518%	800%	1,100%	0%	100%	300%	518%	800%	1,100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	94	94	94	94	94	94	105	105	105	105	105	105
February 2026	87	87	87	87	87	87	110	110	110	110	110	110
February 2027	80	80	80	80	80	6	116	116	116	116	116	116
February 2028	72	72	72	72	2	0	122	122	122	122	122	40
February 2029	65	65	65	65	0	0	128	128	128	128	64	14
February 2030	57	57	57	0	0	0	135	135	135	125	33	5
February 2031	48	48	48	0	0	0	142	142	142	84	17	2
February 2032	39	39	39	0	0	0	149	149	149	57	8	1
February 2033	29	29	0	0	0	0	157	157	151	39	4	0
February 2034	19	19	0	0	0	0	165	165	121	26	2	0
February 2035	9	9	0	0	0	0	173	173	97	17	1	0
February 2036	0	0	0	0	0	0	180	180	78	12	1	0
February 2037	0	0	0	0	0	0	180	180	62	8	0	0
February 2038	0	0	0	0	0	0	180	180	49	5	0	0
February 2039	0	0	0	0	0	0	180	180	39	3	0	0
February 2040	0	0	0	0	0	0	180	180	30	2	0	0
February 2041	0	0	0	0	0	0	180	180	24	2	0	0
February 2042	0	0	0	0	0	0	180	180	19	1	0	0
February 2043	0	0	0	0	0	0	180	166	14	1	0	0
February 2044	0	0	0	0	0	0	180	146	11	0	0	0
February 2045	0	0	0	0	0	0	180	127	8	0	0	0
February 2046	0	0	0	0	0	0	180	110	6	0	0	0
February 2047	0	0	0	0	0	0	180	93	5	0	0	0
February 2048	0	0	0	0	0	0	180	77	3	0	0	0
February 2049	0	0	0	0	0	0	180	61	2	0	0	0
February 2050	0	0	0	0	0	0	180	47	2	0	0	0
February 2051	0	0	0	0	0	0	180	34	1	0	0	0
February 2052	0	0	0	0	0	0	136	21	1	0	0	0
February 2053	0	0	0	0	0	0	70	9	0	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.5	6.5	5.9	4.4	3.3	2.6	28.7	23.5	13.2	8.4	5.5	4.0

**Security Group 13  
PSA Prepayment Assumption Rates**

Distribution Date	Class BG					Classes BT, FB, FK, KF, KS, KT, SB, SK, TK, WF, WS and WT					Class VB					Class ZB				
	0%	100%	397%	600%	800%	0%	100%	397%	600%	800%	0%	100%	397%	600%	800%	0%	100%	397%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	100	97	88	83	77	100	97	90	84	79	94	94	94	94	94	105	105	105	105	105
February 2026	99	91	68	54	41	99	92	72	59	48	87	87	87	87	87	110	110	110	110	110
February 2027	99	84	49	30	15	99	86	54	38	25	80	80	80	80	80	116	116	116	116	116
February 2028	98	78	34	14	2	98	80	41	24	13	72	72	72	72	72	122	122	122	122	122
February 2029	98	72	22	4	0	98	75	31	15	7	65	65	65	65	0	128	128	128	128	105
February 2030	97	66	14	0	0	97	70	24	10	3	57	57	57	25	0	135	135	135	135	54
February 2031	96	61	7	0	0	97	65	18	6	2	48	48	48	0	0	142	142	142	98	28
February 2032	96	56	2	0	0	96	61	13	4	1	39	39	39	0	0	149	149	149	62	14
February 2033	95	51	0	0	0	95	56	10	2	0	29	29	7	0	0	157	157	157	40	7
February 2034	94	47	0	0	0	95	53	8	2	0	19	19	0	0	0	165	165	122	25	4
February 2035	93	42	0	0	0	94	49	6	1	0	9	9	0	0	0	173	173	92	16	2
February 2036	92	38	0	0	0	93	45	4	1	0	0	0	0	0	0	180	180	69	10	1
February 2037	91	35	0	0	0	92	42	3	0	0	0	0	0	0	0	180	180	52	6	1
February 2038	90	31	0	0	0	91	39	2	0	0	0	0	0	0	0	180	180	39	4	0
February 2039	89	28	0	0	0	90	36	2	0	0	0	0	0	0	0	180	180	29	3	0
February 2040	87	25	0	0	0	89	33	1	0	0	0	0	0	0	0	180	180	22	2	0
February 2041	86	22	0	0	0	88	31	1	0	0	0	0	0	0	0	180	180	16	1	0
February 2042	85	19	0	0	0	86	28	1	0	0	0	0	0	0	0	180	180	12	1	0
February 2043	83	17	0	0	0	85	26	1	0	0	0	0	0	0	0	180	180	9	0	0
February 2044	81	14	0	0	0	83	24	0	0	0	0	0	0	0	0	180	180	7	0	0
February 2045	79	12	0	0	0	81	22	0	0	0	0	0	0	0	0	180	180	5	0	0
February 2046	77	10	0	0	0	79	20	0	0	0	0	0	0	0	0	180	180	4	0	0
February 2047	75	8	0	0	0	77	18	0	0	0	0	0	0	0	0	180	180	3	0	0
February 2048	72	6	0	0	0	75	17	0	0	0	0	0	0	0	0	180	180	2	0	0
February 2049	69	4	0	0	0	73	15	0	0	0	0	0	0	0	0	180	180	1	0	0
February 2050	66	3	0	0	0	70	14	0	0	0	0	0	0	0	0	180	180	1	0	0
February 2051	63	1	0	0	0	67	12	0	0	0	0	0	0	0	0	180	180	1	0	0
February 2052	60	0	0	0	0	64	11	0	0	0	0	0	0	0	0	180	172	1	0	0
February 2053	56	0	0	0	0	61	10	0	0	0	0	0	0	0	0	180	152	0	0	0
February 2054	52	0	0	0	0	57	8	0	0	0	0	0	0	0	0	180	133	0	0	0
February 2055	47	0	0	0	0	53	7	0	0	0	0	0	0	0	0	180	115	0	0	0
February 2056	43	0	0	0	0	49	6	0	0	0	0	0	0	0	0	180	98	0	0	0
February 2057	38	0	0	0	0	45	5	0	0	0	0	0	0	0	0	180	82	0	0	0
February 2058	32	0	0	0	0	40	4	0	0	0	0	0	0	0	0	180	67	0	0	0
February 2059	26	0	0	0	0	34	3	0	0	0	0	0	0	0	0	180	53	0	0	0
February 2060	19	0	0	0	0	28	2	0	0	0	0	0	0	0	0	180	39	0	0	0
February 2061	12	0	0	0	0	22	2	0	0	0	0	0	0	0	0	180	26	0	0	0
February 2062	5	0	0	0	0	15	1	0	0	0	0	0	0	0	0	180	14	0	0	0
February 2063	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	128	3	0	0	0
February 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	27.9	10.7	3.4	2.4	1.9	29.2	13.2	4.3	3.0	2.3	6.5	6.5	6.0	4.8	3.8	39.3	32.8	12.6	8.5	6.3



**Security Group 14  
PSA Prepayment Assumption Rates**

	<b>Classes FH and SH</b>				
<b>Distribution Date</b>	<b>0%</b>	<b>100%</b>	<b>282%</b>	<b>450%</b>	<b>600%</b>
Initial Percent . . . . .	100	100	100	100	100
February 2025 . . . . .	100	97	93	90	86
February 2026 . . . . .	99	93	81	71	63
February 2027 . . . . .	99	87	67	52	40
February 2028 . . . . .	98	81	56	38	26
February 2029 . . . . .	97	76	46	27	16
February 2030 . . . . .	97	71	38	20	10
February 2031 . . . . .	96	66	31	14	7
February 2032 . . . . .	95	62	26	10	4
February 2033 . . . . .	95	57	21	8	3
February 2034 . . . . .	94	53	17	5	2
February 2035 . . . . .	93	50	14	4	1
February 2036 . . . . .	92	46	12	3	1
February 2037 . . . . .	91	43	10	2	0
February 2038 . . . . .	90	40	8	1	0
February 2039 . . . . .	88	37	7	1	0
February 2040 . . . . .	87	34	5	1	0
February 2041 . . . . .	86	32	4	1	0
February 2042 . . . . .	84	29	4	0	0
February 2043 . . . . .	83	27	3	0	0
February 2044 . . . . .	81	25	2	0	0
February 2045 . . . . .	79	23	2	0	0
February 2046 . . . . .	77	21	2	0	0
February 2047 . . . . .	75	19	1	0	0
February 2048 . . . . .	72	17	1	0	0
February 2049 . . . . .	70	16	1	0	0
February 2050 . . . . .	67	14	1	0	0
February 2051 . . . . .	64	13	1	0	0
February 2052 . . . . .	61	11	0	0	0
February 2053 . . . . .	57	10	0	0	0
February 2054 . . . . .	53	9	0	0	0
February 2055 . . . . .	49	8	0	0	0
February 2056 . . . . .	45	7	0	0	0
February 2057 . . . . .	40	6	0	0	0
February 2058 . . . . .	35	5	0	0	0
February 2059 . . . . .	30	4	0	0	0
February 2060 . . . . .	24	3	0	0	0
February 2061 . . . . .	18	2	0	0	0
February 2062 . . . . .	11	1	0	0	0
February 2063 . . . . .	4	0	0	0	0
February 2064 . . . . .	0	0	0	0	0
Weighted Average					
Life (years) . . . . .	28.3	13.4	6.1	4.0	3.1

Security Group 15 PSA Prepayment Assumption Rates						
Distribution Date	Classes HF and HS					
	0%	100%	350%	589%	900%	1,200%
Initial Percent . . .	100	100	100	100	100	100
February 2025 . . .	99	97	93	89	84	78
February 2026 . . .	98	92	79	67	52	39
February 2027 . . .	98	86	62	43	24	11
February 2028 . . .	97	80	48	28	11	3
February 2029 . . .	95	74	38	18	5	1
February 2030 . . .	94	69	29	11	2	0
February 2031 . . .	93	63	23	7	1	0
February 2032 . . .	92	59	18	5	0	0
February 2033 . . .	90	54	14	3	0	0
February 2034 . . .	89	50	11	2	0	0
February 2035 . . .	87	46	8	1	0	0
February 2036 . . .	85	42	6	1	0	0
February 2037 . . .	83	38	5	0	0	0
February 2038 . . .	81	35	4	0	0	0
February 2039 . . .	78	32	3	0	0	0
February 2040 . . .	75	29	2	0	0	0
February 2041 . . .	72	26	2	0	0	0
February 2042 . . .	69	23	1	0	0	0
February 2043 . . .	66	20	1	0	0	0
February 2044 . . .	62	18	1	0	0	0
February 2045 . . .	58	16	0	0	0	0
February 2046 . . .	53	13	0	0	0	0
February 2047 . . .	49	11	0	0	0	0
February 2048 . . .	43	9	0	0	0	0
February 2049 . . .	37	8	0	0	0	0
February 2050 . . .	31	6	0	0	0	0
February 2051 . . .	24	4	0	0	0	0
February 2052 . . .	17	3	0	0	0	0
February 2053 . . .	9	1	0	0	0	0
February 2054 . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	20.8	11.5	5.0	3.3	2.3	1.8

Security Group 16 PSA Prepayment Assumption Rates					
Distribution Date	Class IO				
	0%	100%	130%	250%	400%
Initial Percent . . . . .	100	100	100	100	100
February 2025 . . . . .	98	92	90	83	74
February 2026 . . . . .	95	84	81	68	54
February 2027 . . . . .	93	77	72	56	40
February 2028 . . . . .	90	70	65	46	29
February 2029 . . . . .	87	64	58	38	21
February 2030 . . . . .	84	58	51	31	15
February 2031 . . . . .	81	52	45	25	11
February 2032 . . . . .	78	47	40	20	8
February 2033 . . . . .	75	42	35	16	6
February 2034 . . . . .	72	38	31	13	4
February 2035 . . . . .	68	34	27	10	3
February 2036 . . . . .	65	30	24	8	2
February 2037 . . . . .	61	27	20	6	2
February 2038 . . . . .	57	23	17	5	1
February 2039 . . . . .	53	20	15	3	1
February 2040 . . . . .	49	17	12	2	1
February 2041 . . . . .	45	15	10	2	0
February 2042 . . . . .	41	12	8	1	0
February 2043 . . . . .	36	10	7	1	0
February 2044 . . . . .	32	8	5	1	0
February 2045 . . . . .	27	6	4	1	0
February 2046 . . . . .	22	4	2	0	0
February 2047 . . . . .	17	3	1	0	0
February 2048 . . . . .	11	2	1	0	0
February 2049 . . . . .	6	1	1	0	0
February 2050 . . . . .	1	0	0	0	0
February 2051 . . . . .	0	0	0	0	0
Weighted Average Life (years) . . . . .	15.0	8.9	7.7	4.9	3.2

Security Group 17																		
PSA Prepayment Assumption Rates																		
Distribution Date	Class L						Class V						Class ZG					
	0%	100%	300%	521%	800%	1,100%	0%	100%	300%	521%	800%	1,100%	0%	100%	300%	521%	800%	1,100%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	100	100	100	100	100	100	93	93	93	93	93	93	106	106	106	106	106	106
February 2026	100	100	100	100	100	100	86	86	86	86	86	86	112	112	112	112	112	112
February 2027	100	100	100	100	86	50	78	78	78	78	47	0	118	118	118	118	118	91
February 2028	100	100	100	92	51	17	70	70	70	53	0	0	125	125	125	125	93	31
February 2029	100	100	100	72	26	6	61	61	61	0	0	0	132	132	132	131	48	10
February 2030	100	100	97	51	13	2	52	52	46	0	0	0	139	139	139	92	24	3
February 2031	100	100	85	34	7	1	43	43	8	0	0	0	147	147	147	62	13	1
February 2032	100	100	74	23	4	0	33	33	0	0	0	0	155	155	135	42	6	0
February 2033	100	100	61	16	2	0	22	22	0	0	0	0	164	164	111	28	3	0
February 2034	100	100	50	10	1	0	11	11	0	0	0	0	173	173	91	19	2	0
February 2035	100	100	40	7	0	0	0	0	0	0	0	0	182	182	73	13	1	0
February 2036	100	100	32	5	0	0	0	0	0	0	0	0	182	182	58	9	0	0
February 2037	100	100	25	3	0	0	0	0	0	0	0	0	182	182	46	6	0	0
February 2038	100	96	20	2	0	0	0	0	0	0	0	0	182	175	37	4	0	0
February 2039	100	90	16	1	0	0	0	0	0	0	0	0	182	164	29	3	0	0
February 2040	100	85	13	1	0	0	0	0	0	0	0	0	182	154	23	2	0	0
February 2041	100	79	10	1	0	0	0	0	0	0	0	0	182	144	18	1	0	0
February 2042	100	74	8	0	0	0	0	0	0	0	0	0	182	134	14	1	0	0
February 2043	100	66	6	0	0	0	0	0	0	0	0	0	182	120	11	0	0	0
February 2044	100	59	5	0	0	0	0	0	0	0	0	0	182	108	8	0	0	0
February 2045	100	52	3	0	0	0	0	0	0	0	0	0	182	95	6	0	0	0
February 2046	100	45	3	0	0	0	0	0	0	0	0	0	182	82	5	0	0	0
February 2047	100	38	2	0	0	0	0	0	0	0	0	0	182	69	3	0	0	0
February 2048	100	31	1	0	0	0	0	0	0	0	0	0	182	57	2	0	0	0
February 2049	93	25	1	0	0	0	0	0	0	0	0	0	169	46	2	0	0	0
February 2050	81	19	1	0	0	0	0	0	0	0	0	0	148	35	1	0	0	0
February 2051	67	14	0	0	0	0	0	0	0	0	0	0	121	25	1	0	0	0
February 2052	45	8	0	0	0	0	0	0	0	0	0	0	81	15	0	0	0	0
February 2053	20	3	0	0	0	0	0	0	0	0	0	0	36	6	0	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																		
Life (years)	27.6	21.4	11.0	6.7	4.4	3.3	6.0	6.0	4.9	3.7	2.8	2.3	27.6	21.4	12.0	7.6	5.1	3.7

