

**\$850,018,961**  
**Government National Mortgage Association**

**GINNIE MAE®**

**Guaranteed REMIC Pass-Through Securities  
and MX Securities  
Ginnie Mae REMIC Trust 2018-018**

**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 Ginnie Mae 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-9 which highlights some of these risks.**

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be February 28, 2018.

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 “exempt 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>						
FA .....	\$ 84,926,629	(5)	PT	FLT/WAC/DLY	38380KL60	November 2043
SA .....	84,926,629	(5)	NTL(PT)	WAC/IO/DLY	38380KL78	November 2043
<b>Security Group 2</b>						
IA(1) .....	8,498,000	3.50%	NTL(PAC/AD)	FIX/IO	38380KL86	February 2048
JA .....	30,000,000	3.00	SCH/AD	FIX	38380KL94	February 2048
JI(1) .....	4,285,714	3.50	NTL(SCH/AD)	FIX/IO	38380KM28	February 2048
JZ(1) .....	3,659,000	3.50	SUP	FIX/Z	38380KM36	February 2048
P(1) .....	46,120,000	3.00	PAC/AD	FIX	38380KM44	January 2045
PM .....	1,366,000	3.00	PAC/AD	FIX	38380KM51	February 2048
PN .....	12,000,000	3.00	PAC/AD	FIX	38380KM69	November 2047
Z(1) .....	13,080,307	3.50	SUP	FIX/Z	38380KM77	February 2048
<b>Security Group 3</b>						
CA .....	145,592,000	3.00	SEQ	FIX	38380KM85	December 2045
CZ(1) .....	14,534,025	3.00	SEQ	FIX/Z	38380KM93	February 2048
V(1) .....	6,990,000	3.00	SEQ/AD	FIX	38380KN27	April 2031
<b>Security Group 4</b>						
EN(1) .....	1,946,000	3.00	PAC/AD	FIX	38380KN35	October 2046
EP(1) .....	2,292,000	3.00	PAC/AD	FIX	38380KN43	September 2047
EQ(1) .....	963,000	3.00	PAC/AD	FIX	38380KN50	January 2048
IO .....	11,844,428	3.50	NTL(PAC/AD)	FIX/IO	38380KN68	February 2048
MA(1) .....	35,445,000	3.00	PAC/AD	FIX	38380KN76	September 2044
MG(1) .....	30,369,000	3.00	PAC/AD	FIX	38380KN84	January 2046
MT .....	10,703,000	3.00	PAC/AD	FIX	38380KN92	June 2047
MZ .....	1,048,000	3.00	PAC/AD	FIX/Z	38380KP25	February 2048
NZ .....	145,000	3.00	PAC/AD	FIX/Z	38380KP33	February 2048
UZ .....	17,089,000	3.50	SUP	FIX/Z	38380KP41	February 2048
<b>Security Group 5</b>						
FH(1) .....	55,107,000	(5)	SUP	FLT	38380KP58	February 2048
HF(1) .....	144,893,000	(5)	PAC	FLT	38380KP66	February 2048
HS(1) .....	144,893,000	(5)	NTL(PAC)	INV/IO	38380KP74	February 2048
SH(1) .....	55,107,000	(5)	NTL(SUP)	INV/IO	38380KP82	February 2048
<b>Security Group 6</b>						
DA .....	30,000,000	3.25	PAC/AD	FIX	38380KP90	February 2048
DI .....	2,142,857	3.50	NTL(PAC/AD)	FIX/IO	38380KQ24	February 2048
ZD .....	1,751,000	3.50	SUP	FIX/Z	38380KQ32	February 2048
<b>Security Group 7</b>						
BA(1) .....	128,718,000	3.50	PAC/AD	FIX	38380KQ40	November 2047
BZ .....	969,000	3.50	PAC/AD	FIX/Z	38380KQ57	February 2048
IB .....	20,000,000	4.00	NTL(PT)	FIX/IO	38380KQ65	February 2048
ZB .....	30,313,000	3.50	SUP	FIX/Z	38380KQ73	February 2048
<b>Residual</b>						
RR .....	0	0.00	NPR	NPR	38380KQ81	February 2048

- (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”) and
- the Base Offering Circular.

The Base Offering Circular is available on Ginnie Mae’s website located at <http://www.ginniemae.gov>.

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

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:** BNP Paribas Securities Corp.

**Co-Sponsor:** Tribal Capital Markets, LLC

**Trustee:** Wells Fargo Bank, N.A.

**Tax Administrator:** The Trustee

**Closing Date:** February 28, 2018

**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 2018.

### Trust Assets:

<u>Trust Asset Group</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II <sup>(1)</sup>	(2)	30
2	Ginnie Mae II	3.5%	30
3	Ginnie Mae II	3.0%	30
4	Ginnie Mae II	3.5%	30
5	Ginnie Mae II	4.0%	30
6	Ginnie Mae II	3.5%	30
7	Ginnie Mae II	4.0%	30

<sup>(1)</sup> The Group 1 Trust Assets consist of adjustable rate Ginnie Mae II MBS Certificates.

<sup>(2)</sup> Each Ginnie Mae Certificate included in Trust Asset Group 1 has an initial fixed rate period, after which it bears interest at a Certificate Rate, adjusted annually, equal to One Year Treasury Index (“CMT”) or one-year LIBOR (“One-Year LIBOR”), as applicable (the “Index”), plus a margin indicated on Exhibit A (each, a “Certificate Margin”), subject to annual and lifetime adjustment caps and floors, which may limit whether the Certificate Rate for each Trust Asset remains at the Index plus the applicable Certificate Margin. The annual and lifetime adjustment caps and floors for the Group 1 Trust Assets are set forth in Exhibit A to this Supplement. The Group 1 Trust Assets have Certificate Rates ranging from 2.000% to 4.000%, as of February 1, 2018, as identified in Exhibit A. For the Group 1 Trust Assets, some of the initial fixed rate periods have expired. See “The Trust Assets — The Trust MBS” in this Supplement.

**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. 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, 3, 4, 5, 6 and 7 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>Group 2 Trust Assets</b> \$106,225,307 <sup>(3)</sup>	355	4	3.914%
<b>Group 3 Trust Assets</b> \$167,116,025 <sup>(3)</sup>	355	3	3.457%
<b>Group 4 Trust Assets</b> \$100,000,000 <sup>(3)</sup>	358	1	3.910%
<b>Group 5 Trust Assets</b> \$200,000,000	358	1	4.400%
<b>Group 6 Trust Assets</b> \$31,751,000 <sup>(3)</sup>	359	0	3.922%
<b>Group 7 Trust Assets</b> \$160,000,000 <sup>(3)</sup>	358	2	4.480%

<sup>(1)</sup> As of February 1, 2018.

<sup>(2)</sup> The Mortgage Loans underlying the Group 2, 3, 4, 5, 6 and 7 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 2, 3, 4, 6 and 7 Trust Assets may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 2, 3, 4, 5, 6 and 7 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

**Assumed Characteristics of the Mortgage Loans Underlying the Group 1 Trust Assets:** The assumed characteristics of the Mortgage Loans underlying the Group 1 Trust Assets are identified in Exhibit A to this Supplement. There can be no assurance that the actual characteristics of the Mortgage Loans underlying the Group 1 Trust Assets will be the same as the assumed characteristics identified in Exhibit A to this Supplement. More than 10% of the Mortgage Loans underlying the Group 1 Trust Assets may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

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

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

**Increased Minimum Denomination 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 one-month LIBOR (hereinafter referred to as “One-Month LIBOR”) 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>One-Month LIBOR for Minimum Interest Rate</u>
F . . . . .	One-Month LIBOR + 0.75%	2.3332%	2.00%	4.00%	0	1.25%
FA . . . . .	One-Month LIBOR + 0.28%	1.8600%	0.28%	(3)	19	0.00%
FH . . . . .	One-Month LIBOR + 0.75%	2.3332%	2.00%	4.00%	0	1.25%
HF . . . . .	One-Month LIBOR + 0.75%	2.3332%	2.00%	4.00%	0	1.25%
HS . . . . .	3.25% – One-Month LIBOR	1.6668%	0.00%	2.00%	0	3.25%
S . . . . .	3.25% – One-Month LIBOR	1.6668%	0.00%	2.00%	0	3.25%
SH . . . . .	3.25% – One-Month LIBOR	1.6668%	0.00%	2.00%	0	3.25%

- (1) One-Month LIBOR will be established on the basis of the ICE LIBOR method, 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.
- (3) The maximum rate for Class FA for any Accrual Period is the Weighted Average Certificate Rate (“WACR”) of the Group 1 Trust Assets.

Class SA is a Weighted Average Coupon Class that will accrue interest during each Accrual Period at a per annum Interest Rate equal to the WACR of the Group 1 Trust Assets less the Interest Rate for Class FA for that Accrual Period. The approximate initial Interest Rate for Class SA, which will be in effect for the first Accrual Period, is 0.87119%.

**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 will be allocated to FA, until retired

**SECURITY GROUP 2**

The Group 2 Principal Distribution Amount, the JZ Accrual Amount and the Z Accrual Amount will be allocated as follows:

- The JZ Accrual Amount in the following order of priority:
  1. To JA, until reduced to its Scheduled Principal Balance for that Distribution Date
  2. To JZ, until retired
- The Z Accrual Amount in the following order of priority:
  1. Sequentially, to P, PN and PM, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To Z, until retired
- The Group 2 Principal Distribution Amount, concurrently, as follows:
  1. 31.6864228973% in the following order of priority:
    - a. To JA, until reduced to its Scheduled Principal Balance for that Distribution Date

- b. To JZ, until retired
- c. To JA, without regard to its Scheduled Principal Balance, until retired
2. 68.3135771027% in the following order of priority:
  - a. Sequentially, to P, PN and PM, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  - b. To Z, until retired
  - c. Sequentially, to P, PN and PM, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

### **SECURITY GROUP 3**

The Group 3 Principal Distribution Amount and the CZ Accrual Amount will be allocated as follows:

- The CZ Accrual Amount, sequentially, to V and CZ, in that order, until retired
- The Group 3 Principal Distribution Amount will be allocated, sequentially, to CA, V and CZ, in that order, until retired

### **SECURITY GROUP 4**

The Group 4 Principal Distribution Amount, the MZ Accrual Amount, the NZ Accrual Amount and the UZ Accrual Amount will be allocated as follows:

- The MZ Accrual Amount, sequentially, to MT and MZ, in that order, until retired
- The NZ Accrual Amount, sequentially, to MG, EN, EP, EQ and NZ, in that order, until retired
- The Group 4 Principal Distribution Amount and the UZ Accrual Amount in the following order of priority:
  1. To the Group 4 PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
    - a. 56.9236892572%, sequentially, to MA, MT and MZ, in that order, until retired
    - b. 43.0763107428%, sequentially, to MG, EN, EP, EQ and NZ, in that order, until retired
  2. To UZ, until retired
  3. To the Group 4 PAC Classes, in the same manner and priority described in step 1. above, without regard to their Aggregate Scheduled Principal Balance, until retired

### **SECURITY GROUP 5**

The Group 5 Principal Distribution Amount will be allocated in the following order of priority:

1. To HF, until reduced to its Scheduled Principal Balance for that Distribution Date
2. To FH, until retired
3. To HF, without regard to its Scheduled Principal Balance, until retired

**SECURITY GROUP 6**

The Group 6 Principal Distribution Amount and the ZD Accrual Amount will be allocated in the following order of priority:

1. To DA, until reduced to its Scheduled Principal Balance for that Distribution Date
2. To ZD, until retired
3. To DA, without regard to its Scheduled Principal Balance, until retired

**SECURITY GROUP 7**

The Group 7 Principal Distribution Amount, the BZ Accrual Amount and the ZB Accrual Amount will be allocated as follows:

- The BZ Accrual Amount, sequentially, to BA and BZ, in that order, until retired
- The Group 7 Principal Distribution Amount and the ZB Accrual Amount in the following order of priority:
  1. Sequentially, to BA and BZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To ZB, until retired
  3. Sequentially, to BA and BZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

**Scheduled Principal Balances:** The Scheduled Principal Balances or 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 Ranges:

	<b>Structuring Ranges</b>
<b>PAC Classes</b>	
BA and BZ (in the aggregate) .....	275% PSA through 500% PSA
DA .....	300% PSA through 360% PSA
EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate) .....	155% PSA through 300% PSA
HF .....	100% PSA through 250% PSA
P, PM and PN (in the aggregate) .....	150% PSA through 300% PSA
<b>Scheduled Class</b>	
JA .....	125% PSA through 200% 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 will be distributable as principal as set forth in this Terms Sheet under “Allocation of Principal.”

**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 balance of the related Trust Asset Group indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
BI . . . . .	\$ 64,359,000	50% of BA (PAC/AD Class)
DI . . . . .	2,142,857	7.1428571429% of DA (PAC/AD Class)
EI . . . . .	9,232,857	28.5714285714% of EN and MG (in the aggregate) (PAC/AD Classes)
HI . . . . .	10,162,857	28.5714285714% of EN, EP, EQ and MG (in the aggregate) (PAC/AD Classes)
HS . . . . .	144,893,000	100% of HF (PAC Class)
IA . . . . .	8,498,000	14.2857142857% of P, PM and PN (in the aggregate) (PAC/AD Classes)
IB . . . . .	20,000,000	12.5% of the Group 7 Trust Assets
IE . . . . .	9,887,714	28.5714285714% of EN, EP and MG (in the aggregate) (PAC/AD Classes)
IM . . . . .	8,676,857	28.5714285714% of MG (PAC/AD Class)
IO . . . . .	11,844,428	14.2857142857% of EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate) (PAC/AD Classes)
IP . . . . .	13,177,142	28.5714285714% of P (PAC/AD Class)
JI . . . . .	4,285,714	14.2857142857% of JA (SCH/AD Class)
MI . . . . .	10,127,142	28.5714285714% of MA (PAC/AD Class)
PI . . . . .	\$ 4,285,714	14.2857142857% of JA (SCH/AD Class)
	<u>8,498,000</u>	14.2857142857% of P, PM and PN (in the aggregate) (PAC/AD Classes)
	<u>\$ 12,783,714</u>	
S . . . . .	\$ 55,107,000	100% of FH (SUP Class)
	<u>144,893,000</u>	100% of HF (PAC Class)
	<u>\$200,000,000</u>	
SA . . . . .	\$ 84,926,629	100% of FA (PT Class)
SH . . . . .	55,107,000	100% of FH (SUP Class)

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

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



## RISK FACTORS

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

***The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities.*** The rate at which you will receive principal payments will depend largely on the rate of principal payments, including prepayments, on the mortgage loans underlying the related trust assets. Any historical data regarding mortgage loan prepayment rates may not be indicative of the rate of future prepayments on the underlying mortgage loans, and no assurances can be given about the rates at which the underlying mortgage loans will prepay. We expect the rate of principal payments on the underlying mortgage loans 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 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 and 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.

***The adjustable rate mortgage loans have features of fixed rate mortgage loans and adjustable rate mortgage loans.*** The adjustable rate mortgage loans underlying the group 1 trust assets have initial fixed rate periods, some of which have expired. During this period, these mortgage loans may exhibit general payment characteristics associated with fixed rate mortgages. After the initial fixed rate period expires, these mortgage loans will adjust annually, subject to annual and lifetime adjustment caps and floors. During this period, these mortgage loans may exhibit general payment characteristics associated with adjustable rate mortgage loans.

***Adjustable rate mortgage loans may exhibit general prepayment characteristics that are different than those of fixed rate mortgage loans.*** In general, as prevailing mortgage interest rates decline, borrowers with fixed rate mortgage loans are more likely to refinance their current, higher rate mortgages, which may result in faster prepayment rates. Additionally, as prevailing mortgage interest rates rise, borrowers with fixed rate mortgage loans are less likely to refinance their current, lower rate mortgages, which may result in slower prepayment rates. In contrast, as prevailing mortgage interest rates decline, borrowers with adjustable rate mortgage loans are less likely to refinance their current mortgages, which may result in slower prepayment rates. Additionally, as prevailing mortgage interest rates rise, borrowers with adjustable rate mortgage loans are more likely to refinance their current mortgages, which may result in faster prepayment rates. Finally, increases in prevailing mortgage interest rates may result in increases in the required monthly payments on adjustable rate mortgage loans. This may result in higher default rates on adjustable rate mortgage loans which could lead to faster prepayment rates and reduce the yield on the related securities.

***Adjustable rate mortgages with initial fixed rate periods may be more likely to be refinanced or become delinquent than other mortgage loans.*** The adjustable rate mortgage loans underlying the group 1 trust assets have initial fixed rate periods, some of which have expired. After the fixed rate period, the mortgage rates may increase at the first interest rate change date and on each annual reset date thereafter, subject to annual and lifetime adjustment caps and floors. Borrowers may be more likely to refinance these mortgage loans before a rate increase becomes effective. If a borrower is unable to refinance such a mortgage loan and interest rates rise, particularly after the initial fixed rate period, the borrower may find it increasingly difficult to remain current in its scheduled monthly payments following the increase in the monthly payment amount. This may result in higher default rates on adjustable rate mortgage loans which could lead to faster prepayment rates and reduce the yield on the related securities.

***After the initial fixed rate period of the mortgage loans underlying the group 1 trust assets, the mortgage rates on such mortgage loans adjust annually based on CMT or one-year LIBOR, as applicable, the levels of which will affect the yield on the related securities.*** After any applicable initial fixed rate period of the mortgage loans underlying the group 1 trust assets, the yield on the related securities depends, in part, on the levels of CMT and one-year LIBOR, as applicable. The index applicable to each mortgage loan underlying a group 1 trust asset will be determined annually and the rate of such index used with respect to the mortgage loans underlying the group 1 trust assets will not necessarily reflect current levels of such index. If the indices perform differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of the indices will generally reduce the weighted average certificate rate on the group 1 trust assets, which will reduce or cap the interest rate on the related securities. You should bear in mind that the timing of changes in the level of the indices may affect your yield: generally, the earlier a change,

the greater the effect on your yield. It is doubtful that the indices will remain constant.

***Adjustable rate mortgage loans are subject to certain caps, which may limit the amount of interest payable on such mortgage loans and may limit the WACR on the group 1 trust assets and the interest rates on the related securities after any applicable initial fixed rate period of the related mortgage loans.*** After any applicable initial fixed rate period of the mortgage loans underlying the group 1 trust assets, if the applicable index increases to a sufficiently high level, the mortgage rates on such mortgage loans may be limited by annual and lifetime adjustment caps. As a result, the WACR on the group 1 trust assets, as well as the interest rates on the related securities, may be limited. The application of any caps on the mortgage loans may significantly impact the interest rate on class SA because the interest entitlement of such class of securities is entirely dependent on the excess of the WACR of the group 1 trust assets over the interest rate applicable to class FA.

***The mortgage rate index for the mortgage loans underlying the group 1 trust assets is different than the interest rate index for the related securities, which may impact, perhaps significantly, the amount of interest distributable to the related securities after any applicable initial fixed rate period of the related mortgage loans.*** CMT or one-year LIBOR is the mortgage rate index for the mortgage loans underlying the group 1 trust assets and one-month LIBOR is the interest rate index for the related securities. Because these indices are determined in a different manner and at different times, and because the certificate rates on the group 1 trust assets adjust annually after any applicable initial fixed rate period of the related mortgage loans and the interest rates on the related securities adjust monthly, there may be a mismatch between the certificate rates on the group 1 trust assets and the interest rates on the related securities. If the indices for the group 1 trust assets are lower than one-month LIBOR for the related securities for any accrual period, interest accruals with respect to the related notional class will be reduced because such class

is entitled to receive the excess of interest accrued in respect of the group 1 trust assets over the interest distributable to the floating rate class. In addition, if the indices for the group 1 trust assets are significantly lower than one-month LIBOR for the related securities for any accrual period, interest accruing on the related floating rate class will be reduced because the interest rate on such class is capped at a rate equal to the WACR of the group 1 trust assets. In the event that the indices for the group 1 trust assets are higher than one-month LIBOR for the related securities, interest accruing on the related floating rate class will not be affected but interest accruals with respect to the related notional class will be increased. Because the indices on the group 1 trust assets adjust annually after the initial fixed rate period of the related mortgage loans but the index on the related securities will adjust monthly, this effect could be magnified during periods of significant volatility of short-term interest rates.

***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 level of one-month LIBOR will affect the yields on the floating rate and inverse floating rate securities and the class SA securities.*** If one-month LIBOR performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of one-month LIBOR will generally reduce the yield on floating rate securities; higher levels of one-month LIBOR will generally reduce the yield on the class SA securities and the inverse floating rate securities. You should bear in mind that the timing of changes in the level of one-month LIBOR may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that one-month LIBOR 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 and scheduled classes, the related support class or classes 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 related PAC and scheduled classes for that distribution date, this excess will be distributed to the related support class or classes.

***Up to 10% of the mortgage loans underlying the group 5 trust assets and up to 100% of the mortgage loans underlying the group 1, 2, 3, 4, 6 and 7 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 regarding 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.

***Changes to, or elimination of, LIBOR could adversely affect your investment in the securities.*** On July 27, 2017, the U.K.-based Financial Conduct Authority (the “FCA”) announced its intention to cease sustaining LIBOR after 2021. The FCA indicated that it does not intend to sustain LIBOR through using its influence or legal powers beyond that date. It is possible that the ICE Benchmark Administration (“IBA”) and the reference banks could continue to produce LIBOR on the current basis after 2021, if they are willing and able to do so, but it cannot be assured that LIBOR will survive in its current form, or at all. In the event IBA ceases to set or publish a rate for LIBOR, the Trustee shall propose a new index for approval by Ginnie Mae based upon comparable information and methodology. The Trustee shall propose an alternative index only if it receives an opinion of counsel that the selection of such alternative index will not cause the related Trust REMIC or REMICs to lose their classification as REMICs for United States federal income tax purposes. The effect of the FCA’s decision not to sustain LIBOR,

or, if changes are ultimately made to LIBOR, the effect of those changes, cannot be predicted. In addition, it cannot be predicted what alternative index would be chosen should this occur. If LIBOR in its current form does not survive or if an alternative index is chosen, the market value and/or liquidity of securities with distributions or interest rates based on LIBOR could be adversely affected.

***The securities may not be a suitable investment for you.*** The securities, 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 will evidence, directly or indirectly, Ginnie Mae Certificates.

### The Trust MBS

The Group 2, 3, 4, 5, 6 and 7 Trust Assets 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.

The Group 1 Trust Assets consist of adjustable rate Ginnie Mae II MBS Certificates guaranteed by Ginnie Mae. Each adjustable rate Ginnie Mae Certificate has an initial fixed rate period. After the initial fixed rate period, the Certificate Rate for each such adjustable rate Ginnie Mae Certificate will adjust annually to a rate equal to the sum, rounded to the nearest 1/8 of one percent, of (i) the Index and (ii) the Certificate Margin, subject to annual and lifetime adjustment caps and floors. The Index, the Certificate Margin and the annual and lifetime adjustment caps and floors for each such Ginnie Mae Certificate are set forth in Exhibit A to this Supplement. Adjustments to the Mortgage Rates will be made in the same manner as adjustments to the Certificate Rate. See *“The Trust Assets — The Mortgage Loans” in this Supplement*.

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 Mortgage Loans**

The Mortgage Loans underlying the Group 2, 3, 4, 5, 6 and 7 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, 3, 4, 5, 6 and 7 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Group 1 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit A to this Supplement. The Mortgage Loans will consist of first lien, single-family, fixed rate or adjustable 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*.

The Mortgage Loans underlying the Group 1 Trust Assets are adjustable rate mortgage loans with initial fixed rate periods. After the initial fixed rate period, the Mortgage Rate on each of these Mortgage Loans adjusts annually, rounded to the nearest 1/8 of one percent, based on the Index plus a specified margin (the “Mortgage Margin”), subject to annual and lifetime adjustment caps and floors. Ginnie Mae pooling specifications require that all adjustable rate Mortgage Loans backing a particular Ginnie Mae Certificate have the same index, first Mortgage Rate adjustment date, annual Mortgage Rate adjustment date, mortgage payment adjustment date and index reference date. One month after each Mortgage Rate adjustment date, the payment amount of the related Mortgage Loan will be reset so that the remaining principal balance of that Mortgage Loan will fully amortize in equal monthly payments over its remaining term to maturity, assuming its Mortgage Rate remains constant at the new rate. See *“Risk Factors — Adjustable rate mortgage loans are subject to certain caps, which may limit the amount of interest payable on such mortgage loans and may limit the WACR on the group 1 trust assets and the interest rates on the related securities after the initial fixed rate period of the related mortgage loans” in this Supplement*.

