Offering Circular Supplement
(To Base Offering Circular dated March 1, 2017)

Ginnie Mae
Our Guaranty Matters

$505,010,733
Government National Mortgage Association

GINNIE MAE®

Guaranteed HECM MBS REMIC Pass-Through Securities and MX Securities
Ginnie Mae REMIC Trust 2019-H18

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 HECM MBS.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
AF	$31,151,433	(5)	HPT	FLT/HWAC/HZ	38380LJ95	October 2069
AI	51,151,433	(5)	NTL(HPT)	HWAC/IO/DLY	38380LJ87	October 2069
FA	20,000,000	(5)	HPT	FLT/HWAC/HZ	38380LK28	October 2069
Security Group 2						
BI	54,857,711	(5)	NTL(HPT)	HWAC/IO/DLY	38380LK36	October 2069
FB	54,857,711	(5)	HPT	FLT/HWAC/HZ	38380LK44	October 2069
Security Group 3						
BF(1)	23,174,447	(5)	HPT	FLT/HWAC/HZ	38380LK51	November 2069
IB	23,174,447	(5)	NTL(HPT)	HWAC/IO/DLY	38380LK69	November 2069
Security Group 4						
CF(1)	16,825,553	(5)	HPT	FLT/HWAC/HZ	38380LK77	October 2069
CI	56,127,598	(5)	NTL(HPT)	HWAC/IO/DLY	38380LK85	October 2069
FC	39,302,045	(5)	HPT	FLT/HWAC/HZ	38380LK93	October 2069
Security Group 5						
DF	51,548,315	(5)	HPT	FLT/HWAC/HZ	38380LL27	October 2069
ID	51,548,315	(5)	NTL(HPT)	HWAC/IO/DLY	38380LL35	October 2069
Security Group 6						
DI	28,716,935	(5)	NTL(HPT)	HWAC/IO/DLY	38380LL43	November 2069
FD	28,716,935	(5)	HPT	FLT/HWAC/HZ	38380LL50	November 2069
Security Group 7						
EI	27,618,610	(5)	NTL(HPT)	HWAC/IO/DLY	38380LL68	November 2069
FE	27,618,610	(5)	HPT	FLT/HWAC/HZ	38380LL76	November 2069
Security Group 8						
EF	28,287,281	(5)	HPT	FLT/HWAC/HZ	38380LL84	October 2069
IE	28,287,281	(5)	NTL(HPT)	HWAC/IO/DLY	38380LL92	October 2069
Security Group 9						
FG(1)	29,785,343	(5)	HPT	FLT/HWAC/HZ	38380LM26	November 2069
GF(1)	5,000,000	(5)	HPT	FLT/HWAC/HZ	38380LM34	November 2069
IG	34,785,343	(5)	NTL(HPT)	HWAC/IO/DLY	38380LM42	November 2069
Security Group 10						
FH(1)	36,466,641	(5)	HPT	FLT/HWAC/HZ	38380LM59	November 2069
HF(1)	5,000,000	(5)	HPT	FLT/HWAC/HZ	38380LM67	November 2069
IH	41,466,641	(5)	NTL(HPT)	HWAC/IO/DLY	38380LM75	November 2069
Security Group 11						
FL	21,884,132	(5)	HPT	FLT/HWAC/HZ	38380LM83	October 2069
LI	21,884,132	(5)	NTL(HPT)	HWAC/IO/DLY	38380LM91	October 2069
Security Group 12						
KA	53,935,427	2.20%	HSEQ	FIX/HZ	38380LN25	November 2069
KI	53,935,427	(5)	NTL(HSEQ)	HWAC/IO/DLY	38380LN33	November 2069
KZ	1,100,724	(5)	HSEQ	HWAC/HZ/DLY	38380LN41	November 2069
Security Group 13						
IL	30,356,136	(5)	NTL(HPT)	HWAC/IO/DLY	38380LN66	November 2069
LF	30,356,136	(5)	HPT	FLT/HWAC/HZ	38380LN58	November 2069
Residuals						
RR	0	0.00	NPR	NPR	38380LN74	November 2069
RR1	0	0.00	NPR	NPR	38380LN82	October 2069

(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 either reduced or increased, as applicable, 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.*

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-20 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 November 29, 2019.

You should read the Base Offering Circular as well as this Supplement.

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

Citigroup **Academy Securities**

The date of this Offering Circular Supplement is November 22, 2019.

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this "Supplement"),
- the Base Offering Circular,
- the HECM MBS Base Prospectus dated October 1, 2007, July 1, 2011, November 1, 2013 or June 1, 2014 (the "HECM MBS Base Prospectus") and
- each HECM MBS Prospectus Supplement relating to the HECM MBS (the "HECM MBS Prospectus Supplements," together with the HECM MBS Base Prospectus, the "HECM MBS Disclosure Documents").

The Base Offering Circular and the HECM MBS Disclosure Documents are available on Ginnie Mae's website located at http://www.ginniemae.gov.

If you do not have access to the internet, call BNY Mellon, which will act as information agent for the Trust, at (800) 234-GNMA, to order copies of the Base Offering Circular. In addition, you can obtain copies of any other document listed above by contacting BNY Mellon at the telephone number listed above.

Unless otherwise specifically defined herein, 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: Citigroup Global Markets Inc.

Co-Sponsor: Academy Securities, Inc.

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: November 29, 2019

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 December 2019.

Trust Assets:

Trust Asset Group	Trust Asset Type[1]	HECM MBS Principal Balance	HECM MBS Rate[2]	Original Term to Maturity (in years)
1	Ginnie Mae II[3]	$51,151,433	(4)(5)	50
2	Ginnie Mae II[6]	54,857,711	(4)(7)	50
3	Ginnie Mae II[8]	23,174,447	(4)(9)	50
4	Ginnie Mae II[10]	56,127,598	(4)(11)	50
5	Ginnie Mae II[12]	51,548,315	(13)(14)	50
6	Ginnie Mae II[15]	28,716,935	(4)(16)	50
7	Ginnie Mae II[17]	27,618,610	(4)(18)	50
8	Ginnie Mae II[19]	28,287,281	(4)(20)	50
9	Ginnie Mae II[21]	34,785,343	(4)(22)	50
10	Ginnie Mae II[23]	41,466,641	(4)(24)	50
11	Ginnie Mae II[25]	21,884,132	(4)(26)	50
12	Ginnie Mae II[27]	55,036,151	(28)	50
13	Ginnie Mae II[29]	30,356,136	(4)(30)	50

(1) The Trust Assets are HECM MBS backed by participation interests (each, a "Participation") in advances made to borrowers and related amounts in respect of home equity conversion mortgage loans ("HECMs") insured by FHA. *See "The Trust Assets — The Participations and the HECMs" in this Supplement.* Certain additional information regarding the HECM MBS is set forth in Exhibit A to this Supplement.

(2) The HECM MBS Rate for each Trust Asset is the weighted average coupon of its related Participation interest rates ("WACR"). WACR constitutes the Weighted Average Coupon Rate for purposes of this Supplement. *See "The Trust Assets — The Trust MBS" in this Supplement.*

(3) The Group 1 Trust Assets consist of Ginnie Mae HECM MBS pools BP9890, BQ2251 and BQ2252.

(4) The applicable index for each of the Group 1 through 4, 6 through 11 and 13 Trust Assets is one-year LIBOR ("One-Year LIBOR"). The actual HECM lifetime and annual caps on interest rate adjustments may limit whether the HECM MBS Rate for a particular Group 1 through 4, 6 through 11 or 13 Trust Asset remains at One-Year LIBOR (as determined pursuant to the HECM loan documents) plus the applicable margin. *See "The Trust Assets — The Trust MBS" and "Risk Factors — Adjustable rate*

HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 11 and 13 securities" in this Supplement.