Security Group 18 PSA Prepayment Assumption Rates												
Distribution Date	Classes BN and NB						Class NZ					
	0%	100%	250%	438%	650%	900%	0%	100%	250%	438%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	98	96	94	91	87	83	107	107	107	107	107	107
February 2026	97	90	82	71	60	48	114	114	114	114	114	114
February 2027	95	82	66	48	31	15	121	121	121	121	121	121
February 2028	92	74	52	30	12	0	130	130	130	130	130	115
February 2029	90	67	40	17	1	0	138	138	138	138	138	52
February 2030	88	59	30	7	0	0	148	148	148	148	86	23
February 2031	85	52	21	0	0	0	157	157	157	152	52	11
February 2032	82	46	14	0	0	0	168	168	168	110	31	5
February 2033	79	39	7	0	0	0	179	179	179	80	18	2
February 2034	76	33	1	0	0	0	191	191	191	57	11	1
February 2035	73	27	0	0	0	0	204	204	165	41	7	0
February 2036	69	21	0	0	0	0	218	218	137	29	4	0
February 2037	65	15	0	0	0	0	232	232	112	21	2	0
February 2038	60	10	0	0	0	0	248	248	92	15	1	0
February 2039	56	4	0	0	0	0	264	264	75	11	1	0
February 2040	51	0	0	0	0	0	282	273	61	7	0	0
February 2041	45	0	0	0	0	0	301	244	50	5	0	0
February 2042	39	0	0	0	0	0	321	217	40	4	0	0
February 2043	33	0	0	0	0	0	343	191	32	3	0	0
February 2044	26	0	0	0	0	0	366	167	25	2	0	0
February 2045	19	0	0	0	0	0	390	144	20	1	0	0
February 2046	11	0	0	0	0	0	416	123	15	1	0	0
February 2047	2	0	0	0	0	0	444	102	11	1	0	0
February 2048	0	0	0	0	0	0	414	83	8	0	0	0
February 2049	0	0	0	0	0	0	358	65	6	0	0	0
February 2050	0	0	0	0	0	0	297	48	4	0	0	0
February 2051	0	0	0	0	0	0	232	31	2	0	0	0
February 2052	0	0	0	0	0	0	161	16	1	0	0	0
February 2053	0	0	0	0	0	0	83	1	0	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)	14.8	7.7	4.6	3.2	2.4	2.0	27.0	21.7	14.9	10.0	7.0	5.1

Security Group 19 PSA Prepayment Assumption Rates															
Distribution Date	Class G					Class GV					Class GZ				
	0%	100%	242%	350%	500%	0%	100%	242%	350%	500%	0%	100%	242%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	99	96	92	90	86	93	93	93	93	93	106	106	106	106	106
February 2026	97	89	78	70	60	86	86	86	86	86	112	112	112	112	112
February 2027	96	80	61	48	32	78	78	78	78	78	118	118	118	118	118
February 2028	94	72	47	31	13	70	70	70	70	70	125	125	125	125	125
February 2029	92	64	34	17	0	61	61	61	61	57	132	132	132	132	132
February 2030	90	57	24	7	0	52	52	52	52	0	139	139	139	139	122
February 2031	88	50	15	0	0	43	43	43	30	0	147	147	147	147	84
February 2032	86	43	8	0	0	33	33	33	0	0	155	155	155	132	57
February 2033	84	37	1	0	0	22	22	22	0	0	164	164	164	102	39
February 2034	82	32	0	0	0	11	11	0	0	0	173	173	159	78	27
February 2035	79	26	0	0	0	0	0	0	0	0	182	182	132	60	18
February 2036	76	21	0	0	0	0	0	0	0	0	182	182	109	46	12
February 2037	73	16	0	0	0	0	0	0	0	0	182	182	90	35	8
February 2038	70	12	0	0	0	0	0	0	0	0	182	182	74	27	6
February 2039	66	8	0	0	0	0	0	0	0	0	182	182	61	20	4
February 2040	62	4	0	0	0	0	0	0	0	0	182	182	49	15	3
February 2041	58	0	0	0	0	0	0	0	0	0	182	182	40	11	2
February 2042	54	0	0	0	0	0	0	0	0	0	182	162	32	8	1
February 2043	49	0	0	0	0	0	0	0	0	0	182	143	26	6	1
February 2044	44	0	0	0	0	0	0	0	0	0	182	124	20	5	0
February 2045	39	0	0	0	0	0	0	0	0	0	182	107	16	3	0
February 2046	33	0	0	0	0	0	0	0	0	0	182	90	12	2	0
February 2047	27	0	0	0	0	0	0	0	0	0	182	75	9	2	0
February 2048	21	0	0	0	0	0	0	0	0	0	182	61	7	1	0
February 2049	14	0	0	0	0	0	0	0	0	0	182	47	5	1	0
February 2050	6	0	0	0	0	0	0	0	0	0	182	34	3	0	0
February 2051	0	0	0	0	0	0	0	0	0	0	169	23	2	0	0
February 2052	0	0	0	0	0	0	0	0	0	0	117	11	1	0	0
February 2053	0	0	0	0	0	0	0	0	0	0	60	1	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	17.3	7.6	4.1	3.1	2.4	6.0	6.0	5.9	5.2	4.3	28.5	22.3	14.5	11.2	8.3

Security Group 20 PSA Prepayment Assumption Rates															
Distribution Date	Classes CD, DA and DC					Class CI					Class TL				
	0%	100%	266%	450%	600%	0%	100%	266%	450%	600%	0%	100%	266%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	98	96	92	87	84	99	97	95	92	90	100	100	100	100	100
February 2026	96	88	74	60	48	98	92	84	75	68	100	100	100	100	100
February 2027	94	77	52	27	9	96	86	70	55	44	100	100	100	100	100
February 2028	92	67	32	2	0	95	80	58	39	27	100	100	100	100	72
February 2029	90	58	16	0	0	94	74	48	28	17	100	100	100	74	46
February 2030	87	49	3	0	0	92	68	40	20	11	100	100	100	53	29
February 2031	85	40	0	0	0	90	63	33	15	7	100	100	86	38	18
February 2032	82	32	0	0	0	89	58	27	10	4	100	100	71	27	11
February 2033	79	25	0	0	0	87	53	22	7	3	100	100	58	20	7
February 2034	75	18	0	0	0	85	49	18	5	2	100	100	48	14	4
February 2035	72	11	0	0	0	83	45	15	4	1	100	100	39	10	3
February 2036	68	5	0	0	0	80	41	12	3	1	100	100	32	7	2
February 2037	64	0	0	0	0	78	37	10	2	0	100	98	26	5	1
February 2038	60	0	0	0	0	75	34	8	1	0	100	89	21	4	1
February 2039	56	0	0	0	0	73	31	7	1	0	100	81	17	2	0
February 2040	51	0	0	0	0	70	28	5	1	0	100	73	14	2	0
February 2041	46	0	0	0	0	66	25	4	0	0	100	65	11	1	0
February 2042	40	0	0	0	0	63	22	3	0	0	100	58	9	1	0
February 2043	34	0	0	0	0	59	20	3	0	0	100	52	7	1	0
February 2044	28	0	0	0	0	55	17	2	0	0	100	45	6	0	0
February 2045	21	0	0	0	0	51	15	2	0	0	100	39	4	0	0
February 2046	14	0	0	0	0	47	13	1	0	0	100	34	3	0	0
February 2047	7	0	0	0	0	42	11	1	0	0	100	29	2	0	0
February 2048	0	0	0	0	0	37	9	1	0	0	98	24	2	0	0
February 2049	0	0	0	0	0	32	7	1	0	0	83	19	1	0	0
February 2050	0	0	0	0	0	26	6	0	0	0	68	15	1	0	0
February 2051	0	0	0	0	0	20	4	0	0	0	52	11	1	0	0
February 2052	0	0	0	0	0	13	3	0	0	0	35	7	0	0	0
February 2053	0	0	0	0	0	6	1	0	0	0	16	3	0	0	0
February 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	14.9	6.2	3.2	2.3	1.9	19.5	11.4	6.2	4.1	3.3	27.0	19.9	11.1	7.1	5.5

Security Group 21 PSA Prepayment Assumption Rates					
Distribution Date	Class PT				
	0%	100%	293%	450%	600%
Initial Percent	100	100	100	100	100
February 2025	99	97	92	87	83
February 2026	99	91	78	67	58
February 2027	98	85	64	49	37
February 2028	97	80	52	35	23
February 2029	97	74	43	26	15
February 2030	96	69	35	19	9
February 2031	95	65	28	13	6
February 2032	94	60	23	10	4
February 2033	93	56	19	7	2
February 2034	92	52	15	5	2
February 2035	91	48	13	4	1
February 2036	90	45	10	3	1
February 2037	89	42	8	2	0
February 2038	87	38	7	1	0
February 2039	86	36	5	1	0
February 2040	84	33	4	1	0
February 2041	83	30	4	1	0
February 2042	81	28	3	0	0
February 2043	79	26	2	0	0
February 2044	77	23	2	0	0
February 2045	75	21	1	0	0
February 2046	73	20	1	0	0
February 2047	71	18	1	0	0
February 2048	68	16	1	0	0
February 2049	65	15	1	0	0
February 2050	62	13	0	0	0
February 2051	59	12	0	0	0
February 2052	56	10	0	0	0
February 2053	52	9	0	0	0
February 2054	49	8	0	0	0
February 2055	45	7	0	0	0
February 2056	40	6	0	0	0
February 2057	36	5	0	0	0
February 2058	31	4	0	0	0
February 2059	26	3	0	0	0
February 2060	20	2	0	0	0
February 2061	14	2	0	0	0
February 2062	8	1	0	0	0
February 2063	2	0	0	0	0
February 2064	0	0	0	0	0
Weighted Average Life (years)	27.1	13.0	5.6	3.8	2.9

Security Group 22 PSA Prepayment Assumption Rates																				
Distribution Date	Class GL					Class LG					Class VG					Class ZA				
	0%	100%	131%	250%	400%	0%	100%	131%	250%	400%	0%	100%	131%	250%	400%	0%	100%	131%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2025	100	100	100	100	100	97	90	87	79	68	93	93	93	93	93	105	105	105	105	105
February 2026	100	100	100	100	100	93	80	76	61	45	86	86	86	86	86	110	110	110	110	110
February 2027	100	100	100	100	100	90	71	65	47	27	78	78	78	78	78	116	116	116	116	116
February 2028	100	100	100	100	100	86	62	56	35	15	70	70	70	70	70	122	122	122	122	122
February 2029	100	100	100	100	100	81	54	47	24	5	61	61	61	61	61	128	128	128	128	128
February 2030	100	100	100	100	90	77	47	39	16	0	52	52	52	52	28	135	135	135	135	135
February 2031	100	100	100	100	65	73	40	32	9	0	43	43	43	43	0	142	142	142	142	113
February 2032	100	100	100	100	47	68	33	25	3	0	33	33	33	33	0	149	149	149	149	81
February 2033	100	100	100	92	34	63	27	19	0	0	22	22	22	3	0	157	157	157	157	58
February 2034	100	100	100	73	24	57	21	13	0	0	11	11	11	0	0	165	165	165	127	41
February 2035	100	100	100	58	17	52	16	8	0	0	0	0	0	0	0	173	173	173	100	29
February 2036	100	100	100	45	12	46	11	4	0	0	0	0	0	0	0	173	173	173	78	20
February 2037	100	100	99	35	8	39	6	0	0	0	0	0	0	0	0	173	173	171	60	14
February 2038	100	100	81	26	5	33	1	0	0	0	0	0	0	0	0	173	173	140	45	9
February 2039	100	89	66	20	4	26	0	0	0	0	0	0	0	0	0	173	154	114	34	6
February 2040	100	76	55	15	3	22	0	0	0	0	0	0	0	0	0	173	131	95	26	4
February 2041	100	64	46	12	2	18	0	0	0	0	0	0	0	0	0	173	111	79	20	3
February 2042	100	53	37	9	1	13	0	0	0	0	0	0	0	0	0	173	92	64	15	2
February 2043	100	43	29	6	1	8	0	0	0	0	0	0	0	0	0	173	75	51	11	1
February 2044	100	34	23	4	0	3	0	0	0	0	0	0	0	0	0	173	58	39	8	1
February 2045	91	25	16	3	0	0	0	0	0	0	0	0	0	0	0	157	43	28	5	0
February 2046	64	16	11	2	0	0	0	0	0	0	0	0	0	0	0	111	28	18	3	0
February 2047	38	9	6	1	0	0	0	0	0	0	0	0	0	0	0	66	16	10	2	0
February 2048	14	3	2	0	0	0	0	0	0	0	0	0	0	0	0	24	5	3	0	0
February 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
February 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2051	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	18.6	17.2	12.5	8.6	10.9	6.1	5.2	3.2	2.1	6.0	6.0	6.0	5.7	4.7	22.6	18.6	17.2	12.9	9.3

Security Group 23 PSA Prepayment Assumption Rates						
Classes AF, AS, BF, BS, CF, CS, GF, GS, JF, JS, TB, TC, TG and TJ						
Distribution Date	0%	100%	300%	528%	800%	1,100%
Initial Percent . . .	100	100	100	100	100	100
February 2025 . . .	99	97	94	90	85	80
February 2026 . . .	98	92	82	70	57	43
February 2027 . . .	98	86	66	48	30	15
February 2028 . . .	97	80	54	32	15	5
February 2029 . . .	95	74	44	22	8	2
February 2030 . . .	94	69	35	15	4	1
February 2031 . . .	93	64	28	10	2	0
February 2032 . . .	92	59	23	7	1	0
February 2033 . . .	90	54	18	4	1	0
February 2034 . . .	89	50	15	3	0	0
February 2035 . . .	87	46	12	2	0	0
February 2036 . . .	85	42	9	1	0	0
February 2037 . . .	83	38	8	1	0	0
February 2038 . . .	81	35	6	1	0	0
February 2039 . . .	78	32	5	0	0	0
February 2040 . . .	75	29	4	0	0	0
February 2041 . . .	72	26	3	0	0	0
February 2042 . . .	69	23	2	0	0	0
February 2043 . . .	66	21	2	0	0	0
February 2044 . . .	62	18	1	0	0	0
February 2045 . . .	58	16	1	0	0	0
February 2046 . . .	53	14	1	0	0	0
February 2047 . . .	49	12	1	0	0	0
February 2048 . . .	43	10	0	0	0	0
February 2049 . . .	37	8	0	0	0	0
February 2050 . . .	31	6	0	0	0	0
February 2051 . . .	24	4	0	0	0	0
February 2052 . . .	17	3	0	0	0	0
February 2053 . . .	9	1	0	0	0	0
February 2054 . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	20.8	11.6	5.7	3.6	2.5	2.0

## Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Regular or MX Class based on:

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 6, 16 and 17 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios and
- in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of 30-day Average SOFR under a variety of scenarios.