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 and, in the case of the Group 1 Trust Assets, Mortgage Margins and next Mortgage Rate adjustment dates of the Mortgage Loans underlying the Trust MBS. However, the actual remaining terms to maturity, loan ages and Mortgage Rates and, in the case of the Group 1 Trust Assets, Mortgage Margins and next Mortgage Rate adjustment dates 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 and Delay Classes	The calendar month preceding the related Distribution Date
Group 5 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 One-Month LIBOR. The Trustee or its agent will determine One-Month LIBOR on the basis of the ICE LIBOR method, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR — ICE LIBOR” in the Base Offering Circular.



We can provide no assurance that One-Month LIBOR for a Distribution Date accurately represents the offered rate at which one-month U.S. dollar deposits are being quoted to prime banks in the London interbank market, nor that the procedures for calculating One-Month LIBOR on the basis of the ICE LIBOR method for one-month U.S. dollar deposits will not change. Any change in One-Month LIBOR values resulting from any change in reporting or in the determination of One-Month LIBOR may cause One-Month LIBOR to fluctuate disproportionately to changes in other market lending rates.

#### *Weighted Average Coupon Classes*

The Weighted Average Coupon Classes will bear interest at per annum Interest Rates based on Group 1 WACR as shown under “Terms Sheet — Interest Rates” in this Supplement.

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

#### *Accrual Classes*

Each of Classes BZ, CZ, JZ, MZ, NZ, UZ, Z, ZB and ZD 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 and each Accrual Amount will be distributed to the Holders entitled thereto as described under “Terms Sheet — Allocation of Principal” in this Supplement. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. *See “— Class Factors” below.*

#### *Categories of Classes*

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

## **Class Factors**

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

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. On any Distribution Date upon the Trustee’s determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate the Trust and retire the Securities.

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

## **Modification and Exchange**

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class 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, 5, 6, 7, 8, 9 and 12, 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, 5, 6, 7, 8, 9 and 12, 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 [GNMAExchange@wellsfargo.com](mailto:GNMAExchange@wellsfargo.com) or in writing at its Corporate Trust Office at Wells Fargo Bank, N.A., 150 East 42nd Street, 40th Floor, New York, New York 10017, Attention: Ginnie Mae REMIC Trust 2018-018. The Trustee may be contacted by telephone at (917) 260-1522 and by fax at (917) 260-1594.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance (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. 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 or adjustable rate mortgage loans, generally:

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

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.

### **Accretion Directed Classes**

Classes BA, BZ, DA, EN, EP, EQ, JA, MA, MG, MT, MZ, NZ, P, PM, PN and V are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes DI, IA, IO and JI is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class or Classes shown under "Terms Sheet — Notional Classes" in this Supplement.

Each of the Accretion Directed Classes 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. Class V 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 Amounts, they do not have principal payment stability through any prepayment rate significantly higher than 0% PSA, except within their Effective Ranges.

The Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Classes. With respect to the Class listed in the table below, the Weighted Average Life of Class V cannot exceed its Weighted Average Life as shown in the following table under any 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 Class V 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 Life of Class V 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 Class**

<u>Class</u>	<u>Maximum Weighted Average Life (in years)(1)</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
V .....	7.0	April 2031	214% PSA

(1) The maximum Weighted Average Life for Class V 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 V, 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 and Scheduled 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 and Scheduled 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 Ranges for the PAC and Scheduled Classes are as follows:

	<u>Initial Effective Ranges</u>
<b>PAC Classes</b>	
BA and BZ (in the aggregate) .....	275% PSA through 500% PSA
DA .....	300% PSA through 360% PSA
EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate) .....	155% PSA through 300% PSA
HF .....	100% PSA through 250% PSA
P, PM and PN (in the aggregate) .....	150% PSA through 300% PSA
<b>Scheduled Class</b>	
JA .....	125% PSA through 200% PSA

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

**If all of the Classes supporting a given Class are 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 Ranges. If the initial Effective Ranges were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges could differ from those 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 or Scheduled 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 or Scheduled 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 or Scheduled Class, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on such related PAC or Scheduled 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 or Scheduled Class, its supporting Class or Classes may be retired earlier than that PAC or Scheduled 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 following assumptions (the “Modeling Assumptions”), among others:

1. The Mortgage Loans underlying the Group 2, 3, 4, 5, 6 and 7 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 3, 4, 5, 6 and 7 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 2, 3, 4, 5, 6 or 7 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate. The Group 1 Trust Assets and the Mortgage Loans underlying the Group 1 Trust Assets have the assumed characteristics shown in Exhibit A.

2. The Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, (described below) 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 2018.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is February 28, 2018.

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

8. The Certificate Rate on the Group 1 Trust Asset for the first Distribution Date is based on the information set forth in Exhibit A. The Mortgage Margin, lifetime Mortgage Loan interest rate cap and lifetime Mortgage Loan interest rate floor will equal the related Certificate Margin, Lifetime Certificate Interest Rate Cap and Lifetime Certificate Interest Rate Floor, as applicable, plus the Servicing and Guaranty Fee Rate, each as shown in Exhibit A.

9. For purposes of the decrement tables for Security Group 1, on all Distribution Dates occurring after the next Mortgage Rate adjustment date for the related Mortgage Loans, the constant value of CMT and One-Year LIBOR shown with respect to any decrement table is used to calculate the Mortgage Rate with respect to the Mortgage Loans, subject to any applicable caps and floors.

10. With respect to the Group 1 Trust Assets, one month after each Mortgage Rate adjustment date the payment amount of the related Mortgage Loan will be reset so that the remaining principal balance of that Mortgage Loan will fully amortize in equal monthly payments over its remaining term to maturity, assuming its Mortgage Rate remains constant.

11. When calculating the Mortgage Rate or Certificate Rate with respect to the Group 1 Trust Assets, the rate is not rounded to the nearest 1/8 of one percent.

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 models used in this Supplement, Prepayment Speed Assumption (“PSA”) and Constant Prepayment Rate (“CPR”), are the standard prepayment assumption models 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. CPR represents a constant rate of prepayment on the Mortgage Loans each month relative to the then outstanding aggregate principal balance of the Mortgage Loans for the life of those Mortgage Loans. 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”) or CPR (the “CPR Prepayment Assumption Rates”), as applicable. As used in the tables, each of the PSA Prepayment Assumption Rates or CPR Prepayment Assumption Rates reflects a percentage of the 100% PSA or CPR assumed prepayment rate. **The Mortgage Loans will not prepay at any of the PSA Prepayment Assumption Rates or CPR 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 or CPR 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 or CPR Prepayment Assumption Rates, as applicable, and, in the case of the Group 1 Securities, that CMT and One-Year LIBOR are at the specified level. 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 or CPR Prepayment Assumption Rate, as applicable. 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. In addition, the Weighted Average Lives of the Group 1 Securities are likely to vary due to differences between actual CMT and One-Year LIBOR, as applicable, and the assumed constant levels of CMT and One-Year LIBOR, as applicable.**



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

Security Group 1 CPR Prepayment Assumption Rates																				
Distribution Date	Classes FA and SA 1.91000% CMT 2.29000% One-Year LIBOR					Classes FA and SA 5.00000% CMT 4.00000% One-Year LIBOR					Classes FA and SA 8.00000% CMT 6.00000% One-Year LIBOR					Classes FA and SA 12.50000% CMT 7.50000% One-Year LIBOR				
	0%	10%	15%	25%	30%	0%	10%	15%	25%	30%	0%	10%	15%	25%	30%	0%	10%	15%	25%	30%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	97	87	82	73	68	97	87	82	73	68	97	87	82	73	68	97	87	82	73	68
February 2020	94	76	68	53	46	94	76	68	53	46	94	76	68	53	46	94	76	68	53	46
February 2021	90	66	55	38	31	91	66	56	38	31	91	66	56	38	31	91	66	56	38	31
February 2022	87	57	45	27	21	89	58	46	28	21	89	58	46	28	21	89	58	46	28	21
February 2023	83	49	37	20	14	86	51	38	20	14	86	51	38	20	14	86	51	38	20	14
February 2024	80	42	30	14	9	83	44	31	15	10	84	44	31	15	10	84	44	32	15	10
February 2025	76	36	24	10	6	80	38	26	11	7	81	39	26	11	7	81	39	26	11	7
February 2026	72	31	20	7	4	77	33	21	8	4	78	34	21	8	4	78	34	21	8	4
February 2027	68	26	16	5	3	73	28	17	5	3	75	29	17	6	3	75	29	17	6	3
February 2028	64	22	13	4	2	70	24	14	4	2	72	25	14	4	2	72	25	14	4	2
February 2029	60	19	10	3	1	66	21	11	3	1	68	21	11	3	1	68	21	11	3	1
February 2030	55	16	8	2	1	62	17	9	2	1	64	18	9	2	1	64	18	9	2	1
February 2031	51	13	6	1	0	57	15	7	1	1	60	15	7	1	1	60	15	7	1	1
February 2032	46	10	5	1	0	52	12	5	1	0	55	13	6	1	0	55	13	6	1	0
February 2033	41	8	4	1	0	47	10	4	1	0	50	10	4	1	0	50	10	4	1	0
February 2034	36	7	3	0	0	42	8	3	0	0	45	8	3	0	0	45	8	3	0	0
February 2035	31	5	2	0	0	37	6	2	0	0	39	7	2	0	0	39	7	2	0	0
February 2036	26	4	1	0	0	32	5	2	0	0	34	5	2	0	0	34	5	2	0	0
February 2037	21	3	1	0	0	26	4	1	0	0	28	4	1	0	0	28	4	1	0	0
February 2038	17	2	1	0	0	20	2	1	0	0	22	3	1	0	0	22	3	1	0	0
February 2039	12	1	0	0	0	15	2	0	0	0	16	2	1	0	0	16	2	1	0	0
February 2040	7	1	0	0	0	9	1	0	0	0	9	1	0	0	0	9	1	0	0	0
February 2041	3	0	0	0	0	4	0	0	0	0	4	0	0	0	0	4	0	0	0	0
February 2042	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.7	6.3	4.8	3.1	2.6	13.6	6.6	4.9	3.1	2.6	13.9	6.7	5.0	3.1	2.6	13.9	6.7	5.0	3.1	2.6

Security Group 2 PSA Prepayment Assumption Rates															
Distribution Date	Class IA					Classes IP, P, PA, PB, PC, PD and PE					Classes JA and JI				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	97	93	93	93	93	97	91	91	91	91	98	95	95	95	95
February 2020	95	82	82	82	82	93	77	77	77	77	96	86	86	86	81
February 2021	92	70	70	70	66	90	61	61	61	56	93	76	76	70	60
February 2022	89	59	59	59	49	86	47	47	47	34	91	67	67	56	45
February 2023	86	49	49	49	36	82	34	34	34	18	89	59	59	45	33
February 2024	83	39	39	39	27	78	22	22	22	6	86	51	51	36	25
February 2025	79	31	31	31	20	73	11	11	11	0	83	44	44	29	18
February 2026	76	25	25	25	15	69	3	3	3	0	80	38	38	23	14
February 2027	72	20	20	20	11	64	0	0	0	0	77	32	32	18	10
February 2028	68	16	16	16	8	59	0	0	0	0	74	27	27	15	7
February 2029	64	12	12	12	6	54	0	0	0	0	71	23	23	11	5
February 2030	60	10	10	10	4	48	0	0	0	0	67	20	20	9	4
February 2031	55	8	8	8	3	42	0	0	0	0	63	17	17	7	3
February 2032	51	6	6	6	2	36	0	0	0	0	60	14	14	6	2
February 2033	46	5	5	5	2	30	0	0	0	0	56	12	12	4	2
February 2034	41	4	4	4	1	23	0	0	0	0	51	10	10	3	1
February 2035	35	3	3	3	1	16	0	0	0	0	47	8	8	3	1
February 2036	30	2	2	2	1	9	0	0	0	0	42	7	7	2	1
February 2037	24	2	2	2	0	2	0	0	0	0	37	6	6	2	0
February 2038	18	1	1	1	0	0	0	0	0	0	32	4	4	1	0
February 2039	11	1	1	1	0	0	0	0	0	0	27	4	4	1	0
February 2040	4	1	1	1	0	0	0	0	0	0	21	3	3	1	0
February 2041	1	1	1	1	0	0	0	0	0	0	15	2	2	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	9	2	2	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	3	1	1	0	0
February 2044	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0
February 2045	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0
February 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.3	5.9	5.9	5.9	4.8	11.0	4.0	4.0	4.0	3.3	15.2	7.6	7.6	5.8	4.6

**Security Group 2  
PSA Prepayment Assumption Rates**

Distribution Date	Class JZ					Class PI					Class PM				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	104	99	89	70	51	98	94	94	94	94	100	100	100	100	100
February 2020	107	93	65	11	0	95	84	84	84	82	100	100	100	100	100
February 2021	111	87	39	0	0	92	72	72	70	64	100	100	100	100	100
February 2022	115	82	21	0	0	90	62	62	58	47	100	100	100	100	100
February 2023	119	80	9	0	0	87	52	52	47	35	100	100	100	100	100
February 2024	123	80	2	0	0	84	43	43	38	26	100	100	100	100	100
February 2025	128	81	0	0	0	81	36	36	31	19	100	100	100	100	100
February 2026	132	83	0	0	0	77	29	29	24	14	100	100	100	100	100
February 2027	137	82	0	0	0	74	24	24	19	11	100	100	100	100	100
February 2028	142	80	0	0	0	70	20	20	15	8	100	100	100	100	100
February 2029	147	77	0	0	0	66	16	16	12	6	100	100	100	100	100
February 2030	152	73	0	0	0	62	13	13	10	4	100	100	100	100	100
February 2031	158	68	0	0	0	58	11	11	8	3	100	100	100	100	100
February 2032	163	63	0	0	0	54	9	9	6	2	100	100	100	100	99
February 2033	169	58	0	0	0	49	7	7	5	2	100	100	100	100	71
February 2034	175	53	0	0	0	44	6	6	4	1	100	100	100	100	51
February 2035	181	48	0	0	0	39	5	5	3	1	100	100	100	100	37
February 2036	188	43	0	0	0	34	4	4	2	1	100	95	95	95	26
February 2037	194	38	0	0	0	28	3	3	2	0	100	73	73	73	19
February 2038	201	33	0	0	0	22	2	2	1	0	100	55	55	55	13
February 2039	208	28	0	0	0	16	2	2	1	0	100	41	41	41	9
February 2040	216	24	0	0	0	10	1	1	1	0	100	30	30	30	6
February 2041	223	20	0	0	0	5	1	1	0	0	22	22	22	22	4
February 2042	231	16	0	0	0	3	1	1	0	0	15	15	15	15	3
February 2043	240	13	0	0	0	1	1	1	0	0	11	11	11	11	2
February 2044	207	9	0	0	0	0	0	0	0	0	7	7	7	7	1
February 2045	160	6	0	0	0	0	0	0	0	0	4	4	4	4	1
February 2046	110	4	0	0	0	0	0	0	0	0	2	2	2	2	0
February 2047	57	1	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.8	15.5	2.8	1.3	1.0	13.9	6.5	6.5	5.9	4.7	23.1	21.1	21.1	21.1	16.9

**PSA Prepayment Assumption Rates**

Distribution Date	Class PN					Class Z					Class ZU				
	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%	0%	150%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	100	100	100	100	100	104	104	98	86	75	104	103	96	83	70
February 2020	100	100	100	100	100	107	107	90	58	26	107	104	85	47	20
February 2021	100	100	100	100	100	111	111	82	29	0	111	106	73	22	0
February 2022	100	100	100	100	100	115	115	78	11	0	115	108	65	9	0
February 2023	100	100	100	100	100	119	119	76	2	0	119	111	61	2	0
February 2024	100	100	100	100	100	123	123	76	0	0	123	114	60	0	0
February 2025	100	100	100	100	87	128	125	76	0	0	128	115	59	0	0
February 2026	100	100	100	100	61	132	123	73	0	0	132	114	57	0	0
February 2027	100	87	87	87	42	137	118	69	0	0	137	110	54	0	0
February 2028	100	67	67	67	28	142	112	64	0	0	142	105	50	0	0
February 2029	100	51	51	51	18	147	105	59	0	0	147	99	46	0	0
February 2030	100	37	37	37	10	152	97	53	0	0	152	91	41	0	0
February 2031	100	27	27	27	4	158	88	47	0	0	158	84	37	0	0
February 2032	100	19	19	19	0	163	80	42	0	0	163	76	33	0	0
February 2033	100	12	12	12	0	169	72	37	0	0	169	69	29	0	0
February 2034	100	7	7	7	0	175	64	32	0	0	175	61	25	0	0
February 2035	100	3	3	3	0	181	56	27	0	0	181	54	21	0	0
February 2036	100	0	0	0	0	188	49	23	0	0	188	48	18	0	0
February 2037	100	0	0	0	0	194	42	20	0	0	194	41	15	0	0
February 2038	75	0	0	0	0	201	36	16	0	0	201	35	13	0	0
February 2039	43	0	0	0	0	208	30	13	0	0	208	30	11	0	0
February 2040	10	0	0	0	0	216	25	11	0	0	216	25	9	0	0
February 2041	0	0	0	0	0	208	21	9	0	0	212	20	7	0	0
February 2042	0	0	0	0	0	183	16	7	0	0	194	16	5	0	0
February 2043	0	0	0	0	0	157	13	5	0	0	175	13	4	0	0
February 2044	0	0	0	0	0	129	9	4	0	0	146	9	3	0	0
February 2045	0	0	0	0	0	99	6	2	0	0	112	6	2	0	0
February 2046	0	0	0	0	0	68	4	1	0	0	77	4	1	0	0
February 2047	0	0	0	0	0	35	1	0	0	0	40	1	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.8	11.6	11.6	11.6	9.0	26.5	16.9	12.4	2.4	1.5	26.9	17.2	10.3	2.1	1.4

**Security Group 3  
PSA Prepayment Assumption Rates**

Distribution Date	Class CA					Class CL					Class CZ					Class V				
	0%	150%	297%	450%	600%	0%	150%	297%	450%	600%	0%	150%	297%	450%	600%	0%	150%	297%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	98	95	91	88	85	100	100	100	100	100	103	103	103	103	103	94	94	94	94	94
February 2020	96	85	76	66	57	100	100	100	100	100	106	106	106	106	106	87	87	87	87	87
February 2021	94	74	58	43	31	100	100	100	100	100	109	109	109	109	109	80	80	80	80	80
February 2022	92	64	44	27	14	100	100	100	100	100	113	113	113	113	113	74	74	74	74	74
February 2023	90	56	32	15	3	100	100	100	100	100	116	116	116	116	116	66	66	66	66	66
February 2024	88	48	23	6	0	100	100	100	100	75	120	120	120	120	111	59	59	59	59	0
February 2025	85	40	15	0	0	100	100	100	100	46	123	123	123	123	69	51	51	51	51	0
February 2026	83	34	9	0	0	100	100	100	71	29	127	127	127	106	43	44	44	44	0	0
February 2027	80	28	4	0	0	100	100	100	50	18	131	131	131	75	26	36	36	36	0	0
February 2028	77	23	0	0	0	100	100	100	36	11	135	135	135	53	16	27	27	27	0	0
February 2029	74	18	0	0	0	100	100	81	25	7	139	139	120	37	10	19	19	0	0	0
February 2030	71	14	0	0	0	100	100	64	18	4	143	143	95	26	6	10	10	0	0	0
February 2031	68	10	0	0	0	100	100	50	12	3	148	148	75	18	4	1	1	0	0	0
February 2032	65	7	0	0	0	100	100	39	9	2	148	148	58	13	2	0	0	0	0	0
February 2033	61	4	0	0	0	100	100	31	6	1	148	148	46	9	1	0	0	0	0	0
February 2034	58	2	0	0	0	100	100	24	4	1	148	148	36	6	1	0	0	0	0	0
February 2035	54	0	0	0	0	100	94	19	3	0	148	140	27	4	1	0	0	0	0	0
February 2036	50	0	0	0	0	100	80	14	2	0	148	119	21	3	0	0	0	0	0	0
February 2037	46	0	0	0	0	100	68	11	1	0	148	101	16	2	0	0	0	0	0	0
February 2038	41	0	0	0	0	100	57	8	1	0	148	84	12	1	0	0	0	0	0	0
February 2039	37	0	0	0	0	100	47	6	1	0	148	70	9	1	0	0	0	0	0	0
February 2040	32	0	0	0	0	100	39	5	0	0	148	57	7	1	0	0	0	0	0	0
February 2041	27	0	0	0	0	100	31	3	0	0	148	46	5	0	0	0	0	0	0	0
February 2042	22	0	0	0	0	100	24	2	0	0	148	36	3	0	0	0	0	0	0	0
February 2043	16	0	0	0	0	100	18	2	0	0	148	27	2	0	0	0	0	0	0	0
February 2044	11	0	0	0	0	100	13	1	0	0	148	20	2	0	0	0	0	0	0	0
February 2045	5	0	0	0	0	100	9	1	0	0	148	13	1	0	0	0	0	0	0	0
February 2046	0	0	0	0	0	90	5	0	0	0	133	7	0	0	0	0	0	0	0	0
February 2047	0	0	0	0	0	46	2	0	0	0	68	3	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	16.7	6.5	4.0	3.0	2.4	28.9	21.4	14.1	9.9	7.5	28.9	21.4	14.4	10.4	8.0	7.0	7.0	6.6	5.5	4.6

**Security Group 4  
PSA Prepayment Assumption Rates**

Distribution Date	Classes EA, EB, EC, ED, EG and IE					Classes EH, EJ, EK, EL, EM and HI					Classes EL, MN, MP, MQ, MU and MW					Class EN				
	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	97	94	94	94	94	97	94	94	94	94	97	94	94	94	94	100	100	100	100	100
February 2020	95	84	84	84	84	95	84	84	84	84	94	83	83	83	83	100	100	100	100	100
February 2021	92	71	71	71	68	92	72	72	72	69	91	69	69	69	66	100	100	100	100	100
February 2022	89	59	59	59	50	89	60	60	60	51	88	56	56	56	46	100	100	100	100	100
February 2023	86	49	49	49	36	86	50	50	50	38	85	45	45	45	32	100	100	100	100	100
February 2024	82	39	39	39	26	83	40	40	40	28	81	34	34	34	21	100	100	100	100	100
February 2025	79	30	30	30	18	80	32	32	32	21	78	25	25	25	13	100	100	100	100	100
February 2026	75	23	23	23	13	76	26	26	26	15	74	18	18	18	6	100	100	100	100	100
February 2027	72	18	18	18	8	72	20	20	20	11	70	12	12	12	2	100	100	100	100	33
February 2028	68	14	14	14	5	69	16	16	16	8	65	7	7	7	0	100	100	100	100	0
February 2029	64	10	10	10	3	65	12	12	12	6	61	4	4	4	0	100	60	60	60	0
February 2030	59	7	7	7	1	60	10	10	10	4	56	1	1	1	0	100	10	10	10	0
February 2031	55	5	5	5	0	56	8	8	8	3	52	0	0	0	0	100	0	0	0	0
February 2032	50	3	3	3	0	51	6	6	6	2	47	0	0	0	0	100	0	0	0	0
February 2033	45	2	2	2	0	47	4	4	4	1	41	0	0	0	0	100	0	0	0	0
February 2034	40	1	1	1	0	42	3	3	3	1	36	0	0	0	0	100	0	0	0	0
February 2035	35	0	0	0	0	36	2	2	2	0	30	0	0	0	0	100	0	0	0	0
February 2036	29	0	0	0	0	31	2	2	2	0	24	0	0	0	0	100	0	0	0	0
February 2037	23	0	0	0	0	25	1	1	1	0	17	0	0	0	0	100	0	0	0	0
February 2038	17	0	0	0	0	19	1	1	1	0	11	0	0	0	0	100	0	0	0	0
February 2039	10	0	0	0	0	13	0	0	0	0	4	0	0	0	0	62	0	0	0	0
February 2040	3	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	13.1	5.6	5.6	5.6	4.6	13.4	5.9	5.9	5.9	4.9	12.5	5.0	5.0	5.0	4.1	21.1	11.2	11.2	11.2	8.8