(5) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 1 HECM MBS pools range from 1.015% to 2.180%.

(6) The Group 2 Trust Assets consist of Ginnie Mae HECM MBS pools BN2893, BN2899 and BP9887.

(7) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 2 HECM MBS pools range from 1.360% to 2.467%.

(8) The Group 3 Trust Asset consists of Ginnie Mae HECM MBS pool BN2926.

(9) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 3 HECM MBS pool range from 1.520% to 2.310%.

(10) The Group 4 Trust Assets consist of Ginnie Mae HECM MBS pools AM7895, AM7897, AM7898, BM0997, BN2884, BN2892, BN2901, BN2918 and BP9187.

(11) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 4 HECM MBS pools range from 0.890% to 2.970%.

(12) The Group 5 Trust Assets consist of Ginnie Mae HECM MBS pools BI4582, BI4588, BJ5489, BJ5518, BK0508, BK5140, BK5167, BL4123, BL4127, BL4134, BN1325, BN2881, BO1446, BO1461, BO8368 and BQ2256.

(13) The applicable index for the Group 5 Trust Assets is one-month LIBOR ("One-Month LIBOR"). The actual HECM lifetime caps on interest rate adjustments may limit whether the HECM MBS Rate for a particular Group 5 Trust Asset remains at One-Month LIBOR (as determined pursuant to the HECM loan documents) plus the applicable margin. *See "The Trust Assets — The Trust MBS" and "Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 11 and 13 securities" in this Supplement.*

(14) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 5 HECM MBS pools range from 2.015% to 2.398%.

(15) The Group 6 Trust Assets consist of Ginnie Mae HECM MBS pools BP9898, BR0899 and BR0900.

(16) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 6 HECM MBS pools range from 2.071% to 2.458%.

(17) The Group 7 Trust Assets consist of Ginnie Mae HECM MBS pools BN2920, BN2923, BN2929, BN2935 and BQ5580.

(18) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 7 HECM MBS pools range from 2.329% to 2.595%.

(19) The Group 8 Trust Assets consist of Ginnie Mae HECM MBS pools BK5164, BP9893 and BQ2257.

(20) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 8 HECM MBS pools range from 2.153% to 2.406%.

(21) The Group 9 Trust Assets consist of Ginnie Mae HECM MBS pools BK5161 and BN2925.

(22) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 9 HECM MBS pools range from 1.140% to 2.484%.

(23) The Group 10 Trust Asset consist of Ginnie Mae HECM MBS pools BE9490, BK5163 and BP9265.

(24) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 10 HECM MBS pools range from 1.237% to 2.515%.

(25) The Group 11 Trust Assets consist of Ginnie Mae HECM MBS pools BK5155, BK5165, BN2907 and BP2462.

(26) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 11 HECM MBS pools range from 0.958% to 1.958%.

(27) The Group 12 Trust Assets consist of Ginnie Mae HECM MBS pools 694834, 710061, 710062, 710070, 710081, 721611, 725598, 725631, 725640, 725890, 751389, 756736, 759733, 765142, 765170, 765173, 765177, 765233, 766519, 766551, 766552, 766554, 766559, 766560, 766561, 766563, 766566, 767614, 771803, 777424, 777436, 791962, 798524, AA1688, AA1700, AA1711, AA1722, AA7527, AA7554, AC0963, AE0476, AF7356, AG8103, AG8110, AH1025, AH1099, AH1154, AH1162, AH1166, AH1210, AH1272, AH1377, AH1386, AH1390, AH1398, AH1404, AH1430, AJ4785, AO0446, AP6956, AS2327, AU1297, BN2928, BO8371, BO8372, BP3737, BP9259, BQ2260 and BQ5579.

(28) The interest rates of the Participations (net of the related Servicing Fee Margin) underlying the Group 12 HECM MBS pools at issuance ranged from 3.390% to 6.785%.

(29) The Group 13 Trust Assets consist of Ginnie Mae HECM MBS pools BP9267 and BP9268.

(30) The approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the Group 13 HECM MBS pools range from 1.254% to 2.140%.

Security Groups: This series of Securities consists of multiple Security Groups (each, a "Group"), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Except in the case of Class F, payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the HECMs and the Participations Underlying the Trust Assets: The assumed characteristics of the HECMs and the Participations underlying the Trust Assets are identified in Exhibit A to this Supplement. The assumed characteristics may differ, perhaps significantly, from the characteristics of the HECMs and the related Participations as of the date of issuance of the related HECM MBS, which characteristics are identified in the related HECM MBS Prospectus Supplement. There can be no assurance that the actual characteristics of the HECMs and the Participations underlying the Trust Assets will be the same as the assumed characteristics identified in Exhibit A to 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 Regular and MX Class. *See "Description of the Securities — Form of Securities" in this Supplement.*

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

The Floating Rate Classes will bear interest at per annum rates based on One-Month LIBOR or One-Year LIBOR as follows:

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate(3)	Maximum Rate(4)	Delay (in days)	One-Month LIBOR or One-Year LIBOR for Minimum Interest Rate
AF	One-Month LIBOR + 0.65%	2.693%	0.65%	(5)	0	0.00%
BF	One-Month LIBOR + 0.65%	2.473%	0.65%	(6)	0	0.00%
CF	One-Month LIBOR + 0.65%	2.473%	0.65%	(7)	0	0.00%
DF	One-Month LIBOR + 0.40%	2.100%	0.40%	11.00%	0	0.00%
EF	One-Year LIBOR + 0.40%	2.400%	0.40%	7.50%	0	0.00%
F	One-Month LIBOR + 0.65%	2.473%	0.65%	(8)	0	0.00%
FA	One-Month LIBOR + 1.05%	3.093%	1.05%	(9)	0	0.00%
FB	One-Month LIBOR + 0.63%	2.500%	0.63%	(10)	0	0.00%
FC	One-Month LIBOR + 1.00%	2.823%	1.00%	(11)	0	0.00%
FD	One-Month LIBOR + 0.60%	2.360%	0.60%	7.50%	0	0.00%
FE	One-Year LIBOR + 0.38%	2.380%	0.38%	7.50%	0	0.00%
FG	One-Month LIBOR + 0.80%	2.650%	0.80%	(12)	0	0.00%
FH	One-Month LIBOR + 0.80%	2.650%	0.80%	(13)	0	0.00%
FL	One-Month LIBOR + 0.80%	2.650%	0.80%	(14)	0	0.00%
FM	One-Month LIBOR + 0.80%	2.650%	0.80%	(15)	0	0.00%
GF	One-Month LIBOR + 0.80%	2.650%	0.80%	(16)	0	0.00%
HF	One-Month LIBOR + 0.80%	2.650%	0.80%	(17)	0	0.00%
LF	One-Month LIBOR + 0.60%	2.450%	0.60%	(18)	0	0.00%
MF	One-Month LIBOR + 0.80%	2.650%	0.80%	(19)	0	0.00%

(1) One-Month LIBOR and One-Year LIBOR will be established as described under "Description of the Securities — Interest Distributions — Floating Rate Classes" in this Supplement.

(2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate for each of Classes AF, BF, CF, DF, F, FA, FB, FC, FD, FG, FH, FL, FM, GF, HF, LF and MF will adjust monthly thereafter. The Interest Rate for each of Classes EF and FE will adjust annually, beginning with the Accrual Period related to the Distribution Date in December 2020.

(3) The minimum rate for any Accrual Period will be the lesser of (i) the rate indicated in this table under the heading "Minimum Rate" and (ii) the WACR for the related Trust Asset Group. In the case of Classes F, FM and MF, the minimum rate for any Accrual Period will be limited by the aggregate interest accrued on the related REMIC Classes for that Accrual Period.