**No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, 30-day Average SOFR levels 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 related Mortgage Loans.

- In the case of Regular Securities or MX Securities purchased at a premium (especially the Interest Only Classes), 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 Classes 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 Securities 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.*

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 underlying any Trust Asset Group 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.

#### *30-day Average SOFR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes*

Low levels of 30-day Average SOFR can reduce the yield of the Floating Rate Classes. High levels of 30-day Average SOFR can reduce the yield of the Inverse Floating Rate Classes. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of 30-day Average SOFR and certain Inverse Floating Rate Classes may not benefit from particularly low levels of 30-day Average SOFR because the rate on such Classes is capped at a maximum rate described under “Terms Sheet — Interest Rates.”

#### *Payment Delay: Effect on Yields of the Fixed Rate Classes*

The effective yield on any Fixed Rate Class will be less than the yield otherwise produced by its Interest Rate and purchase price because, on each 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 50 days earlier.

### **Yield Tables**

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PSA and, in the case of the Inverse Floating Rate Classes, at various constant levels of 30-day Average SOFR.

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that 30-day Average SOFR will remain constant. Moreover, it is likely that the Mortgage Loans will experi-

ence actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.**

The yields were calculated by

1. determining the monthly discount rates that, when applied to the applicable assumed streams of cash flows to be paid on the applicable Class, 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 any Class when those reinvestment rates are considered.

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate Class for each Accrual Period following the first Accrual Period will be based on the indicated level of 30-day Average SOFR and (2) the purchase price of each Class (expressed as a percentage of original Class Notional Balance) plus accrued interest is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

## SECURITY GROUP 1

### Sensitivity of Class EI to Prepayments Assumed Price 14.0%\*

PSA Prepayment Assumption Rates				
100%	211%	254%	350%	500%
24.5%	7.4%	0.0%	(16.8)%	(42.3)%

## SECURITY GROUP 2

### Sensitivity of Class SA to Prepayments Assumed Price 10.0%\*

30-day Average SOFR	PSA Prepayment Assumption Rates				
	100%	400%	721%	1,100%	1,500%
4.34526% . . . . .	20.6%	4.0%	(14.9)%	(39.1)%	(66.8)%
5.34526% . . . . .	9.2%	(8.1)%	(28.2)%	(54.6)%	(85.3)%
6.14763% . . . . .	(0.8)%	(18.5)%	(39.6)%	(68.5)%	**
6.95000% and above . . . . .	**	**	**	**	**

### Sensitivity of Class SD to Prepayments Assumed Price 6.390625%\*

30-day Average SOFR	PSA Prepayment Assumption Rates				
	100%	400%	721%	1,100%	1,500%
4.34464% . . . . .	38.8%	23.7%	6.8%	(14.1)%	(37.3)%
5.34464% . . . . .	20.7%	4.5%	(13.9)%	(37.1)%	(63.1)%
6.17232% . . . . .	5.7%	(11.6)%	(31.7)%	(58.2)%	(88.7)%
7.00000% and above . . . . .	**	**	**	**	**

## SECURITY GROUP 3

### Sensitivity of Class PS to Prepayments Assumed Price 9.125%\*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	175%	250%	350%	500%
4.34492% . . . . .	16.4%	16.4%	16.4%	10.6%
5.34492% . . . . .	2.6%	2.6%	2.6%	(4.5)%
6.22246% . . . . .	(10.4)%	(10.4)%	(10.4)%	(18.9)%
7.10000% and above . . . . .	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

**Sensitivity of Class SC to Prepayments**  
**Assumed Price 7.727%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>175%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
4.34492% .....	26.5%	22.7%	17.6%	9.7%
5.34492% .....	11.4%	7.4%	1.9%	(6.6)%
6.17246% .....	(1.5)%	(5.8)%	(11.6)%	(20.6)%
7.00000% and above .....	**	**	**	**

**Sensitivity of Class SP to Prepayments**  
**Assumed Price 9.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>175%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
4.34492% .....	15.5%	15.5%	15.5%	9.7%
5.34492% .....	1.5%	1.5%	1.5%	(5.7)%
6.17246% .....	(11.1)%	(11.1)%	(11.1)%	(19.6)%
7.00000% and above .....	**	**	**	**

**Sensitivity of Class TP to Prepayments**  
**Assumed Price 0.0625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>175%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
7.050% and below .....	82.6%	82.6%	82.6%	80.4%
7.075% .....	30.3%	30.3%	30.3%	25.6%
7.100% and above .....	**	**	**	**

**Sensitivity of Class US to Prepayments**  
**Assumed Price 9.0625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>175%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
4.34492% .....	16.0%	16.0%	16.0%	10.1%
5.34492% .....	2.1%	2.1%	2.1%	(5.1)%
6.19746% .....	(10.7)%	(10.7)%	(10.7)%	(19.2)%
7.05000% and above .....	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

**Sensitivity of Class UT to Prepayments**  
**Assumed Price 0.0625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>175%</u>	<u>250%</u>	<u>350%</u>	<u>500%</u>
7.000% and below . . . . .	82.6%	82.6%	82.6%	80.4%
7.025% . . . . .	30.3%	30.3%	30.3%	25.6%
7.050% and above . . . . .	**	**	**	**

**SECURITY GROUP 4**

**Sensitivity of Class ES to Prepayments**  
**Assumed Price 6.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>438%</u>	<u>650%</u>	<u>900%</u>
4.34433% . . . . .	41.8%	34.4%	25.0%	14.0%	0.7%
5.34433% . . . . .	22.5%	14.6%	4.3%	(7.6)%	(22.4)%
6.17217% . . . . .	6.5%	(1.9)%	(12.9)%	(26.0)%	(42.6)%
7.00000% and above . . . . .	**	**	**	**	**

**SECURITY GROUP 5**

**Sensitivity of Class IE to Prepayments**  
**Assumed Price 12.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>273%</u>	<u>421%</u>	<u>450%</u>	<u>600%</u>
38.9%	19.2%	0.0%	(3.8)%	(23.0)%

**SECURITY GROUP 8**

**Sensitivity of Class SE to Prepayments**  
**Assumed Price 4.296875%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>641%</u>	<u>950%</u>	<u>1,300%</u>
4.31% . . . . .	43.6%	31.1%	15.9%	(0.9)%	(20.7)%
5.31% . . . . .	16.9%	3.0%	(14.1)%	(33.6)%	(57.0)%
5.78% . . . . .	4.6%	(10.1)%	(28.7)%	(50.3)%	(77.4)%
6.25% and above . . .	**	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

## SECURITY GROUP 9

### Sensitivity of Class SG to Prepayments Assumed Price 5.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>518%</u>	<u>800%</u>	<u>1,100%</u>
4.33136% .....	14.8%	3.7%	(9.1)%	(26.6)%	(46.7)%
5.33136% .....	(11.6)%	(23.1)%	(36.7)%	(57.3)%	(83.4)%
5.39068% .....	(15.6)%	(27.0)%	(40.5)%	(61.9)%	(89.1)%
5.45000% and above .....	**	**	**	**	**

## SECURITY GROUP 10

### Sensitivity of Class MS to Prepayments Assumed Price 9.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>621%</u>	<u>950%</u>	<u>1,300%</u>
4.33136% .....	23.7%	10.2%	(5.4)%	(25.4)%	(48.3)%
5.33136% .....	11.4%	(2.7)%	(19.2)%	(40.9)%	(66.1)%
6.16568% .....	0.5%	(14.1)%	(31.3)%	(54.9)%	(83.4)%
7.00000% and above .....	**	**	**	**	**

### Sensitivity of Class NS to Prepayments Assumed Price 6.5881875%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>621%</u>	<u>950%</u>	<u>1,300%</u>
4.33136% .....	22.2%	8.6%	(7.1)%	(27.3)%	(50.4)%
5.33136% .....	4.8%	(9.7)%	(26.7)%	(49.4)%	(76.5)%
5.74068% .....	(3.6)%	(18.2)%	(35.6)%	(60.0)%	(90.1)%
6.15000% and above .....	**	**	**	**	**

### Sensitivity of Class SM to Prepayments Assumed Price 5.167%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>621%</u>	<u>950%</u>	<u>1,300%</u>
4.33136% .....	17.6%	3.7%	(12.3)%	(33.1)%	(57.0)%
5.33136% .....	(7.0)%	(21.6)%	(39.2)%	(64.4)%	(95.8)%
5.44068% .....	(11.9)%	(26.4)%	(44.1)%	(70.7)%	**
5.55000% and above .....	**	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

### SECURITY GROUP 11

#### Sensitivity of Class SJ to Prepayments Assumed Price 3.453125%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>450%</u>	<u>755%</u>	<u>1,200%</u>	<u>1,600%</u>
4.32667% .....	68.7%	53.4%	39.6%	18.8%	(0.8)%
5.32667% .....	33.8%	16.3%	0.5%	(23.6)%	(46.2)%
5.96334% .....	12.4%	(7.0)%	(25.1)%	(53.5)%	(80.4)%
6.60000% and above .....	**	**	**	**	**

### SECURITY GROUP 12

#### Sensitivity of Class DS to Prepayments Assumed Price 7.344%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>518%</u>	<u>800%</u>	<u>1,100%</u>
4.32463% .....	18.3%	7.5%	(4.7)%	(21.4)%	(40.3)%
5.32463% .....	2.4%	(9.0)%	(22.3)%	(40.9)%	(62.8)%
5.71232% .....	(5.1)%	(16.7)%	(30.2)%	(49.7)%	(73.6)%
6.10000% and above .....	**	**	**	**	**

### SECURITY GROUP 13

#### Sensitivity of Class KS to Prepayments Assumed Price 5.443%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
4.33596% .....	47.5%	30.8%	18.7%	6.3%
5.33596% .....	26.3%	8.9%	(3.7)%	(16.8)%
6.16798% .....	9.2%	(8.9)%	(22.2)%	(36.3)%
7.00000% and above .....	**	**	**	**

#### Sensitivity of Class KT to Prepayments Assumed Price 0.125%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
6.90% and below .....	88.7%	72.5%	60.9%	49.1%
6.95% .....	38.4%	21.5%	9.2%	(3.5)%
7.00% and above .....	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.



**Sensitivity of Class SB to Prepayments**  
**Assumed Price 5.193%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
4.33596% .....	45.7%	28.9%	16.8%	4.3%
5.33596% .....	23.6%	6.1%	(6.6)%	(19.9)%
6.06798% .....	7.8%	(10.3)%	(23.7)%	(37.8)%
6.80000% and above .....	**	**	**	**

**Sensitivity of Class SK to Prepayments**  
**Assumed Price 5.5055%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
4.33596% .....	48.0%	31.2%	19.2%	6.7%
5.33596% .....	26.9%	9.6%	(3.0)%	(16.1)%
6.19298% .....	9.5%	(8.5)%	(21.8)%	(35.9)%
7.05000% and above .....	**	**	**	**

**Sensitivity of Class TK to Prepayments**  
**Assumed Price 0.0625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
7.000% and below .....	88.7%	72.5%	60.9%	49.1%
7.025% .....	38.4%	21.5%	9.2%	(3.5)%
7.050% and above .....	**	**	**	**

**Sensitivity of Class WS to Prepayments**  
**Assumed Price 5.318%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
4.33596% .....	46.6%	29.9%	17.8%	5.3%
5.33596% .....	25.0%	7.6%	(5.1)%	(18.3)%
6.11798% .....	8.5%	(9.6)%	(22.9)%	(37.0)%
6.90000% and above .....	**	**	**	**

**Sensitivity of Class WT to Prepayments**  
**Assumed Price 0.125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>397%</u>	<u>600%</u>	<u>800%</u>
6.80% and below .....	88.7%	72.5%	60.9%	49.1%
6.85% .....	38.4%	21.5%	9.2%	(3.5)%
6.90% and above .....	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

#### SECURITY GROUP 14

##### Sensitivity of Class SH to Prepayments Assumed Price 3.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>282%</u>	<u>450%</u>	<u>600%</u>
4.310% .....	47.5%	37.9%	28.8%	20.4%
5.310% .....	12.5%	1.9%	(8.2)%	(17.7)%
5.605% .....	2.1%	(8.8)%	(19.3)%	(29.3)%
5.900% and above .....	**	**	**	**

#### SECURITY GROUP 15

##### Sensitivity of Class HS to Prepayments Assumed Price 4.9375%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>589%</u>	<u>900%</u>	<u>1,200%</u>
4.32466% .....	27.0%	13.9%	0.8%	(17.0)%	(35.0)%
5.32466% .....	3.6%	(10.7)%	(25.5)%	(46.4)%	(68.7)%
5.60733% .....	(4.3)%	(18.8)%	(34.0)%	(56.4)%	(81.0)%
5.89000% and above .....	**	**	**	**	**

#### SECURITY GROUP 16

##### Sensitivity of Class IO to Prepayments Assumed Price 13.16%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>130%</u>	<u>250%</u>	<u>280%</u>	<u>400%</u>
13.2%	11.1%	2.3%	0.0%	(8.7)%

#### SECURITY GROUP 20

##### Sensitivity of Class CI to Prepayments Assumed Price 16.4375%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>266%</u>	<u>450%</u>	<u>600%</u>	<u>731%</u>
32.2%	24.0%	14.7%	6.9%	0.0%