**Security Group 4  
PSA Prepayment Assumption Rates**

Distribution Date	Class EP					Class EQ					Classes IM, MG, MH, MJ, MK and ML					Class IO				
	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	100	100	100	100	100	100	100	100	100	100	97	93	93	93	93	97	94	94	94	94
February 2020	100	100	100	100	100	100	100	100	100	100	94	82	82	82	82	95	84	84	84	84
February 2021	100	100	100	100	100	100	100	100	100	100	91	67	67	67	64	92	72	72	72	69
February 2022	100	100	100	100	100	100	100	100	100	100	87	54	54	54	43	89	61	61	61	51
February 2023	100	100	100	100	100	100	100	100	100	100	84	41	41	41	27	86	50	50	50	38
February 2024	100	100	100	100	100	100	100	100	100	100	80	30	30	30	16	83	41	41	41	28
February 2025	100	100	100	100	100	100	100	100	100	100	76	21	21	21	7	80	33	33	33	21
February 2026	100	100	100	100	100	100	100	100	100	100	72	13	13	13	0	76	26	26	26	15
February 2027	100	100	100	100	100	100	100	100	100	100	68	7	7	7	0	73	21	21	21	11
February 2028	100	100	100	100	80	100	100	100	100	100	63	1	1	1	0	69	16	16	16	8
February 2029	100	100	100	100	45	100	100	100	100	100	59	0	0	0	0	65	13	13	13	6
February 2030	100	100	100	100	19	100	100	100	100	100	54	0	0	0	0	61	10	10	10	5
February 2031	100	74	74	74	0	100	100	100	100	100	48	0	0	0	0	56	8	8	8	3
February 2032	100	47	47	47	0	100	100	100	100	66	43	0	0	0	0	52	6	6	6	2
February 2033	100	25	25	25	0	100	100	100	100	41	37	0	0	0	0	47	5	5	5	2
February 2034	100	8	8	8	0	100	100	100	100	22	32	0	0	0	0	42	4	4	4	1
February 2035	100	0	0	0	0	100	86	86	86	8	25	0	0	0	0	37	3	3	3	1
February 2036	100	0	0	0	0	100	59	59	59	0	19	0	0	0	0	31	2	2	2	1
February 2037	100	0	0	0	0	100	38	38	38	0	12	0	0	0	0	26	2	2	2	0
February 2038	100	0	0	0	0	100	22	22	22	0	5	0	0	0	0	20	1	1	1	0
February 2039	100	0	0	0	0	100	9	9	9	0	0	0	0	0	0	13	1	1	1	0
February 2040	50	0	0	0	0	100	0	0	0	0	0	0	0	0	0	7	1	1	1	0
February 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0
February 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	22.0	14.1	14.1	14.1	11.0	22.7	18.7	18.7	18.7	14.9	12.0	4.6	4.6	4.6	3.8	13.5	6.1	6.1	6.1	5.0

**PSA Prepayment Assumption Rates**

Distribution Date	Classes MA, MB, MC, MD, ME and MI					Class MT					Class MZ				
	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	97	92	92	92	92	100	100	100	100	100	103	103	103	103	103
February 2020	93	79	79	79	79	99	99	99	99	99	106	106	106	106	106
February 2021	89	63	63	63	59	99	99	99	99	99	109	109	109	109	109
February 2022	86	48	48	48	35	99	99	99	99	99	113	113	113	113	113
February 2023	82	34	34	34	18	98	98	98	98	98	116	116	116	116	116
February 2024	77	21	21	21	5	98	98	98	98	98	120	120	120	120	120
February 2025	73	10	10	10	0	98	98	98	98	80	123	123	123	123	123
February 2026	68	1	1	1	0	97	97	97	97	56	127	127	127	127	127
February 2027	64	0	0	0	0	97	78	78	78	38	131	131	131	131	131
February 2028	59	0	0	0	0	97	59	59	59	24	135	135	135	135	135
February 2029	53	0	0	0	0	96	44	44	44	14	139	139	139	139	139
February 2030	48	0	0	0	0	96	31	31	31	6	143	143	143	143	143
February 2031	42	0	0	0	0	95	21	21	21	0	148	148	148	148	148
February 2032	36	0	0	0	0	95	13	13	13	0	152	152	152	152	108
February 2033	30	0	0	0	0	94	6	6	6	0	157	157	157	157	78
February 2034	23	0	0	0	0	94	1	1	1	0	162	162	162	162	56
February 2035	16	0	0	0	0	93	0	0	0	0	166	134	134	134	41
February 2036	9	0	0	0	0	93	0	0	0	0	171	103	103	103	29
February 2037	1	0	0	0	0	92	0	0	0	0	177	79	79	79	20
February 2038	0	0	0	0	0	69	0	0	0	0	182	60	60	60	14
February 2039	0	0	0	0	0	40	0	0	0	0	188	45	45	45	10
February 2040	0	0	0	0	0	11	0	0	0	0	193	33	33	33	7
February 2041	0	0	0	0	0	0	0	0	0	0	24	24	24	24	5
February 2042	0	0	0	0	0	0	0	0	0	0	17	17	17	17	3
February 2043	0	0	0	0	0	0	0	0	0	0	12	12	12	12	2
February 2044	0	0	0	0	0	0	0	0	0	0	8	8	8	8	1
February 2045	0	0	0	0	0	0	0	0	0	0	5	5	5	5	1
February 2046	0	0	0	0	0	0	0	0	0	0	3	3	3	3	0
February 2047	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.0	4.0	4.0	4.0	3.4	20.0	10.9	10.9	10.9	8.6	23.0	19.7	19.7	19.7	16.0

**Security Group 4  
PSA Prepayment Assumption Rates**

Distribution Date	Class NZ					Class UZ				
	0%	155%	200%	300%	400%	0%	155%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2019	103	103	103	103	103	104	104	100	91	82
February 2020	106	106	106	106	106	107	107	94	65	37
February 2021	109	109	109	109	109	111	111	86	34	0
February 2022	113	113	113	113	113	115	115	82	14	0
February 2023	116	116	116	116	116	119	119	80	3	0
February 2024	120	120	120	120	120	123	123	80	0	0
February 2025	123	123	123	123	123	128	126	80	0	0
February 2026	127	127	127	127	127	132	124	78	0	0
February 2027	131	131	131	131	131	137	120	74	0	0
February 2028	135	135	135	135	135	142	114	69	0	0
February 2029	139	139	139	139	139	147	106	63	0	0
February 2030	143	143	143	143	143	152	98	57	0	0
February 2031	148	148	148	148	148	158	90	51	0	0
February 2032	152	152	152	152	152	163	81	45	0	0
February 2033	157	157	157	157	157	169	73	40	0	0
February 2034	162	162	162	162	162	175	65	35	0	0
February 2035	166	166	166	166	166	181	57	30	0	0
February 2036	171	171	171	171	158	188	50	25	0	0
February 2037	177	177	177	177	112	194	43	21	0	0
February 2038	182	182	182	182	79	201	37	18	0	0
February 2039	188	188	188	188	55	208	31	15	0	0
February 2040	193	182	182	182	38	216	26	12	0	0
February 2041	133	133	133	133	25	220	21	10	0	0
February 2042	94	94	94	94	17	193	17	7	0	0
February 2043	65	65	65	65	11	165	13	6	0	0
February 2044	43	43	43	43	7	136	10	4	0	0
February 2045	27	27	27	27	4	104	7	3	0	0
February 2046	14	14	14	14	2	71	4	2	0	0
February 2047	5	5	5	5	1	37	2	1	0	0
February 2048	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	24.5	24.4	24.4	24.4	20.5	26.7	16.9	13.0	2.6	1.7

**Security Group 5  
PSA Prepayment Assumption Rates**

Distribution Date	Classes F and S					Classes FH and SH					Classes HF and HS				
	0%	100%	200%	250%	400%	0%	100%	200%	250%	400%	0%	100%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	99	97	95	95	92	100	100	95	92	84	98	96	96	96	96
February 2020	97	91	86	84	77	100	100	82	73	46	96	88	88	88	88
February 2021	96	84	75	70	58	100	100	65	49	2	94	79	79	79	79
February 2022	94	78	65	59	43	100	100	52	30	0	92	69	69	69	59
February 2023	92	72	56	49	32	100	100	42	17	0	90	61	61	61	44
February 2024	91	66	48	40	24	100	100	35	8	0	87	53	53	53	33
February 2025	89	60	41	34	18	100	100	30	3	0	85	45	45	45	24
February 2026	87	55	35	28	13	100	100	27	0	0	82	38	38	38	18
February 2027	85	50	30	23	10	100	100	26	0	0	79	32	32	32	13
February 2028	83	46	26	19	7	100	98	25	0	0	76	26	26	26	10
February 2029	80	42	22	16	5	100	95	23	0	0	73	21	21	21	7
February 2030	78	38	19	13	4	100	91	21	0	0	69	18	18	18	5
February 2031	75	34	16	10	3	100	87	19	0	0	66	14	14	14	4
February 2032	72	31	13	9	2	100	81	17	0	0	62	12	12	12	3
February 2033	69	28	11	7	1	100	76	15	0	0	58	10	10	10	2
February 2034	66	25	9	6	1	100	70	14	0	0	54	8	8	8	1
February 2035	63	22	8	4	1	100	64	12	0	0	49	6	6	6	1
February 2036	60	20	6	4	1	100	58	10	0	0	44	5	5	5	1
February 2037	56	17	5	3	0	100	52	9	0	0	39	4	4	4	1
February 2038	52	15	4	2	0	100	46	8	0	0	34	3	3	3	0
February 2039	48	13	3	2	0	100	40	6	0	0	29	2	2	2	0
February 2040	44	11	3	1	0	100	35	5	0	0	23	2	2	2	0
February 2041	40	9	2	1	0	100	30	4	0	0	17	1	1	1	0
February 2042	35	8	2	1	0	100	25	3	0	0	10	1	1	1	0
February 2043	30	6	1	1	0	100	20	3	0	0	3	1	1	1	0
February 2044	24	5	1	0	0	87	15	2	0	0	1	1	1	1	0
February 2045	19	3	1	0	0	67	11	1	0	0	0	0	0	0	0
February 2046	13	2	0	0	0	46	7	1	0	0	0	0	0	0	0
February 2047	7	1	0	0	0	24	3	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.0	10.8	7.4	6.3	4.4	27.8	19.6	7.0	3.2	1.9	15.6	7.5	7.5	7.5	5.4

**Security Group 6  
PSA Prepayment Assumption Rates**

Distribution Date	Classes DA and DI					Class ZD				
	0%	300%	330%	360%	700%	0%	300%	330%	360%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2019	98	94	94	94	94	104	104	97	89	9
February 2020	96	81	81	81	68	107	107	82	58	0
February 2021	94	64	64	64	40	111	111	66	22	0
February 2022	92	50	50	50	23	115	115	58	4	0
February 2023	90	38	38	38	13	119	119	58	0	0
February 2024	88	29	29	29	7	123	118	57	0	0
February 2025	86	22	22	22	4	128	112	53	0	0
February 2026	83	17	17	17	2	132	103	48	0	0
February 2027	81	13	13	13	1	137	92	43	0	0
February 2028	78	10	10	10	1	142	81	37	0	0
February 2029	75	7	7	7	0	147	70	32	0	0
February 2030	72	6	6	6	0	152	60	27	0	0
February 2031	69	4	4	4	0	158	51	22	0	0
February 2032	65	3	3	3	0	163	42	18	0	0
February 2033	62	2	2	2	0	169	35	15	0	0
February 2034	58	2	2	2	0	175	29	12	0	0
February 2035	55	1	1	1	0	181	23	10	0	0
February 2036	50	1	1	1	0	188	19	8	0	0
February 2037	46	1	1	1	0	194	15	6	0	0
February 2038	42	1	1	1	0	201	12	5	0	0
February 2039	37	0	0	0	0	208	9	4	0	0
February 2040	32	0	0	0	0	216	7	3	0	0
February 2041	27	0	0	0	0	223	5	2	0	0
February 2042	22	0	0	0	0	231	4	1	0	0
February 2043	16	0	0	0	0	240	3	1	0	0
February 2044	10	0	0	0	0	248	2	1	0	0
February 2045	4	0	0	0	0	257	1	0	0	0
February 2046	0	0	0	0	0	222	1	0	0	0
February 2047	0	0	0	0	0	114	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.8	5.0	5.0	5.0	3.1	28.8	13.0	8.1	2.2	0.7

**Security Group 7  
PSA Prepayment Assumption Rates**

Distribution Date	Classes BA, BC, BD, BE, BG, BI, BK, BP, BQ and BT					Class BZ					Class IB				Class ZB						
	0%	275%	325%	500%	700%	0%	275%	325%	500%	700%	0%	275%	325%	500%	700%	0%	275%	325%	500%	700%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2019	97	91	91	91	91	104	104	104	104	104	99	94	93	90	87	104	104	99	83	65	
February 2020	95	76	76	76	74	107	107	107	107	107	97	82	79	70	60	107	107	93	46	0	
February 2021	92	57	57	57	42	111	111	111	111	111	96	67	63	49	35	111	111	88	13	0	
February 2022	89	40	40	40	24	115	115	115	115	115	94	55	50	33	20	115	115	86	1	0	
February 2023	86	27	27	27	13	119	119	119	119	119	92	45	39	23	11	119	117	85	0	0	
February 2024	83	18	18	18	7	123	123	123	123	123	91	37	31	16	6	123	111	80	0	0	
February 2025	79	12	12	12	4	128	128	128	128	128	89	30	24	11	4	128	101	71	0	0	
February 2026	76	8	8	8	2	132	132	132	132	132	87	24	19	7	2	132	90	61	0	0	
February 2027	72	5	5	5	0	137	137	137	137	137	85	20	15	5	1	137	78	52	0	0	
February 2028	68	3	3	3	0	142	142	142	142	107	83	16	12	3	1	142	67	43	0	0	
February 2029	64	2	2	2	0	147	147	147	147	60	80	13	9	2	0	147	56	36	0	0	
February 2030	60	1	1	1	0	152	152	152	152	34	78	10	7	2	0	152	47	29	0	0	
February 2031	55	0	0	0	0	158	158	158	158	19	75	8	5	1	0	158	39	23	0	0	
February 2032	50	0	0	0	0	163	115	115	115	10	72	7	4	1	0	163	32	18	0	0	
February 2033	45	0	0	0	0	169	77	77	77	6	69	5	3	0	0	169	26	15	0	0	
February 2034	40	0	0	0	0	175	51	51	51	3	66	4	2	0	0	175	21	11	0	0	
February 2035	35	0	0	0	0	181	34	34	34	2	63	3	2	0	0	181	17	9	0	0	
February 2036	29	0	0	0	0	188	22	22	22	1	60	3	1	0	0	188	13	7	0	0	
February 2037	23	0	0	0	0	194	15	15	15	1	56	2	1	0	0	194	10	5	0	0	
February 2038	16	0	0	0	0	201	9	9	9	0	52	2	1	0	0	201	8	4	0	0	
February 2039	9	0	0	0	0	208	6	6	6	0	48	1	1	0	0	208	6	3	0	0	
February 2040	2	0	0	0	0	216	4	4	4	0	44	1	0	0	0	216	5	2	0	0	
February 2041	0	0	0	0	0	2	2	2	2	0	40	1	0	0	0	208	4	2	0	0	
February 2042	0	0	0	0	0	1	1	1	1	0	35	1	0	0	0	183	3	1	0	0	
February 2043	0	0	0	0	0	1	1	1	1	0	30	0	0	0	0	157	2	1	0	0	
February 2044	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0	129	1	0	0	0	
February 2045	0	0	0	0	0	0	0	0	0	0	19	0	0	0	0	99	1	0	0	0	
February 2046	0	0	0	0	0	0	0	0	0	0	13	0	0	0	0	68	0	0	0	0	
February 2047	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	35	0	0	0	0	
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	13.2	3.9	3.9	3.9	3.1	22.5	15.7	15.7	15.7	11.3	19.0	5.8	5.1	3.6	2.8	26.5	11.8	9.7	1.9	1.2	

## 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 a Floating Rate or an Inverse Floating Rate Class or the Class SA Securities, the investor's own projection of levels of One-Month LIBOR under a variety of scenarios and, in the case of the Group 1 Securities, the investor's own projection of levels of CMT and One-Year LIBOR under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates, CMT levels, One-Year LIBOR levels, One-Month LIBOR 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.
- The rates of principal amortization on the Mortgage Loans underlying the Group 1 Trust Assets will depend upon the level of, and annual adjustments in, the applicable Mortgage Rates, with higher Mortgage Rates and earlier increases in Mortgage Rates affecting the rates of prepayments, which 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 fixed rate 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 fixed rate 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.

*One-Month LIBOR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes and the Class SA Securities*

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

*CMT and One-Year LIBOR: Effect on Yields of the Group 1 Securities*

Low levels of CMT or One-Year LIBOR can reduce the yield of the Group 1 Securities, as applicable. See “Risk Factors — After any applicable initial fixed rate period of the mortgage loans underlying the group 1 trust assets, the mortgage rates on such mortgage loans adjust annually based on CMT or one-year LIBOR, as applicable, the level of which will affect the yield on the related securities” in this Supplement.

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

The effective yield on any Fixed Rate or Delay Class will be less than the yield otherwise produced by its Interest Rate and purchase price because, on 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 or CPR, as applicable, and, in the case of the Inverse Floating Rate Classes, at various constant levels of One-Month LIBOR and, in the case of the Class SA Securities, at various constant levels of One-Month LIBOR, CMT and One-Year LIBOR, as applicable.

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that One-Month LIBOR, CMT or One-Year LIBOR will remain constant. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of 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 and the Class SA Securities for each Accrual Period following the first Accrual Period will be based on the indicated level of One-Month LIBOR, (2) the Mortgage Rates applicable to the Mortgage Loans



underlying the Group 1 Trust Assets for each Accrual Period after the next Mortgage Rate adjustment date will be based on the indicated level of CMT and One-Year LIBOR, as applicable and (3) the purchase price of each Class (expressed as a percentage of its 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 SA to Prepayments**

**Assumed Price 4.25%\***

**1.91000% CMT**

**2.29000% One-Year LIBOR**

<u>One-Month LIBOR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
0.25000% .....	53.4%	46.5%	32.0%	24.4%
1.58000% .....	20.4%	14.3%	1.5%	(5.2)%
7.65000% .....	**	**	**	**
13.72000% and above .....	**	**	**	**

**Sensitivity of Class SA to Prepayments**

**Assumed Price 4.25%\***

**5.00000% CMT**

**4.00000% One-Year LIBOR**

<u>One-Month LIBOR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
0.25000% .....	74.4%	66.9%	51.2%	42.9%
1.58000% .....	47.3%	40.5%	26.2%	18.7%
7.65000% .....	**	**	**	**
13.72000% and above .....	**	**	**	**

**Sensitivity of Class SA to Prepayments**

**Assumed Price 4.25%\***

**8.00000% CMT**

**6.00000% One-Year LIBOR**

<u>One-Month LIBOR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
0.25000% .....	76.1%	68.6%	52.8%	44.5%
1.58000% .....	50.3%	43.4%	28.9%	21.3%
7.65000% .....	(19.6)%	(24.6)%	(35.2)%	(40.8)%
13.72000% 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 SA to Prepayments**  
**Assumed Price 4.25%\***  
**12.50000% CMT**  
**7.50000% One-Year LIBOR**

<u>One-Month LIBOR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
0.25000% .....	76.2%	68.6%	52.8%	44.5%
1.58000% .....	50.4%	43.4%	29.0%	21.4%
7.65000% .....	(17.3)%	(22.5)%	(33.2)%	(38.8)%
13.72000% and above .....	**	**	**	**

**SECURITY GROUP 2**

**Sensitivity of Class IA to Prepayments**  
**Assumed Price 16.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>	<u>418%</u>
5.9%	5.9%	5.9%	1.0%	0.0%

**Sensitivity of Class IP to Prepayments**  
**Assumed Price 13.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>332%</u>	<u>400%</u>
2.2%	2.2%	2.2%	0.0%	(5.6)%

**Sensitivity of Class JI to Prepayments**  
**Assumed Price 18.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>342%</u>	<u>400%</u>
7.5%	7.5%	2.4%	0.0%	(3.3)%

**Sensitivity of Class PI to Prepayments**  
**Assumed Price 17.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>300%</u>	<u>381%</u>	<u>400%</u>
6.1%	6.1%	4.2%	0.0%	(1.0)%

\* 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 4**

**Sensitivity of Class EI to Prepayments  
Assumed Price 16.0%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>155%</u>	<u>200%</u>	<u>300%</u>	<u>340%</u>	<u>400%</u>
2.3%	2.3%	2.3%	0.0%	(4.0)%

**Sensitivity of Class HI to Prepayments  
Assumed Price 17.9375%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>155%</u>	<u>200%</u>	<u>300%</u>	<u>368%</u>	<u>400%</u>
3.3%	3.3%	3.3%	0.0%	(1.7)%

**Sensitivity of Class IE to Prepayments  
Assumed Price 17.625%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>155%</u>	<u>200%</u>	<u>300%</u>	<u>347%</u>	<u>400%</u>
2.5%	2.5%	2.5%	0.0%	(3.1)%

**Sensitivity of Class IM to Prepayments  
Assumed Price 15.0%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>155%</u>	<u>200%</u>	<u>300%</u>	<u>332%</u>	<u>400%</u>
1.9%	1.9%	1.9%	0.0%	(4.8)%

**Sensitivity of Class IO to Prepayments  
Assumed Price 18.0%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>155%</u>	<u>200%</u>	<u>300%</u>	<u>376%</u>	<u>400%</u>
3.6%	3.6%	3.6%	0.0%	(1.2)%

**Sensitivity of Class MI to Prepayments  
Assumed Price 13.0%\***

<b>PSA Prepayment Assumption Rates</b>				
<u>155%</u>	<u>200%</u>	<u>300%</u>	<u>338%</u>	<u>400%</u>
2.4%	2.4%	2.4%	0.0%	(4.8)%

**SECURITY GROUP 5**

**Sensitivity of Class HS to Prepayments  
Assumed Price 7.0%\***

<u>One-Month LIBOR</u>	<b>PSA Prepayment Assumption Rates</b>			
	<u>100%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
1.2500% and below . . . . .	18.9%	18.9%	18.9%	13.7%
1.5832% . . . . .	13.2%	13.2%	13.2%	7.4%
2.4166% . . . . .	(1.8)%	(1.8)%	(1.8)%	(9.4)%
3.2500% 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 5**

**Sensitivity of Class S to Prepayments  
Assumed Price 6.5%\***

<u>One-Month LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
1.2500% and below . . . . .	25.5%	20.5%	17.9%	10.2%
1.5832% . . . . .	19.6%	14.4%	11.8%	3.8%
2.4166% . . . . .	4.7%	(0.8)%	(3.6)%	(12.3)%
3.2500% and above . . . . .	**	**	**	**

**Sensitivity of Class SH to Prepayments  
Assumed Price 5.5%\***

<u>One-Month LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
1.2500% and below . . . . .	39.0%	23.6%	7.9%	(30.4)%
1.5832% . . . . .	32.0%	16.9%	(1.0)%	(41.3)%
2.4166% . . . . .	14.4%	1.1%	(26.1)%	(73.6)%
3.2500% and above . . . . .	**	**	**	**

**SECURITY GROUP 6**

**Sensitivity of Class DI to Prepayments  
Assumed Price 18.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>271%</u>	<u>300%</u>	<u>330%</u>	<u>360%</u>	<u>700%</u>
0.0%	(0.9)%	(0.9)%	(0.9)%	(19.5)%

**SECURITY GROUP 7**

**Sensitivity of Class BI to Prepayments  
Assumed Price 14.15625%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>275%</u>	<u>325%</u>	<u>500%</u>	<u>569%</u>	<u>700%</u>
3.3%	3.3%	3.3%	0.0%	(7.0)%

**Sensitivity of Class IB to Prepayments  
Assumed Price 14.75%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>275%</u>	<u>325%</u>	<u>485%</u>	<u>500%</u>	<u>700%</u>
11.5%	8.8%	0.0%	(0.8)%	(12.3)%

\* 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 K&L Gates LLP, the Trust will constitute a Double REMIC Series for United States federal income tax purposes. Separate REMIC elections will be made for the Pooling REMIC and the Issuing REMIC.