(4) Except as otherwise indicated in this table, the maximum rate for any Accrual Period will be the lesser of (i) the rate indicated in this table under the heading "Maximum Rate" and (ii) the WACR for the related Trust Asset Group. *See "Risk Factors — The maximum rate on each floating rate class could limit the amount of interest that accrues on such class" in this Supplement.*

(5) The maximum rate for Class AF for any Accrual Period will be the WACR for Trust Asset Group 1.

(6) The maximum rate for Class BF for any Accrual Period will be the WACR for Trust Asset Group 3.

(7) The maximum rate for Class CF for any Accrual Period will be the WACR for Trust Asset Group 4.

(8) The maximum rate for Class F for any Accrual Period will be limited by the aggregate interest accrued on the related REMIC Classes for that Accrual Period.

(9) The maximum rate for Class FA for any Accrual Period will be the WACR for Trust Asset Group 1.

(10) The maximum rate for Class FB for any Accrual Period will be the WACR for Trust Asset Group 2.

(11) The maximum rate for Class FC for any Accrual Period will be the WACR for Trust Asset Group 4.

(12) The maximum rate for Class FG for any Accrual Period will be the WACR for Trust Asset Group 9.

(13) The maximum rate for Class FH for any Accrual Period will be the WACR for Trust Asset Group 10.

(14) The maximum rate for Class FL for any Accrual Period will be the WACR for Trust Asset Group 11.

(15) The maximum rate for Class FM for any Accrual Period will be limited by the aggregate interest accrued on the related REMIC Classes for that Accrual Period.

(16) The maximum rate for Class GF for any Accrual Period will be the WACR for Trust Asset Group 9.

(17) The maximum rate for Class HF for any Accrual Period will be the WACR for Trust Asset Group 10.

(18) The maximum rate for Class LF for any Accrual Period will be the WACR for Trust Asset Group 13.

(19) The maximum rate for Class MF for any Accrual Period will be limited by the aggregate interest accrued on the related REMIC Classes for that Accrual Period.

Each of the Floating Rate Classes will bear interest during each Accrual Period at a per annum rate equal to the lesser of the related maximum rate and the result based on the related interest rate formula described above.

The approximate initial Interest Rates for the Interest Only Classes and Class KZ are set forth in the table below.

Class	Approximate Initial Interest Rate[1]
AI	0.69435%
BI	1.42421%
CI	0.98983%
DI	2.69019%
EI	2.66937%
IB	1.19423%
ID	2.09790%
IE	2.55596%
IG	1.20873%
IH	0.90088%
IL	0.89901%
KI	2.34116%
KZ	4.54116%
LI	1.63177%

(1) The approximate initial Interest Rates for the Classes set forth in the table above were calculated using the assumed characteristics of the HECMs and the Participations underlying the related Trust Assets set forth in Exhibit A, which are provided by the Sponsor as of November 1, 2019. The assumed characteristics include rounded weighted average gross interest rates on the HECMs related to the Participations backing the Trust Assets. The actual initial Interest Rates for such Classes will be calculated based on the interest that accrues on each HECM, aggregated and then rounded to a different level of precision. Therefore the actual initial Interest Rates for such Classes may differ from the approximate initial Interest Rates set forth herein. On or about the first Distribution Date, investors can obtain the actual initial Interest Rates for such Classes for the related Accrual Period from the Trustee's website, www.usbank.com/abs.

Class KZ is an HWAC Class that will bear interest during each Accrual Period at a per annum rate equal to the WACR of the related Trust Assets.

Class AI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 1 Trust Assets over (II) the sum of the Class AF Interest Accrual Amount and the Class FA Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 1 Trust Assets as of the related Record Date for Class AI.

Class BI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 2 Trust Assets over (II) the Class FB Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 2 Trust Assets as of the related Record Date for Class BI.

Class CI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 4 Trust Assets over (II) the sum of the Class CF Interest Accrual Amount and the Class FC Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 4 Trust Assets as of the related Record Date for Class CI.

Class DI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 6 Trust Assets over (II) the Class FD Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 6 Trust Assets as of the related Record Date for Class DI.

Class EI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 7 Trust Assets over (II) the Class FE Interest Accrual Amount for such Distribution Date, divided by (b) the sum of the outstanding principal balance of the Group 7 Trust Assets as of the related Record Date for Class EI.

Class IB Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 3 Trust Assets over (II) the Class BF Interest Accrual Amount for such Distribution Date, divided by (b) the sum of the outstanding principal balance of the Group 3 Trust Assets as of the related Record Date for Class IB.

Class ID Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 5 Trust Assets over (II) the Class DF Interest Accrual Amount for such Distribution Date, divided by (b) the sum of the outstanding principal balance of the Group 5 Trust Assets as of the related Record Date for Class ID.

Class IE Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 8 Trust Assets over (II) the Class EF Interest Accrual Amount for such Distribution Date, divided by (b) the sum of the outstanding principal balance of the Group 8 Trust Assets as of the related Record Date for Class IE.

Class IG Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 9 Trust Assets over (II) the sum of the Class FG Interest Accrual Amount and the Class GF Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 9 Trust Assets as of the related Record Date for Class IG.

Class IH Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 10 Trust Assets over (II) the sum of the Class FH Interest Accrual Amount and the Class HF Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 10 Trust Assets as of the related Record Date for Class IH.

Class IL Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 13 Trust Assets over (II) the Class LF Interest

Accrual Amount for such Distribution Date, divided by (b) the sum of the outstanding principal balance of the Group 13 Trust Assets as of the related Record Date for Class IL.

Class KI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 12 Trust Assets over (II) the sum of the Class KA Interest Accrual Amount and the Class KZ Interest Accrual Amount for such Distribution Date, divided by (b) the sum of the Class KA Principal Balance and the Class KI Deferred Interest Amount as of the related Record Date for Class KI.

Class LI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the Group 11 Trust Assets over (II) the Class FL Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 11 Trust Assets as of the related Record Date for Class LI.

Distributions: On each Distribution Date, the following distributions will be made to the related Securities:

SECURITY GROUP 1

The Group 1 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to AF, AI and FA, pro rata based on their respective Interest Accrual Amounts, up to the Class AF Interest Accrual Amount, the Class AI Interest Accrual Amount and the Class FA Interest Accrual Amount for such Distribution Date

2. Concurrently, to AF and FA, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 1 Principal Distribution Amount for such Distribution Date, until retired

3. To AI, until the Class AI Deferred Interest Amount is reduced to zero

SECURITY GROUP 2

The Group 2 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to BI and FB, pro rata based on their respective Interest Accrual Amounts, up to the Class BI Interest Accrual Amount and the Class FB Interest Accrual Amount for such Distribution Date

2. To FB, in reduction of its Class Principal Balance, up to the amount of the Class FB Principal Distribution Amount for such Distribution Date, until retired

3. To BI, until the Class BI Deferred Interest Amount is reduced to zero

SECURITY GROUP 3

The Group 3 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to BF and IB, pro rata based on their respective Interest Accrual Amounts, up to the Class BF Interest Accrual Amount and the Class IB Interest Accrual Amount for such Distribution Date

2. To BF, in reduction of its Class Principal Balance, up to the amount of the Class BF Principal Distribution Amount for such Distribution Date, until retired

3. To IB, until the Class IB Deferred Interest Amount is reduced to zero

SECURITY GROUP 4

The Group 4 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to CF, CI and FC, pro rata based on their respective Interest Accrual Amounts, up to the Class CF Interest Accrual Amount, the Class CI Interest Accrual Amount and the Class FC Interest Accrual Amount for such Distribution Date

2. Concurrently, to CF and FC, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 4 Principal Distribution Amount for such Distribution Date, until retired

3. To CI, until the Class CI Deferred Interest Amount is reduced to zero

SECURITY GROUP 5

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

1. Concurrently, to DF and ID, pro rata based on their respective Interest Accrual Amounts, up to the Class DF Interest Accrual Amount and the Class ID Interest Accrual Amount for such Distribution Date