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

## SECURITY GROUP 23

### Sensitivity of Class AS to Prepayments Assumed Price 2.5%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
4.32471% .....	56.8%	47.3%	36.3%	22.7%	7.2%
5.32471% .....	10.4%	(0.8)%	(14.2)%	(31.2)%	(51.4)%
5.53736% .....	(0.1)%	(11.6)%	(25.6)%	(43.9)%	(66.5)%
5.75000% and above .....	**	**	**	**	**

### Sensitivity of Class BS to Prepayments Assumed Price 2.53125%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
4.32471% .....	58.4%	49.0%	38.0%	24.5%	9.0%
5.32471% .....	12.4%	1.4%	(11.9)%	(28.7)%	(48.5)%
5.56236% .....	1.1%	(10.4)%	(24.4)%	(42.5)%	(64.7)%
5.80000% and above .....	**	**	**	**	**

### Sensitivity of Class CS to Prepayments Assumed Price 2.5625%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
4.32471% .....	60.0%	50.6%	39.7%	26.2%	10.8%
5.32471% .....	14.4%	3.4%	(9.7)%	(26.3)%	(45.7)%
5.58736% .....	2.2%	(9.2)%	(23.1)%	(41.1)%	(63.1)%
5.85000% and above .....	**	**	**	**	**

### Sensitivity of Class GS to Prepayments Assumed Price 2.59375%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
4.32471% .....	61.5%	52.2%	41.3%	27.9%	12.6%
5.32471% .....	16.4%	5.5%	(7.5)%	(23.9)%	(43.0)%
5.61236% .....	3.3%	(8.1)%	(22.0)%	(39.8)%	(61.5)%
5.90000% and above .....	**	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

**Sensitivity of Class JS to Prepayments**  
**Assumed Price 2.625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
4.32471% .....	63.0%	53.7%	42.9%	29.5%	14.3%
5.32471% .....	18.3%	7.5%	(5.4)%	(21.6)%	(40.4)%
5.63736% .....	4.3%	(7.0)%	(20.8)%	(38.6)%	(60.0)%
5.95000% and above .....	**	**	**	**	**

**Sensitivity of Class TB to Prepayments**  
**Assumed Price 0.03125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
5.750% and below .....	218.8%	210.7%	201.3%	189.8%	176.7%
5.775% .....	94.2%	85.5%	75.4%	63.0%	48.9%
5.800% and above .....	**	**	**	**	**

**Sensitivity of Class TC to Prepayments**  
**Assumed Price 0.03125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
5.800% and below .....	218.8%	210.7%	201.3%	189.8%	176.7%
5.825% .....	94.2%	85.5%	75.4%	63.0%	48.9%
5.850% and above .....	**	**	**	**	**

**Sensitivity of Class TG to Prepayments**  
**Assumed Price 0.03125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
5.850% and below .....	218.8%	210.7%	201.3%	189.8%	176.7%
5.875% .....	94.2%	85.5%	75.4%	63.0%	48.9%
5.900% and above .....	**	**	**	**	**

**Sensitivity of Class TJ to Prepayments**  
**Assumed Price 0.03125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>528%</u>	<u>800%</u>	<u>1,100%</u>
5.900% and below .....	218.8%	210.7%	201.3%	189.8%	176.7%
5.925% .....	94.2%	85.5%	75.4%	63.0%	48.9%
5.950% and above .....	**	**	**	**	**

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

\*\* Indicates that investors will suffer a loss of virtually all of their investment.

## 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 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.

### REMIC Elections

In the opinion of Cleary Gottlieb Steen & Hamilton LLP, the Trust will constitute a Double REMIC Series as to the Group 1 through 22 Trust Assets and a Single REMIC Series as to the Group 23 Trust Assets, each for United States federal income tax purposes. Separate REMIC elections will be made for the Group 1 through 22 Pooling REMIC, the Group 1 through 22 Issuing REMIC and the Group 23 REMIC.

### Regular Securities

The Regular Securities will be treated as debt instruments issued by the Group 1 through 22 Issuing REMIC or the Group 23 REMIC, as applicable, 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 Base Offering Circular.

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement) is as follows:

<u>Group(s)</u>	<u>PSA</u>
1	211%
2	721%
3	250%
4 and 18	438%
5	273%
6	125%
7	179%
8	641%
9 and 12	518%
10	621%
11	755%
13	397%
14	282%
15	589%
16	130%
17	521%
19	242%
20	266%
21	293%
22	131%
23	528%

In the case of the Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under “Interest Rates.” No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of 30-day Average SOFR at any time after the date of this Supplement. See “*Certain United States Federal Income Tax Consequences*” in the 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 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 Base Offering Circular.

## **Residual Securities**

Each Class of Residual Securities will represent the beneficial ownership of the Residual Interest in the related Trust REMIC or Trust REMICs, as shown below:

<u><b>Residual Securities</b></u>	<u><b>Trust REMIC</b></u>
Class R23 Securities	Group 23 REMIC
Class RR Securities	Group 1 through 22 Pooling REMIC and Group 1 through 22 Issuing REMIC

The Residual 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 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 related Trust REMIC or Trust REMICs, as applicable, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMIC or Trust REMICs, as applicable. 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 related Trust REMIC or Trust REMICs, as applicable, 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.

OID accruals on the Underlying Certificates will be computed using the same prepayment assumption as set forth under “*Certain United States Federal Income Tax Consequences — Regular Securities*” in this Supplement.

## **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 Base Offering Circular.

**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. 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.

**Prospective Plan Investors should consult with their advisors 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.**

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 (“Similar Law”).

Fiduciaries of any such Plans or governmental or church plans subject to Similar Law should consult with their counsel before purchasing any of the Securities.

*See “ERISA Considerations” in the 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 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 (1) February 1, 2024 on the Fixed Rate Classes and (2) February 20, 2024 on the Floating Rate and Inverse Floating Rate Classes. 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 (1) the Original Class Principal Balance (or original Class Notional Balance) and (2) the Aggregate Scheduled Principal Balances of each Class receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules 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 Hunton Andrews Kurth LLP, for the Trust by Cleary Gottlieb Steen & Hamilton LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Faegre Drinker Biddle & Reath LLP.

## Available Combinations(1)

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 1</b>								
Combination 1(6)								
E	\$104,106,270	EC	\$104,106,270	SEQ	1.00%	FIX	38384KDU2	September 2057
		ED	104,106,270	SEQ	1.50	FIX	38384KDV0	September 2057
		EG	104,106,270	SEQ	2.00	FIX	38384KDW8	September 2057
		EH	104,106,270	SEQ	2.50	FIX	38384KDX6	September 2057
		EI	83,285,016	NTL(SEQ)	5.00	FIX/IO	38384KDY4	September 2057
		EJ	104,106,270	SEQ	3.00	FIX	38384KDZ1	September 2057
		EK	104,106,270	SEQ	3.50	FIX	38384KEA5	September 2057
		EM	104,106,270	SEQ	4.00	FIX	38384KEB3	September 2057
		EN	104,106,270	SEQ	4.50	FIX	38384KEC1	September 2057
<b>Security Group 2</b>								
Combination 2								
AK	\$ 10,394,513	AD	\$ 16,512,462	SEQ	5.00%	FIX	38384KED9	June 2053
KA	6,117,949							
<b>Combination 3</b>								
KL	\$ 438,341	LD	\$ 1,183,090	SEQ	5.00%	FIX	38384KEE7	February 2054
LK	744,749							
<b>Security Group 3</b>								
Combination 4								
SP	\$ 31,826,308	PS	\$ 31,826,308	NTL(PAC)	(5)	INV/IO	38384KEF4	January 2054
TP	31,826,308							
UT	31,826,308							
<b>Combination 5</b>								
PF	\$ 31,826,308	FP	\$ 31,826,308	PAC	(5)	FLT	38384KEG2	January 2054
TP	31,826,308							
UT	31,826,308							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 6 PF TP	\$ 31,826,308	UF	\$ 31,826,308	PAC	(5)	FLT	38384KEH0	January 2054
	31,826,308							
Combination 7 SP UT	\$ 31,826,308	US	\$ 31,826,308	NTL(PAC)	(5)	INV/IO	38384KEJ6	January 2054
	31,826,308							
<b>Security Group 4</b>								
Combination 8 HV ZH	\$ 3,829,200	LH	\$ 8,075,525	SEQ	5.50%	FIX	38384KEK3	February 2054
	4,246,325							
Combination 9 HZ VH	\$ 8,459,595	HL	\$ 15,247,938	SEQ	5.00%	FIX	38384KEL1	February 2054
	6,788,343							
<b>Security Group 5</b>								
Combination 10(6) EB	\$ 23,498,329	EP	\$ 23,498,329	SEQ	2.00%	FIX	38384KEM9	June 2059
		EQ	23,498,329	SEQ	2.50	FIX	38384KEN7	June 2059
		ET	23,498,329	SEQ	3.00	FIX	38384KEP2	June 2059
		EU	23,498,329	SEQ	3.50	FIX	38384KEQ0	June 2059
		EW	23,498,329	SEQ	4.00	FIX	38384KER8	June 2059
		EX	23,498,329	SEQ	4.50	FIX	38384KES6	June 2059
		EY	23,498,329	SEQ	5.00	FIX	38384KET4	June 2059
		IE	14,953,482	NTL(SEQ)	5.50	FIX/IO	38384KEU1	June 2059
<b>Security Group 9</b>								
Combination 11 WA WV WZ	\$ 5,406,519	GT	\$ 6,855,421	PT	5.00%	FIX	38384KEV9	February 2054
	645,048							
	803,854							
<b>Security Group 12</b>								
Combination 12 AW VW ZW	\$ 8,009,138	TD	\$ 10,249,992	PT	5.00%	FIX	38384KEW7	February 2054
	997,623							
	1,243,231							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Groups 9 and 12</b>								
Combination 13(7)								
AW	\$ 8,009,138	U	\$ 13,415,657	SEQ	5.00%	FIX	38384KEX5	June 2051
WA	5,406,519							
Combination 14(7)								
VW	\$ 997,623	UV	\$ 1,642,671	SEQ/AD	5.00%	FIX	38384KEY3	December 2035
WV	645,048							
Combination 15(7)								
WZ	\$ 803,854	UZ	\$ 2,047,085	SEQ	5.00%	FIX/Z	38384KEZ0	February 2054
ZW	1,243,231							
Combination 16(7)								
VW	\$ 997,623	UL	\$ 3,689,756	SEQ	5.00%	FIX	38384KFA4	February 2054
WV	645,048							
WZ	803,854							
ZW	1,243,231							
Combination 17(7)								
AW	\$ 8,009,138	TU	\$ 17,105,413	PT	5.00%	FIX	38384KFB2	February 2054
VW	997,623							
WA	5,406,519							
WV	645,048							
WZ	803,854							
ZW	1,243,231							
<b>Security Group 13</b>								
Combination 18								
FK	\$ 53,190,927	BT	\$ 53,190,927	PT	8.00%	FIX	38384KFC0	February 2064
KT	53,190,927							
SB	53,190,927							
TK	53,190,927							
WT	53,190,927							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 19								
FK	\$ 53,190,927	FB	\$ 53,190,927	PT	(5)	FLT	38384KFD8	February 2064
KT	53,190,927							
TK	53,190,927							
WT	53,190,927							
Combination 20								
KT	\$ 53,190,927	SK	\$ 53,190,927	NTL(PT)	(5)	INV/IO	38384KFE6	February 2064
SB	53,190,927							
TK	53,190,927							
WT	53,190,927							
Combination 21								
FK	\$ 53,190,927	KF	\$ 53,190,927	PT	(5)	FLT	38384KFF3	February 2064
TK	53,190,927							
Combination 22								
KT	\$ 53,190,927	KS	\$ 53,190,927	NTL(PT)	(5)	INV/IO	38384KFG1	February 2064
SB	53,190,927							
WT	53,190,927							
Combination 23								
FK	\$ 53,190,927	WF	\$ 53,190,927	PT	(5)	FLT	38384KFH9	February 2064
KT	53,190,927							
TK	53,190,927							
Combination 24								
SB	\$ 53,190,927	WS	\$ 53,190,927	NTL(PT)	(5)	INV/IO	38384KFJ5	February 2064
WT	53,190,927							
<b>Security Group 17</b>								
Combination 25								
V	\$ 35,774,312	L	\$ 79,536,474	SC/PT	5.50%	FIX	38384KFK2	January 2054
ZG	43,762,162							
<b>Security Group 18</b>								
Combination 26								
NB	\$ 76,884,912	BN	\$ 76,884,912	SEQ/AD	6.50%	FIX	38384KFL0	June 2047

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 20</b>								
Combination 27								
CD	\$ 81,578,948	DA	\$ 81,578,948	SEQ	5.50%	FIX	38384KFM8	August 2048
Combination 28								
CD	\$ 81,578,948	DC	\$ 81,578,948	SEQ	5.50%	FIX	38384KFN6	August 2048
<b>Security Group 22</b>								
Combination 29								
VG	\$ 9,117,733	GL	\$ 21,637,507	SEQ	5.00%	FIX	38384KFP1	September 2050
ZA	12,519,774							
<b>Security Group 23</b>								
Combination 30								
JF	\$315,710,882	AF	\$315,710,882	PT	(5)	FLT	38384KFQ9	February 2054
TB	315,710,882							
TC	315,710,882							
TG	315,710,882							
TJ	315,710,882							
Combination 31								
AS	\$315,710,882	BS	\$315,710,882	NTL(PT)	(5)	INV/IO	38384KFR7	February 2054
TB	315,710,882							
Combination 32								
JF	\$315,710,882	BF	\$315,710,882	PT	(5)	FLT	38384KFS5	February 2054
TC	315,710,882							
TG	315,710,882							
TJ	315,710,882							
Combination 33								
AS	\$315,710,882	CS	\$315,710,882	NTL(PT)	(5)	INV/IO	38384KFT3	February 2054
TB	315,710,882							
TC	315,710,882							
Combination 34								
JF	\$315,710,882	CF	\$315,710,882	PT	(5)	FLT	38384KFU0	February 2054
TG	315,710,882							
TJ	315,710,882							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 35								
AS	\$315,710,882	GS	\$315,710,882	NTL(PT)	(5)	INV/IO	38384KFW8	February 2054
TB	315,710,882							
TC	315,710,882							
TG	315,710,882							
Combination 36								
JF	\$315,710,882	GF	\$315,710,882	PT	(5)	FLT	38384KFW6	February 2054
TJ	315,710,882							
Combination 37								
AS	\$315,710,882	JS	\$315,710,882	NTL(PT)	(5)	INV/IO	38384KFX4	February 2054
TB	315,710,882							
TC	315,710,882							
TG	315,710,882							
TJ	315,710,882							

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

(2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional 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 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.

(6) In the case of Combinations 1 and 10, various subcombinations are permitted. See “Description of the Securities — Modifications and Exchange” in the Base Offering Circular for a discussion of subcombinations.

(7) Derived from REMIC classes relating to separate Groups.