### Regular Securities

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

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

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 15% CPR in the case of the Group 1 Securities, 200% PSA in the case of the Group 2, 4 and 5 Securities, 297% PSA in the case of the Group 3 Securities, 330% PSA in the case of the Group 6 Securities and 325% PSA in the case of the Group 7 Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). In the case of the Floating Rate and Inverse 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 One-Month LIBOR, CMT or One-Year LIBOR 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.

Under newly enacted legislation, a Holder of Regular Securities that uses an accrual method of accounting for tax purposes generally will be required to include certain amounts in income no later than the time such amounts are reflected on certain financial statements. The application of this rule thus may require the accrual of income earlier than would be the case under the general tax rules described under “Certain United States Federal Income Tax Consequences — Tax Treatment of Regular Securities” in the Base Offering Circular, although the precise application of this rule is unclear at this time. This rule generally will be effective for tax years beginning after December 31, 2017 or, for Regular

Securities issued with original issue discount, for tax years beginning after December 31, 2018. Prospective investors in Regular Securities that use an accrual method of accounting for tax purposes are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situation.

### **Residual Securities**

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

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

Under newly enacted legislation, an individual, trust or estate that holds Residual Securities (directly or indirectly through a grantor trust, a partnership, an S corporation, a common trust fund, or a non-publicly offered RIC) generally will not be eligible to deduct its allocable share of the Trust REMICs’ fees or expenses under Section 212 of the Code for any taxable year beginning after December 31, 2017, and before January 1, 2026. Prospective investors in Residual Securities are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situation.

### **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.

In the case of certain Holders of MX Securities that use an accrual method of accounting, these tax consequences would be modified by newly enacted legislation as described above for a Holder of Regular Securities. Prospective investors in MX Securities that use an accrual method of accounting for tax purposes are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situation.

**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.

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

In addition, any purchaser, transferee or holder of the Regular or MX Securities or any interest therein that is a benefit plan investor as defined in 29 C.F.R. Section 2510.3-101, as modified by Section 3(42) of ERISA (a “Benefit Plan Investor”) or a fiduciary purchasing the Regular or MX Securities on behalf of a Benefit Plan Investor (a “Plan Fiduciary”), should consider the impact of the new regulations promulgated by the Department of Labor at 29 C.F.R. Section 2510.3-21 on April 8, 2016 (81 Fed. Reg. 20,997) (the “Fiduciary Rule”). In connection with the Fiduciary Rule, each Benefit Plan Investor will be deemed to have represented by its acquisition of the Regular or MX Securities that:

(1) none of Ginnie Mae, the Sponsor or the Co-Sponsor or any of their respective affiliates (the “Transaction Parties”), has provided or will provide advice with respect to the acquisition of the Regular or MX Securities by the Benefit Plan Investor, other than to the Plan Fiduciary which is “independent” (within the meaning of the Fiduciary Rule) of the Transaction Parties;

(2) the Plan Fiduciary either:

(a) is a bank as defined in Section 202 of the Investment Advisers Act of 1940 (the “Advisers Act”), or similar institution that is regulated and supervised and subject to periodic examination by a State or Federal agency; or

(b) is an insurance carrier which is qualified under the laws of more than one state to perform the services of managing, acquiring or disposing of assets of a Benefit Plan Investor; or

(c) is an investment adviser registered under the Advisers Act, or, if not registered as an investment adviser under the Advisers Act by reason of paragraph (1) of Section 203A of the Advisers Act, is registered as an investment adviser under the laws of the state in which it maintains its principal office and place of business; or

(d) is a broker-dealer registered under the Securities Exchange Act of 1934, as amended; or

(e) has, and at all times that the Benefit Plan Investor is invested in the Regular or MX Securities will have, total assets of at least U.S. \$50,000,000 under its management or control (provided that this clause (e) shall not be satisfied if the Plan Fiduciary is either (i) the owner or a relative of the owner of an investing individual retirement account or (ii) a participant or beneficiary of the Benefit Plan Investor investing in or holding the Regular or MX Securities in such capacity);

(3) the Plan Fiduciary is capable of evaluating investment risks independently, both in general and with respect to particular transactions and investment strategies, including the acquisition by the Benefit Plan Investor of the Regular or MX Securities;

(4) the Plan Fiduciary is a “fiduciary” within the meaning of Section 3(21) of ERISA and Section 4975 of the Code with respect to the Benefit Plan Investor and is responsible for exercising independent judgment in evaluating the Benefit Plan Investor’s acquisition of the Regular or MX Securities;

(5) none of the Transaction Parties has exercised any authority to cause the Benefit Plan Investor to invest in the Regular or MX Securities or to negotiate the terms of the Benefit Plan Investor’s investment in the Regular or MX Securities; and

(6) the Plan Fiduciary acknowledges and agrees that it has been informed by the Transaction Parties:

(a) that none of the Transaction Parties is undertaking to provide impartial investment advice or to give advice in a fiduciary capacity in connection with the Benefit Plan Investor’s acquisition of the Regular or MX Securities; and

(b) of the existence and nature of the Transaction Parties’ financial interests in the Benefit Plan Investor’s acquisition of the Regular or MX Securities.

None of the Transaction Parties is undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity, in connection with the acquisition of any Regular or MX Securities by any Benefit Plan Investor.

Ginnie Mae is neither selling any Security nor providing any advice with respect to any Security to a Benefit Plan Investor, a Plan Fiduciary or any other Person.

These representations and statements are intended to comply with the Department of Labor regulations at 29 C.F.R. Sections 2510.3-21(a) and (c)(1) as promulgated on April 8, 2016 (81 Fed. Reg. 20,997). If these sections of the Fiduciary Rule are revoked, repealed or no longer effective, these representations and statements shall be deemed to be no longer in effect.

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

*See “ERISA Considerations” in the 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, 2018 on the Fixed Rate and Delay Classes and (2) February 20, 2018 on the Group 5 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 the Scheduled Principal Balances or 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 & Williams LLP, for the Trust by K&L Gates LLP, Charlotte, North Carolina, and Marcell Solomon & Associates, P.C., Bowie, Maryland, and for the Trustee by Aini & Associates PLLC, Brooklyn, New York.

Schedule I

Available Combinations(1)

Class	REMIC Securities		MX Securities					
	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 2</b>								
Combination 1(6)								
P	\$ 46,120,000	IP	\$ 13,177,142	NTL(PAC/AD)	3.50%	FIX/IO	38380KQ99	January 2045
		PA	46,120,000	PAC/AD	2.00	FIX	38380KR23	January 2045
		PB	46,120,000	PAC/AD	2.25	FIX	38380KR31	January 2045
		PC	46,120,000	PAC/AD	2.50	FIX	38380KR49	January 2045
		PD	46,120,000	PAC/AD	2.75	FIX	38380KR56	January 2045
		PE	30,746,666	PAC/AD	3.50	FIX	38380KR64	January 2045
Combination 2		ZU	\$ 16,739,307	SUP	3.50%	FIX/Z	38380KR72	February 2048
JZ	\$ 3,659,000							
Z	13,080,307							
Combination 3		PI	\$ 12,783,714	NTL(PAC/SCH/AD)	3.50%	FIX/IO	38380KR80	February 2048
IA	\$ 8,498,000							
JL	4,285,714							
<b>Security Group 3</b>								
Combination 4		CL	\$ 21,524,025	SEQ	3.00%	FIX	38380KR98	February 2048
CZ	\$ 14,534,025							
V	6,990,000							
<b>Security Group 4</b>								
Combination 5(6)		MB	\$ 35,445,000	PAC/AD	2.75%	FIX	38380KS22	September 2044
MA	\$ 35,445,000	MC	35,445,000	PAC/AD	2.50	FIX	38380KS30	September 2044
		MD	35,445,000	PAC/AD	2.25	FIX	38380KS48	September 2044
		ME	35,445,000	PAC/AD	2.00	FIX	38380KS55	September 2044
		MI	10,127,142	NTL(PAC/AD)	3.50	FIX/IO	38380KS63	September 2044

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(6)										
MG	\$ 30,369,000		IM	\$ 8,676,857	NTL(PAC/AD)		3.50%	FIX/IO	38380KS71	January 2046
			MH	30,369,000	PAC/AD		2.75	FIX	38380KS89	January 2046
			MJ	30,369,000	PAC/AD		2.50	FIX	38380KS97	January 2046
			MI	30,369,000	PAC/AD		2.25	FIX	38380KT21	January 2046
			ML	30,369,000	PAC/AD		2.00	FIX	38380KT39	January 2046
Combination 7(6)										
EN	\$ 1,946,000		EI	\$ 9,232,857	NTL(PAC/AD)		3.50%	FIX/IO	38380KT47	October 2046
MG	30,369,000		MIN	32,315,000	PAC/AD		3.00	FIX	38380KT54	October 2046
			MP	32,315,000	PAC/AD		2.75	FIX	38380KT62	October 2046
			MQ	32,315,000	PAC/AD		2.50	FIX	38380KT70	October 2046
			MU	32,315,000	PAC/AD		2.25	FIX	38380KT88	October 2046
			MW	32,315,000	PAC/AD		2.00	FIX	38380KT96	October 2046
Combination 8(6)										
EN	\$ 1,946,000		EA	\$ 34,607,000	PAC/AD		3.00%	FIX	38380KU29	September 2047
EP	2,292,000		EB	34,607,000	PAC/AD		2.75	FIX	38380KU37	September 2047
MG	30,369,000		EC	34,607,000	PAC/AD		2.50	FIX	38380KU45	September 2047
			ED	34,607,000	PAC/AD		2.25	FIX	38380KU52	September 2047
			EG	34,607,000	PAC/AD		2.00	FIX	38380KU60	September 2047
			IE	9,887,714	NTL(PAC/AD)		3.50	FIX/IO	38380KU78	September 2047
Combination 9(6)										
EN	\$ 1,946,000		EH	\$ 35,570,000	PAC/AD		3.00%	FIX	38380KU86	January 2048
EP	2,292,000		EJ	35,570,000	PAC/AD		2.75	FIX	38380KU94	January 2048
EQ	963,000		EK	35,570,000	PAC/AD		2.50	FIX	38380KV28	January 2048
MG	30,369,000		EL	35,570,000	PAC/AD		2.25	FIX	38380KV36	January 2048
			EM	35,570,000	PAC/AD		2.00	FIX	38380KV44	January 2048
			HI	10,162,857	NTL(PAC/AD)		3.50	FIX/IO	38380KV51	January 2048
<b>Security Group 5</b>										
Combination 10										
FH	\$ 55,107,000		F	\$ 200,000,000	PT		(5)	FLT	38380KV69	February 2048
HF	144,893,000									

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 11								
HS	\$144,893,000	S	\$200,000,000	NTL(PT)	(5)	INV/IO	38380KV77	February 2048
SH	55,107,000							
<b>Security Group 7</b>								
Combination 12(6)								
BA	\$128,718,000	BC	\$128,718,000	PAC/AD	3.25%	FIX	38380KV85	November 2047
		BD	128,718,000	PAC/AD	3.00	FIX	38380KV93	November 2047
		BE	128,718,000	PAC/AD	2.75	FIX	38380KW27	November 2047
		BG	128,718,000	PAC/AD	2.50	FIX	38380KW35	November 2047
		BI	64,359,000	NTL(PAC/AD)	4.00	FIX/IO	38380KW43	November 2047
		BK	128,718,000	PAC/AD	2.25	FIX	38380KW50	November 2047
		BP	128,718,000	PAC/AD	2.00	FIX	38380KW68	November 2047
		BQ	128,718,000	PAC/AD	1.50	FIX	38380KW76	November 2047
		BT	102,974,400	PAC/AD	4.00	FIX	38380KW84	November 2047

(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, 5, 6, 7, 8, 9 and 12 various subcombinations are permitted. See "Description of the Securities — Modification and Exchange" in the Base Offering Circular for a discussion of subcombinations.

**Schedule II**

**SCHEDULED PRINCIPAL BALANCES**

<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
Initial Balance . . . . .	\$30,000,000.00	\$59,486,000.00	\$82,911,000.00
March 2018 . . . . .	29,903,692.72	59,247,937.83	82,661,625.24
April 2018 . . . . .	29,800,259.55	58,991,456.99	82,385,876.19
May 2018 . . . . .	29,689,741.03	58,716,667.07	82,083,846.94
June 2018 . . . . .	29,572,182.24	58,423,691.79	81,755,652.42
July 2018 . . . . .	29,447,632.85	58,112,668.93	81,401,428.36
August 2018 . . . . .	29,316,146.99	57,783,750.19	81,021,331.23
September 2018 . . . . .	29,177,783.32	57,437,101.11	80,615,538.14
October 2018 . . . . .	29,032,604.88	57,072,900.90	80,184,246.70
November 2018 . . . . .	28,880,679.13	56,691,342.30	79,727,674.91
December 2018 . . . . .	28,722,077.85	56,292,631.40	79,246,060.92
January 2019 . . . . .	28,556,877.08	55,876,987.44	78,739,662.90
February 2019 . . . . .	28,385,157.09	55,444,642.60	78,208,758.72
March 2019 . . . . .	28,207,002.30	54,995,841.79	77,653,645.78
April 2019 . . . . .	28,022,501.17	54,530,842.38	77,074,640.64
May 2019 . . . . .	27,831,746.19	54,049,913.95	76,472,078.77
June 2019 . . . . .	27,634,833.75	53,553,338.02	75,846,314.17
July 2019 . . . . .	27,431,864.08	53,041,407.74	75,197,719.04
August 2019 . . . . .	27,222,941.15	52,514,427.60	74,526,683.35
September 2019 . . . . .	27,008,172.59	51,972,713.07	73,833,614.46
October 2019 . . . . .	26,787,669.56	51,416,590.33	73,118,936.65
November 2019 . . . . .	26,561,546.70	50,846,395.82	72,383,090.71
December 2019 . . . . .	26,329,921.97	50,262,475.97	71,626,533.38
January 2020 . . . . .	26,092,916.60	49,665,186.75	70,849,736.93
February 2020 . . . . .	25,850,654.93	49,054,893.32	70,053,188.54
March 2020 . . . . .	25,603,264.31	48,431,969.59	69,237,389.85
April 2020 . . . . .	25,350,874.98	47,796,797.86	68,402,856.30
May 2020 . . . . .	25,100,172.81	47,166,639.19	67,550,116.61
June 2020 . . . . .	24,851,146.03	46,541,450.81	66,679,712.15
July 2020 . . . . .	24,603,782.96	45,921,190.35	65,792,196.32
August 2020 . . . . .	24,358,071.99	45,305,815.74	64,911,971.32
September 2020 . . . . .	24,114,001.60	44,695,285.24	64,038,972.94
October 2020 . . . . .	23,871,560.33	44,089,557.47	63,173,137.54
November 2020 . . . . .	23,630,736.80	43,488,591.36	62,314,401.97
December 2020 . . . . .	23,391,519.70	42,892,346.17	61,462,703.61
January 2021 . . . . .	23,153,897.81	42,300,781.50	60,617,980.38
February 2021 . . . . .	22,917,859.96	41,713,857.25	59,780,170.69
March 2021 . . . . .	22,683,395.06	41,131,533.66	58,949,213.47
April 2021 . . . . .	22,450,492.12	40,553,771.28	58,125,048.15
May 2021 . . . . .	22,219,140.18	39,980,530.96	57,307,614.67
June 2021 . . . . .	21,989,328.38	39,411,773.89	56,496,853.46
July 2021 . . . . .	21,761,045.92	38,847,461.54	55,692,705.45
August 2021 . . . . .	21,534,282.06	38,287,555.71	54,895,112.06

<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
September 2021	\$21,309,026.16	\$37,732,018.50	\$54,104,015.17
October 2021	21,085,267.63	37,180,812.30	53,319,357.18
November 2021	20,862,995.95	36,633,899.82	52,541,080.95
December 2021	20,642,200.66	36,091,244.04	51,769,129.80
January 2022	20,422,871.39	35,552,808.27	51,003,447.53
February 2022	20,204,997.82	35,018,556.08	50,243,978.41
March 2022	19,988,569.71	34,488,451.35	49,490,667.17
April 2022	19,773,576.88	33,962,458.25	48,743,459.00
May 2022	19,560,009.21	33,440,541.21	48,002,299.52
June 2022	19,347,856.66	32,922,664.98	47,267,134.84
July 2022	19,137,109.24	32,408,794.56	46,537,911.47
August 2022	18,927,757.05	31,898,895.25	45,814,576.41
September 2022	18,719,790.22	31,392,932.61	45,097,077.07
October 2022	18,513,198.98	30,890,872.49	44,385,361.30
November 2022	18,307,973.59	30,392,681.00	43,679,377.38
December 2022	18,104,104.41	29,898,324.53	42,979,074.02
January 2023	17,901,581.83	29,407,769.73	42,284,400.36
February 2023	17,700,396.32	28,920,983.51	41,595,305.96
March 2023	17,500,538.41	28,437,933.08	40,911,740.79
April 2023	17,301,998.69	27,958,585.85	40,233,655.23
May 2023	17,104,767.81	27,482,909.55	39,561,000.10
June 2023	16,908,836.49	27,010,872.12	38,893,726.58
July 2023	16,714,195.49	26,542,441.80	38,231,786.30
August 2023	16,520,835.65	26,077,587.03	37,575,131.27
September 2023	16,328,747.87	25,616,276.56	36,923,713.88
October 2023	16,137,923.10	25,158,479.33	36,277,486.94
November 2023	15,948,352.34	24,704,164.58	35,636,403.65
December 2023	15,760,026.68	24,253,301.76	35,000,417.58
January 2024	15,572,937.23	23,805,860.58	34,369,482.69
February 2024	15,387,075.19	23,365,181.34	33,743,553.33
March 2024	15,202,431.80	22,932,392.21	33,122,584.22
April 2024	15,018,998.37	22,507,355.05	32,509,795.41
May 2024	14,836,766.24	22,089,934.09	31,907,974.62
June 2024	14,655,726.83	21,679,995.89	31,316,929.85
July 2024	14,475,871.62	21,277,409.33	30,736,472.41
August 2024	14,297,192.14	20,882,045.55	30,166,416.86
September 2024	14,119,679.95	20,493,777.91	29,606,580.97
October 2024	13,943,326.70	20,112,481.94	29,056,785.63
November 2024	13,768,124.08	19,738,035.34	28,516,854.83
December 2024	13,594,063.83	19,370,317.91	27,986,615.61
January 2025	13,421,137.75	19,009,211.52	27,465,897.98
February 2025	13,249,337.70	18,654,600.10	26,954,534.88
March 2025	13,078,758.86	18,306,369.56	26,452,362.14
April 2025	12,910,209.87	17,964,407.80	25,959,218.43
May 2025	12,743,667.60	17,628,604.64	25,474,945.19
June 2025	12,579,109.15	17,298,851.82	24,999,386.62
July 2025	12,416,511.89	16,975,042.94	24,532,389.59

<b>Distribution Date</b>	<b>Class JA</b>	<b>Classes P, PM and PN (in the aggregate)</b>	<b>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</b>
August 2025	\$12,255,853.43	\$16,657,073.45	\$24,073,803.63
September 2025	12,097,111.64	16,344,840.60	23,623,480.87
October 2025	11,940,264.63	16,038,243.41	23,181,276.00
November 2025	11,785,290.76	15,737,182.67	22,747,046.20
December 2025	11,632,168.61	15,441,560.87	22,320,651.14
January 2026	11,480,877.03	15,151,282.19	21,901,952.91
February 2026	11,331,395.08	14,866,252.46	21,490,816.00
March 2026	11,183,702.06	14,586,379.16	21,087,107.22
April 2026	11,037,777.52	14,311,571.37	20,690,695.71
May 2026	10,893,601.20	14,041,739.72	20,301,452.87
June 2026	10,751,153.10	13,776,796.42	19,919,252.30
July 2026	10,610,413.43	13,516,655.18	19,543,969.83
August 2026	10,471,362.61	13,261,231.22	19,175,483.41
September 2026	10,333,981.30	13,010,441.22	18,813,673.13
October 2026	10,198,250.36	12,764,203.31	18,458,421.14
November 2026	10,064,150.87	12,522,437.03	18,109,611.64
December 2026	9,931,664.11	12,285,063.34	17,767,130.83
January 2027	9,800,771.59	12,052,004.55	17,430,866.89
February 2027	9,671,455.00	11,823,184.33	17,100,709.95
March 2027	9,543,696.26	11,598,527.66	16,776,552.03
April 2027	9,417,477.48	11,377,960.84	16,458,287.03
May 2027	9,292,780.96	11,161,411.44	16,145,810.69
June 2027	9,169,589.21	10,948,808.30	15,839,020.58
July 2027	9,047,884.94	10,740,081.48	15,537,816.01
August 2027	8,927,651.05	10,535,162.28	15,242,098.07
September 2027	8,808,870.61	10,333,983.16	14,951,769.57
October 2027	8,691,526.91	10,136,477.78	14,666,734.98
November 2027	8,575,603.41	9,942,580.96	14,386,900.46
December 2027	8,461,083.76	9,752,228.63	14,112,173.80
January 2028	8,347,951.78	9,565,357.85	13,842,464.37
February 2028	8,236,191.49	9,381,906.77	13,577,683.14
March 2028	8,125,787.09	9,201,814.63	13,317,742.62
April 2028	8,016,722.93	9,025,021.71	13,062,556.85
May 2028	7,908,983.57	8,851,469.34	12,812,041.35
June 2028	7,802,553.71	8,681,099.88	12,566,113.13
July 2028	7,697,418.25	8,513,856.67	12,324,690.63
August 2028	7,593,562.23	8,349,684.07	12,087,693.73
September 2028	7,490,970.89	8,188,527.39	11,855,043.69
October 2028	7,389,629.62	8,030,332.89	11,626,663.15
November 2028	7,289,523.95	7,875,047.79	11,402,476.08
December 2028	7,190,639.62	7,722,620.20	11,182,407.82
January 2029	7,092,962.49	7,572,999.17	10,966,384.97
February 2029	6,996,478.60	7,426,134.61	10,754,335.42
March 2029	6,901,174.14	7,281,977.32	10,546,188.33
April 2029	6,807,035.45	7,140,478.97	10,341,874.10
May 2029	6,714,049.03	7,001,592.05	10,141,324.33
June 2029	6,622,201.53	6,865,269.89	9,944,471.82