2. To DF, in reduction of its Class Principal Balance, up to the amount of the Class DF Principal Distribution Amount for such Distribution Date, until retired

3. To ID, until the Class ID Deferred Interest Amount is reduced to zero

SECURITY GROUP 6

The Group 6 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to DI and FD, pro rata based on their respective Interest Accrual Amounts, up to the Class DI Interest Accrual Amount and the Class FD Interest Accrual Amount for such Distribution Date

2. To FD, in reduction of its Class Principal Balance, up to the amount of the Class FD Principal Distribution Amount for such Distribution Date, until retired

3. To DI, until the Class DI Deferred Interest Amount is reduced to zero

SECURITY GROUP 7

The Group 7 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to EI and FE, pro rata based on their respective Interest Accrual Amounts, up to the Class EI Interest Accrual Amount and the Class FE Interest Accrual Amount for such Distribution Date

2. To FE, in reduction of its Class Principal Balance, up to the amount of the Class FE Principal Distribution Amount for such Distribution Date, until retired

3. To EI, until the Class EI Deferred Interest Amount is reduced to zero

SECURITY GROUP 8

The Group 8 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to EF and IE, pro rata based on their respective Interest Accrual Amounts, up to the Class EF Interest Accrual Amount and the Class IE Interest Accrual Amount for such Distribution Date

2. To EF, in reduction of its Class Principal Balance, up to the amount of the Class EF Principal Distribution Amount for such Distribution Date, until retired

3. To IE, until the Class IE Deferred Interest Amount is reduced to zero

SECURITY GROUP 9

The Group 9 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FG, GF and IG, pro rata based on their respective Interest Accrual Amounts, up to the Class FG Interest Accrual Amount, the Class GF Interest Accrual Amount and the Class IG Interest Accrual Amount for such Distribution Date

2. Concurrently, to FG and GF, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 9 Principal Distribution Amount for such Distribution Date, until retired

3. To IG, until the Class IG Deferred Interest Amount is reduced to zero

SECURITY GROUP 10

The Group 10 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FH, HF and IH, pro rata based on their respective Interest Accrual Amounts, up to the Class FH Interest Accrual Amount, the Class HF Interest Accrual Amount and the Class IH Interest Accrual Amount for such Distribution Date

2. Concurrently, to FH and HF, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 10 Principal Distribution Amount for such Distribution Date, until retired

3. To IH, until the Class IH Deferred Interest Amount is reduced to zero

SECURITY GROUP 11

The Group 11 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FL and LI, pro rata based on their respective Interest Accrual Amounts, up to the Class FL Interest Accrual Amount and the Class LI Interest Accrual Amount for such Distribution Date

2. To FL, in reduction of its Class Principal Balance, up to the amount of the Class FL Principal Distribution Amount for such Distribution Date, until retired

3. To LI, until the Class LI Deferred Interest Amount is reduced to zero

SECURITY GROUP 12

The Group 12 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to KA and KI, pro rata based on their respective Interest Accrual Amounts, up to the Class KA Interest Accrual Amount and the Class KI Interest Accrual Amount for such Distribution Date

2. To KA, in reduction of its Class Principal Balance, up to the amount of the Class KA Principal Distribution Amount for such Distribution Date, until retired

3. To KI, until the Class KI Deferred Interest Amount is reduced to zero

4. To KZ, up to the Class KZ Interest Accrual Amount for such Distribution Date

5. To KZ, in reduction of its Class Principal Balance, until retired

SECURITY GROUP 13

The Group 13 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to IL and LF, pro rata based on their respective Interest Accrual Amounts, up to the Class IL Interest Accrual Amount and the Class LF Interest Accrual Amount for such Distribution Date

2. To LF, in reduction of its Class Principal Balance, up to the amount of the Class LF Principal Distribution Amount for such Distribution Date, until retired

3. To IL, until the Class IL Deferred Interest Amount is reduced to zero

Available Distribution Amount: For each Security Group, with respect to each Distribution Date, the excess, if any, of (a) the sum of (i) the product of (A) the original principal amount of the related HECM MBS and (B) the Certificate Factor or Calculated Certificate Factor, as applicable, for the preceding Distribution Date and (ii) the interest accrued with respect to such HECM MBS for the related Accrual Period over (b) the product of (i) the original principal amount of such HECM MBS and (ii) the Certificate Factor or Calculated Certificate Factor, as applicable, for the current Distribution Date.

Class AF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class AF as of the related Record Date. If, on any Distribution Date, the Class AF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class AF pursuant to step 1. under Security Group 1 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class AF (the "Class AF Principal Balance").

Class AI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class AI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class AI on all prior Distribution Dates plus (b) the amount distributed in respect of Class AI on such Distribution Date pursuant to step 1. under Security Group 1 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class AI Deferred Interest Amount can be calculated by subtracting the sum of the Class AF Principal Balance and the Class FA Principal Balance after giving effect to any principal distributions (or any additions) made with respect to such Classes as of such Distribution Date from the outstanding principal balance of the Group 1 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class AI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class AI Interest Rate on the Class Notional Balance of Class AI (the "Class AI Notional Balance") as of the related Record Date.

Class BF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class BF as of the related Record Date. If, on any Distribution Date, the Class BF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class BF pursuant to step 1. under Security Group 3 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class BF (the "Class BF Principal Balance").

Class BF Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 3 Available Distribution Amount for such Distribution Date over (b) the sum of the Class BF Interest Accrual Amount and the Class IB Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class BF Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 3 Trust Assets as of the related Record Date for Class BF.

Class BI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class BI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class BI on all prior Distribution Dates plus (b) the amount distributed in respect of Class BI on such Distribution Date pursuant to step 1. under Security Group 2 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class BI Deferred Interest Amount can be calculated by subtracting the Class FB Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 2 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class BI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class BI Interest Rate on the Class Notional Balance of Class BI (the "Class BI Notional Balance") as of the related Record Date.

Class CF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of

Class CF as of the related Record Date. If, on any Distribution Date, the Class CF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class CF pursuant to step 1. under Security Group 4 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class CF (the "Class CF Principal Balance").

Class CI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class CI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class CI on all prior Distribution Dates plus (b) the amount distributed in respect of Class CI on such Distribution Date pursuant to step 1. under Security Group 4 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class CI Deferred Interest Amount can be calculated by subtracting the sum of the Class CF Principal Balance and the Class FC Principal Balance after giving effect to any principal distributions (or any additions) made with respect to such Classes as of such Distribution Date from the outstanding principal balance of the Group 4 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class CI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class CI Interest Rate on the Class Notional Balance of Class CI (the "Class CI Notional Balance") as of the related Record Date.

Class DF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class DF as of the related Record Date. If, on any Distribution Date, the Class DF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class DF pursuant to step 1. under Security Group 5 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class DF (the "Class DF Principal Balance").

Class DF Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 5 Available Distribution Amount for such Distribution Date over (b) the sum of the Class DF Interest Accrual Amount and the Class ID Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class DF Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 5 Trust Assets as of the related Record Date for Class DF.

Class DI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class DI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class DI on all prior Distribution Dates plus (b) the amount distributed in respect of Class DI on such Distribution Date pursuant to step 1. under Security Group 6 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class DI Deferred Interest Amount can be calculated by subtracting the Class FD Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 6 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class DI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class DI Interest Rate on the Class Notional Balance of Class DI (the "Class DI Notional Balance") as of the related Record Date.

Class EF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class EF as of the related Record Date. If, on any Distribution Date, the Class EF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class EF pursuant to step 1. under Security Group 8 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class EF (the "Class EF Principal Balance").

Class EF Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 8 Available Distribution Amount for such Distribution Date over (b) the sum of the Class EF Interest Accrual Amount and the Class IE Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class EF Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 8 Trust Assets as of the related Record Date for Class EF.