**Schedule II**

**SCHEDULED PRINCIPAL BALANCES**

<b><u>Distribution Date</u></b>	<b><u>Classes P, PF and PL (in the aggregate)</u></b>
Initial Balance . . . . .	\$84,870,156.00
March 2024 . . . . .	84,700,588.94
April 2024 . . . . .	84,497,614.77
May 2024 . . . . .	84,261,293.89
June 2024 . . . . .	83,991,716.55
July 2024 . . . . .	83,689,002.84
August 2024 . . . . .	83,353,302.73
September 2024 . . . . .	82,984,796.03
October 2024 . . . . .	82,583,692.29
November 2024 . . . . .	82,150,230.67
December 2024 . . . . .	81,684,679.76
January 2025 . . . . .	81,187,337.37
February 2025 . . . . .	80,658,530.25
March 2025 . . . . .	80,098,613.79
April 2025 . . . . .	79,507,971.66
May 2025 . . . . .	78,887,015.41
June 2025 . . . . .	78,236,184.05
July 2025 . . . . .	77,555,943.52
August 2025 . . . . .	76,846,786.22
September 2025 . . . . .	76,109,230.37
October 2025 . . . . .	75,343,819.49
November 2025 . . . . .	74,551,121.67
December 2025 . . . . .	73,731,728.95
January 2026 . . . . .	72,886,256.52
February 2026 . . . . .	72,015,342.05
March 2026 . . . . .	71,119,644.81
April 2026 . . . . .	70,199,844.90
May 2026 . . . . .	69,256,642.34
June 2026 . . . . .	68,291,027.26
July 2026 . . . . .	67,312,777.02
August 2026 . . . . .	66,343,846.40
September 2026 . . . . .	65,384,148.58
October 2026 . . . . .	64,433,597.55
November 2026 . . . . .	63,492,108.08
December 2026 . . . . .	62,559,595.76
January 2027 . . . . .	61,635,976.94
February 2027 . . . . .	60,721,168.72
March 2027 . . . . .	59,815,089.02
April 2027 . . . . .	58,917,656.47
May 2027 . . . . .	58,028,790.47
June 2027 . . . . .	57,148,411.18
July 2027 . . . . .	56,276,439.48
August 2027 . . . . .	55,412,796.97
September 2027 . . . . .	54,557,406.01



<u>Distribution Date</u>	<u>Classes P, PF and PL (in the aggregate)</u>
October 2027	\$53,710,189.65
November 2027	52,871,071.66
December 2027	52,039,976.52
January 2028	51,216,829.39
February 2028	50,401,556.15
March 2028	49,594,083.34
April 2028	48,794,338.19
May 2028	48,002,248.61
June 2028	47,217,743.16
July 2028	46,440,751.07
August 2028	45,671,202.23
September 2028	44,909,027.17
October 2028	44,154,157.07
November 2028	43,406,523.73
December 2028	42,666,059.60
January 2029	41,932,697.74
February 2029	41,206,371.85
March 2029	40,487,016.22
April 2029	39,774,565.76
May 2029	39,068,955.97
June 2029	38,370,122.97
July 2029	37,678,003.45
August 2029	36,992,534.70
September 2029	36,313,654.57
October 2029	35,641,301.51
November 2029	34,975,414.52
December 2029	34,315,933.18
January 2030	33,662,797.61
February 2030	33,015,948.50
March 2030	32,375,327.09
April 2030	31,740,875.14
May 2030	31,112,534.99
June 2030	30,490,249.48
July 2030	29,873,961.98
August 2030	29,263,616.40
September 2030	28,659,157.17
October 2030	28,060,949.25
November 2030	27,474,931.99
December 2030	26,900,860.69
January 2031	26,338,495.53
February 2031	25,787,601.44
March 2031	25,247,948.04
April 2031	24,719,309.51
May 2031	24,201,464.54
June 2031	23,694,196.21
July 2031	23,197,291.92
August 2031	22,710,543.29
September 2031	22,233,746.09

<u>Distribution Date</u>	<u>Classes P, PF and PL (in the aggregate)</u>
October 2031	\$21,766,700.17
November 2031	21,309,209.34
December 2031	20,861,081.32
January 2032	20,422,127.66
February 2032	19,992,163.67
March 2032	19,571,008.34
April 2032	19,158,484.23
May 2032	18,754,417.48
June 2032	18,358,637.68
July 2032	17,970,977.79
August 2032	17,591,274.12
September 2032	17,219,366.25
October 2032	16,855,096.95
November 2032	16,498,312.11
December 2032	16,148,860.71
January 2033	15,806,594.74
February 2033	15,471,369.15
March 2033	15,143,041.75
April 2033	14,821,473.22
May 2033	14,506,527.02
June 2033	14,198,069.32
July 2033	13,895,968.96
August 2033	13,600,097.41
September 2033	13,310,328.70
October 2033	13,026,539.38
November 2033	12,748,608.47
December 2033	12,476,417.40
January 2034	12,209,849.96
February 2034	11,948,792.28
March 2034	11,693,132.77
April 2034	11,442,762.04
May 2034	11,197,572.92
June 2034	10,957,460.37
July 2034	10,722,321.45
August 2034	10,492,055.28
September 2034	10,266,563.00
October 2034	10,045,747.74
November 2034	9,829,514.54
December 2034	9,617,770.37
January 2035	9,410,424.06
February 2035	9,207,386.24
March 2035	9,008,569.36
April 2035	8,813,887.61
May 2035	8,623,256.90
June 2035	8,436,594.83
July 2035	8,253,820.66
August 2035	8,074,855.24
September 2035	7,899,621.04

<b><u>Distribution Date</u></b>	<b><u>Classes P, PF and PL (in the aggregate)</u></b>
October 2035 .....	\$ 7,728,042.06
November 2035 .....	7,560,043.85
December 2035 .....	7,395,553.44
January 2036 .....	7,234,499.31
February 2036 .....	7,076,811.40
March 2036 .....	6,922,421.04
April 2036 .....	6,771,260.96
May 2036 .....	6,623,265.23
June 2036 .....	6,478,369.22
July 2036 .....	6,336,509.65
August 2036 .....	6,197,624.46
September 2036 .....	6,061,652.88
October 2036 .....	5,928,535.33
November 2036 .....	5,798,213.44
December 2036 .....	5,670,630.03
January 2037 .....	5,545,729.05
February 2037 .....	5,423,455.59
March 2037 .....	5,303,755.83
April 2037 .....	5,186,577.04
May 2037 .....	5,071,867.58
June 2037 .....	4,959,576.80
July 2037 .....	4,849,655.11
August 2037 .....	4,742,053.91
September 2037 .....	4,636,725.56
October 2037 .....	4,533,623.41
November 2037 .....	4,432,701.74
December 2037 .....	4,333,915.74
January 2038 .....	4,237,221.52
February 2038 .....	4,142,576.07
March 2038 .....	4,049,937.24
April 2038 .....	3,959,263.75
May 2038 .....	3,870,515.14
June 2038 .....	3,783,651.77
July 2038 .....	3,698,634.80
August 2038 .....	3,615,426.18
September 2038 .....	3,533,988.62
October 2038 .....	3,454,285.59
November 2038 .....	3,376,281.30
December 2038 .....	3,299,940.69
January 2039 .....	3,225,229.40
February 2039 .....	3,152,113.76
March 2039 .....	3,080,560.79
April 2039 .....	3,010,538.20
May 2039 .....	2,942,014.30
June 2039 .....	2,874,958.10
July 2039 .....	2,809,339.20
August 2039 .....	2,745,127.83
September 2039 .....	2,682,294.83

<b><u>Distribution Date</u></b>	<b><u>Classes P, PF and PL (in the aggregate)</u></b>
October 2039 . . . . .	\$ 2,620,811.61
November 2039 . . . . .	2,560,650.19
December 2039 . . . . .	2,501,783.13
January 2040 . . . . .	2,444,183.57
February 2040 . . . . .	2,387,825.19
March 2040 . . . . .	2,332,682.18
April 2040 . . . . .	2,278,729.29
May 2040 . . . . .	2,225,941.76
June 2040 . . . . .	2,174,295.35
July 2040 . . . . .	2,123,766.30
August 2040 . . . . .	2,074,331.33
September 2040 . . . . .	2,025,967.65
October 2040 . . . . .	1,978,652.93
November 2040 . . . . .	1,932,365.29
December 2040 . . . . .	1,887,083.28
January 2041 . . . . .	1,842,785.92
February 2041 . . . . .	1,799,452.63
March 2041 . . . . .	1,757,063.27
April 2041 . . . . .	1,715,598.10
May 2041 . . . . .	1,675,037.77
June 2041 . . . . .	1,635,363.36
July 2041 . . . . .	1,596,556.30
August 2041 . . . . .	1,558,598.42
September 2041 . . . . .	1,521,471.92
October 2041 . . . . .	1,485,159.35
November 2041 . . . . .	1,449,643.64
December 2041 . . . . .	1,414,908.04
January 2042 . . . . .	1,380,936.17
February 2042 . . . . .	1,347,711.96
March 2042 . . . . .	1,315,219.70
April 2042 . . . . .	1,283,443.96
May 2042 . . . . .	1,252,369.68
June 2042 . . . . .	1,221,982.05
July 2042 . . . . .	1,192,266.62
August 2042 . . . . .	1,163,209.18
September 2042 . . . . .	1,134,795.86
October 2042 . . . . .	1,107,013.05
November 2042 . . . . .	1,079,847.42
December 2042 . . . . .	1,053,285.93
January 2043 . . . . .	1,027,315.78
February 2043 . . . . .	1,001,924.46
March 2043 . . . . .	977,099.70
April 2043 . . . . .	952,829.49
May 2043 . . . . .	929,102.06
June 2043 . . . . .	905,905.91
July 2043 . . . . .	883,229.73
August 2043 . . . . .	861,062.48
September 2043 . . . . .	839,393.33

<u>Distribution Date</u>	<u>Classes P, PF and PL (in the aggregate)</u>
October 2043 .....	\$ 818,211.68
November 2043 .....	797,507.15
December 2043 .....	777,269.57
January 2044 .....	757,488.98
February 2044 .....	738,155.63
March 2044 .....	719,259.97
April 2044 .....	700,792.64
May 2044 .....	682,744.48
June 2044 .....	665,106.53
July 2044 .....	647,869.99
August 2044 .....	631,026.26
September 2044 .....	614,566.91
October 2044 .....	598,483.70
November 2044 .....	582,768.55
December 2044 .....	567,413.54
January 2045 .....	552,410.93
February 2045 .....	537,753.12
March 2045 .....	523,432.70
April 2045 .....	509,442.37
May 2045 .....	495,775.03
June 2045 .....	482,423.69
July 2045 .....	469,381.52
August 2045 .....	456,641.83
September 2045 .....	444,198.09
October 2045 .....	432,043.86
November 2045 .....	420,172.88
December 2045 .....	408,578.99
January 2046 .....	397,256.17
February 2046 .....	386,198.54
March 2046 .....	375,400.32
April 2046 .....	364,855.86
May 2046 .....	354,559.63
June 2046 .....	344,506.20
July 2046 .....	334,690.29
August 2046 .....	325,106.69
September 2046 .....	315,750.32
October 2046 .....	306,616.21
November 2046 .....	297,699.49
December 2046 .....	288,995.38
January 2047 .....	280,499.21
February 2047 .....	272,206.41
March 2047 .....	264,112.51
April 2047 .....	256,213.13
May 2047 .....	248,503.97
June 2047 .....	240,980.84
July 2047 .....	233,639.63
August 2047 .....	226,476.31
September 2047 .....	219,486.94

<u>Distribution Date</u>	<u>Classes P, PF and PL (in the aggregate)</u>
October 2047 .....	\$ 212,667.67
November 2047 .....	206,014.73
December 2047 .....	199,524.41
January 2048 .....	193,193.11
February 2048 .....	187,017.28
March 2048 .....	180,993.46
April 2048 .....	175,118.25
May 2048 .....	169,388.34
June 2048 .....	163,800.48
July 2048 .....	158,351.49
August 2048 .....	153,038.25
September 2048 .....	147,857.72
October 2048 .....	142,806.92
November 2048 .....	137,882.93
December 2048 .....	133,082.88
January 2049 .....	128,404.00
February 2049 .....	123,843.53
March 2049 .....	119,398.81
April 2049 .....	115,067.22
May 2049 .....	110,846.18
June 2049 .....	106,733.19
July 2049 .....	102,725.80
August 2049 .....	98,821.60
September 2049 .....	95,018.24
October 2049 .....	91,313.42
November 2049 .....	87,704.89
December 2049 .....	84,190.45
January 2050 .....	80,767.93
February 2050 .....	77,435.23
March 2050 .....	74,190.28
April 2050 .....	71,031.07
May 2050 .....	67,955.62
June 2050 .....	64,962.00
July 2050 .....	62,048.31
August 2050 .....	59,212.70
September 2050 .....	56,453.37
October 2050 .....	53,768.54
November 2050 .....	51,156.47
December 2050 .....	48,615.48
January 2051 .....	46,143.90
February 2051 .....	43,740.11
March 2051 .....	41,402.52
April 2051 .....	39,129.58
May 2051 .....	36,919.78
June 2051 .....	34,771.62
July 2051 .....	32,683.65
August 2051 .....	30,654.45
September 2051 .....	28,682.63

<u>Distribution Date</u>	<u>Classes P, PF and PL (in the aggregate)</u>
October 2051 .....	\$ 26,766.83
November 2051 .....	24,905.72
December 2051 .....	23,097.99
January 2052 .....	21,342.38
February 2052 .....	19,650.32
March 2052 .....	18,007.49
April 2052 .....	16,425.07
May 2052 .....	14,903.76
June 2052 .....	13,427.34
July 2052 .....	12,014.43
August 2052 .....	10,643.62
September 2052 .....	9,313.89
October 2052 .....	8,029.29
November 2052 .....	6,783.63
December 2052 .....	5,575.96
January 2053 .....	4,410.11
February 2053 .....	3,335.04
March 2053 .....	2,311.88
April 2053 .....	1,336.10
May 2053 .....	396.20
June 2053 and thereafter .....	0.00

## Underlying Certificates

Trust Asset Group	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(2)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
6	Ginnie Mae	2018-100	H(Z)	July 30, 2018	38380XRRK5	3.50%	FIX/Z	July 2048	SEQ	\$ 9,531,391	1.21547170	\$11,585,136.02	100.000000000000%	II
6	Ginnie Mae	2018-159	Z	November 30, 2018	38381AXZR0	3.50	FIX/Z	November 2048	SEQ	9,691,667	1.20139400	5,406,273.00	46.4316407074	II
6	Ginnie Mae	2019-013	CZ	January 30, 2019	38381BNNW0	3.50	FIX/Z	January 2049	SEQ	12,777,723	1.19441641	5,972,082.05	39.1306025338	II
16	Ginnie Mae	2020-126	PI(3)	August 28, 2020	38382HFXE5	3.00	FIX/IO	August 2050	NTL(PAC/AD)	56,312,500	0.68391764	9,916,805.78	25.7491675916	II
16	Ginnie Mae	2021-024	WI(3)	February 26, 2021	38382NRQ2	3.00	FIX/IO	August 2050	NTL(PAC/AD)	35,027,500	0.43042549	10,589,578.84	70.2379073585	II
17	Ginnie Mae	2023-182	LA(3)	December 29, 2023	38384GRT8	5.50	FIX	December 2053	SEQ	32,841,152	1.00000000	32,841,152.00	100.0000000000	II
17	Ginnie Mae	2023-182	LG(3)	December 29, 2023	38384GRQ5	5.50	FIX	December 2053	SEQ	21,167,442	1.00000000	21,167,442.00	100.0000000000	II
17	Ginnie Mae	2023-182	LH(3)	December 29, 2023	38384GRP7	5.50	FIX	December 2053	SEQ	6,351,773	1.00000000	6,351,773.00	100.0000000000	II
17	Ginnie Mae	2024-001	LA(3)	January 30, 2024	38384H7H5	5.50	FIX	January 2054	SEQ	19,176,107	1.00000000	19,176,107.00	100.0000000000	II

- (1) As defined under “Class Types” in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of February 2024.
- (3) MX Class.