<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
July 2029	\$ 6,531,479.75	\$ 6,731,466.65	\$ 9,751,250.54
August 2029	6,441,870.64	6,600,137.28	9,561,595.63
September 2029	6,353,361.29	6,471,237.51	9,375,443.35
October 2029	6,265,938.94	6,344,723.85	9,192,731.09
November 2029	6,179,590.98	6,220,553.59	9,013,397.30
December 2029	6,094,304.92	6,098,684.74	8,837,381.54
January 2030	6,010,068.44	5,979,076.06	8,664,624.43
February 2030	5,926,869.33	5,861,687.04	8,495,067.61
March 2030	5,844,695.54	5,746,477.85	8,328,653.74
April 2030	5,763,535.14	5,633,409.40	8,165,326.51
May 2030	5,683,376.34	5,522,443.26	8,005,030.57
June 2030	5,604,207.49	5,413,541.67	7,847,711.55
July 2030	5,526,017.06	5,306,667.54	7,693,316.04
August 2030	5,448,793.66	5,201,784.44	7,541,791.56
September 2030	5,372,526.01	5,098,856.57	7,393,086.55
October 2030	5,297,202.97	4,997,848.75	7,247,150.35
November 2030	5,222,813.54	4,898,726.43	7,103,933.20
December 2030	5,149,346.82	4,801,455.68	6,963,386.21
January 2031	5,076,792.04	4,706,003.13	6,825,461.34
February 2031	5,005,138.55	4,612,336.03	6,690,111.40
March 2031	4,934,375.83	4,520,422.19	6,557,290.04
April 2031	4,864,493.46	4,430,229.99	6,426,951.71
May 2031	4,795,481.17	4,341,728.37	6,299,051.66
June 2031	4,727,328.77	4,254,886.81	6,173,545.94
July 2031	4,660,026.20	4,169,675.32	6,050,391.36
August 2031	4,593,563.52	4,086,064.47	5,929,545.50
September 2031	4,527,930.89	4,004,025.31	5,810,966.68
October 2031	4,463,118.60	3,923,529.42	5,694,613.95
November 2031	4,399,117.02	3,844,548.88	5,580,447.10
December 2031	4,335,916.66	3,767,056.27	5,468,426.61
January 2032	4,273,508.11	3,691,024.63	5,358,513.66
February 2032	4,211,882.09	3,616,427.49	5,250,670.12
March 2032	4,151,029.41	3,543,238.86	5,144,858.52
April 2032	4,090,941.00	3,471,433.18	5,041,042.08
May 2032	4,031,607.86	3,400,985.37	4,939,184.63
June 2032	3,973,021.12	3,331,870.78	4,839,250.67
July 2032	3,915,172.01	3,264,065.19	4,741,205.31
August 2032	3,858,051.85	3,197,544.82	4,645,014.28
September 2032	3,801,652.07	3,132,286.30	4,550,643.92
October 2032	3,745,964.17	3,068,266.68	4,458,061.16
November 2032	3,690,979.77	3,005,463.42	4,367,233.52
December 2032	3,636,690.59	2,943,854.37	4,278,129.08
January 2033	3,583,088.42	2,883,417.77	4,190,716.51
February 2033	3,530,165.16	2,824,132.27	4,104,965.00
March 2033	3,477,912.81	2,765,976.86	4,020,844.33
April 2033	3,426,323.43	2,708,930.93	3,938,324.77
May 2033	3,375,389.21	2,652,974.22	3,857,377.16



<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
June 2033	\$ 3,325,102.39	\$ 2,598,086.86	\$ 3,777,972.81
July 2033	3,275,455.32	2,544,249.29	3,700,083.57
August 2033	3,226,440.44	2,491,442.32	3,623,681.79
September 2033	3,178,050.27	2,439,647.10	3,548,740.30
October 2033	3,130,277.40	2,388,845.11	3,475,232.41
November 2033	3,083,114.53	2,339,018.17	3,403,131.91
December 2033	3,036,554.43	2,290,148.41	3,332,413.06
January 2034	2,990,589.95	2,242,218.28	3,263,050.56
February 2034	2,945,214.03	2,195,210.55	3,195,019.59
March 2034	2,900,419.68	2,149,108.29	3,128,295.73
April 2034	2,856,200.00	2,103,894.87	3,062,855.03
May 2034	2,812,548.15	2,059,553.96	2,998,673.95
June 2034	2,769,457.40	2,016,069.53	2,935,729.38
July 2034	2,726,921.07	1,973,425.82	2,873,998.60
August 2034	2,684,932.56	1,931,607.35	2,813,459.31
September 2034	2,643,485.35	1,890,598.94	2,754,089.62
October 2034	2,602,572.99	1,850,385.64	2,695,867.99
November 2034	2,562,189.13	1,810,952.81	2,638,773.32
December 2034	2,522,327.44	1,772,286.05	2,582,784.83
January 2035	2,482,981.71	1,734,371.21	2,527,882.14
February 2035	2,444,145.78	1,697,194.41	2,474,045.25
March 2035	2,405,813.55	1,660,742.02	2,421,254.48
April 2035	2,367,979.03	1,625,000.62	2,369,490.53
May 2035	2,330,636.25	1,589,957.07	2,318,734.42
June 2035	2,293,779.33	1,555,598.46	2,268,967.54
July 2035	2,257,402.47	1,521,912.08	2,220,171.59
August 2035	2,221,499.91	1,488,885.48	2,172,328.60
September 2035	2,186,065.97	1,456,506.41	2,125,420.93
October 2035	2,151,095.05	1,424,762.87	2,079,431.25
November 2035	2,116,581.58	1,393,643.05	2,034,342.54
December 2035	2,082,520.08	1,363,135.35	1,990,138.09
January 2036	2,048,905.13	1,333,228.40	1,946,801.49
February 2036	2,015,731.36	1,303,911.00	1,904,316.62
March 2036	1,982,993.46	1,275,172.20	1,862,667.64
April 2036	1,950,686.21	1,247,001.20	1,821,839.02
May 2036	1,918,804.41	1,219,387.41	1,781,815.48
June 2036	1,887,342.95	1,192,320.45	1,742,582.04
July 2036	1,856,296.77	1,165,790.10	1,704,123.97
August 2036	1,825,660.86	1,139,786.33	1,666,426.82
September 2036	1,795,430.27	1,114,299.31	1,629,476.38
October 2036	1,765,600.11	1,089,319.36	1,593,258.71
November 2036	1,736,165.56	1,064,836.99	1,557,760.13
December 2036	1,707,121.83	1,040,842.88	1,522,967.19
January 2037	1,678,464.19	1,017,327.87	1,488,866.68
February 2037	1,650,187.99	994,282.98	1,455,445.65
March 2037	1,622,288.60	971,699.38	1,422,691.36
April 2037	1,594,761.46	949,568.40	1,390,591.32

<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
May 2037	\$ 1,567,602.07	\$ 927,881.53	\$ 1,359,133.23
June 2037	1,540,805.97	906,630.42	1,328,305.07
July 2037	1,514,368.74	885,806.87	1,298,094.98
August 2037	1,488,286.04	865,402.80	1,268,491.35
September 2037	1,462,553.55	845,410.32	1,239,482.76
October 2037	1,437,167.04	825,821.66	1,211,058.02
November 2037	1,412,122.27	806,629.19	1,183,206.11
December 2037	1,387,415.11	787,825.42	1,155,916.24
January 2038	1,363,041.44	769,403.00	1,129,177.81
February 2038	1,338,997.19	751,354.71	1,102,980.38
March 2038	1,315,278.36	733,673.46	1,077,313.75
April 2038	1,291,880.97	716,352.30	1,052,167.86
May 2038	1,268,801.10	699,384.39	1,027,532.87
June 2038	1,246,034.87	682,763.03	1,003,399.09
July 2038	1,223,578.46	666,481.62	979,757.02
August 2038	1,201,428.06	650,533.71	956,597.33
September 2038	1,179,579.94	634,912.94	933,910.86
October 2038	1,158,030.39	619,613.08	911,688.62
November 2038	1,136,775.76	604,628.01	889,921.77
December 2038	1,115,812.43	589,951.73	868,601.65
January 2039	1,095,136.83	575,578.33	847,719.74
February 2039	1,074,745.42	561,502.04	827,267.70
March 2039	1,054,634.72	547,717.15	807,237.31
April 2039	1,034,801.26	534,218.10	787,620.52
May 2039	1,015,241.65	520,999.41	768,409.43
June 2039	995,952.50	508,055.69	749,596.28
July 2039	976,930.50	495,381.67	731,173.44
August 2039	958,172.33	482,972.16	713,133.44
September 2039	939,674.76	470,822.09	695,468.93
October 2039	921,434.55	458,926.44	678,172.69
November 2039	903,448.54	447,280.33	661,237.67
December 2039	885,713.58	435,878.93	644,656.90
January 2040	868,226.56	424,717.53	628,423.57
February 2040	850,984.41	413,791.49	612,530.98
March 2040	833,984.11	403,096.25	596,972.56
April 2040	817,222.64	392,627.34	581,741.86
May 2040	800,697.05	382,380.39	566,832.55
June 2040	784,404.40	372,351.08	552,238.40
July 2040	768,341.81	362,535.19	537,953.33
August 2040	752,506.41	352,928.57	523,971.35
September 2040	736,895.37	343,527.16	510,286.56
October 2040	721,505.90	334,326.95	496,893.20
November 2040	706,335.24	325,324.02	483,785.62
December 2040	691,380.66	316,514.52	470,958.24
January 2041	676,639.45	307,894.68	458,405.61
February 2041	662,108.96	299,460.78	446,122.39
March 2041	647,786.54	291,209.19	434,103.30

<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
April 2041	\$ 633,669.61	\$ 283,136.34	\$ 422,343.19
May 2041	619,755.57	275,238.71	410,837.00
June 2041	606,041.89	267,512.87	399,579.75
July 2041	592,526.05	259,955.44	388,566.57
August 2041	579,205.58	252,563.10	377,792.68
September 2041	566,078.01	245,332.61	367,253.36
October 2041	553,140.92	238,260.77	356,944.02
November 2041	540,391.91	231,344.44	346,860.12
December 2041	527,828.62	224,580.57	336,997.23
January 2042	515,448.70	217,966.11	327,350.98
February 2042	503,249.83	211,498.13	317,917.11
March 2042	491,229.74	205,173.71	308,691.40
April 2042	479,386.16	198,989.99	299,669.74
May 2042	467,716.86	192,944.19	290,848.09
June 2042	456,219.64	187,033.55	282,222.48
July 2042	444,892.30	181,255.39	273,789.02
August 2042	433,732.70	175,607.06	265,543.89
September 2042	422,738.71	170,085.96	257,483.33
October 2042	411,908.23	164,689.56	249,603.68
November 2042	401,239.17	159,415.34	241,901.31
December 2042	390,729.48	154,260.87	234,372.70
January 2043	380,377.13	149,223.73	227,014.36
February 2043	370,180.11	144,301.57	219,822.88
March 2043	360,136.44	139,492.08	212,794.92
April 2043	350,244.16	134,792.97	205,927.19
May 2043	340,501.34	130,202.04	199,216.47
June 2043	330,906.06	125,717.07	192,659.60
July 2043	321,456.43	121,335.94	186,253.49
August 2043	312,150.58	117,056.54	179,995.08
September 2043	302,986.68	112,876.80	173,881.39
October 2043	293,962.88	108,794.70	167,909.50
November 2043	285,077.40	104,808.24	162,076.52
December 2043	276,328.46	100,915.49	156,379.65
January 2044	267,714.28	97,114.53	150,816.11
February 2044	259,233.14	93,403.48	145,383.19
March 2044	250,883.31	89,780.49	140,078.23
April 2044	242,663.11	86,243.78	134,898.62
May 2044	234,570.84	82,791.56	129,841.79
June 2044	226,604.86	79,422.09	124,905.24
July 2044	218,763.53	76,133.68	120,086.49
August 2044	211,045.22	72,924.65	115,383.14
September 2044	203,448.35	69,793.35	110,792.79
October 2044	195,971.33	66,738.20	106,313.14
November 2044	188,612.60	63,757.59	101,941.90
December 2044	181,370.62	60,849.99	97,676.82
January 2045	174,243.87	58,013.88	93,515.72
February 2045	167,230.83	55,247.78	89,456.43

<u>Distribution Date</u>	<u>Class JA</u>	<u>Classes P, PM and PN (in the aggregate)</u>	<u>Classes EN, EP, EQ, MA, MG, MT, MZ and NZ (in the aggregate)</u>
March 2045	\$ 160,330.04	\$ 52,550.21	\$ 85,496.85
April 2045	153,540.00	49,919.75	81,634.90
May 2045	146,859.29	47,354.99	77,868.55
June 2045	140,286.45	44,854.56	74,195.81
July 2045	133,820.07	42,417.10	70,614.71
August 2045	127,458.76	40,041.30	67,123.35
September 2045	121,201.12	37,725.84	63,719.84
October 2045	115,045.80	35,469.46	60,402.34
November 2045	108,991.45	33,270.91	57,169.03
December 2045	103,036.72	31,128.96	54,018.15
January 2046	97,180.30	29,042.41	50,947.95
February 2046	91,420.90	27,010.07	47,956.73
March 2046	85,757.22	25,030.81	45,042.82
April 2046	80,188.00	23,103.48	42,204.57
May 2046	74,711.97	21,226.97	39,440.38
June 2046	69,327.90	19,400.19	36,748.66
July 2046	64,034.57	17,622.08	34,127.88
August 2046	58,830.76	15,891.58	31,576.51
September 2046	53,715.28	14,207.67	29,093.07
October 2046	48,686.95	12,569.35	26,676.09
November 2046	43,744.59	10,975.63	24,324.16
December 2046	38,887.07	9,425.53	22,035.86
January 2047	34,113.24	7,918.11	19,809.82
February 2047	29,421.97	6,452.45	17,644.70
March 2047	24,812.15	5,027.62	15,539.18
April 2047	20,282.70	3,642.73	13,491.95
May 2047	15,832.51	2,296.92	11,501.75
June 2047	11,460.53	989.31	9,567.34
July 2047	7,165.69	0.00	7,687.48
August 2047	2,946.95	0.00	5,861.00
September 2047	0.00	0.00	4,086.71
October 2047	0.00	0.00	2,363.46
November 2047	0.00	0.00	690.14
December 2047 and thereafter	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
Initial Balance	\$144,893,000.00	\$30,000,000.00	\$129,687,000.00
March 2018	144,555,414.63	29,932,390.37	129,163,591.57
April 2018	144,183,655.02	29,848,715.79	128,565,679.24
May 2018	143,777,838.48	29,748,998.01	127,893,556.61
June 2018	143,338,100.05	29,633,283.04	127,147,621.47
July 2018	142,864,592.41	29,501,641.28	126,328,375.78
August 2018	142,357,485.81	29,354,167.60	125,436,425.54
September 2018	141,816,968.02	29,190,981.29	124,472,480.30
October 2018	141,243,244.18	29,012,226.08	123,437,352.49
November 2018	140,636,536.76	28,818,070.00	122,331,956.52
December 2018	139,997,085.35	28,608,705.15	121,157,307.58
January 2019	139,325,146.57	28,384,347.56	119,914,520.23
February 2019	138,620,993.92	28,145,236.78	118,604,806.75
March 2019	137,884,917.56	27,891,635.59	117,229,475.26
April 2019	137,117,224.15	27,623,829.56	115,789,927.52
May 2019	136,318,236.65	27,342,126.53	114,287,656.65
June 2019	135,488,294.09	27,046,856.07	112,724,244.47
July 2019	134,627,751.36	26,738,368.91	111,101,358.68
August 2019	133,736,978.94	26,417,036.22	109,420,749.86
September 2019	132,816,362.66	26,083,248.92	107,684,248.18
October 2019	131,866,303.41	25,737,416.88	105,893,759.98
November 2019	130,887,216.87	25,379,968.12	104,051,264.11
December 2019	129,879,533.21	25,011,347.88	102,158,808.09
January 2020	128,843,696.77	24,632,017.74	100,218,504.13
February 2020	127,780,165.73	24,242,454.61	98,232,524.93
March 2020	126,689,411.80	23,843,149.71	96,203,099.39
April 2020	125,571,919.85	23,434,607.54	94,132,508.13
May 2020	124,428,187.54	23,017,344.76	92,023,078.88
June 2020	123,258,725.00	22,591,889.04	89,877,181.82
July 2020	122,064,054.38	22,158,777.94	87,763,704.58
August 2020	120,875,942.64	21,718,557.73	85,682,134.84
September 2020	119,694,355.43	21,285,977.60	83,631,968.16
October 2020	118,519,258.56	20,860,904.98	81,612,707.90
November 2020	117,350,618.05	20,443,209.57	79,623,865.04
December 2020	116,188,400.06	20,032,763.28	77,664,958.11
January 2021	115,032,570.96	19,629,440.23	75,735,513.08
February 2021	113,883,097.26	19,233,116.66	73,835,063.20
March 2021	112,739,945.67	18,843,670.95	71,963,148.94
April 2021	111,603,083.06	18,460,983.56	70,119,317.84
May 2021	110,472,476.47	18,084,936.99	68,303,124.43
June 2021	109,348,093.11	17,715,415.75	66,514,130.10
July 2021	108,229,900.38	17,352,306.31	64,751,903.01
August 2021	107,117,865.81	16,995,497.12	63,016,017.99
September 2021	106,011,957.14	16,644,878.49	61,306,056.43
October 2021	104,912,142.24	16,300,342.65	59,621,606.15
November 2021	103,818,389.17	15,961,783.66	57,962,261.38
December 2021	102,730,666.14	15,629,097.38	56,327,622.57
January 2022	101,648,941.55	15,302,181.48	54,717,296.35

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2022	\$100,573,183.93	\$14,980,935.35	\$ 53,130,895.45
March 2022	99,503,361.99	14,665,260.13	51,568,038.53
April 2022	98,439,444.60	14,355,058.64	50,028,350.17
May 2022	97,381,400.79	14,050,235.38	48,511,460.76
June 2022	96,329,199.76	13,750,696.47	47,017,006.35
July 2022	95,282,810.86	13,456,349.64	45,559,998.59
August 2022	94,242,203.59	13,167,104.22	44,147,715.17
September 2022	93,207,347.62	12,882,871.07	42,778,793.58
October 2022	92,178,212.77	12,603,562.59	41,451,912.56
November 2022	91,154,769.03	12,329,092.69	40,165,790.88
December 2022	90,136,986.53	12,059,376.74	38,919,186.08
January 2023	89,124,835.56	11,794,331.59	37,710,893.37
February 2023	88,118,286.57	11,534,829.66	36,539,744.45
March 2023	87,117,310.14	11,280,920.71	35,404,606.43
April 2023	86,121,877.02	11,032,485.98	34,304,380.73
May 2023	85,131,958.13	10,789,409.23	33,238,002.11
June 2023	84,147,524.50	10,551,576.64	32,204,437.60
July 2023	83,168,547.34	10,318,876.78	31,202,685.54
August 2023	82,194,997.99	10,091,200.58	30,231,774.69
September 2023	81,226,847.96	9,868,441.23	29,290,763.23
October 2023	80,264,068.88	9,650,494.20	28,378,737.93
November 2023	79,306,632.55	9,437,257.13	27,494,813.26
December 2023	78,354,510.91	9,228,629.82	26,638,130.59
January 2024	77,407,676.04	9,024,514.19	25,807,857.31
February 2024	76,466,100.17	8,824,814.19	25,003,186.12
March 2024	75,529,755.66	8,629,435.83	24,223,334.21
April 2024	74,598,615.03	8,438,287.07	23,467,542.57
May 2024	73,672,650.93	8,251,277.82	22,735,075.22
June 2024	72,751,836.17	8,068,319.87	22,025,218.53
July 2024	71,836,143.68	7,889,326.89	21,337,280.59
August 2024	70,925,546.54	7,714,214.35	20,670,590.49
September 2024	70,020,017.97	7,542,899.51	20,024,497.70
October 2024	69,119,531.32	7,375,301.36	19,398,371.51
November 2024	68,224,060.09	7,211,340.61	18,791,600.34
December 2024	67,333,577.91	7,050,939.64	18,203,591.23
January 2025	66,448,058.54	6,894,022.46	17,633,769.27
February 2025	65,567,475.89	6,740,514.67	17,081,577.01
March 2025	64,691,804.00	6,590,343.47	16,546,473.99
April 2025	63,821,017.04	6,443,437.57	16,027,936.17
May 2025	62,955,089.32	6,299,727.18	15,525,455.49
June 2025	62,093,995.27	6,159,144.02	15,038,539.35
July 2025	61,237,709.48	6,021,621.20	14,566,710.13
August 2025	60,386,206.63	5,887,093.28	14,109,504.77
September 2025	59,539,461.57	5,755,496.18	13,666,474.33
October 2025	58,697,449.27	5,626,767.18	13,237,183.53
November 2025	57,860,144.81	5,500,844.89	12,821,210.35
December 2025	57,027,523.42	5,377,669.21	12,418,145.66
January 2026	56,199,560.45	5,257,181.31	12,027,592.77

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2026	\$ 55,376,231.37	\$ 5,139,323.61	\$ 11,649,167.11
March 2026	54,557,511.81	5,024,039.74	11,282,495.82
April 2026	53,743,377.48	4,911,274.52	10,927,217.44
May 2026	52,933,804.25	4,800,973.95	10,582,981.50
June 2026	52,128,768.10	4,693,085.15	10,249,448.27
July 2026	51,328,245.13	4,587,556.38	9,926,288.34
August 2026	50,532,211.59	4,484,336.99	9,613,182.40
September 2026	49,740,643.81	4,383,377.39	9,309,820.86
October 2026	48,954,914.09	4,284,629.06	9,015,903.60
November 2026	48,180,900.87	4,188,044.48	8,731,139.66
December 2026	47,418,435.28	4,093,577.17	8,455,246.99
January 2027	46,667,350.80	4,001,181.61	8,187,952.13
February 2027	45,927,483.28	3,910,813.24	7,928,989.99
March 2027	45,198,670.88	3,822,428.48	7,678,103.60
April 2027	44,480,754.04	3,735,984.63	7,435,043.82
May 2027	43,773,575.46	3,651,439.92	7,199,569.15
June 2027	43,076,980.06	3,568,753.47	6,971,445.47
July 2027	42,390,814.96	3,487,885.26	6,750,445.83
August 2027	41,714,929.41	3,408,796.10	6,536,350.23
September 2027	41,049,174.82	3,331,447.67	6,328,945.39
October 2027	40,393,404.70	3,255,802.43	6,128,024.56
November 2027	39,747,474.60	3,181,823.66	5,933,387.34
December 2027	39,111,242.16	3,109,475.40	5,744,839.45
January 2028	38,484,566.99	3,038,722.48	5,562,192.58
February 2028	37,867,310.72	2,969,530.44	5,385,264.18
March 2028	37,259,336.90	2,901,865.60	5,213,877.30
April 2028	36,660,511.05	2,835,694.95	5,047,860.41
May 2028	36,070,700.58	2,770,986.22	4,887,047.24
June 2028	35,489,774.76	2,707,707.79	4,731,276.63
July 2028	34,917,604.74	2,645,828.75	4,580,392.36
August 2028	34,354,063.47	2,585,318.82	4,434,243.00
September 2028	33,799,025.71	2,526,148.37	4,292,681.78
October 2028	33,252,368.01	2,468,288.41	4,155,566.41
November 2028	32,713,968.64	2,411,710.57	4,022,759.01
December 2028	32,183,707.62	2,356,387.07	3,894,125.90
January 2029	31,661,466.67	2,302,290.73	3,769,537.52
February 2029	31,147,129.16	2,249,394.95	3,648,868.31
March 2029	30,640,580.16	2,197,673.70	3,531,996.53
April 2029	30,141,706.33	2,147,101.49	3,418,804.22
May 2029	29,650,395.96	2,097,653.39	3,309,177.03
June 2029	29,166,538.93	2,049,305.00	3,203,004.14
July 2029	28,690,026.66	2,002,032.43	3,100,178.13
August 2029	28,220,752.13	1,955,812.31	3,000,594.88
September 2029	27,758,609.85	1,910,621.78	2,904,153.49
October 2029	27,303,495.81	1,866,438.43	2,810,756.16
November 2029	26,855,307.48	1,823,240.38	2,720,308.11
December 2029	26,413,943.81	1,781,006.17	2,632,717.47
January 2030	25,979,305.15	1,739,714.84	2,547,895.21