Class EI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class EI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class EI on all prior Distribution Dates plus (b) the amount distributed in respect of Class EI on such Distribution Date pursuant to step 1. under Security Group 7 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class EI Deferred Interest Amount can be calculated by subtracting the Class FE Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 7 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class EI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class EI Interest Rate on the Class Notional Balance of Class EI (the "Class EI Notional Balance") as of the related Record Date.

Class FA Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FA as of the related Record Date. If, on any Distribution Date, the Class FA Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FA pursuant to step 1. under Security Group 1 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FA (the "Class FA Principal Balance").

Class FB Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FB as of the related Record Date. If, on any Distribution Date, the Class FB Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FB pursuant to step 1. under Security Group 2 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FB (the "Class FB Principal Balance").

Class FB Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 2 Available Distribution Amount for such Distribution Date over (b) the sum of the Class BI Interest Accrual Amount and the Class FB Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class FB Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 2 Trust Assets as of the related Record Date for Class FB.

Class FC Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FC as of the related Record Date. If, on any Distribution Date, the Class FC Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FC pursuant to step 1. under Security Group 4 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FC (the "Class FC Principal Balance").

Class FD Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FD as of the related Record Date. If, on any Distribution Date, the Class FD Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FD pursuant to step 1. under Security Group 6 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FD (the "Class FD Principal Balance").

Class FD Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 6 Available Distribution Amount for such Distribution Date over (b) the sum of the Class FD Interest Accrual Amount and the Class DI Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class FD Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 6 Trust Assets as of the related Record Date for Class FD.

Class FE Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FE as of the related Record Date. If, on any Distribution Date, the Class FE Interest Accrual Amount

for such Distribution Date exceeds the amount distributed in respect of Class FE pursuant to step 1. under Security Group 7 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FE (the "Class FE Principal Balance").

Class FE Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 7 Available Distribution Amount for such Distribution Date over (b) the sum of the Class EI Interest Accrual Amount and the Class FE Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class FE Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 7 Trust Assets as of the related Record Date for Class FE.

Class FG Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FG as of the related Record Date. If, on any Distribution Date, the Class FG Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FG pursuant to step 1. under Security Group 9 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FG (the "Class FG Principal Balance").

Class FH Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FH as of the related Record Date. If, on any Distribution Date, the Class FH Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FH pursuant to step 1. under Security Group 10 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FH (the "Class FH Principal Balance").

Class FL Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class FL as of the related Record Date. If, on any Distribution Date, the Class FL Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class FL pursuant to step 1. under Security Group 11 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class FL (the "Class FL Principal Balance").

Class FL Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 11 Available Distribution Amount for such Distribution Date over (b) the sum of the Class FL Interest Accrual Amount and the Class LI Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class FL Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 11 Trust Assets as of the related Record Date for Class FL.

Class GF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class GF as of the related Record Date. If, on any Distribution Date, the Class GF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class GF pursuant to step 1. under Security Group 9 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class GF (the "Class GF Principal Balance").

Class HF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class HF as of the related Record Date. If, on any Distribution Date, the Class HF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class HF pursuant to step 1. under Security Group 10 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class HF (the "Class HF Principal Balance").

Class IB Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class IB Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class IB on all prior Distribution Dates plus (b) the amount distributed in respect of Class IB on such Distribution Date pursuant to step 1. under Security Group 3 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class IB Deferred Interest Amount can be calculated by subtracting the

Class BF Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 3 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class IB Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class IB Interest Rate on the Class Notional Balance of Class IB (the "Class IB Notional Balance") as of the related Record Date.

Class ID Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class ID Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class ID on all prior Distribution Dates plus (b) the amount distributed in respect of Class ID on such Distribution Date pursuant to step 1. under Security Group 5 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class ID Deferred Interest Amount can be calculated by subtracting the Class DF Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 5 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class ID Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class ID Interest Rate on the Class Notional Balance of Class ID (the "Class ID Notional Balance") as of the related Record Date.

Class IE Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class IE Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class IE on all prior Distribution Dates plus (b) the amount distributed in respect of Class IE on such Distribution Date pursuant to step 1. under Security Group 8 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class IE Deferred Interest Amount can be calculated by subtracting the Class EF Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 8 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class IE Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class IE Interest Rate on the Class Notional Balance of Class IE (the "Class IE Notional Balance") as of the related Record Date.

Class IG Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class IG Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class IG on all prior Distribution Dates plus (b) the amount distributed in respect of Class IG on such Distribution Date pursuant to step 1. under Security Group 9 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class IG Deferred Interest Amount can be calculated by subtracting the sum of the Class FG Principal Balance and the Class GF Principal Balance after giving effect to any principal distributions (or any additions) made with respect to such Classes as of such Distribution Date from the outstanding principal balance of the Group 9 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class IG Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class IG Interest Rate on the Class Notional Balance of Class IG (the "Class IG Notional Balance") as of the related Record Date.

Class IH Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class IH Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class IH on all prior Distribution Dates plus (b) the amount distributed in respect of Class IH on such Distribution Date pursuant to step 1.

under Security Group 10 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class IH Deferred Interest Amount can be calculated by subtracting the sum of the Class FH Principal Balance and the Class HF Principal Balance after giving effect to any principal distributions (or any additions) made with respect to such Classes as of such Distribution Date from the outstanding principal balance of the Group 10 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class IH Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class IH Interest Rate on the Class Notional Balance of Class IH (the "Class IH Notional Balance") as of the related Record Date.

Class IL Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class IL Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class IL on all prior Distribution Dates plus (b) the amount distributed in respect of Class IL on such Distribution Date pursuant to step 1. under Security Group 13 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class IL Deferred Interest Amount can be calculated by subtracting the Class LF Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 13 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class IL Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class IL Interest Rate on the Class Notional Balance of Class IL (the "Class IL Notional Balance") as of the related Record Date.

Class KA Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the Interest Rate on the Class Principal Balance of Class KA as of the related Record Date. If, on any Distribution Date, the Class KA Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class KA pursuant to step 1. under Security Group 12 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class KA (the "Class KA Principal Balance").

Class KA Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 12 Available Distribution Amount for such Distribution Date over (b) the sum of the Class KA Interest Accrual Amount and the Class KI Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class KA Principal Balance as of the related Record Date divided by (b) the sum of (x) the Class KA Principal Balance as of the related Record Date and (y) the Class KI Deferred Interest Amount as of the related Record Date.

Class KI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class KI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class KI on all prior Distribution Dates plus (b) the amount distributed in respect of Class KI on such Distribution Date pursuant to step 1. under Security Group 12 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class KI Deferred Interest Amount can be calculated by subtracting the Class KA Principal Balance and the Class KZ Principal Balance after giving effect to any principal distributions (or any additions) made with respect to such Classes as of such Distribution Date from the outstanding principal balance of the Group 12 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class KI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class KI Interest Rate on the Class Notional Balance of Class KI (the "Class KI Notional Balance") as of the related Record Date.

Class KZ Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class KZ as of the related Record Date. If, on any Distribution Date, the Class KZ Interest Accrual Amount

for such Distribution Date exceeds the amount distributed in respect of Class KZ pursuant to step 4. under Security Group 12 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class KZ (the "Class KZ Principal Balance").

Class LF Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance of Class LF as of the related Record Date. If, on any Distribution Date, the Class LF Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class LF pursuant to step 1. under Security Group 13 in "Terms Sheet — Distributions" in this Supplement, such excess will be added to the Class Principal Balance of Class LF (the "Class LF Principal Balance").

Class LF Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 13 Available Distribution Amount for such Distribution Date over (b) the sum of the Class LF Interest Accrual Amount and the Class IL Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class LF Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 13 Trust Assets as of the related Record Date for Class LF.