**Exhibit B****Characteristics of the Mortgage Loans Underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets<sup>(1)</sup>**

<u>Pool Number</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate<sup>(2)</sup></u>
<b>Group 1 Trust Assets<sup>(3)</sup></b>				
CI4345 .....	\$ 501,684.73	465	13	5.569%
CJ6566 .....	37,780.84	463	17	5.625
CK5302 .....	55,828.27	463	17	5.500
CK7260 .....	103,992.38	463	17	5.375
CL3437 .....	236,038.33	462	17	5.338
CL3620 .....	73,587.52	462	18	5.500
CM2996 .....	55,203.21	463	17	5.250
CM3005 .....	21,670.14	439	17	5.500
CN2832 .....	52,318.26	462	18	5.500
CN5126 .....	19,390.88	461	19	5.250
CN5376 .....	678,792.99	460	17	5.354
CN5672 .....	95,331.32	463	17	5.375
CN5866 .....	38,642.92	463	17	5.250
CN6566 .....	42,925.67	463	17	5.750
CN9077 .....	70,827.46	463	17	5.500
CO1637 .....	30,042.04	463	17	5.500
CO1922 .....	62,043.61	414	18	5.625
CO4369 .....	72,175.07	459	20	5.250
CO5616 .....	43,493.69	464	16	5.625
CO6202 .....	40,296.88	463	17	5.750
CO6669 .....	43,618.54	457	21	5.625
CO6977 .....	97,779.54	457	18	5.750
CO7519 .....	199,876.66	458	20	5.250
CP0413 .....	47,682.38	463	17	5.250
CP1536 .....	88,711.91	461	17	5.500
CP1653 .....	37,071.95	461	18	5.250
CP2391 .....	51,751.69	462	18	5.750
CP2479 .....	34,925.08	464	16	5.500
CP3108 .....	103,295.06	462	18	5.750
CP3953 .....	518,438.37	461	17	5.567
CP4268 .....	156,453.18	461	19	5.625
CP4338 .....	52,121.21	463	17	5.500
CP4773 .....	415,112.69	465	14	5.524
CP5960 .....	38,837.55	462	18	5.250
CP6183 .....	359,383.58	463	17	5.270
CP6343 .....	2,292,810.83	463	16	5.625
CP6541 .....	2,603,158.50	462	16	5.566
CP6542 .....	2,272,808.47	457	16	5.625
CP6901 .....	150,490.45	459	17	5.302
CP6905 .....	189,645.84	456	16	5.459

<u>Pool Number</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate<sup>(2)</sup></u>
CP6955 .....	\$ 36,258.40	463	17	5.500%
CP7162 .....	121,474.79	461	19	5.500
CP8767 .....	28,321.48	440	20	5.250
CP9364 .....	112,183.14	463	16	5.500
CP9937 .....	116,639.52	463	17	5.375
CP9955 .....	26,555.88	463	17	5.625
CP9963 .....	170,391.52	462	17	5.517
CP9976 .....	41,042.66	463	17	5.625
CQ0540 .....	50,661.81	460	20	5.300
CQ1183 .....	19,882.61	463	17	5.540
CQ1912 .....	45,437.97	464	16	5.500
CQ1919 .....	219,883.78	462	18	5.627
CQ1923 .....	278,456.96	463	17	5.712
CQ1936 .....	124,061.92	462	17	5.675
CQ1943 .....	24,304.55	463	17	5.250
CQ1963 .....	133,917.24	460	18	5.750
CQ2749 .....	36,226.46	462	17	5.250
CQ2845 .....	20,987.64	460	20	5.250
CQ2857 .....	1,612,670.26	459	17	5.373
CQ2860 .....	125,113.85	462	18	5.500
CQ2864 .....	270,835.69	457	18	5.250
CQ2938 .....	122,880.70	458	17	5.500
CQ3159 .....	271,748.09	463	17	5.500
CQ3187 .....	175,344.11	464	16	5.750
CQ3196 .....	74,427.53	461	19	5.250
CQ3249 .....	83,092.51	464	16	5.625
CQ3375 .....	1,288,197.23	460	17	5.485
CQ3424 .....	234,933.23	463	17	5.462
CQ3491 .....	291,148.12	422	16	5.597
CQ3513 .....	82,436.13	464	16	5.625
CQ3942 .....	1,008,743.59	461	17	5.447
CQ4097 .....	146,247.12	463	17	5.500
CQ4184 .....	142,975.46	463	17	5.500
CQ4204 .....	254,499.15	463	17	5.350
CQ4407 .....	860,951.52	462	17	5.660
CQ4667 .....	97,928.63	463	17	5.500
CQ5495 .....	249,996.16	462	18	5.250
CQ6148 .....	849,273.88	457	16	5.538
CQ6671 .....	506,582.26	458	17	5.355
CQ6692 .....	181,863.01	464	16	5.500
CQ6954 .....	103,211.99	463	17	5.625
CQ6975 .....	107,586.47	463	17	5.625
CQ7602 .....	358,839.14	465	14	5.500
CQ7605 .....	41,178.59	466	14	5.500
CQ7629 .....	353,956.19	466	14	5.528
CQ8010 .....	2,951,139.99	461	17	5.680

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CQ8329 .....	\$ 97,760.90	464	16	5.625%
CQ8722 .....	77,839.17	463	17	5.250
CQ8834 .....	284,933.17	462	17	5.492
CQ9991 .....	122,726.24	463	17	5.500
CQ9998 .....	133,202.19	462	18	5.250
CR0784 .....	200,802.91	464	16	5.625
CR2057 .....	61,699.96	463	17	5.500
CR2324 .....	68,810.40	461	19	5.625
CR2580 .....	42,422.63	460	17	5.625
CR2589 .....	140,464.97	462	17	5.375
CR2595 .....	248,734.28	463	17	5.625
CR3319 .....	101,499.26	455	17	5.500
CR4251 .....	555,274.37	463	17	5.625
CR4547 .....	398,010.68	440	15	5.433
CR4650 .....	470,422.07	463	17	5.355
CR4664 .....	205,307.08	461	17	5.393
CR4719 .....	505,045.58	463	17	5.360
CR5120 .....	159,337.96	463	17	5.540
CR5150 .....	127,858.76	463	16	5.500
CR5153 .....	252,917.28	464	16	5.625
CR6306 .....	232,513.02	463	17	5.500
CR6523 .....	365,781.43	462	18	5.500
CR6525 .....	50,329.43	431	19	5.625
CR7992 .....	753,311.36	462	16	5.496
CR8065 .....	602,876.41	464	16	5.674
CR8402 .....	180,903.81	463	17	5.341
CR9273 .....	2,179,038.72	440	13	5.509
CR9526 .....	192,683.91	411	15	5.625
CS1809 .....	834,750.23	450	17	5.672
CS2914 .....	101,603.17	464	16	5.625
CS3557 .....	38,497.51	463	15	5.500
CS3571 .....	55,305.93	463	17	5.375
CS3933 .....	59,797.70	466	13	5.625
CS3936 .....	564,244.68	466	13	5.591
CS4191 .....	141,705.47	463	17	5.375
CS4218 .....	180,946.08	458	17	5.459
CS4517 .....	144,654.15	462	18	5.250
CS4532 .....	50,111.21	408	18	5.500
CS5454 .....	584,032.36	461	17	5.657
CS5783 .....	400,847.10	463	16	5.406
CS5813 .....	708,918.00	464	15	5.625
CS7529 .....	3,397,948.71	448	12	5.499
CS7670 .....	6,258,251.46	451	11	5.386
CS7819 .....	1,087,168.64	473	7	5.625
CS8615 .....	199,070.49	465	11	5.375
CS9091 .....	314,905.09	461	17	5.533

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CS9252 .....	\$ 172,786.11	458	11	5.375%
CS9358 .....	106,193.19	459	15	5.625
CS9578 .....	111,626.94	464	16	5.571
CT2371 .....	127,491.55	463	17	5.500
CT2762 .....	649,877.67	463	17	5.562
CT5303 .....	250,763.39	463	13	5.625
CT5312 .....	273,478.40	462	13	5.586
CT5314 .....	105,412.56	467	13	5.625
CT5353 .....	78,207.65	438	13	5.625
CT5408 .....	183,614.11	468	12	5.625
CT5585 .....	127,938.14	468	12	5.677
CT5609 .....	1,511,239.61	469	11	5.431
CT5638 .....	113,766.35	460	19	5.375
CT5683 .....	226,062.39	462	18	5.340
CT5689 .....	300,402.40	463	17	5.750
CT5969 .....	136,838.88	462	18	5.500
CT6296 .....	84,376.32	387	7	5.500
CT6532 .....	3,374,560.56	450	10	5.521
CT6690 .....	145,787.13	462	18	5.500
CT6929 .....	2,799,178.98	456	17	5.437
CT6930 .....	114,081.25	455	18	5.382
CT6937 .....	84,158.68	464	16	5.625
CT6990 .....	2,105,702.25	459	17	5.340
CT7251 .....	146,315.86	464	16	5.500
CT8350 .....	229,497.62	463	17	5.750
CT8458 .....	208,253.26	458	11	5.250
CT8470 .....	122,862.90	429	11	5.250
CT8723 .....	296,161.52	460	17	5.250
CU0968 .....	7,533,891.85	446	9	5.546
CU1173 .....	1,379,034.28	473	7	5.585
CU1338 .....	1,032,517.03	469	11	5.419
CU1346 .....	130,393.30	470	10	5.250
CU1377 .....	120,833.44	462	18	5.500
CU1389 .....	58,769.87	469	11	5.750
CU1438 .....	49,104.18	463	17	5.500
CU1454 .....	108,988.24	418	16	5.625
CU1495 .....	44,641.22	426	17	5.375
CU2606 .....	36,872.42	277	17	5.500
CU2630 .....	48,678.64	463	17	5.500
CU4026 .....	636,311.50	463	17	5.456
CU4833 .....	316,323.73	461	19	5.441
CU5029 .....	75,412.97	453	19	5.625
CU6494 .....	351,406.04	459	9	5.542
CU7520 .....	957,478.60	464	13	5.567
CU7539 .....	378,995.86	471	9	5.717
CU7547 .....	2,477,372.66	470	10	5.481

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CU7584 .....	\$ 1,733,919.06	469	10	5.571%
CU7683 .....	157,349.76	467	11	5.625
CU7690 .....	83,925.37	460	20	5.375
CU8321 .....	89,791.90	464	16	5.625
CU8569 .....	191,930.17	462	17	5.250
CU9319 .....	94,235.37	468	7	5.510
CU9586 .....	264,190.81	462	17	5.250
CV0950 .....	184,530.38	460	11	5.750
CV1502 .....	197,457.56	462	18	5.586
CV1645 .....	900,670.87	460	15	5.525
CV1911 .....	94,862.63	467	13	5.250
CV2706 .....	120,506.68	466	14	5.500
CV2746 .....	81,859.24	466	14	5.500
CV3011 .....	113,524.00	461	18	5.500
CV3033 .....	372,621.83	462	18	5.500
CV4690 .....	74,796.01	473	7	5.250
CV5448 .....	1,918,353.33	470	9	5.595
CV5459 .....	49,109.13	463	17	5.500
CV5464 .....	105,378.88	463	17	5.750
CV5520 .....	1,280,666.87	471	9	5.574
CV5554 .....	1,346,750.58	470	10	5.429
CV5571 .....	1,955,787.98	470	9	5.533
CV5593 .....	734,608.74	472	8	5.689
CV5611 .....	166,548.34	471	9	5.720
CV5648 .....	1,174,719.50	472	8	5.540
CV6887 .....	144,941.67	470	7	5.250
CV8106 .....	386,539.51	455	7	5.625
CV8180 .....	250,981.52	459	17	5.500
CV9327 .....	116,825.41	462	18	5.500
CV9804 .....	798,234.12	458	10	5.377
CW0627 .....	359,449.73	467	13	5.341
CW2074 .....	6,321,222.71	471	8	5.571
CW2089 .....	7,390,700.49	471	9	5.573
CW2117 .....	712,668.34	465	15	5.670
CW2134 .....	737,158.34	472	8	5.575
CW2143 .....	66,383.71	444	20	5.375
CW2292 .....	370,036.41	473	6	5.569
CW2308 .....	1,102,002.86	466	13	5.543
CW4582 .....	163,064.30	461	19	5.750
CW5777 .....	2,209,640.87	461	17	5.502
CW6578 .....	1,381,536.27	457	18	5.381
CW6586 .....	58,517.61	473	7	5.625
CW6626 .....	117,931.85	463	17	5.500
CW6632 .....	407,466.92	470	7	5.250
CW6651 .....	391,223.90	460	18	5.415
CW6653 .....	983,421.28	458	18	5.510