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2030	\$ 25,551,293.29	\$ 1,699,345.84	\$ 2,465,755.04
March 2030	25,129,811.43	1,659,879.09	2,386,213.34
April 2030	24,714,764.12	1,621,294.92	2,309,189.04
May 2030	24,306,057.29	1,583,574.10	2,234,603.61
June 2030	23,903,598.19	1,546,697.79	2,162,380.92
July 2030	23,507,295.41	1,510,647.57	2,092,447.20
August 2030	23,117,058.83	1,475,405.41	2,024,730.95
September 2030	22,732,799.62	1,440,953.65	1,959,162.89
October 2030	22,354,430.21	1,407,275.05	1,895,675.86
November 2030	21,981,864.29	1,374,352.69	1,834,204.80
December 2030	21,615,016.77	1,342,170.05	1,774,686.64
January 2031	21,253,803.76	1,310,710.95	1,717,060.28
February 2031	20,898,142.61	1,279,959.55	1,661,266.49
March 2031	20,547,951.81	1,249,900.36	1,607,247.89
April 2031	20,203,151.03	1,220,518.22	1,554,948.87
May 2031	19,863,661.07	1,191,798.31	1,504,315.53
June 2031	19,529,403.89	1,163,726.09	1,455,295.65
July 2031	19,200,302.55	1,136,287.38	1,407,838.64
August 2031	18,876,281.20	1,109,468.27	1,361,895.45
September 2031	18,557,265.08	1,083,255.17	1,317,418.57
October 2031	18,243,180.52	1,057,634.76	1,274,361.96
November 2031	17,933,954.86	1,032,594.03	1,232,681.00
December 2031	17,629,516.53	1,008,120.24	1,192,332.46
January 2032	17,329,794.94	984,200.93	1,153,274.46
February 2032	17,034,720.53	960,823.89	1,115,466.40
March 2032	16,744,224.75	937,977.19	1,078,868.96
April 2032	16,458,240.00	915,649.16	1,043,444.02
May 2032	16,176,699.67	893,828.38	1,009,154.67
June 2032	15,899,538.10	872,503.65	975,965.14
July 2032	15,626,690.57	851,664.05	943,840.75
August 2032	15,358,093.29	831,298.88	912,747.93
September 2032	15,093,683.38	811,397.66	882,654.13
October 2032	14,833,398.87	791,950.15	853,527.83
November 2032	14,577,178.66	772,946.33	825,338.49
December 2032	14,324,962.55	754,376.40	798,056.50
January 2033	14,076,691.20	736,230.75	771,653.20
February 2033	13,832,306.10	718,500.01	746,100.81
March 2033	13,591,749.62	701,174.98	721,372.42
April 2033	13,354,964.92	684,246.69	697,441.95
May 2033	13,121,895.99	667,706.34	674,284.14
June 2033	12,892,487.64	651,545.34	651,874.52
July 2033	12,666,685.46	635,755.26	630,189.38
August 2033	12,444,435.81	620,327.89	609,205.77
September 2033	12,225,685.86	605,255.17	588,901.41
October 2033	12,010,383.49	590,529.22	569,254.78
November 2033	11,798,477.38	576,142.33	550,244.97
December 2033	11,589,916.91	562,086.96	531,851.77
January 2034	11,384,652.21	548,355.74	514,055.58



<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2034	\$ 11,182,634.13	\$ 534,941.46	\$ 496,837.41
March 2034	10,983,814.22	521,837.05	480,178.89
April 2034	10,788,144.73	509,035.60	464,062.20
May 2034	10,595,578.60	496,530.37	448,470.09
June 2034	10,406,069.45	484,314.74	433,385.85
July 2034	10,219,571.57	472,382.26	418,793.28
August 2034	10,036,039.90	460,726.59	404,676.71
September 2034	9,855,430.06	449,341.55	391,020.95
October 2034	9,677,698.27	438,221.09	377,811.29
November 2034	9,502,801.42	427,359.29	365,033.47
December 2034	9,330,697.00	416,750.36	352,673.71
January 2035	9,161,343.11	406,388.64	340,718.62
February 2035	8,994,698.49	396,268.58	329,155.26
March 2035	8,830,722.45	386,384.77	317,971.10
April 2035	8,669,374.88	376,731.91	307,153.98
May 2035	8,510,616.27	367,304.81	296,692.15
June 2035	8,354,407.69	358,098.40	286,574.20
July 2035	8,200,710.75	349,107.71	276,789.12
August 2035	8,049,487.63	340,327.90	267,326.20
September 2035	7,900,701.06	331,754.23	258,175.11
October 2035	7,754,314.31	323,382.04	249,325.82
November 2035	7,610,291.16	315,206.79	240,768.62
December 2035	7,468,595.96	307,224.06	232,494.11
January 2036	7,329,193.55	299,429.49	224,493.20
February 2036	7,192,049.27	291,818.83	216,757.07
March 2036	7,057,128.99	284,387.94	209,277.18
April 2036	6,924,399.06	277,132.74	202,045.26
May 2036	6,793,826.33	270,049.26	195,053.32
June 2036	6,665,378.12	263,133.62	188,293.60
July 2036	6,539,022.23	256,382.01	181,758.59
August 2036	6,414,726.93	249,790.71	175,441.03
September 2036	6,292,460.95	243,356.09	169,333.88
October 2036	6,172,193.49	237,074.60	163,430.33
November 2036	6,053,894.17	230,942.75	157,723.78
December 2036	5,937,533.08	224,957.14	152,207.84
January 2037	5,823,080.74	219,114.45	146,876.33
February 2037	5,710,508.08	213,411.42	141,723.25
March 2037	5,599,786.49	207,844.87	136,742.82
April 2037	5,490,887.74	202,411.70	131,929.41
May 2037	5,383,784.03	197,108.85	127,277.60
June 2037	5,278,447.99	191,933.36	122,782.11
July 2037	5,174,852.60	186,882.31	118,437.86
August 2037	5,072,971.27	181,952.87	114,239.92
September 2037	4,972,777.80	177,142.24	110,183.51
October 2037	4,874,246.35	172,447.71	106,264.00
November 2037	4,777,351.48	167,866.61	102,476.93
December 2037	4,682,068.11	163,396.36	98,817.96
January 2038	4,588,371.54	159,034.40	95,282.91

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2038	\$ 4,496,237.42	\$ 154,778.24	\$ 91,867.70
March 2038	4,405,641.76	150,625.46	88,568.42
April 2038	4,316,560.92	146,573.67	85,381.26
May 2038	4,228,971.62	142,620.56	82,302.53
June 2038	4,142,850.91	138,763.84	79,328.68
July 2038	4,058,176.18	135,001.30	76,456.26
August 2038	3,974,925.14	131,330.76	73,681.92
September 2038	3,893,075.85	127,750.11	71,002.45
October 2038	3,812,606.68	124,257.25	68,414.70
November 2038	3,733,496.32	120,850.16	65,915.65
December 2038	3,655,723.77	117,526.85	63,502.38
January 2039	3,579,268.34	114,285.38	61,172.05
February 2039	3,504,109.66	111,123.86	58,921.92
March 2039	3,430,227.64	108,040.43	56,749.32
April 2039	3,357,602.49	105,033.27	54,651.69
May 2039	3,286,214.73	102,100.61	52,626.55
June 2039	3,216,045.14	99,240.71	50,671.49
July 2039	3,147,074.80	96,451.89	48,784.17
August 2039	3,079,285.07	93,732.48	46,962.35
September 2039	3,012,657.58	91,080.86	45,203.85
October 2039	2,947,174.24	88,495.46	43,506.55
November 2039	2,882,817.21	85,974.71	41,868.42
December 2039	2,819,568.93	83,517.11	40,287.47
January 2040	2,757,412.09	81,121.19	38,761.80
February 2040	2,696,329.66	78,785.48	37,289.56
March 2040	2,636,304.82	76,508.59	35,868.95
April 2040	2,577,321.04	74,289.12	34,498.26
May 2040	2,519,362.01	72,125.73	33,175.79
June 2040	2,462,411.67	70,017.09	31,899.95
July 2040	2,406,454.20	67,961.93	30,669.14
August 2040	2,351,474.02	65,958.96	29,481.87
September 2040	2,297,455.77	64,006.98	28,336.65
October 2040	2,244,384.32	62,104.75	27,232.09
November 2040	2,192,244.78	60,251.12	26,166.79
December 2040	2,141,022.45	58,444.93	25,139.43
January 2041	2,090,702.89	56,685.05	24,148.74
February 2041	2,041,271.85	54,970.39	23,193.46
March 2041	1,992,715.28	53,299.87	22,272.39
April 2041	1,945,019.38	51,672.44	21,384.38
May 2041	1,898,170.51	50,087.07	20,528.30
June 2041	1,852,155.27	48,542.76	19,703.06
July 2041	1,806,960.45	47,038.54	18,907.61
August 2041	1,762,573.01	45,573.43	18,140.93
September 2041	1,718,980.15	44,146.52	17,402.04
October 2041	1,676,169.22	42,756.88	16,690.00
November 2041	1,634,127.80	41,403.61	16,003.87
December 2041	1,592,843.62	40,085.86	15,342.78
January 2042	1,552,304.61	38,802.75	14,705.86

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2042	\$ 1,512,498.89	\$ 37,553.46	\$ 14,092.27
March 2042	1,473,414.73	36,337.18	13,501.23
April 2042	1,435,040.61	35,153.10	12,931.94
May 2042	1,397,365.15	34,000.45	12,383.66
June 2042	1,360,377.17	32,878.47	11,855.66
July 2042	1,324,065.64	31,786.42	11,347.24
August 2042	1,288,419.70	30,723.57	10,857.72
September 2042	1,253,428.66	29,689.20	10,386.45
October 2042	1,219,081.98	28,682.64	9,932.78
November 2042	1,185,369.29	27,703.20	9,496.11
December 2042	1,152,280.36	26,750.22	9,075.84
January 2043	1,119,805.13	25,823.06	8,671.40
February 2043	1,087,933.70	24,921.07	8,282.23
March 2043	1,056,656.28	24,043.66	7,907.81
April 2043	1,025,963.28	23,190.21	7,547.61
May 2043	995,845.21	22,360.14	7,201.13
June 2043	966,292.75	21,552.87	6,867.89
July 2043	937,296.71	20,767.85	6,547.42
August 2043	908,848.05	20,004.51	6,239.27
September 2043	880,937.85	19,262.33	5,943.01
October 2043	853,557.34	18,540.79	5,658.21
November 2043	826,697.88	17,839.37	5,384.47
December 2043	800,350.95	17,157.58	5,121.39
January 2044	774,508.17	16,494.92	4,868.59
February 2044	749,161.30	15,850.92	4,625.70
March 2044	724,302.19	15,225.11	4,392.38
April 2044	699,922.85	14,617.05	4,168.27
May 2044	676,015.40	14,026.29	3,953.06
June 2044	652,572.06	13,452.39	3,746.40
July 2044	629,585.19	12,894.93	3,548.01
August 2044	607,047.27	12,353.50	3,357.57
September 2044	584,950.88	11,827.69	3,174.81
October 2044	563,288.73	11,317.12	2,999.43
November 2044	542,053.61	10,821.40	2,831.18
December 2044	521,238.47	10,340.14	2,669.80
January 2045	500,836.31	9,872.99	2,515.03
February 2045	480,840.29	9,419.58	2,366.63
March 2045	461,243.64	8,979.57	2,224.36
April 2045	442,039.71	8,552.62	2,088.01
May 2045	423,221.94	8,138.39	1,957.35
June 2045	404,783.89	7,736.55	1,832.18
July 2045	386,719.20	7,346.80	1,712.29
August 2045	369,021.61	6,968.81	1,597.48
September 2045	351,684.97	6,602.29	1,487.56
October 2045	334,703.22	6,246.93	1,382.36
November 2045	318,070.38	5,902.46	1,281.69
December 2045	301,780.57	5,568.59	1,185.39
January 2046	285,828.01	5,245.05	1,093.29

<u>Distribution Date</u>	<u>Class HF</u>	<u>Class DA</u>	<u>Classes BA and BZ (in the aggregate)</u>
February 2046	\$ 270,207.00	\$ 4,931.56	\$ 1,005.24
March 2046	254,911.92	4,627.86	921.07
April 2046	239,937.26	4,333.71	840.65
May 2046	225,277.58	4,048.84	763.82
June 2046	210,927.52	3,773.02	690.46
July 2046	196,881.81	3,506.01	620.43
August 2046	183,135.27	3,247.57	553.61
September 2046	169,682.78	2,997.48	489.86
October 2046	156,519.32	2,755.52	429.07
November 2046	143,639.94	2,521.48	371.12
December 2046	131,039.75	2,295.13	315.92
January 2047	118,713.97	2,076.29	263.33
February 2047	106,657.88	1,864.74	213.28
March 2047	94,866.81	1,660.29	165.65
April 2047	83,336.20	1,462.75	120.35
May 2047	72,061.54	1,271.94	77.29
June 2047	61,038.40	1,087.67	36.38
July 2047	50,262.40	909.77	0.00
August 2047	39,729.26	738.06	0.00
September 2047	29,434.74	572.38	0.00
October 2047	19,374.68	412.55	0.00
November 2047	9,544.99	258.43	0.00
December 2047	0.00	109.84	0.00
January 2048 and thereafter	0.00	0.00	0.00

**EXHIBIT A**

**Assumed Characteristics of the Mortgage Loans Underlying the Group 1 Trust Assets(1)**

Pool Number	Ginnie MBS Certificate Principal Balance(\$)	Approximate Weighted Average Remaining Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Mortgage Rate(5)	Approximate Weighted Average Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Floor(12)	Lifetime Certificate Interest Rate Cap(12)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(13)
8900	\$ 5,044.46	46	314	2.922%	2.375%	0.548%	1-year CMT	1.500%	January 1, 1992	April 1, 2018	Annually	1.000%	11.000%	1.000%	January 20, 2022	6.000%
8123	3,883.90	58	302	2.878	2.375	0.503	1-year CMT	1.500	January 1, 1993	April 1, 2018	Annually	1.000	11.000	1.000	January 20, 2023	6.000
8144	23,220.34	59	301	2.892	2.375	0.517	1-year CMT	1.500	February 1, 1993	April 1, 2018	Annually	1.000	10.500	1.500	February 20, 2023	5.500
8358	52,505.36	70	290	2.911	2.375	0.536	1-year CMT	1.500	January 1, 1994	April 1, 2018	Annually	1.000	10.000	1.500	January 20, 2024	5.000
8351	142,030.60	70	290	2.913	2.375	0.538	1-year CMT	1.500	January 1, 1994	April 1, 2018	Annually	1.000	9.500	1.500	January 20, 2024	4.500
8350	17,182.63	70	290	2.913	2.375	0.538	1-year CMT	1.500	January 1, 1994	April 1, 2018	Annually	1.000	9.000	1.500	January 20, 2024	4.000
8375	51,149.24	71	289	2.890	2.375	0.515	1-year CMT	1.500	February 1, 1994	April 1, 2018	Annually	1.000	10.500	1.500	February 20, 2024	5.500
8384	10,341.04	71	289	2.896	2.375	0.521	1-year CMT	1.500	March 1, 1994	April 1, 2018	Annually	1.000	9.000	1.500	March 20, 2024	4.000
8576	1,315.48	82	278	3.067	2.375	0.692	1-year CMT	1.500	January 1, 1995	April 1, 2018	Annually	1.000	11.000	1.500	January 20, 2025	6.000
8592	52,950.98	83	277	3.267	2.375	0.892	1-year CMT	1.500	February 1, 1995	April 1, 2018	Annually	1.000	11.500	1.500	February 20, 2025	6.500
8575	19,348.70	83	277	3.750	2.375	1.375	1-year CMT	1.500	January 1, 1995	April 1, 2018	Annually	1.000	10.500	1.500	January 20, 2025	5.500
80047	16,512.04	107	253	3.581	2.375	1.206	1-year CMT	1.500	February 1, 1997	April 1, 2018	Annually	1.000	12.000	2.000	February 20, 2027	7.000
80052	37,157.84	108	252	3.551	2.375	1.176	1-year CMT	1.500	March 1, 1997	April 1, 2018	Annually	1.000	10.500	1.500	March 20, 2027	5.500
80041	1,420.58	118	252	3.750	2.375	1.375	1-year CMT	1.500	February 1, 1997	April 1, 2018	Annually	1.000	9.500	1.500	February 20, 2027	4.500
80150	2,181.65	118	242	3.593	2.375	1.218	1-year CMT	1.500	January 1, 1998	April 1, 2018	Annually	1.000	10.000	1.500	January 20, 2028	5.000
80249	41,042.79	130	230	3.649	2.375	1.274	1-year CMT	1.500	January 1, 1999	April 1, 2018	Annually	1.000	10.000	1.500	January 20, 2029	5.000
80364	18,936.00	142	218	3.620	2.375	1.245	1-year CMT	1.500	January 1, 2000	April 1, 2018	Annually	1.000	11.000	1.500	January 20, 2030	6.000
80372	10,999.91	143	217	3.625	2.375	1.250	1-year CMT	1.500	February 1, 2000	April 1, 2018	Annually	1.000	9.000	2.000	February 20, 2031	4.000
80502	18,008.99	155	205	3.625	2.375	1.250	1-year CMT	1.500	March 1, 2001	April 1, 2018	Annually	1.000	12.000	2.000	February 20, 2031	7.000
80568	16,294.50	167	193	3.467	2.375	1.092	1-year CMT	1.500	January 1, 2002	April 1, 2018	Annually	1.000	9.500	1.500	January 20, 2032	4.500
80585	204,155.94	168	192	3.459	2.375	1.084	1-year CMT	1.500	January 1, 2002	April 1, 2018	Annually	1.000	10.000	1.500	March 20, 2032	5.000
80663	127,100.13	179	181	3.603	2.375	1.288	1-year CMT	1.500	March 1, 2002	April 1, 2018	Annually	1.000	9.000	1.500	March 20, 2032	4.000
80680	93,728.95	180	180	3.434	2.375	1.059	1-year CMT	1.500	January 1, 2003	April 1, 2018	Annually	1.000	9.000	1.500	February 20, 2033	4.000
80850	40,170.98	192	168	3.080	2.375	0.750	1-year CMT	1.500	February 1, 2003	April 1, 2018	Annually	1.000	9.000	1.500	March 20, 2033	4.500
80880	30,326.61	193	167	3.125	2.375	0.750	1-year CMT	1.500	March 1, 2003	April 1, 2018	Annually	1.000	9.500	1.500	March 20, 2033	4.500
81197	140,684.20	202	158	3.082	2.375	0.707	1-year CMT	1.500	April 1, 2004	April 1, 2018	Annually	1.000	8.500	1.500	March 20, 2034	3.500
80821	144,763.93	215	145	2.899	2.375	0.524	1-year CMT	1.500	January 1, 2005	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2035	3.500
80819	39,199.37	191	169	3.125	2.375	0.750	1-year CMT	1.500	February 1, 2004	April 1, 2018	Annually	1.000	9.500	1.500	February 20, 2036	4.500
80835	468,933.76	190	169	2.874	2.375	0.498	1-year CMT	1.500	January 1, 2004	April 1, 2018	Annually	1.000	9.000	1.500	January 20, 2034	4.500
80862	18,579.91	192	168	3.125	2.375	0.750	1-year CMT	1.500	January 1, 2004	April 1, 2018	Annually	1.000	8.750	1.500	January 20, 2034	3.750
80840	69,072.75	191	168	3.125	2.375	0.750	1-year CMT	1.500	March 1, 2004	April 1, 2018	Annually	1.000	9.500	1.500	March 20, 2034	4.500
80856	112,130.78	191	168	2.874	2.375	0.499	1-year CMT	1.500	February 1, 2004	April 1, 2018	Annually	1.000	8.750	1.500	February 20, 2034	3.750
80854	13,995.08	193	167	2.876	2.375	0.501	1-year CMT	1.500	March 1, 2004	April 1, 2018	Annually	1.000	8.750	1.500	March 20, 2034	3.750
81257	6,703.76	203	157	3.070	2.375	0.695	1-year CMT	1.500	March 1, 2004	April 1, 2018	Annually	1.000	10.000	1.500	March 20, 2034	5.000
81252	79,350.98	203	157	2.986	2.375	0.611	1-year CMT	1.500	February 1, 2005	April 1, 2018	Annually	1.000	9.500	1.500	February 20, 2035	4.500
81214	311,412.72	202	157	2.940	2.375	0.556	1-year CMT	1.500	January 1, 2005	April 1, 2018	Annually	1.000	9.000	1.500	January 20, 2035	4.000
81606	95,271.38	214	146	2.931	2.375	0.556	1-year CMT	1.500	January 1, 2006	April 1, 2018	Annually	1.000	10.500	1.500	January 20, 2036	5.500
82458	212,011.72	262	98	2.988	2.375	0.668	1-year CMT	1.500	January 1, 2010	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2040	3.500
82474	356,068.40	263	97	3.043	2.375	0.668	1-year CMT	1.500	February 1, 2010	April 1, 2018	Annually	1.000	8.500	1.500	February 20, 2040	3.500
82457	76,326.95	260	97	2.871	2.375	0.496	1-year CMT	1.500	January 1, 2010	April 1, 2018	Annually	1.000	8.000	1.500	January 20, 2040	3.000
82490	129,090.15	264	96	3.006	2.375	0.631	1-year CMT	1.500	March 1, 2010	April 1, 2018	Annually	1.000	9.000	1.500	March 20, 2040	4.000
82488	223,195.98	262	95	2.872	2.375	0.497	1-year CMT	1.500	March 1, 2010	April 1, 2018	Annually	1.000	8.000	1.500	March 20, 2040	3.000
82759	311,872.10	275	83	2.875	2.375	0.495	1-year CMT	1.500	February 1, 2011	April 1, 2018	Annually	1.000	7.500	1.500	February 20, 2041	2.500
83028	3,227,632.70	286	73	2.875	2.375	0.497	1-year CMT	1.500	January 1, 2012	April 1, 2018	Annually	1.000	7.500	1.500	January 20, 2042	2.500
83038	155,215.00	286	72	2.872	2.375	0.497	1-year CMT	1.500	February 1, 2012	April 1, 2018	Annually	1.000	7.500	1.500	February 20, 2042	2.500
83038	620,565.78	287	71	2.874	2.375	0.499	1-year CMT	1.500	March 1, 2012	April 1, 2018	Annually	1.000	7.500	1.500	March 20, 2042	2.500
83051	340,663.25	297	61	2.858	2.375	0.483	1-year CMT	1.500	March 1, 2011	April 1, 2018	Annually	1.000	7.000	1.500	March 20, 2041	2.000
MA0719	467,423.56	297	60	2.862	2.375	0.487	1-year CMT	1.500	February 1, 2013	April 1, 2018	Annually	1.000	7.000	1.500	February 20, 2043	2.000
MA0803	21,792.48	227	133	3.125	2.375	0.750	1-year CMT	1.500	January 1, 2007	April 1, 2018	Annually	1.000	10.500	1.500	January 20, 2037	5.500
82463	523,637.56	262	98	2.660	2.375	0.285	1-year CMT	1.500	January 1, 2010	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2040	3.500
82462	150,740.88	262	98	2.773	2.375	0.398	1-year CMT	1.500	January 1, 2010	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2040	3.500
82468	427,522.50	263	98	3.055	2.375	0.680	1-year CMT	1.500	January 1, 2010	April 1, 2018	Annually	2.000	10.000	1.500	January 20, 2040	4.000
82484	65,789.06	263	97	3.100	2.375	0.725	1-year CMT	1.500	February 1, 2010	April 1, 2018	Annually	1.000	10.000	1.500	February 20, 2040	4.000
82477	336,952.86	264	96	2.711	2.375	0.336	1-year CMT	1.500	February 1, 2010	April 1, 2018	Annually	1.000	9.000	1.500	February 20, 2040	3.000
82499	227,077.01	264	96	2.897	2.375	0.487	1-year CMT	1.500	March 1, 2010	April 1, 2018	Annually	1.000	8.500	1.500	March 20, 2040	3.500
82713	1,178,219.86	274	86	2.897	2.375	0.522	1-year CMT	1.500	January 1, 2011	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2041	3.500