Class LI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class LI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class LI on all prior Distribution Dates plus (b) the amount distributed in respect of Class LI on such Distribution Date pursuant to step 1. under Security Group 11 in "Terms Sheet — Distributions" in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class LI Deferred Interest Amount can be calculated by subtracting the Class FL Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 11 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

Class LI Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Class LI Interest Rate on the Class Notional Balance of Class LI (the "Class LI Notional Balance") as of the related Record Date.

Group 1 Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 1 Available Distribution Amount for such Distribution Date over (b) the sum of the Class AF Interest Accrual Amount, the Class AI Interest Accrual Amount and the Class FA Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the sum of the Class AF Principal Balance and the Class FA Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 1 Trust Assets as of the related Record Date for Classes AF and FA.

Group 4 Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 4 Available Distribution Amount for such Distribution Date over (b) the sum of the Class CF Interest Accrual Amount, the Class CI Interest Accrual Amount and the Class FC Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the sum of the Class CF Principal Balance and the Class FC Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 4 Trust Assets as of the related Record Date for Classes CF and FC.

Group 9 Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 9 Available Distribution Amount for such Distribution Date over (b) the sum of the Class FG Interest Accrual Amount, the Class GF Interest Accrual Amount and the Class IG Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the sum of the Class FG Principal Balance and the Class GF Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 9 Trust Assets as of the related Record Date for Classes FG and GF.

Group 10 Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 10 Available Distribution Amount for such Distribution Date over (b) the sum of the Class FH Interest Accrual Amount, the Class HF Interest Accrual Amount and the Class IH Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the sum of the Class FH Principal Balance and the Class HF Principal Balance as of the related Record Date divided by (b) the outstanding principal balance of the Group 10 Trust Assets as of the related Record Date for Classes FH and HF.

Deferred Interest Amount: Any of the Class AI Deferred Interest Amount, the Class BI Deferred Interest Amount, the Class CI Deferred Interest Amount, the Class DI Deferred Interest Amount, the Class EI Deferred Interest Amount, the Class IB Deferred Interest Amount, the Class ID Deferred Interest Amount, the Class IE Deferred Interest Amount, the Class IG Deferred Interest Amount, the Class IH Deferred Interest Amount, the Class IL Deferred Interest Amount, the Class KI Deferred Interest Amount or the Class LI Deferred Interest Amount, as applicable. On or about each Distribution Date, the Deferred Interest Amount is available on reports published by the Trustee on its website, www.usbank.com/abs.

Interest Accrual Amount: Any of the Class AF Interest Accrual Amount, the Class AI Interest Accrual Amount, the Class BF Interest Accrual Amount, the Class BI Interest Accrual Amount, the Class CF Interest Accrual Amount, the Class CI Interest Accrual Amount, the Class DF Interest Accrual Amount, the Class DI Interest Accrual Amount, the Class EF Interest Accrual Amount, the Class EI Interest Accrual Amount, the Class FA Interest Accrual Amount, the Class FB Interest Accrual Amount, the Class FC Interest Accrual Amount, the Class FD Interest Accrual Amount, the Class FE Interest Accrual Amount, the Class FG Interest Accrual Amount, the Class FH Interest Accrual Amount, the Class FL Interest Accrual Amount, the Class GF Interest Accrual Amount, the Class HF Interest Accrual Amount, the Class IB Interest Accrual Amount, the Class ID Interest Accrual Amount, the Class IE Interest Accrual Amount, the Class IG Interest Accrual Amount, the Class IH Interest Accrual Amount, the Class IL Interest Accrual Amount, the Class KA Interest Accrual Amount, the Class KI Interest Accrual Amount, the Class KZ Interest Accrual Amount, the Class LF Interest Accrual Amount or the Class LI Interest Accrual Amount, as applicable.

Notional Classes: The Notional Classes will not receive distributions of principal based on their Class Notional Balances 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 or increases to that extent with, (1) the outstanding principal balance of the related Trust Asset Group indicated or (2) with the Class Principal Balance and Deferred Interest Amount indicated:

Class	Original Class Notional Balance	Represents
AI	$51,151,433	100% of the Group 1 Trust Assets
BI	54,857,711	100% of the Group 2 Trust Assets
CI	56,127,598	100% of the Group 4 Trust Assets
DI . . .	28,716,935	100% of the Group 6 Trust Assets
EI	27,618,610	100% of the Group 7 Trust Assets
IB	23,174,447	100% of the Group 3 Trust Assets
ID . . .	51,548,315	100% of the Group 5 Trust Assets
IE	28,287,281	100% of the Group 8 Trust Assets
IG . . .	34,785,343	100% of the Group 9 Trust Assets
IH . . .	41,466,641	100% of the Group 10 Trust Assets
IL	30,356,136	100% of the Group 13 Trust Assets
KI	53,935,427	100% of Class KA (HSEQ Class) and the Class KI Deferred Interest Amount (in the aggregate)
LI	21,884,132	100% of the Group 11 Trust Assets

Tax Status: Double REMIC Series as to the Group 1 Trust Assets and Double REMIC Series as to the Group 2 through 13 Trust Assets. Separate REMIC elections will be made as to the Pooling and the Issuing REMIC with respect to the Group 1 Trust Assets and the Group 2 through 13 Trust Assets (the "Group 1 Pooling REMIC," the "Group 1 Issuing REMIC," the "Group 2 through 13 Pooling REMIC" and the "Group 2 through 13 Issuing REMIC," respectively). *See "Certain United States Federal Income Tax Consequences" in this Supplement and in the Base Offering Circular.*

Regular and Residual Classes: Classes RR and RR1 are Residual Classes. Class RR represents the Residual Interest of the Group 2 through 13 Issuing and Pooling REMICs. Class RR1 represents the Residual Interest of the Group 1 Issuing and Pooling REMICs. 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 HECMs related to the participations underlying the trust assets 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 HECMs related to the participations underlying the trust assets. Any historical data regarding mortgage loan prepayment rates may not be indicative of the rate of future prepayments on the related HECMs, and no assurances can be given about the rates at which the related HECMs will prepay. We expect the rate of principal payments on the HECMs related to the participations underlying the trust assets to vary. Borrowers generally may prepay their HECMs at any time without penalty.

In addition to voluntary prepayments, HECMs can be prepaid as a result of governmental mortgage insurance claim payments, loss mitigation arrangements, repurchases or liquidations of defaulted HECMs. Although under certain circumstances Ginnie Mae issuers have the option to repurchase defaulted HECMs from the related pool underlying a Ginnie Mae HECM MBS certificate, they are not obligated to do so. Defaulted HECMs that remain in pools backing Ginnie Mae HECM 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 related HECMs. Any such event may damage the related mortgaged properties that secure the HECMs 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 HECMs in such areas resulting in prepayments on the HECMs related to the participations underlying the trust assets due to governmental mortgage insurance claim payments, loss mitigation arrangements, repurchases or liquidations of defaulted HECMs. Insurance payments on damaged or destroyed homes may also lead to prepayments on the related HECMs. 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 HECMs from the related pool underlying a Ginnie Mae MBS certificate, even if such HECMs 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 HECMs and the resulting effect on the timing or rate of principal payments on your securities.

It is uncertain when payments will be made in respect of securities backed by HECM MBS. The rate of voluntary prepayments and the occurrence of maturity events and Ginnie Mae issuer purchase events with respect to HECMs are uncertain. A borrower may prepay in whole or in part the outstanding balance of a HECM at any time without penalty, including any accrued interest thereon. No interest or principal is required to be paid by the borrower, however, until maturity, which generally occurs upon the occurrence of a maturity event, which may be deferred under certain circumstances. A Ginnie Mae issuer of a HECM MBS is obligated to purchase, under certain circumstances, all participations related to a HECM.