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CW6660 .....	\$ 247,017.09	461	17	5.367%
CW7347 .....	7,300,865.24	472	8	5.555
CW7361 .....	532,509.41	474	6	5.478
CW7392 .....	771,199.78	473	7	5.550
CW7429 .....	104,879.37	469	7	5.500
CW7448 .....	8,435,616.69	470	8	5.542
CW7524 .....	175,183.84	468	11	5.417
CW7527 .....	97,722.03	473	7	5.500
CW7609 .....	671,183.40	475	5	5.543
CX3862 .....	925,521.19	474	6	5.567
CX3903 .....	944,679.18	474	6	5.649
CX3915 .....	320,300.55	474	6	5.375
CX3965 .....	3,434,343.06	473	7	5.547
CX3998 .....	3,551,833.25	472	7	5.516
CX7017 .....	162,695.56	432	17	5.500
CX7667 .....	876,376.40	476	4	5.438
CY0172 .....	2,340,285.58	475	4	5.433
CY0205 .....	680,732.45	476	4	5.494
CY0214 .....	1,536,038.30	476	4	5.425
CY0221 .....	908,901.83	476	4	5.447
CY0229 .....	315,036.21	470	9	5.580
CY0232 .....	2,574,735.37	476	4	5.354
CY0258 .....	3,404,947.25	474	6	5.459
CY2452 .....	119,135.86	453	19	5.250
CY2495 .....	2,429,692.17	452	19	5.306
CY2503 .....	62,235.73	463	17	5.250
CY4403 .....	167,635.74	462	18	5.530
CY5653 .....	96,712.56	460	17	5.500
CY5842 .....	149,429.61	467	5	5.375
CY5848 .....	880,912.48	477	3	5.439
CY5855 .....	564,220.78	475	5	5.364
CY5939 .....	105,293.13	476	3	5.250
CY5940 .....	1,623,985.68	475	4	5.351
CZ5590 .....	441,653.15	462	17	5.480
	<u>\$165,311,008.78</u>			
<b>Group 3 Trust Assets</b>				
BS8796 .....	\$ 1,016,038.21	359	1	7.250%
CH7348 .....	926,539.64	335	2	7.128
CV2324 .....	1,350,155.14	359	1	7.061
CV2325 .....	3,965,960.11	359	1	7.066
CV2326 .....	3,638,927.89	359	1	7.090
CV2327 .....	6,694,885.11	358	1	7.053
CV2328 .....	3,098,219.68	359	1	7.039
CV2329 .....	5,157,863.20	359	1	7.089
CV2330 .....	2,802,170.68	359	1	7.104

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CV5808 .....	\$ 4,466,356.40	353	1	7.216%
CV7800 .....	836,891.66	359	1	7.063
CV7801 .....	937,484.15	359	1	7.035
CV8339 .....	13,735,156.14	355	2	7.136
CW1805 .....	1,150,128.22	359	1	7.149
CW2310 .....	2,776,613.62	347	2	7.219
CW2312 .....	3,369,817.80	358	1	7.170
CW2315 .....	2,118,851.89	358	2	7.186
CW2317 .....	1,833,610.26	355	1	7.172
CW3990 .....	4,194,305.08	356	1	7.192
CW4039 .....	1,333,678.71	359	1	7.197
CW4050 .....	855,329.79	359	1	7.052
CW4051 .....	811,325.33	358	1	7.233
CW4107 .....	811,874.21	353	1	7.229
CW4108 .....	1,036,789.42	340	1	7.214
CW4109 .....	830,535.03	338	1	7.157
CW4110 .....	1,116,330.41	351	1	7.207
CX1274 .....	1,275,151.68	359	1	7.089
CX3238 .....	810,395.00	347	2	7.010
CX3240 .....	810,936.75	354	2	7.022
CX3242 .....	819,121.54	340	2	6.971
CX3244 .....	1,761,008.00	353	2	7.036
CX3248 .....	810,996.09	347	2	7.057
CX3274 .....	1,618,865.48	348	2	7.065
CX3275 .....	1,993,673.50	349	2	6.966
CX5649 .....	1,061,092.31	359	1	7.075
CX7614 .....	1,193,365.21	359	1	7.027
CX7638 .....	1,348,399.38	358	1	7.039
CY0453 .....	835,042.04	355	3	7.142
CY0864 .....	811,719.18	356	1	6.997
CY0867 .....	811,670.43	346	1	7.012
CY0868 .....	1,623,065.84	358	1	7.016
CY0869 .....	811,478.94	354	1	7.031
CY1421 .....	8,273,798.01	352	2	7.129
CY1521 .....	3,719,594.34	358	1	7.086
CY1523 .....	4,453,721.00	358	1	7.113
CY1524 .....	1,401,151.55	359	1	7.046
CY1561 .....	1,039,390.45	358	1	6.999
CY1562 .....	1,978,373.22	351	1	7.066
CY3733 .....	1,272,817.23	347	1	7.055
CY3737 .....	3,269,722.47	359	1	7.006
CY4711 .....	810,481.95	357	3	7.169
CY4895 .....	923,013.21	357	2	7.105
CY4897 .....	1,128,090.23	340	2	7.132
CY4914 .....	810,551.76	335	2	7.194
CY4936 .....	810,906.50	352	2	7.015

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CY4937 .....	\$ 968,237.65	358	2	7.177%
CY4938 .....	2,258,240.89	358	2	7.211
CY4954 .....	918,084.00	357	2	7.219
CY4984 .....	811,850.44	359	1	7.164
CY4985 .....	811,768.03	353	1	7.178
CY5007 .....	1,678,522.50	358	1	7.205
CY5009 .....	811,866.67	353	1	7.148
CY5030 .....	1,235,061.91	351	1	7.172
CY6792 .....	1,715,349.97	337	1	7.250
CZ0279 .....	1,650,217.15	359	1	7.167
CZ0329 .....	2,027,378.12	347	2	7.230
CZ0928 .....	1,260,195.63	358	2	7.016
CZ2520 .....	1,061,951.41	358	2	7.147
CZ2769 .....	2,482,559.71	359	1	7.079
CZ2780 .....	2,389,256.84	354	1	7.105
CZ3380 .....	4,072,694.70	352	1	7.196
CZ3381 .....	6,450,296.81	358	2	7.211
CZ3499 .....	1,209,672.58	359	1	7.140
CZ3979 .....	811,774.36	352	1	6.992
CZ3981 .....	811,594.77	347	1	6.974
CZ3982 .....	988,577.93	350	1	6.957
CZ3983 .....	813,435.57	359	1	6.990
CZ3985 .....	896,372.00	359	1	7.182
CZ3990 .....	811,686.94	343	1	6.997
CZ4413 .....	940,393.19	352	1	7.145
CZ4665 .....	8,649,043.96	352	1	7.003
CZ7274 .....	1,728,238.77	348	1	6.937
CZ7850 .....	1,249,561.60	338	1	7.250
CZ7855 .....	1,038,167.83	347	1	7.250
CZ7858 .....	851,632.44	349	1	7.250
CZ8617 .....	736,173.55	359	1	7.193
CZ8629 .....	4,751,486.32	354	1	7.193
CZ8934 .....	3,295,323.95	359	1	7.085
CZ9291 .....	6,159,901.03	358	1	7.169
	<u>\$187,500,000.29</u>			
<b>Group 5 Trust Assets<sup>(3)</sup></b>				
CO4251 .....	\$ 217,052.06	462	18	5.842%
CP4344 .....	153,033.27	463	17	6.000
CP9945 .....	64,811.18	463	17	5.750
CQ3098 .....	175,894.87	452	18	6.250
CQ3210 .....	169,383.70	464	16	6.000
CQ3920 .....	2,112,397.47	462	18	5.782
CQ3934 .....	814,877.79	457	18	5.750
CQ3943 .....	1,005,491.08	462	18	5.750
CQ3957 .....	235,219.61	462	18	5.750



<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CQ4098 .....	\$ 90,492.89	464	16	5.875%
CR4619 .....	373,850.53	464	16	6.125
CR4665 .....	71,506.24	463	17	5.750
CR6307 .....	513,386.89	464	16	5.968
CS7967 .....	109,501.34	336	18	5.750
CT3084 .....	495,804.00	461	17	5.750
CT3266 .....	459,134.59	463	17	5.750
CT6155 .....	99,240.67	419	17	6.000
CT8360 .....	355,720.67	465	15	6.127
CV2751 .....	68,089.72	467	13	6.125
CV2765 .....	413,114.02	447	13	6.000
CV2785 .....	803,606.86	458	13	6.022
CV2805 .....	392,187.80	467	10	6.125
CV2818 .....	54,771.24	468	12	6.125
CV8108 .....	1,584,709.12	472	5	6.004
CV8222 .....	168,928.41	477	3	6.125
CV8273 .....	1,046,869.10	476	4	6.052
CV8318 .....	216,117.28	477	3	6.125
CW0664 .....	42,016.60	113	18	6.000
CW6627 .....	104,008.26	464	16	5.875
CW6654 .....	306,945.06	462	17	5.841
CW6661 .....	501,658.90	443	14	6.000
CX3202 .....	113,503.53	464	16	5.750
CX6799 .....	245,514.96	463	17	5.750
CX6849 .....	130,917.61	452	18	6.000
CX7018 .....	141,141.49	463	17	6.000
CX7729 .....	569,507.51	470	10	6.074
CX8926 .....	300,914.10	463	17	6.000
CX9042 .....	120,120.44	464	16	6.125
CY0078 .....	2,161,493.08	475	5	5.842
CY0083 .....	1,799,026.80	475	3	5.943
CY0169 .....	82,603.88	474	6	6.125
CY0185 .....	658,574.79	477	3	5.876
CY1403 .....	107,372.86	475	5	6.000
CY2458 .....	326,814.25	476	4	5.875
CY2496 .....	646,012.89	454	19	5.750
CY2504 .....	96,018.23	464	16	5.875
CY2529 .....	420,306.54	425	17	5.909
CY2536 .....	138,845.53	463	16	5.875
CY4913 .....	126,335.19	458	19	5.750
CY4929 .....	214,243.75	462	17	6.000
CY5772 .....	587,271.16	476	4	5.952
CY5777 .....	947,152.56	468	11	5.960
CY5785 .....	1,207,953.84	471	6	5.886
CY5885 .....	109,038.29	476	4	5.875
CY5916 .....	1,440,591.21	475	5	5.867

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CY5927 .....	\$ 1,654,657.22	476	3	5.957%
CY5947 .....	459,489.85	476	3	6.084
CZ0918 .....	223,113.42	478	2	5.875
CZ0997 .....	2,435,752.36	475	3	6.018
CZ1044 .....	712,750.91	473	2	6.147
CZ1053 .....	531,026.42	478	2	5.967
CZ1067 .....	848,082.82	472	6	6.161
CZ1098 .....	651,636.51	477	3	5.989
	<u>\$ 33,427,605.22</u>			
<b>Group 8 Trust Assets<sup>(3)</sup></b>				
CP1679 .....	\$ 461,899.92	441	4	7.858%
CP9448 .....	60,514.27	464	3	7.750
CV7854 .....	159,173.70	478	2	8.125
CW4089 .....	292,234.74	478	2	7.766
CW4094 .....	283,025.76	477	3	7.875
CW4102 .....	531,145.31	478	2	7.750
CW5567 .....	159,966.90	467	2	8.125
CX0908 .....	241,181.43	476	4	7.750
CX4077 .....	1,356,104.25	476	3	8.183
CX4355 .....	222,476.14	475	5	7.750
CX7675 .....	227,402.07	477	3	8.125
CX7752 .....	2,340,651.78	475	3	8.101
CX8929 .....	127,143.70	477	3	7.750
CX8931 .....	162,895.59	477	3	7.750
CX8966 .....	228,369.01	477	3	7.875
CY0080 .....	174,291.08	477	3	8.000
CY0087 .....	6,741,742.90	477	3	8.131
CY2295 .....	373,821.60	476	3	7.933
CY2510 .....	754,110.11	477	3	7.918
CY2516 .....	3,193,167.64	469	2	7.983
CY3116 .....	142,124.51	478	2	8.144
CY4850 .....	272,281.29	461	3	7.750
CY4910 .....	1,753,235.29	473	3	7.858
CY4975 .....	458,377.92	477	3	7.816
CY4977 .....	249,835.01	477	3	7.875
CY5669 .....	2,661,639.92	477	3	7.924
CY5775 .....	373,737.56	477	3	8.061
CY5781 .....	1,101,742.02	477	3	8.000
CY5799 .....	2,923,761.71	477	3	8.172
CY5823 .....	5,051,441.10	476	3	8.064
CY5844 .....	5,312,655.45	476	2	8.110
CY5891 .....	232,911.52	469	3	8.000
CY5932 .....	19,221,404.90	478	2	8.103
CY5955 .....	1,366,789.80	476	3	8.094
CY6671 .....	385,493.65	476	3	8.125

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CY7003 .....	\$ 82,445.01	478	2	8.250%
CY7211 .....	744,642.04	478	2	7.750
CY7469 .....	726,879.01	478	2	8.151
CY8992 .....	580,064.35	477	3	7.943
CY9632 .....	220,078.85	477	3	7.875
CY9637 .....	168,544.49	477	3	7.875
CY9694 .....	147,237.34	478	2	7.750
CZ0665 .....	151,958.22	465	3	8.000
CZ0971 .....	130,757.27	478	2	8.000
CZ0972 .....	17,622,982.70	477	2	8.161
CZ0979 .....	37,894,225.27	477	2	8.176
CZ1027 .....	2,330,298.63	478	2	8.000
CZ1051 .....	1,621,671.77	477	2	8.015
CZ1089 .....	5,802,376.94	478	2	8.021
CZ1100 .....	4,177,773.11	478	2	8.037
CZ4399 .....	1,958,775.43	478	2	8.160
CZ4405 .....	499,068.93	478	2	8.125
CZ4422 .....	278,927.18	477	3	8.125
CZ4646 .....	968,790.64	478	2	7.750
CZ6094 .....	468,076.94	478	2	8.000
CZ7279 .....	334,283.10	478	2	8.000
CZ7360 .....	372,641.58	478	2	8.000
CZ7788 .....	508,810.97	478	2	8.068
CZ8474 .....	73,180.08	458	1	7.750
CZ8709 .....	620,487.23	478	2	8.023
	<u>\$138,083,726.63</u>			
<b>Group 11 Trust Asset</b>				
MA9427 .....	\$ 91,762,133.58	355	1	8.038%
<b>Group 14 Trust Assets<sup>(3)</sup></b>				
CM7043 .....	\$ 48,307.63	475	5	7.375%
CP9447 .....	13,789.77	475	5	7.375
CQ3622 .....	130,290.34	477	3	7.625
CQ3627 .....	29,162.69	479	1	7.625
CQ6534 .....	1,700,278.97	456	14	7.519
CQ9029 .....	27,214.81	474	6	7.250
CQ9031 .....	97,509.37	473	6	7.250
CR0022 .....	39,904.81	466	14	7.500
CR3351 .....	179,400.79	462	15	7.546
CR3357 .....	136,113.72	451	15	7.554
CR3363 .....	73,620.97	465	15	7.625
CR3433 .....	24,015.38	466	14	7.500
CR5114 .....	78,373.15	466	14	7.449
CR5116 .....	98,544.65	466	14	7.375
CR9277 .....	550,398.80	443	14	7.569
CS0504 .....	20,993.96	453	15	7.375