Pool Number	Ginnie Mac Certificate Principal Balance(2)	Approximate Weighted Remaining Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
82712	\$ 611,706.74	274	86	2.875%	2.375%	0.504%	1-year CMT	1.500%	January 1, 2011	April 1, 2018	Annually	1.000%	8.000%	1.500%	January 20, 2041	3.000%
82736	94,468.48	275	85	2.754	2.375	0.359	1-year CMT	1.500	February 1, 2011	April 1, 2018	Annually	1.000	7.500	1.500	February 20, 2041	2.500
82760	347,637.47	275	85	2.729	2.375	0.354	1-year CMT	1.500	March 1, 2011	April 1, 2018	Annually	1.000	7.500	1.500	March 20, 2041	2.500
82714	1,390,950.04	275	85	2.735	2.375	0.360	1-year CMT	1.500	January 1, 2011	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2041	3.500
82755	991,444.98	276	84	3.011	2.375	0.636	1-year CMT	1.500	February 1, 2011	April 1, 2018	Annually	1.000	8.500	1.500	February 20, 2041	3.500
82762	588,084.84	276	84	2.970	2.375	0.595	1-year CMT	1.500	March 1, 2011	April 1, 2018	Annually	1.000	8.500	1.500	March 20, 2041	3.500
82761	198,499.63	276	84	2.786	2.375	0.411	1-year CMT	1.500	March 1, 2011	April 1, 2018	Annually	1.000	8.500	1.500	March 20, 2041	3.500
83031	240,667.90	286	74	2.975	2.375	0.600	1-year CMT	1.500	January 1, 2012	April 1, 2018	Annually	2.000	8.500	1.500	January 20, 2042	2.500
83039	438,429.68	287	73	2.771	2.375	0.396	1-year CMT	1.500	February 1, 2012	April 1, 2018	Annually	1.000	8.000	1.500	February 20, 2042	3.000
83023	13,2947.83	287	73	2.726	2.375	0.351	1-year CMT	1.500	January 1, 2012	April 1, 2018	Annually	1.000	7.500	1.500	January 20, 2042	2.500
83021	24,5714.33	287	73	2.792	2.375	0.417	1-year CMT	1.500	January 1, 2012	April 1, 2018	Annually	1.000	8.000	1.500	January 20, 2042	3.000
83054	598,617.22	288	72	2.842	2.375	0.467	1-year CMT	1.500	March 1, 2012	April 1, 2018	Annually	1.000	7.500	1.500	March 20, 2042	2.500
8180	3,857.85	61	299	3.132	2.625	0.507	1-year CMT	1.500	April 1, 1993	July 1, 2018	Annually	1.000	11.000	1.500	April 20, 2023	6.000
8218	2,308.19	63	297	3.179	2.625	0.554	1-year CMT	1.500	June 1, 1993	July 1, 2018	Annually	1.000	11.000	1.500	June 20, 2023	6.000
8408	8,274.04	73	287	3.184	2.625	0.559	1-year CMT	1.500	April 1, 1994	July 1, 2018	Annually	1.000	10.500	1.500	April 20, 2024	5.500
8398	35,141.04	73	287	3.161	2.625	0.536	1-year CMT	1.500	April 1, 1994	July 1, 2018	Annually	1.000	9.500	1.500	April 20, 2024	4.500
8397	11,034.54	73	287	3.282	2.625	0.657	1-year CMT	1.500	April 1, 1994	July 1, 2018	Annually	1.000	9.000	1.500	April 20, 2024	4.000
8421	32,200.39	74	286	3.172	2.625	0.547	1-year CMT	1.500	May 1, 1994	July 1, 2018	Annually	1.000	10.500	1.500	May 20, 2024	5.500
8419	47,573.38	74	286	3.145	2.625	0.540	1-year CMT	1.500	May 1, 1994	July 1, 2018	Annually	1.000	9.500	1.500	May 20, 2024	4.500
8418	44,114.57	74	286	3.131	2.625	0.526	1-year CMT	1.500	May 1, 1994	July 1, 2018	Annually	1.000	10.500	1.500	May 20, 2024	5.500
8443	3,499.63	75	285	3.131	2.625	0.526	1-year CMT	1.500	June 1, 1994	July 1, 2018	Annually	1.000	10.500	1.500	June 20, 2024	5.500
8621	27,646.71	85	275	3.564	2.625	0.939	1-year CMT	1.500	April 1, 1995	July 1, 2018	Annually	1.000	12.000	2.000	April 20, 2025	7.000
8877	7,483.35	98	262	3.651	2.625	1.026	1-year CMT	1.500	May 1, 1996	July 1, 2018	Annually	1.000	11.500	1.500	May 20, 2026	6.500
80059	3,992.90	109	251	3.846	2.625	1.221	1-year CMT	1.500	April 1, 1997	July 1, 2018	Annually	1.000	10.500	1.500	April 20, 2027	5.500
80070	22,120.86	110	250	3.899	2.625	1.274	1-year CMT	1.500	May 1, 1997	July 1, 2018	Annually	1.000	10.000	1.500	May 20, 2027	5.000
80058	2,546.42	110	250	3.832	2.625	1.207	1-year CMT	1.500	April 1, 1997	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2027	5.000
80086	47,573.60	111	249	3.718	2.625	1.093	1-year CMT	1.500	June 1, 1997	July 1, 2018	Annually	1.000	11.500	1.500	June 20, 2027	6.500
80084	7,871.22	111	249	3.772	2.625	1.147	1-year CMT	1.500	June 1, 1997	July 1, 2018	Annually	1.000	10.500	1.500	June 20, 2027	5.500
80185	5,717.02	121	239	3.841	2.625	1.216	1-year CMT	1.500	June 1, 1998	July 1, 2018	Annually	1.000	10.000	1.500	June 20, 2028	5.000
80204	25,241.87	122	238	3.875	2.625	1.250	1-year CMT	1.500	June 1, 1998	July 1, 2018	Annually	1.000	9.500	1.500	June 20, 2028	4.500
80198	10,771.85	122	238	3.829	2.625	1.204	1-year CMT	1.500	May 1, 1998	July 1, 2018	Annually	1.000	10.500	1.500	May 20, 2028	5.500
80197	4,985.44	122	238	3.861	2.625	1.236	1-year CMT	1.500	May 1, 1998	July 1, 2018	Annually	1.000	10.000	1.500	May 20, 2028	5.000
80183	17,528.18	122	238	4.000	2.625	1.375	1-year CMT	1.500	April 1, 1998	July 1, 2018	Annually	1.000	9.000	1.500	April 20, 2028	4.000
80271	7,518.98	133	227	3.826	2.625	1.201	1-year CMT	1.500	April 1, 1999	July 1, 2018	Annually	1.000	9.500	1.500	April 20, 2029	4.500
80272	48,953.79	134	226	3.850	2.625	1.215	1-year CMT	1.500	April 1, 1999	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2029	5.000
80283	47,899.95	134	226	3.813	2.625	1.188	1-year CMT	1.500	July 1, 1999	July 1, 2018	Annually	1.000	10.000	1.500	July 20, 2029	5.000
80291	12,570.56	135	225	3.831	2.625	1.206	1-year CMT	1.500	June 1, 1999	July 1, 2018	Annually	1.000	9.500	1.500	June 20, 2029	4.500
80290	46,976.64	135	225	3.892	2.625	1.267	1-year CMT	1.500	June 1, 1999	July 1, 2018	Annually	1.000	10.000	1.500	June 20, 2029	5.000
80281	25,285.25	135	225	3.526	2.625	0.901	1-year CMT	1.500	June 1, 1999	July 1, 2018	Annually	1.000	9.000	1.500	June 20, 2029	4.000
80955	6,885.38	145	215	3.847	2.625	1.222	1-year CMT	1.500	April 1, 2000	July 1, 2018	Annually	1.000	11.500	2.000	April 20, 2030	6.500
80956	9,428.04	147	215	3.751	2.625	1.126	1-year CMT	1.500	April 1, 2000	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2030	5.000
80514	15,227.76	159	201	3.804	2.625	1.179	1-year CMT	1.500	April 1, 2001	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2031	5.000
80592	20,026.22	169	191	3.778	2.625	0.932	1-year CMT	1.500	April 1, 2001	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2031	5.000
80594	11,822.33	169	191	3.758	2.625	1.153	1-year CMT	1.500	April 1, 2002	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2032	5.000
80611	13,705.86	171	189	3.578	2.625	1.054	1-year CMT	1.500	June 1, 2002	July 1, 2018	Annually	1.000	10.000	1.500	June 20, 2032	5.000
80687	12,679.19	181	179	3.679	2.625	0.999	1-year CMT	1.500	June 1, 2002	July 1, 2018	Annually	1.000	9.500	1.500	June 20, 2032	4.500
80939	330,085.13	195	165	3.544	2.625	1.122	1-year CMT	1.500	April 1, 2003	July 1, 2018	Annually	1.000	10.000	1.500	April 20, 2033	5.000
81372	25,372.17	204	156	3.281	2.625	0.656	1-year CMT	1.500	June 1, 2004	July 1, 2018	Annually	1.000	9.500	1.500	June 20, 2034	4.500
80894	13,995.34	193	167	3.375	2.625	0.750	1-year CMT	1.500	June 1, 2004	July 1, 2018	Annually	1.000	10.000	1.500	June 20, 2034	5.000
80922	97,179.99	194	166	3.375	2.625	0.750	1-year CMT	1.500	April 1, 2004	July 1, 2018	Annually	1.000	9.750	1.500	April 20, 2034	4.750
80916	52,376.71	193	166	3.375	2.625	0.750	1-year CMT	1.500	May 1, 2004	July 1, 2018	Annually	1.000	9.250	1.500	May 20, 2034	4.250
80956	98,105.78	196	164	3.375	2.625	0.750	1-year CMT	1.500	May 1, 2004	July 1, 2018	Annually	1.000	10.000	1.500	May 20, 2034	5.000
81385	218,542.60	206	154	3.248	2.625	0.623	1-year CMT	1.500	June 1, 2005	July 1, 2018	Annually	1.000	10.000	1.500	June 20, 2035	5.000
81357	199,405.13	206	154	3.320	2.625	0.695	1-year CMT	1.500	June 1, 2005	July 1, 2018	Annually	1.000	10.250	1.500	June 20, 2035	5.250
81355	384,179.80	206	154	3.266	2.625	0.641	1-year CMT	1.500	May 1, 2005	July 1, 2018	Annually	1.000	10.000	1.500	May 20, 2035	5.000
81687	184,738.46	219	141	3.335	2.625	0.710	1-year CMT	1.500	May 1, 2006	July 1, 2018	Annually	1.000	10.000	1.500	May 20, 2036	5.000
82057	498,252.89	241	118	3.302	2.625	0.677	1-year CMT	1.500	April 1, 2008	July 1, 2018	Annually	1.000	9.500	1.500	April 20, 2038	4.500
82056	44,424.04	242	118	3.208	2.625	0.583	1-year CMT	1.500	April 1, 2008	July 1, 2018	Annually	1.000	8.500	1.500	April 20, 2040	3.500
82513	296,786.59	265	95	3.233	2.625	0.608	1-year CMT	1.500	April 1, 2010	July 1, 2018	Annually	1.000	8.500	1.500	April 20, 2040	3.500
82548	87,470.01	267	93	3.281	2.625	0.656	1-year CMT	1.500	June 1, 2010	July 1,						

Pool Number	Ginnie Mac Certificate Principal Balance(2)	Approximate Weighted Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Resett Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
MA00045	\$ 295,624.25	289	70	3.090%	2.625%	0.465%	1-year CMT	1.500%	April 1, 2012	July 1, 2018	Annually	1.000%	7.000%	1.500%	April 20, 2042	2.000%
MA0111	569,218.17	289	69	3.098	2.625	0.473	1-year CMT	1.500	May 1, 2012	July 1, 2018	Annually	1.000	7.000	1.500	May 20, 2042	2.000
MA0177	654,684.87	290	68	3.090	2.625	0.465	1-year CMT	1.500	June 1, 2012	July 1, 2018	Annually	1.000	7.000	1.500	June 20, 2042	2.000
81883	112,366.00	229	131	3.375	2.625	0.750	1-year CMT	1.500	April 1, 2007	July 1, 2018	Annually	1.000	10.500	1.500	April 20, 2057	5.500
82332	142,777.17	255	105	2.954	2.625	0.329	1-year CMT	1.500	May 1, 2009	July 1, 2018	Annually	1.000	9.000	1.500	May 20, 2059	4.000
82343	30,680.05	255	105	2.875	2.625	0.250	1-year CMT	1.500	June 1, 2009	July 1, 2018	Annually	1.000	8.500	1.500	May 20, 2059	3.500
82520	72,889.11	265	95	3.170	2.625	0.545	1-year CMT	1.500	April 1, 2010	July 1, 2018	Annually	1.000	9.000	1.500	April 20, 2040	4.000
82518	186,709.51	266	94	3.075	2.625	0.450	1-year CMT	1.500	April 1, 2010	July 1, 2018	Annually	1.000	8.500	1.500	April 20, 2040	3.500
82559	91,974.27	267	93	3.295	2.625	0.670	1-year CMT	1.500	June 1, 2010	July 1, 2018	Annually	1.000	9.000	1.500	June 20, 2040	4.000
82557	480,141.52	267	93	3.288	2.625	0.663	1-year CMT	1.500	June 1, 2010	July 1, 2018	Annually	1.000	8.500	1.500	June 20, 2040	3.500
82538	1,539,854.86	267	93	3.071	2.625	0.446	1-year CMT	1.500	May 1, 2010	July 1, 2018	Annually	1.000	8.500	1.500	May 20, 2040	3.500
82537	345,023.01	267	93	3.071	2.625	0.446	1-year CMT	1.500	May 1, 2010	July 1, 2018	Annually	1.000	8.500	1.500	May 20, 2040	3.500
82536	108,271.63	267	93	3.036	2.625	0.411	1-year CMT	1.500	May 1, 2010	July 1, 2018	Annually	1.000	8.250	1.500	May 20, 2040	3.250
82566	55,785.22	268	92	3.343	2.625	0.718	1-year CMT	1.500	June 1, 2010	July 1, 2018	Annually	2.000	9.500	1.500	June 20, 2040	3.500
82853	85,517.64	278	82	3.147	2.625	0.522	1-year CMT	1.500	June 1, 2011	July 1, 2018	Annually	1.000	8.500	1.500	June 20, 2041	3.500
82827	428,186.55	278	82	3.114	2.625	0.489	1-year CMT	1.500	June 1, 2011	July 1, 2018	Annually	1.000	8.500	1.500	June 20, 2041	3.500
82795	293,238.74	278	82	3.033	2.625	0.408	1-year CMT	1.500	May 1, 2011	July 1, 2018	Annually	1.000	8.500	1.500	May 20, 2041	3.500
82794	1,720,135.11	278	82	3.050	2.625	0.425	1-year CMT	1.500	April 1, 2011	July 1, 2018	Annually	1.000	8.500	1.500	April 20, 2041	4.000
MA00355	450,674.41	289	71	3.015	2.625	0.390	1-year CMT	1.500	April 1, 2011	July 1, 2018	Annually	1.000	8.500	1.500	April 20, 2041	3.500
MA00354	538,355.17	290	70	2.960	2.625	0.335	1-year CMT	1.500	April 1, 2012	July 1, 2018	Annually	1.000	8.000	1.500	April 20, 2042	3.000
MA0169	150,671.39	291	69	3.123	2.625	0.500	1-year CMT	1.500	June 1, 2012	July 1, 2018	Annually	1.000	8.500	1.500	June 20, 2042	3.500
8038	6,236.94	53	307	3.403	2.750	0.553	1-year CMT	1.500	August 1, 1992	October 1, 2018	Annually	1.000	11.000	1.500	August 20, 2022	6.000
8248	2,459.13	65	295	3.250	2.750	0.500	1-year CMT	1.500	July 1, 1993	October 1, 2018	Annually	1.000	11.500	1.500	July 20, 2023	6.500
8651	50,008.08	88	272	3.827	2.750	1.077	1-year CMT	1.500	July 1, 1995	October 1, 2018	Annually	1.000	11.000	1.500	July 20, 2025	6.000
80928	5,126.45	112	248	3.938	2.750	1.189	1-year CMT	1.500	July 1, 1997	October 1, 2018	Annually	1.000	11.500	1.500	July 20, 2027	6.500
80528	9,953.35	160	200	3.769	2.750	1.019	1-year CMT	1.500	July 1, 2001	October 1, 2018	Annually	1.000	11.000	1.500	July 20, 2031	6.000
80526	155,906.93	160	200	3.973	2.750	1.223	1-year CMT	1.500	July 1, 2001	October 1, 2018	Annually	1.000	10.500	1.500	July 20, 2031	5.500
80524	59,445.13	161	199	3.907	2.750	1.157	1-year CMT	1.500	July 1, 2001	October 1, 2018	Annually	1.000	10.000	1.500	July 20, 2031	5.000
80618	34,500.35	172	188	3.796	2.750	1.046	1-year CMT	1.500	July 1, 2002	October 1, 2018	Annually	1.000	10.500	1.500	July 20, 2032	5.500
80616	356,370.63	172	188	3.915	2.750	1.165	1-year CMT	1.500	July 1, 2002	October 1, 2018	Annually	1.000	10.000	1.500	July 20, 2032	5.000
80626	202,643.07	174	186	3.776	2.750	1.026	1-year CMT	1.500	August 1, 2002	October 1, 2018	Annually	1.000	9.000	1.500	August 20, 2032	4.000
80729	315,545.92	185	175	3.413	2.750	0.663	1-year CMT	1.500	August 1, 2003	October 1, 2018	Annually	1.000	9.000	1.500	August 20, 2033	4.000
81015	168,961.89	196	164	3.500	2.750	0.750	1-year CMT	1.500	August 1, 2004	October 1, 2018	Annually	1.000	8.000	1.500	August 20, 2034	3.000
80968	79,831.08	196	164	3.410	2.750	0.660	1-year CMT	1.500	July 1, 2004	October 1, 2018	Annually	1.000	9.000	1.500	July 20, 2034	4.000
81060	2,506.67	197	163	3.443	2.750	0.593	1-year CMT	1.500	September 1, 2004	October 1, 2018	Annually	1.000	10.000	1.500	September 20, 2034	5.000
81018	395,081.92	197	163	3.431	2.750	0.681	1-year CMT	1.500	August 1, 2004	October 1, 2018	Annually	1.000	9.000	1.500	August 20, 2034	4.000
81432	25,041.13	209	151	3.470	2.750	0.720	1-year CMT	1.500	August 1, 2005	October 1, 2018	Annually	1.000	9.000	1.500	August 20, 2035	4.000
81733	301,197.25	221	139	3.500	2.750	0.750	1-year CMT	1.500	August 1, 2006	October 1, 2018	Annually	1.000	10.000	1.500	August 20, 2036	5.000
81044	18,245.74	197	163	3.372	2.750	0.622	1-year CMT	1.500	August 1, 2004	October 1, 2018	Annually	1.000	10.250	1.500	August 20, 2034	5.250
81032	17,782.92	197	163	3.325	2.750	0.575	1-year CMT	1.500	August 1, 2004	October 1, 2018	Annually	1.000	9.000	1.500	August 20, 2034	4.000
81000	638,931.75	197	163	3.489	2.750	0.739	1-year CMT	1.500	August 1, 2004	October 1, 2018	Annually	1.000	10.000	1.500	August 20, 2034	5.000
81046	159,908.58	198	162	3.454	2.750	0.704	1-year CMT	1.500	August 1, 2004	October 1, 2018	Annually	1.000	10.500	1.500	August 20, 2034	5.500
81741	445,796.84	222	138	3.391	2.750	0.641	1-year CMT	1.500	August 1, 2006	October 1, 2018	Annually	1.000	9.500	1.500	August 20, 2036	5.000
82108	2,550,521.17	244	116	3.445	2.750	0.695	1-year CMT	1.500	July 1, 2008	October 1, 2018	Annually	1.000	10.000	1.500	July 20, 2038	4.500
82128	29,2063.40	245	115	3.322	2.750	0.474	1-year CMT	1.500	August 1, 2008	October 1, 2018	Annually	1.000	9.500	1.500	August 20, 2038	4.500
82382	235,640.84	256	101	3.224	2.750	0.474	1-year CMT	1.500	August 1, 2009	October 1, 2018	Annually	1.000	8.500	1.500	August 20, 2039	3.500
82573	157,241.89	268	91	3.259	2.750	0.509	1-year CMT	1.500	July 1, 2010	October 1, 2018	Annually	1.000	8.500	1.500	July 20, 2040	3.500
82615	354,653.75	270	90	3.375	2.750	0.625	1-year CMT	1.500	September 1, 2010	October 1, 2018	Annually	1.000	8.500	1.500	September 20, 2040	3.000
82594	430,444.23	268	90	3.247	2.750	0.497	1-year CMT	1.500	August 1, 2010	October 1, 2018	Annually	1.000	8.000	1.500	August 20, 2040	3.000
82614	777,857.77	270	89	3.245	2.750	0.495	1-year CMT	1.500	September 1, 2010	October 1, 2018	Annually	1.000	8.000	1.500	September 20, 2040	3.000
82885	278,049.08	280	80	3.267	2.750	0.517	1-year CMT	1.500	July 1, 2011	October 1, 2018	Annually	1.000	8.000	1.500	July 20, 2041	3.000
82929	474,001.78	282	78	3.217	2.750	0.467	1-year CMT	1.500	August 1, 2011	October 1, 2018	Annually	1.000	7.500	1.500	August 20, 2041	2.500
MA0243	836,677.12	291	67	3.234	2.750	0.484	1-year CMT	1.500	September 1, 2011	October 1, 2018	Annually	1.000	7.500	1.500	September 20, 2041	2.000
MA00343	335,757.05	294	66	3.500	2.750	0.750	1-year CMT	1.500	July 1, 2012	October 1, 2018	Annually	1.000	7.500	1.500	July 20, 2042	2.500
MA0342	4,520,430.79	292	66	3.214	2.750	0.464	1-year CMT	1.500	August 1, 2012	October 1, 2018	Annually	1.000	7.500	1.500	August 20, 2042	2.000
MA0414	396,069.60	292	65	3.217	2.750	0.467	1-year CMT	1.500	August 1, 2012	October 1, 2018	Annually	1.000	7.000	1.500	August 20, 2042	2.000
MA1175	558,953.23	304	55	3.210	2.750	0.460	1-year CMT	1.500	September 1, 2012	October 1, 2018	Annually	1.000	7.000	1.500	September 20, 2042	2.000
MA1242	558,606.96	304	54	3.225	2.750	0.475	1-year CMT	1.500	July 1, 2013	October 1, 2018	Annually	1.000	6.500	1.500	July 20, 2043	1.500
MA1303	361,582.70	304	53	3.219	2.750	0.469	1-year CMT	1.500	September 1, 2013	October 1, 2018	Annually	1.000	7.000	1.500	September 20, 2043	2.000
81746	19,077.07	222	138	3.500	2.750	0.750	1-year CMT	1.500	August 1, 2008	October 1, 2018	Annually	1.000	10.500	1.500	August 20, 2036	5.500
82137	241,788.70	245	115	3.383	2.750	0.633	1-year CMT	1.500	August 1, 2008	October 1, 2018	Annually	1.000	10.000	1.500	August 20, 2038	5.000
82113	46,597.95	245	115	3.458	2.750	0.708	1-year CMT	1.500	July 1, 2008	October 1, 2018	Annually	1.000	9.500	1.500	July 20, 2038	4.500
82575	181,944.35	256	104	3.074	2.750	0.324	1-year CMT	1.500	July 1, 2009	October 1, 2018	Annually	1.000	9.000	1.500	July 20, 2039	4.000
82380	806,054.39	258	102	3.292	2.750	0.542	1-year CMT	1.500	August 1, 2009	October 1, 2018	Annually	2.000	10.000	1.500	August 20, 2039	4.000
82373	79,620.32	258	102	3.423	2.750	0.673	1-year CMT	1.500	August 1, 2009	October 1, 2018	Annually	1.000	9.000	1.500	August 20, 2039	4.000
82391	327,026.98	259	101	3.459	2.750	0.709	1-year CMT	1.500	September 1, 2009							