It is uncertain when any amounts might be paid on securities backed by HECM MBS because it is uncertain (i) whether a HECM borrower will choose to prepay amounts advanced in whole or in part, (ii) when any maturity event might occur, whether that maturity event will be deferred and, if so, the extent of the deferral and (iii) when any Ginnie Mae issuer purchase event might occur, and thus the yields on and weighted average lives of securities backed by HECM MBS may differ substantially from an investor's expectations. *See "Risk Factors" and "Prepayment and Yield Considerations" in the HECM MBS Base Prospectus and "Yield, Maturity and Prepayment Considerations" in this supplement.*

From time to time FHA and the residential mortgage industry make changes to the requirements, procedures and related fees for originating, refinancing and servicing HECMs. Any of these changes may result in HECM MBS backed by participations related to HECMs subject to different underwriting or servicing requirements or procedures. Such changes may impact borrower prepayment, delinquency, refinance and mortgage insurance claim rates and may influence the decision by a Ginnie Mae issuer whether to exercise any optional Ginnie Mae issuer purchase event.

The enforceability of some HECM maturity event clauses may be uncertain. HECMs contain clauses defining maturity events. The clauses in some HECMs permit the issuer to declare the HECM due and payable upon the death of the last surviving borrower. Litigation by surviving non-borrower spouses may interfere with or affect the ability of the issuer to realize upon the collateral. The inability to enforce a due-on-death clause may affect the weighted average lives and the yields realized by investors in the 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.

HECM borrowers may choose from various payment plans, each of which has different prepayment characteristics that may affect the weighted average lives and yields of the securities. For example, line of credit payment plans may experience higher prepayment rates than other payment plans. To the extent that the HECMs include a large concentration of line of credit HECMs, such HECMs may experience higher prepayment rates. Higher prepayment rates will reduce, perhaps significantly, the weighted average lives of the securities. Reductions in the weighted average lives of the securities will affect the yields on the securities. HECM borrowers may have the ability to change to another available payment plan at any time as long as the change complies with the FHA requirements in effect. *See "The Trust Assets — The Participations and the HECMs" in this supplement.*

A HECM that has been drawn up to its principal limit, or becomes drawn up to its principal limit early in its term, could result in a reduction of the weighted average lives of and yields on the related securities. A borrower's principal limit for a HECM represents the maximum disbursement that the borrower can receive under the HECM and is calculated, in part, on the basis of the maximum claim amount for such HECM. The borrower's access to the principal limit may be restricted by the FHA loan origination requirements applicable to the related HECM. The maximum claim amount for a HECM generally represents the lender's maximum insurance claim from HUD for such HECM. A HECM with a loan balance that is approaching or has reached its principal limit, or that is fully drawn early in its term, is likely to reach its maximum claim amount sooner than a HECM with significant remaining credit availability that is drawn over an extended period of time. When a HECM approaches its maximum claim amount, a mandatory purchase event or a 98% optional purchase event may occur. If a purchase of all participations relating to a HECM occurs under such a Ginnie Mae issuer purchase event, the purchase will result in a payment in respect of the related securities and will reduce the weighted average lives of such securities. Reductions in the weighted average lives of the securities will affect, perhaps significantly, the yields on the securities.

The levels of one-month LIBOR and one-year LIBOR, as applicable, will affect payments and yields on the group 1 through 11 and 13 securities. If one-month LIBOR or one-year LIBOR, as applicable, performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of one-month LIBOR or one-year LIBOR, as applicable, may reduce the yield on floating rate securities. You should bear in mind that the timing of changes in one-month LIBOR or one-year LIBOR, as applicable, may also affect your yield: generally the earlier a change in one-month LIBOR or one-year LIBOR, as applicable, occurs, the greater the effect such change will have on your yield. It is doubtful that one-month LIBOR or one-year LIBOR will remain constant.

In addition, higher levels of one-month LIBOR or one-year LIBOR, as applicable, will increase the rate at which adjustable rate HECMs reach their maximum claim amounts. When a HECM approaches its maximum claim amount, certain Ginnie Mae issuer purchase events could occur resulting in a prepayment in respect of the related securities and reductions in the weighted average lives of the related securities. Reductions in the weighted average lives of the securities will affect, perhaps significantly, the yields on the securities.

One-month LIBOR and One-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets, as applicable, may not equal one-month LIBOR and one-year LIBOR for the group 5, 7 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 5, 7 and 8 securities. One-month LIBOR and one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets may be determined at different times and from a different source than one-month LIBOR and one-year LIBOR on the related securities. In addition, the annual adjustable rate HECMs related to the participations underlying each group 7 and 8 trust asset may have different interest rate adjustment dates, which may affect the WACR of the related HECM MBS and may magnify the difference between the WACR of the related trust asset group and the interest rates on the related securities.

If one-month LIBOR or one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets is lower than one-month LIBOR and one-year LIBOR, as applicable, for the related securities for any accrual period, interest accruals with respect to the related notional class will be reduced because such notional class is entitled to receive the excess of interest accrued in respect of the related trust assets over the interest distributable to the related floating rate class. In addition, if one-month LIBOR or one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets is significantly lower than one-month LIBOR or one-year LIBOR, as applicable, 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 floating rate class is capped at a rate equal to the weighted average coupon rate of the related HECM MBS. In the event that one-month LIBOR or one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets is higher than one-month LIBOR or one-year LIBOR, as applicable, 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.

Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 11 and 13 securities. If one-month LIBOR or one-year LIBOR increases to a sufficiently high level, the interest rates on the adjustable rate HECMs related to the participations underlying the group 1 through 11 and 13 trust assets may be limited by caps. As a result, the WACR on the related HECM MBS, as well as the interest rates on the related securities, may be limited. The application of any caps on the adjustable rate HECMs may significantly impact the interest rates on the interest only classes in groups 1 through 11 and 13 because the interest entitlement of such classes of securities is entirely dependent on the WACR of the related trust asset group.

The maximum rate on each floating rate class could limit the amount of interest that accrues on such class. Each floating rate class (other than Classes AF, BF, CF, F, FA, FB, FC, FG, FH, FL, FM, GF, HF, LF and MF) is subject to a maximum rate which is equal to the lesser of the related maximum rate set forth under "Terms Sheet — Interest Rates" for that class and the WACR for the related trust asset group. If one-month LIBOR or one-year LIBOR, as applicable, exceeds certain levels, the interest rate of each floating rate class (other than Classes AF, BF, CF, F, FA, FB, FC, FG, FH, FL, FM, GF, HF, LF and MF) may be capped at the related maximum rate set forth under "Terms Sheet — Interest Rates" for that class, even in instances when such rate is less than the WACR for the related trust asset group. The maximum rate on each of Classes F, FM and MF is limited by the interest accrued on its related REMIC classes. If one-month LIBOR exceeds certain levels, the interest rate on each of Classes F, FM and MF will be capped to the extent that the interest rates on its related REMIC classes are capped as described in the second immediately preceding sentence. Each of Classes AF, BF, CF, FA, FB, FC, FG, FH, FL, FM, GF, HF, LF and MF is subject to a maximum rate that is equal to the WACR for the related Trust Asset Group.

The mortgage rate index for the HECMs related to the participations underlying the group 1 through 4, 6, 9 through 11 and 13 trust assets is different than the interest rate index for the group 1 through 4, 6, 9 through 11 and 13 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 4, 6, 9 through 11 and 13 securities after the initial fixed rate period of the related HECMs. One-year LIBOR is the mortgage rate index for the HECMs related to the participations underlying the group 1 through 4, 6, 9 through 11 and 13 trust assets and one-month LIBOR is the interest rate index for the group 1 through 4, 6, 9 through 11 and 13 securities. Because the mortgage rate indices are determined in a different manner and at different times, and because the interest rates on the group 1 through 4, 6, 9 through 11 and 13 securities will adjust monthly based on one-month LIBOR whereas the interest rates on the group 1 through 4, 6, 9 through 11 and 13 trust assets will adjust annually based on one-year LIBOR after the initial fixed rated period, there may be a mismatch between the interest rates on the group 1 through 4, 6, 9 through 11 and 13 trust assets and the interest rates on the group 1 through 4, 6, 9 through 11 and 13 securities. In addition, the annual adjustable rate HECMs related to the participations underlying each group 1 through 4, 6, 9 through 11 and 13 trust asset may have different interest rate adjustment dates, which may affect the WACR of the related HECM MBS and may magnify the difference between the WACR of the related trust assets and the interest rates on the related securities.