<u>Pool Number</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate<sup>(2)</sup></u>
CS0511 .....	\$ 24,200.38	444	15	7.375%
CS3448 .....	26,685.51	466	14	7.625
CS4884 .....	22,481.71	433	14	7.500
CS5458 .....	573,424.21	465	14	7.528
CS7473 .....	324,889.13	430	14	7.500
CS8660 .....	574,723.22	474	6	7.250
CT4516 .....	187,276.48	475	5	7.250
CU0233 .....	278,653.60	463	14	7.546
CV1321 .....	25,693.43	475	5	7.625
CV1453 .....	908,681.42	475	5	7.520
CV1494 .....	29,527.95	465	15	7.500
CV2346 .....	689,907.00	479	1	7.500
CV3017 .....	135,548.07	473	7	7.250
CV3713 .....	105,276.93	475	5	7.287
CV5112 .....	89,618.87	470	10	7.250
CV7843 .....	83,110.77	475	5	7.500
CV7850 .....	29,685.04	475	5	7.250
CW0667 .....	27,373.08	464	16	7.250
CW0677 .....	347,210.25	463	15	7.527
CW0689 .....	83,809.13	474	6	7.250
CW4015 .....	3,051,258.32	478	1	7.468
CW4030 .....	1,102,205.14	479	1	7.458
CW4077 .....	111,844.43	465	15	7.500
CW4082 .....	1,427,016.81	478	1	7.411
CW4093 .....	147,757.00	478	2	7.450
CW4100 .....	40,687.54	479	1	7.500
CW4104 .....	25,230.65	479	1	7.500
CW6388 .....	42,252.66	474	6	7.500
CW6513 .....	122,416.72	474	5	7.694
CW6612 .....	435,973.66	457	13	7.383
CW6619 .....	218,033.02	459	8	7.375
CW7225 .....	116,576.01	475	5	7.500
CW7493 .....	31,749.39	474	6	7.500
CW7540 .....	1,992,661.69	475	5	7.450
CW7543 .....	5,654,730.63	474	5	7.478
CW9237 .....	394,836.50	474	6	7.250
CW9285 .....	57,708.32	474	6	7.334
CW9357 .....	30,723.64	474	5	7.500
CW9554 .....	52,098.35	473	7	7.250
CW9751 .....	1,178,978.02	474	6	7.297
CW9865 .....	1,968,456.37	473	5	7.280
CX0570 .....	52,101.05	477	3	7.375
CX0596 .....	282,979.03	468	6	7.324
CX0839 .....	47,353.19	474	6	7.500
CX0849 .....	255,118.87	474	6	7.250
CX0853 .....	247,311.72	475	5	7.500

<u>Pool Number</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate<sup>(2)</sup></u>
CX0907 .....	\$ 107,516.54	476	4	7.625%
CX1389 .....	1,524,223.53	471	6	7.250
CX1400 .....	702,624.06	474	6	7.250
CX1472 .....	615,809.21	473	5	7.255
CX1479 .....	116,158.07	475	5	7.335
CX1481 .....	27,742.73	475	5	7.375
CX2354 .....	1,392,988.36	473	6	7.312
CX2806 .....	679,410.91	472	5	7.482
CX3904 .....	76,872.56	474	6	7.375
CX3924 .....	49,873.88	451	6	7.500
CX3953 .....	1,034,563.64	472	6	7.468
CX3974 .....	868,359.81	473	6	7.465
CX4356 .....	770,919.59	476	4	7.625
CX4506 .....	294,920.03	476	4	7.530
CX4780 .....	47,733.43	473	7	7.250
CX5003 .....	13,804.83	475	5	7.375
CX5416 .....	106,716.31	473	4	7.500
CX5567 .....	236,657.97	474	5	7.283
CX5794 .....	142,603.96	475	5	7.338
CX6616 .....	549,702.57	475	4	7.635
CX6629 .....	392,428.86	476	4	7.577
CX6630 .....	399,399.54	475	5	7.465
CX6772 .....	3,510,605.62	474	4	7.607
CX6783 .....	3,043,429.21	475	4	7.498
CX6797 .....	951,514.42	476	4	7.474
CX7008 .....	46,588.63	473	6	7.375
CX7021 .....	653,910.46	472	8	7.276
CX8827 .....	119,288.68	477	3	7.625
CX8857 .....	515,895.22	476	4	7.585
CX8928 .....	2,360,324.50	474	4	7.558
CX8930 .....	222,846.20	475	4	7.521
CY0753 .....	59,513.61	475	5	7.353
CY0800 .....	34,857.47	479	1	7.500
CY0856 .....	1,685,130.04	478	2	7.385
CY1533 .....	5,440,171.41	478	1	7.455
CY2242 .....	214,041.35	477	3	7.397
CY2249 .....	71,606.30	476	4	7.250
CY2532 .....	1,156,471.12	466	5	7.552
CY2539 .....	3,152,469.06	470	3	7.572
CY3073 .....	63,316.77	477	3	7.625
CY3195 .....	75,358.69	475	5	7.500
CY3209 .....	130,246.73	476	4	7.602
CY4245 .....	155,607.12	468	12	7.392
CY4351 .....	1,317,094.85	476	4	7.381
CY4556 .....	124,241.10	475	5	7.463
CY4834 .....	286,282.23	477	3	7.537

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CY6281 .....	\$ 388,428.34	475	5	7.374%
CY6720 .....	45,823.29	476	4	7.750
CY6783 .....	118,795.91	476	4	7.511
CY6972 .....	86,698.10	411	4	7.625
CY7002 .....	47,910.02	479	1	7.625
CY7210 .....	23,509.40	469	6	7.500
CY7749 .....	711,444.53	475	5	7.505
CY7765 .....	594,360.71	477	3	7.702
CY8086 .....	110,294.27	477	2	7.500
CY9957 .....	840,521.09	475	3	7.371
CZ0336 .....	19,300.64	275	6	7.250
CZ0369 .....	68,486.62	477	3	7.750
CZ2831 .....	591,386.05	475	2	7.295
CZ3398 .....	161,183.03	475	5	7.312
CZ3488 .....	66,907.77	476	4	7.555
CZ3869 .....	17,019.46	476	3	7.625
CZ3920 .....	496,047.00	479	1	7.295
CZ3973 .....	57,708.50	479	1	7.250
CZ3974 .....	321,001.79	478	2	7.326
CZ4015 .....	27,557.83	478	2	7.500
CZ4391 .....	65,442.00	479	1	7.500
CZ4400 .....	81,393.32	459	3	7.513
CZ4423 .....	195,407.01	477	3	7.683
CZ5422 .....	1,074,763.15	478	2	7.492
CZ6092 .....	2,371,834.62	474	3	7.658
CZ6093 .....	1,176,306.28	477	2	7.714
CZ7278 .....	245,245.98	478	2	7.750
CZ7287 .....	80,481.67	479	1	7.500
CZ7351 .....	77,817.00	478	2	7.250
CZ7807 .....	99,687.00	480	0	7.375
CZ7883 .....	67,168.79	474	4	7.625
CZ8642 .....	479,265.00	479	1	7.750
CZ8664 .....	42,975.78	479	1	7.500
CZ9435 .....	72,819.75	477	3	7.625
CZ9675 .....	302,420.23	478	2	7.750
DA1965 .....	1,326,993.00	477	1	7.627
	<u>\$ 75,000,000.83</u>			
<b>Group 20 Trust Asset</b>				
MA9424 .....	\$131,578,948.17	358	1	6.600%
<b>Group 21 Trust Assets<sup>(3)</sup></b>				
CQ5830 .....	\$ 158,247.81	468	7	6.375%
CR0568 .....	376,624.59	472	7	6.435
CT6298 .....	1,122,748.30	474	6	6.501
CV1323 .....	209,388.04	473	7	6.375
CV2700 .....	1,782,864.31	470	7	6.589

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CV2717 .....	\$ 1,215,729.27	471	7	6.596%
CV2799 .....	6,996,506.93	474	4	6.622
CV3012 .....	321,105.37	460	10	6.674
CV8107 .....	2,286,800.27	474	6	6.511
CW0675 .....	229,151.41	464	16	6.375
CW3689 .....	388,011.34	467	6	6.375
CW4026 .....	83,329.01	471	9	6.625
CW4091 .....	106,978.80	472	8	6.625
CW4583 .....	107,061.52	468	12	6.625
CW5412 .....	1,251,417.26	473	7	6.407
CW5413 .....	215,785.83	461	7	6.250
CW6036 .....	420,252.86	460	8	6.625
CW6050 .....	362,422.06	472	8	6.625
CW6628 .....	36,721.31	385	12	6.625
CW6633 .....	1,205,899.91	469	10	6.519
CW6655 .....	980,184.31	462	8	6.592
CW6662 .....	996,641.41	467	9	6.423
CW8192 .....	47,450.37	474	6	6.625
CW9863 .....	454,603.28	464	16	6.453
CX1577 .....	139,290.39	464	16	6.500
CX3074 .....	700,222.70	473	7	6.447
CX3180 .....	57,022.19	472	8	6.375
CX3198 .....	507,514.16	467	7	6.503
CX4069 .....	390,776.67	473	7	6.340
CX4075 .....	976,794.19	473	7	6.591
CX4543 .....	198,157.32	475	5	6.250
CX4976 .....	368,914.53	471	9	6.388
CX7004 .....	488,447.65	463	12	6.579
CX7019 .....	571,391.63	463	15	6.454
CX7672 .....	509,239.76	477	3	6.643
CX7756 .....	432,996.39	470	8	6.555
CX7990 .....	196,985.85	476	4	6.625
CX8001 .....	361,081.25	476	4	6.625
CY0179 .....	2,890,251.27	473	6	6.622
CY0239 .....	2,491,878.55	471	6	6.538
CY1404 .....	3,548,503.98	471	6	6.518
CY1471 .....	827,726.60	475	5	6.484
CY1932 .....	181,771.19	432	9	6.500
CY2244 .....	102,308.53	475	5	6.375
CY2453 .....	2,213,789.00	466	11	6.479
CY2459 .....	1,284,879.52	465	8	6.536
CY2497 .....	1,513,201.41	459	10	6.459
CY2505 .....	1,388,324.99	459	8	6.529
CY2513 .....	106,268.50	468	10	6.500
CY2530 .....	396,648.46	443	9	6.432
CY2537 .....	222,531.65	451	8	6.526

<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CY4944 .....	\$ 136,439.22	470	9	6.625%
CY4976 .....	138,163.04	472	8	6.625
CY5654 .....	637,250.65	472	8	6.505
CY5791 .....	490,648.30	470	3	6.493
CY7245 .....	184,252.68	473	7	6.690
CY7468 .....	172,758.34	468	12	6.625
CY7837 .....	274,375.62	477	3	6.750
CY8084 .....	37,584.36	473	7	6.375
CY8195 .....	350,353.45	462	5	6.375
CZ0950 .....	312,462.88	474	6	6.552
CZ1014 .....	1,766,657.07	473	7	6.513
CZ1062 .....	179,222.48	471	9	6.500
CZ1093 .....	635,633.20	477	3	6.470
CZ1115 .....	70,586.85	472	8	6.625
CZ6090 .....	322,853.34	471	8	6.625
CZ6640 .....	185,287.87	477	3	6.500
CZ8705 .....	185,744.08	470	10	6.625
	<u>\$ 50,503,117.33</u>			
<b>Group 22 Trust Assets<sup>(4)</sup></b>				
CI4341 .....	\$ 2,101,237.66	179	174	5.436%
CI4570 .....	1,012,033.82	195	161	5.273
CO0254 .....	17,217,647.97	298	61	5.403
CO0255 .....	15,618,328.35	296	62	5.443
CP0696 .....	2,172,195.00	299	60	5.304
CP2853 .....	1,102,122.30	300	59	5.466
CP5040 .....	1,907,634.52	297	62	5.373
CP5092 .....	4,837,671.72	294	64	5.460
CP5110 .....	2,495,656.90	291	67	5.395
CP5169 .....	967,014.48	269	85	5.353
CP9080 .....	2,632,561.56	298	60	5.433
CP9093 .....	2,592,423.15	169	181	5.451
CP9105 .....	2,165,548.44	184	172	5.368
CP9358 .....	1,537,567.98	292	61	5.401
CQ0389 .....	911,051.55	186	168	5.401
CQ0834 .....	2,491,941.16	269	78	5.345
CQ1751 .....	1,229,927.16	309	51	5.310
CQ2810 .....	3,939,274.47	178	175	5.420
CQ2909 .....	1,200,302.09	296	60	5.407
CQ2910 .....	3,717,165.98	174	175	5.407
CQ3484 .....	1,206,579.65	289	68	5.485
CQ4224 .....	852,735.77	177	180	5.466
CQ5572 .....	3,480,815.32	173	180	5.480
CQ5573 .....	1,739,164.73	284	74	5.375
CQ6281 .....	2,658,514.11	281	77	5.353
CQ6599 .....	754,413.80	178	172	5.389



<b>Pool Number</b>	<b>Principal Balance</b>	<b>Weighted Average Remaining Term to Maturity (in months)</b>	<b>Weighted Average Loan Age (in months)</b>	<b>Weighted Average Mortgage Rate<sup>(2)</sup></b>
CQ9425 .....	\$ 1,359,770.59	179	176	5.367%
CQ9430 .....	2,673,936.23	184	171	5.389
CR2761 .....	759,489.48	295	62	5.396
CR3058 .....	2,343,576.22	271	84	5.383
CR3098 .....	950,922.71	179	180	5.347
CR4274 .....	856,014.12	298	62	5.557
CR6521 .....	2,186,210.36	297	59	5.584
CR6991 .....	1,388,794.13	297	62	5.411
CR8108 .....	1,034,599.29	278	82	5.318
CS0522 .....	1,319,663.26	286	64	5.450
CS4112 .....	1,885,831.32	281	77	5.566
CS6767 .....	1,010,120.44	182	174	5.420
CS7058 .....	663,361.69	289	68	5.571
CS7497 .....	12,652,518.44	285	73	5.360
CS8785 .....	1,350,420.75	291	58	5.672
CT6962 .....	1,611,682.76	186	167	5.361
CV1637 .....	1,267,359.28	266	68	5.390
CV1638 .....	4,455,338.28	180	173	5.413
CV1640 .....	929,212.81	171	182	5.376
CV1641 .....	1,126,155.97	266	85	5.483
	<u>\$124,366,507.77</u>			

(1) As of February 1, 2024.

(2) The Mortgage Loans underlying the Group 1, 3, 5, 8, 11, 14, 20, 21 and 22 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

(3) The Mortgage Loans underlying the Group 1, 5, 8, 14 and 21 Trust Assets are modified loans with terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

(4) The Mortgage Loans underlying the Group 22 Trust Assets may be re-performing Mortgage Loans that were previously repurchased from one or more pools of Mortgage Loans underlying one or more Ginnie Mae MBS Certificates.



**\$2,192,259,043**

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***OFFERING CIRCULAR SUPPLEMENT***  
**February 23, 2024**

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**J.P. Morgan**  
**Mischler Financial Group, Inc.**