

Ginnie Mae Multiclass Securities Program

Ginnie Mae REMIC, HECM REMIC, Callable Trust and MX Fees

REMIC and HECM REMIC Fees

Total REMIC or HECM REMIC Fee = Ginnie Mae Guarantee Fee + Negotiated Fees

Transaction Size	Fee
First \$100 Million	7.5 basis points
Additional amounts	2.5 basis points
Additional multifamily fee	\$10,000

The minimum Ginnie Mae Guarantee Fee is \$75,000 for single family transactions and \$85,000 for multifamily transactions.

Example fee calculation for a \$400M SF Transaction:

\$100,000,000 x 0.00075 =	\$ 75,000
\$300,000,000 x 0.00025 =	<u>\$ 75,000</u>
Total Guarantee Fee =	\$150,000

The Total Guarantee Fee for a \$400M MF Transaction is \$160,000.

Fees negotiated by the Sponsor include: Trustee, Trust Counsel, Accounting and Printing Fees

No Financial Advisor Fee

Callable Trust and Other Associated Fees

Total Callable Trust Fee = Ginnie Mae Guarantee Fee + Negotiated Fees

Ginnie Mae Guarantee Fee

Transaction Size	Fee
First \$200 Million	\$40,000
Additional amounts	1 basis point

The minimum Ginnie Mae Guarantee Fee is \$40,000 for Callable Trusts.

Other Fees

Other Fee	Fee
Financial Advisor Fee	None
Trustee, Trust Counsel, Accounting and Printing Fees	Negotiated by Dealer
Ginnie Mae Platinum and REMIC Fees Associated with a Callable Trust	Regular Ginnie Mae REMIC and Ginnie Mae Platinum Fee Schedule
Ginnie Mae Call Redemption Fee	1/32 of 1% of Outstanding Principal Balance With a Cap of \$15,000 and a floor of \$5,000
MX Combination Fee	\$3,000 per MX combination

Modifiable and Exchangeable (MX) REMIC Certificate Fees

Exchange Fee: 1/32 of 1% of Outstanding Principal Balance of the Securities Submitted with a Cap of \$25,000 and a Floor of \$2,000.

Note: Ginnie Mae reserves the right to change its fees at its own discretion. Please call Ginnie Mae's Office of Capital Markets at (202) 401-8970 or Ginnie Mae's Capital Markets Securitized Transactions Financial Advisor, Ernst & Young, LLP: (212) 773-1197 with any questions.