Pool Number	Ginnie Mac Certificate Principal Balance(2)	Approximate Weighted Remaining Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(6)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Resett Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
82580	\$ 888,381.64	268	92	3.190%	0.440%	1-year CMT	1500%	July 1, 2010	October 1, 2018	Annually	1.000%	8.750%	1500%	July 20, 2040	3.750%
82581	667,851.25	268	91	3.035	0.285	1-year CMT	1500%	July 1, 2010	October 1, 2018	Annually	1.000%	8.250	1500%	July 20, 2040	3.250
82584	551,805.26	269	91	3.404	0.654	1-year CMT	1500%	July 1, 2010	October 1, 2018	Annually	2.000	9.500	1500	July 20, 2040	3.500
82587	766,792.75	269	91	3.320	0.570	1-year CMT	1500	July 1, 2010	October 1, 2018	Annually	1.000	9.000	1500	July 20, 2040	4.000
82577	660,473.18	269	91	3.103	0.353	1-year CMT	1500	July 1, 2010	October 1, 2018	Annually	1.000	8.000	1500	July 20, 2040	3.000
82627	1,027,532.60	270	90	3.323	0.573	1-year CMT	1500	September 1, 2010	October 1, 2018	Annually	1.000	9.000	1500	September 20, 2040	4.000
82605	131,851.69	270	90	3.437	0.687	1-year CMT	1500	August 1, 2010	October 1, 2018	Annually	2.000	9.500	1500	September 20, 2040	3.500
82892	455,186.18	280	80	3.295	0.545	1-year CMT	1500	July 1, 2011	October 1, 2018	Annually	1.000	9.500	1500	July 20, 2041	3.500
82898	269,067.91	281	79	3.152	0.402	1-year CMT	1500	August 1, 2011	October 1, 2018	Annually	1.000	9.000	1500	August 20, 2041	4.000
82933	255,091.20	282	78	3.265	0.515	1-year CMT	1500	September 1, 2011	October 1, 2018	Annually	1.000	8.500	1500	September 20, 2041	3.500
82966	1,482,822.38	282	78	3.106	0.356	1-year CMT	1500	August 1, 2011	October 1, 2018	Annually	1.000	8.000	1500	September 20, 2041	3.000
82953	222,237.18	283	77	3.404	0.654	1-year CMT	1500	September 1, 2011	October 1, 2018	Annually	2.000	9.000	1500	September 20, 2041	3.000
MA0233	332,246.53	292	68	3.162	0.412	1-year CMT	1500	July 1, 2012	October 1, 2018	Annually	1.000	8.000	1500	July 20, 2042	2.500
MA0252	410,881.56	292	68	3.084	0.334	1-year CMT	1500	July 1, 2012	October 1, 2018	Annually	1.000	7.500	1500	July 20, 2042	3.000
MA0406	182,194.30	293	67	3.171	0.421	1-year CMT	1500	September 1, 2012	October 1, 2018	Annually	1.000	8.000	1500	August 20, 2042	2.500
MA0332	138,277.17	293	67	3.236	0.486	1-year CMT	1500	August 1, 2012	October 1, 2018	Annually	1.000	7.500	1500	August 20, 2042	2.500
MA0331	1,341,945.65	294	66	3.081	0.331	1-year CMT	1500	August 1, 2012	October 1, 2018	Annually	1.000	7.500	1500	July 20, 2042	3.000
8378	51.23	4	356	3.520	0.520	1-year CMT	1500	July 1, 1988	October 1, 2018	Annually	1.000	13.000	3000	February 20, 2018	8.000
8462	1,482.09	10	350	3.528	0.528	1-year CMT	1500	February 1, 1989	April 1, 2018	Annually	1.000	13.000	3000	February 20, 2019	8.000
8516	3,870.93	17	343	3.627	0.627	1-year CMT	1500	September 1, 1989	October 1, 2018	Annually	1.000	13.000	3000	September 20, 2019	8.000
8534	2,594.51	18	342	3.627	0.627	1-year CMT	1500	August 1, 1989	October 1, 2018	Annually	1.000	13.000	3000	August 20, 2019	8.000
8654	2,108.23	27	333	3.599	0.599	1-year CMT	1500	June 1, 1990	July 1, 2018	Annually	1.000	13.000	3000	June 20, 2020	8.000
8762	1,264.77	35	325	3.597	0.597	1-year CMT	1500	March 1, 1991	April 1, 2018	Annually	1.000	13.000	3000	March 20, 2021	8.000
8828	6,354.14	40	320	3.500	0.500	1-year CMT	1500	August 1, 1991	October 1, 2018	Annually	1.000	13.000	3000	August 20, 2021	8.000
8599	4,160.03	83	277	3.611	0.611	1-year CMT	1500	February 1, 1995	April 1, 2018	Annually	1.000	13.000	3000	February 20, 2025	8.000
8613	10,664.77	84	276	3.643	0.643	1-year CMT	1500	March 1, 1995	April 1, 2018	Annually	1.000	13.000	3000	March 20, 2025	8.000
8624	8,680.90	85	275	3.760	0.760	1-year CMT	1500	April 1, 1995	July 1, 2018	Annually	1.000	13.000	3000	April 20, 2025	8.000
8634	2,867.74	86	274	3.785	0.785	1-year CMT	1500	May 1, 1995	July 1, 2018	Annually	1.000	13.000	3000	May 20, 2025	8.000
82819	25,237.22	277	83	3.510	0.510	1-year CMT	2000	April 1, 2011	July 1, 2018	Annually	2.000	9.000	2000	April 20, 2041	3.000
82818	622,313.15	278	82	3.420	0.420	1-year CMT	1500	April 1, 2011	July 1, 2018	Annually	2.000	9.000	1500	April 20, 2041	3.000
82975	166,635.98	283	77	3.363	0.363	1-year CMT	1500	October 1, 2011	January 1, 2019	Annually	2.000	9.000	1500	October 20, 2041	3.000
8438	2,678.55	8	352	3.675	0.675	1-year CMT	1500	December 1, 1988	January 1, 2019	Annually	1.000	13.000	3000	December 20, 2018	8.000
8582	3,116.62	19	341	3.512	0.512	1-year CMT	1500	December 1, 1989	January 1, 2019	Annually	1.000	13.000	3000	December 20, 2019	8.000
8702	1,343.05	31	329	3.613	0.613	1-year CMT	1500	October 1, 1990	January 1, 2019	Annually	1.000	13.000	3000	October 20, 2020	8.000
8714	1,354.90	32	328	3.598	0.598	1-year CMT	1500	November 1, 1990	January 1, 2019	Annually	1.000	13.000	3000	November 20, 2020	8.000
8873	1,033.12	43	317	3.625	0.625	1-year CMT	1500	November 1, 1991	January 1, 2019	Annually	1.000	12.500	2500	November 20, 2021	7.500
8859	1,045.90	44	316	3.625	0.625	1-year CMT	1500	November 1, 1991	January 1, 2019	Annually	1.000	13.000	3000	November 20, 2021	8.000
8869	1,911.51	44	316	3.697	0.697	1-year CMT	1500	October 1, 1991	January 1, 2019	Annually	1.000	11.500	1500	October 20, 2021	6.500
8887	2,178.49	45	315	3.656	0.656	1-year CMT	1500	November 1, 1991	January 1, 2019	Annually	1.000	12.000	2000	November 20, 2021	7.000
8962	2,050.28	55	293	3.632	0.632	1-year CMT	1500	December 1, 1991	January 1, 2019	Annually	1.000	11.000	1500	December 20, 2021	6.000
8302	2,067.53	67	295	3.653	0.653	1-year CMT	1500	October 1, 1992	January 1, 2019	Annually	1.000	11.000	1500	October 20, 2022	6.000
80120	2,412.21	115	244	4.201	1.076	1-year CMT	1500	October 1, 1997	January 1, 2019	Annually	1.000	10.500	1500	October 20, 2023	5.000
80134	2,071.75	116	244	4.251	1.126	1-year CMT	1500	November 1, 1997	January 1, 2019	Annually	1.000	10.500	1500	November 20, 2027	5.500
80142	3,089.42	117	243	4.232	1.107	1-year CMT	1500	December 1, 1997	January 1, 2019	Annually	1.000	10.500	1500	December 20, 2027	5.500
80237	3,506.88	129	231	3.907	0.907	1-year CMT	1500	November 1, 1998	January 1, 2019	Annually	1.000	10.500	1500	November 20, 2028	4.500
80253	7,574.27	130	230	4.500	1.250	1-year CMT	1500	January 1, 1999	January 1, 2019	Annually	1.000	9.500	1500	January 20, 2030	5.000
80478	8,535.04	153	207	4.272	1.147	1-year CMT	1500	December 1, 2000	January 1, 2019	Annually	1.000	11.500	1500	December 20, 2030	6.500
80475	6,344.80	153	207	4.375	1.147	1-year CMT	1500	December 1, 2000	January 1, 2019	Annually	1.000	10.000	1500	December 20, 2030	5.000
80546	61,988.60	163	197	4.132	1.007	1-year CMT	1500	October 1, 2001	January 1, 2019	Annually	1.000	10.000	1500	October 20, 2031	5.000
80555	145,584.45	165	195	4.272	1.147	1-year CMT	1500	November 1, 2001	January 1, 2019	Annually	1.000	9.500	1500	November 20, 2031	4.500
80552	8,324.60	165	195	3.857	0.857	1-year CMT	1500	October 1, 2002	January 1, 2019	Annually	1.000	9.500	1500	October 20, 2032	4.500
80652	13,210.45	176	184	4.067	0.942	1-year CMT	1500	November 1, 2002	January 1, 2019	Annually	1.000	9.500	1500	November 20, 2032	4.000
80657	9,926.35	177	183	4.000	0.875	1-year CMT	1500	December 1, 2002	January 1, 2019	Annually	1.000	9.000	1500	December 20, 2032	4.000
80745	47,150.68	183	176	3.854	0.709	1-year CMT	1500	October 1, 2003	January 1, 2019	Annually	1.000	8.500	2000	October 20, 2033	3.000
80903	64,344.05	194	166	3.853	0.728	1-year CMT	2000	May 1, 2004	July 1, 2018	Annually	1.000	8.500	2000	May 20, 2034	3.500
81497	585,171.32	211	148	3.760	0.635	1-year CMT	1500	October 1, 2005	January 1, 2019	Annually	1.000	9.000	1500	October 20, 2035	4.000
81188	145,584.45	200	160	3.875	0.750	1-year CMT	1500	December 1, 2004	January 1, 2019	Annually	1.000	10.500	1500	December 20, 2034	5.500
81174	78,680.95	201	158	3.669	0.669	1-year CMT	1500	December 1, 2004	January 1, 2019	Annually	1.000	9.000	1500	December 20, 2034	4.000
81510	461,110.12	211	149	3.781	0.656	1-year CMT	1500	October 1, 2005	January 1, 2019	Annually	1.000	9.250	1500	October 20, 2035	4.250
81546	576,004.45	212	148	3.811	0.686	1-year CMT	1500	November 1, 2005	January 1, 2019	Annually	1.000	10.000	1500	November 20, 2035	5.000
81964	273,513.77	235	125	3.852	0.727	1-year CMT	1500	October 1, 2007	January 1, 2019	Annually	1.000	10.000	1500	October 20, 2037	5.000
82237	177,286.83	248	112	3.753	0.628	1-year CMT	1500	December 1, 2008	January 1, 2019	Annually	1.000	9.750	1500	December 20, 2038	4.500
82236	108,561.97	249	111	3.642	0.517	1-year CMT	1500	December 1, 2009	January 1, 2019	Annually	1.000	9.500	1500	December 20, 2038	4.500
82431	211,270.30	260	98	3.591	0.469	1-year CMT	1500	December 1, 2009	January 1, 2019	Annually	1.000	8.500	1500	December 20, 2039	



Pool Number	Ginnie Mac Certificate Principal Balance(2)	Approximate Weighted Remaining Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Resett Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
82978	\$1,501,157.23	284	76	3.619%	0.493%	1-year CMT	1.500%	November 1, 2011	January 1, 2019	Annually	1.000%	8.000%	1.500%	November 20, 2041	3.000%
82958	925,340.09	283	76	3.621	0.496	1-year CMT	1.500	November 1, 2011	January 1, 2019	Annually	1.000	7.500	1.500	October 20, 2041	2.500
82997	1,717,682.63	284	74	3.607	0.482	1-year CMT	1.500	December 1, 2011	January 1, 2019	Annually	1.000	7.500	1.500	December 20, 2041	2.500
MA0483	4,416,267.40	294	64	3.606	0.481	1-year CMT	1.500	October 1, 2012	January 1, 2019	Annually	1.000	7.500	1.500	October 20, 2042	2.000
MA1468	78,585.88	305	51	3.583	0.458	1-year CMT	1.500	November 1, 2013	January 1, 2019	Annually	1.000	7.500	1.500	November 20, 2043	2.500
80930	22,540.83	195	114	3.375	0.250	1-year CMT	2.000	May 1, 2004	July 1, 2018	Annually	1.000	9.500	2.000	May 20, 2034	4.500
82252	55,897.87	246	114	3.875	0.750	1-year CMT	1.500	December 1, 2008	January 1, 2019	Annually	1.000	10.750	1.500	November 20, 2038	5.750
82413	349,156.80	259	101	3.605	0.480	1-year CMT	1.500	October 1, 2009	January 1, 2019	Annually	2.000	9.500	1.500	October 20, 2039	3.500
82114	162,567.07	260	100	3.704	0.579	1-year CMT	1.500	October 1, 2009	January 1, 2019	Annually	2.000	10.000	1.500	October 20, 2039	4.000
82453	379,980.93	260	100	3.803	0.678	1-year CMT	1.500	October 1, 2009	January 1, 2019	Annually	2.000	10.500	1.500	October 20, 2039	4.000
82452	194,240.52	261	99	3.721	0.596	1-year CMT	1.500	December 1, 2009	January 1, 2019	Annually	2.000	10.500	1.500	December 20, 2039	4.500
82443	167,799.53	261	99	3.747	0.622	1-year CMT	1.500	December 1, 2009	January 1, 2019	Annually	2.000	10.500	1.500	December 20, 2039	4.000
82442	184,634.41	261	99	3.688	0.563	1-year CMT	1.500	December 1, 2009	January 1, 2019	Annually	2.000	10.500	1.500	December 20, 2039	3.500
82428	950,541.76	261	99	3.750	0.605	1-year CMT	1.500	December 1, 2009	January 1, 2019	Annually	2.000	10.000	1.500	November 20, 2039	3.000
82421	338,023.18	261	99	3.559	0.474	1-year CMT	1.500	November 1, 2009	January 1, 2019	Annually	2.000	10.000	1.500	November 20, 2039	3.000
82650	854,757.62	271	89	3.476	0.351	1-year CMT	1.500	October 1, 2010	January 1, 2019	Annually	1.000	8.500	1.500	October 20, 2040	3.500
82664	154,863.92	272	88	3.638	0.513	1-year CMT	1.500	November 1, 2010	January 1, 2019	Annually	1.000	8.500	1.500	November 20, 2040	3.500
82653	486,824.00	272	88	3.579	0.454	1-year CMT	1.500	November 1, 2010	January 1, 2019	Annually	1.000	8.500	1.500	November 20, 2040	3.000
82655	322,350.14	272	88	3.693	0.568	1-year CMT	1.500	November 1, 2010	January 1, 2019	Annually	1.000	7.500	1.500	November 20, 2040	3.500
82685	92,494.42	273	87	3.562	0.437	1-year CMT	1.500	December 1, 2010	January 1, 2019	Annually	1.000	7.500	1.500	December 20, 2040	2.500
82962	90,369.38	283	87	3.620	0.495	1-year CMT	1.500	October 1, 2011	January 1, 2019	Annually	1.000	7.500	1.500	October 20, 2041	2.500
82959	95,948.63	283	87	3.539	0.414	1-year CMT	1.500	October 1, 2011	January 1, 2019	Annually	1.000	7.500	1.500	October 20, 2041	3.000
82979	488,745.17	284	84	3.607	0.444	1-year CMT	1.500	November 1, 2011	January 1, 2019	Annually	1.000	8.500	1.500	November 20, 2041	3.500
82980	290,974.99	284	84	3.446	0.321	1-year CMT	1.500	November 1, 2011	January 1, 2019	Annually	1.000	8.500	1.500	November 20, 2041	3.000
82999	241,153.44	285	85	3.556	0.431	1-year CMT	1.500	December 1, 2011	January 1, 2019	Annually	1.000	8.000	1.500	December 20, 2041	3.500
82981	723,880.71	285	85	3.452	0.327	1-year CMT	1.500	November 1, 2011	January 1, 2019	Annually	1.000	7.500	1.500	November 20, 2041	2.500
MA0547	336,698.30	297	63	3.444	0.319	1-year CMT	1.500	November 1, 2012	January 1, 2019	Annually	1.000	8.000	1.500	November 20, 2042	3.000
MA0546	115,712.45	297	63	3.454	0.329	1-year CMT	1.500	November 1, 2012	January 1, 2019	Annually	1.000	7.500	1.500	November 20, 2042	2.500
82699	15,452.51	274	86	3.875	0.750	1-year CMT	1.500	December 1, 2010	January 1, 2019	Annually	2.000	8.500	1.500	December 20, 2040	2.500
8680	1,993.50	29	331	4.000	0.500	1-year CMT	1.500	August 1, 1990	October 1, 2018	Annually	1.000	13.500	3.500	August 20, 2020	8.500
8752	3,031.52	34	326	4.000	0.500	1-year CMT	1.500	February 1, 1991	April 1, 2018	Annually	1.000	13.500	3.500	February 20, 2021	8.500
8740	1,807.82	34	326	4.000	0.500	1-year CMT	1.500	January 1, 1991	April 1, 2018	Annually	1.000	13.500	3.500	January 20, 2021	8.500
8764	1,635.65	35	325	4.000	0.500	1-year CMT	1.500	March 1, 1991	April 1, 2018	Annually	1.000	13.500	3.500	March 20, 2021	8.500
8615	13,931.79	83	277	4.000	0.500	1-year CMT	1.500	March 1, 1995	April 1, 2018	Annually	1.000	13.500	3.500	March 20, 2025	8.500
83002	89,460.54	286	74	4.000	0.500	1-year CMT	1.500	December 1, 2011	January 1, 2019	Annually	2.000	9.500	1.500	December 20, 2041	3.500
8715	3,597.73	31	329	4.125	0.500	1-year CMT	2.000	November 1, 1990	January 1, 2019	Annually	1.000	13.000	3.000	November 20, 2020	8.000
81109	6,169.83	200	160	4.096	0.471	1-year CMT	2.000	November 1, 2004	January 1, 2019	Annually	1.000	9.500	2.000	November 20, 2034	4.500
831097	15,745.83	185	175	4.250	0.500	1-year CMT	2.500	July 1, 2003	October 1, 2018	Annually	1.000	8.500	2.500	July 20, 2033	3.500
80993	77,013.78	197	163	4.250	0.500	1-year CMT	2.500	July 1, 2004	October 1, 2018	Annually	1.000	9.250	2.500	July 20, 2034	4.250
8417	932.95	7	353	4.500	0.500	1-year CMT	1.500	October 1, 1988	January 1, 2019	Annually	1.000	14.000	4.000	October 20, 2018	9.000
8465	1,654.52	10	350	4.660	0.660	1-year CMT	1.500	February 1, 1989	April 1, 2018	Annually	1.000	14.000	4.000	February 20, 2019	9.000
8477	2,394.82	11	349	4.649	0.649	1-year CMT	1.500	March 1, 1989	April 1, 2018	Annually	1.000	14.000	4.000	March 20, 2019	9.000
82969	97,276.05	284	76	4.375	0.375	1-year CMT	1.500	September 1, 1990	January 1, 2019	Annually	2.000	10.000	1.500	October 20, 2041	4.000
MA1025	296,100.88	303	57	2.290	2.000	1-year CMT	1.500	May 1, 2013	July 1, 2018	Annually	1.000	7.000	1.500	May 20, 2043	2.000
MA1167	373,509.48	304	56	2.296	2.000	1-year CMT	1.500	August 1, 2013	October 1, 2018	Annually	1.000	7.000	1.500	August 20, 2043	2.000
MA1234	518,109.03	305	55	2.296	2.000	1-year CMT	1.500	August 1, 2013	October 1, 2018	Annually	1.000	7.000	1.500	August 20, 2043	2.000
MA1459	167,076.71	308	52	2.558	2.000	1-year CMT	1.500	November 1, 2013	January 1, 2019	Annually	1.000	7.000	1.500	November 20, 2043	3.500
83022	385,916.42	286	74	2.911	0.411	1-year CMT	1.500	January 1, 2012	April 1, 2018	Annually	1.000	8.500	1.500	January 20, 2042	3.500
83040	81,998.28	287	73	2.946	0.446	1-year CMT	1.500	February 1, 2012	April 1, 2018	Annually	1.000	8.500	1.500	February 20, 2042	3.500
MA0712	322,420.71	298	61	2.802	0.302	1-year CMT	1.500	January 1, 2013	April 1, 2018	Annually	1.000	7.500	1.500	January 20, 2043	2.500
MA0866	167,617.85	300	60	2.897	0.397	1-year CMT	1.500	March 1, 2013	April 1, 2018	Annually	1.000	7.500	1.500	March 20, 2043	2.500
MA1168	253,960.26	304	56	2.792	0.292	1-year CMT	1.500	July 1, 2013	October 1, 2018	Annually	1.000	7.500	1.500	July 20, 2043	2.500
80863	168,624.19	192	168	2.920	0.250	1-year CMT	1.500	March 1, 2004	April 1, 2018	Annually	1.000	9.500	2.000	March 20, 2034	4.500
81050	28,741.86	197	163	3.125	0.250	1-year CMT	2.000	August 1, 2004	October 1, 2018	Annually	1.000	10.250	2.000	August 20, 2034	5.250
83010	109,465.82	285	155	3.500	0.570	1-year LIBOR	1.500	December 1, 2011	January 1, 2019	Annually	2.000	8.500	1.500	December 20, 2041	2.500
81281	98,417.67	205	159	3.875	0.500	1-year CMT	2.500	March 1, 2005	April 1, 2018	Annually	1.000	9.250	2.500	March 20, 2035	4.250
MA0186	309,936.59	291	69	4.000	0.750	1-year LIBOR	1.500	June 1, 2012	July 1, 2018	Annually	2.000	9.000	1.500	June 20, 2042	3.000

(1) The information in this Exhibit A is provided by the Sponsor as of February 1, 2018. It is based on information regarding the Group 1 Trust Assets and the related Mortgage Loans. All weighted averages provided in this Exhibit A are weighted based on the outstanding principal amounts of the Mortgage Loans as of February 1, 2018.

- (2) The Ginnie Mae Certificate Principal Balance is the sum of the outstanding principal amounts of the Mortgage Loans underlying the related Trust MBS.
- (3) The Approximate Weighted Average Remaining Term to Maturity (in months) is the approximate weighted average remaining term to maturity of the Mortgage Loans underlying the related Trust MBS.
- (4) The Approximate Weighted Average Loan Age (in months) is the approximate weighted average loan age of the Mortgage Loans underlying the related Trust MBS.
- (5) The Approximate Weighted Average Current Mortgage Rate is the approximate weighted average of the interest rates of the Mortgage Loans underlying the related Trust MBS.
- (6) The Current Certificate Rate is the current certificate rate of the related Trust MBS.
- (7) The Approximate Weighted Average Servicing and Guaranty Fee Rate is the approximate weighted average monthly fee rate for servicing and for the Ginnie Mae Certificate Guaranty Fee.
- (8) The Certificate Margin is the margin of the Mortgage Loans underlying the related Trust MBS net of the Servicing and Guaranty Fee Rate.
- (9) The Next Mortgage Rate Adjustment Date is the next date on which the Mortgage Rate of each Mortgage Loan underlying the related Trust MBS resets under the Mortgage Rate formula and the related Mortgage Loan documents.
- (10) The Mortgage Rate Reset Frequency is the frequency that the Mortgage Rate of each Mortgage Loan resets under the Mortgage Rate formula and related Mortgage Loan documents applicable to each Mortgage Loan underlying the related Trust MBS after the first Mortgage Rate adjustment date.
- (11) The Periodic Certificate Interest Rate Limit is the maximum periodic interest rate adjustment possible based on the MBS Guide.
- (12) The Lifetime Certificate Interest Rate Cap is the maximum certificate interest rate possible based on the MBS Guide.
- (13) The Lifetime Certificate Interest Rate Floor is the minimum certificate interest rate possible based on the MBS Guide.
- (14) The Initial Certificate Rate at MBS Issuance is the initial certificate rate of the related Trust MBS.

The remaining terms to maturity, loan ages, Mortgage Rates, Mortgage Margins and next Mortgage Rate adjustment dates of many of the Mortgage Loans underlying the Group 1 Trust Assets will differ from the characteristics assumed, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement*.



**\$850,018,961**

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***OFFERING CIRCULAR SUPPLEMENT***  
**February 22, 2018**

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**BNP PARIBAS  
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