If one-year LIBOR for the group 1 through 4, 6, 9 through 11 and 13 trust assets is lower than one-month LIBOR for the group 1 through 4, 6, 9 through 11 and 13 securities for any accrual period, interest accruals with respect to the related notional class will be reduced because such notional class is entitled to receive the excess of interest accrued in respect of the related group 1 through 4, 6, 9 through 11 and 13 trust assets, as applicable, over the interest distributable to the related floating rate class or classes. In addition, if one-year LIBOR for the group 1 through 4, 6, 9 through 11 and 13 trust assets is significantly lower than one-month LIBOR for the group 1 through 4, 6, 9 through 11 and 13 securities for any accrual period, interest accruing on the related floating rate class or classes may be reduced because the interest rate on such floating rate class or classes is capped at a rate equal to the WACR of the related group 1 through 4, 6, 9 through 11 and 13 trust assets, as applicable. In the event that one-year LIBOR for the group 1 through 4, 6, 9 through 11 and 13 trust assets is higher than one-month LIBOR for the group 1 through 4, 6, 9 through 11 and 13 securities, interest accruing on the related floating rate class or classes will not be affected but interest accruals with respect to the related notional class will be increased.

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.

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 interest only 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 HECMs and the participations underlying the trust assets 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. Furthermore, certain of the assumed characteristics identified in Exhibit A to this supplement, such as maximum claim amount and HECM MBS principal balance, are calculated on an aggregate basis which may cause results to differ, perhaps significantly, from those calculated using the actual characteristics of the trust assets on a HECM or participation level basis. As a result, the yields on your securities could be lower than you expected, even if the HECMs prepay at the constant prepayment rates set forth in the applicable table.

It is highly unlikely that the HECMs will prepay at any of the prepayment rates assumed or draw at any of the draw rates assumed, if any, in this supplement, or at any constant rate.

Lack of publicly available information on the HECMs and the related participations underlying the trust assets may adversely affect the liquidity of your securities. Limited information will be made publicly available regarding the performance of the HECMs and the related participations underlying the trust assets after the closing date. The absence of publicly available information may affect your ability to sell your securities to prospective investors.

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 Trust Assets are HECM MBS guaranteed by Ginnie Mae, and are based on or backed by Participations in advances made to borrowers and related amounts in respect of HECMs. Each such HECM MBS will accrue interest at the interest rate for that HECM MBS for each accrual period (the "HECM MBS Rate") as set forth in the related HECM MBS Disclosure Documents. The HECM MBS Rate is generally equal to the weighted average of the interest rates on the Participations (each, the "Participation Interest Rate").

The interest rate of HECM MBS backed by Participations related to adjustable rate HECMs may be limited by caps on the adjustable rate HECMs. *See "Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 11 and 13 securities" in this Supplement.*

With respect to each Participation, the Participation Interest Rate generally equals the interest rate of the related HECM less the Servicing Fee Margin. The Servicing Fee Margin generally represents the amount of the servicing compensation payable to the Ginnie Mae Issuer and the Ginnie Mae guaranty fee. However, the Servicing Fee Margin may vary depending on the Issue Date of the HECM MBS and whether the servicing compensation for the HECM is paid on a flat monthly fee arrangement or as a portion of the mortgage interest rate.

Amounts accrued on each HECM MBS in respect of interest each month will equal the product of (i) one-twelfth of the HECM MBS Rate and (ii) the unpaid and outstanding principal amount of such HECM MBS at the end of the prior month. Each month the accrued interest with respect to each HECM MBS will be added to the then outstanding principal balance of such HECM MBS. There are no scheduled payments of interest. It is generally anticipated that no payment in respect of any HECM MBS will be paid until the occurrence of a Maturity Event, which may be deferred in certain circumstances, or in the event that a borrower makes a voluntary prepayment in whole or in part of the outstanding principal balance of the related HECM or a Ginnie Mae Issuer purchase event occurs.

The HECM MBS Disclosure Documents may be obtained from the Information Agent as described under "Available Information" in this Supplement. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of the HECM MBS Disclosure Documents, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document.

The Participations and the related HECMs are further described in the tables in the Terms Sheet hereof and in Exhibit A to this Supplement. Exhibit A also sets forth information regarding approximate loan ages of the related HECMs and weighted average information regarding various characteristics of the HECMs relating to the Participations underlying the related HECM MBS.

The Participations and the HECMs

The Participations and the related HECMs underlying the Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit A and the general characteristics described in the Base Offering Circular and the HECM MBS Disclosure Documents. The Participations are related to interests in advances made to borrowers and related amounts in respect of first lien, single-family, fixed rate and adjustable rate residential HECM loans insured by the Federal Housing Administration. *See "The Ginnie Mae Certificates — General" in the Base Offering Circular.*

HECM borrowers may choose from various payment plans, which may be limited or influenced by the characteristics of their particular HECM. These characteristics include, among other things, the value of the mortgaged property, the amount disbursed to the HECM borrower at closing, the age of the HECM borrower and in certain cases the age of any non-borrowing spouse, and the type of interest rate selected by the HECM borrower at closing. HECM borrowers may have the ability to change to another available payment plan at any time as long as the change complies with FHA requirements. The "single disbursement lump sum" payment plan allows a single draw at closing of up to a specified percentage of the principal limit of the HECM plus subsequent disbursements after closing for set-asides. The "tenure" payment plan guarantees that the borrower will receive equal monthly payments for so long as the property remains the borrower's principal residence. The "term" payment plan guarantees that the borrower will receive monthly payments for a fixed term of months as selected by the borrower. The "line of credit" payment plan allows the borrower to draw up to the available line of credit and in amounts of the borrower's choosing. The "modified tenure" payment plan allows the borrower to set aside a portion of loan proceeds as a line of credit and receive the remaining balance in the form of equal monthly payments. The "modified term" payment plan allows the borrower to set aside a portion of the loan proceeds as a line of credit and receive the remaining balance as equal monthly payments for a fixed period of time selected by the borrower. Each payment plan is designed so that no repayments of principal or interest are required until a Maturity Event occurs, which may be deferred in certain circumstances. Any HECM may be prepaid in whole or in part at any time without penalty under each of the payment plans. *See "Risk Factors — HECM borrowers may choose from various payment plans, each of which has different prepayment characteristics that may affect the weighted average lives and yields of the securities" in this Supplement.*

Each monthly adjustable rate HECM MBS is backed by Participations related to adjustable rate HECMs with interest rates that adjust (i) on a monthly basis, (ii) in the month immediately following the issuance of the related HECM MBS and (iii) on the same interest rate adjustment date equal to the first day of the month. Each annual adjustable rate HECM MBS is backed by Participations related to adjustable rate HECMs with interest rates that adjust (i) on an annual basis, (ii) within twelve (12) months following the issuance of the related HECM MBS and (iii) notwithstanding anything to the contrary in the HECM MBS Disclosure Documents, on the same or different interest rate adjustment dates. *See "Risk Factors — One-month LIBOR and one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets, as applicable, may not equal one-month LIBOR and one-year LIBOR for the group 5, 7 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 5, 7 and 8 securities" in this Supplement and "Risk Factors — The mortgage rate index for the HECMs related to the participations underlying the group 1 through 4, 6, 9 through 11 and 13 trust assets is different than the interest rate index for the group 1 through 4, 6, 9 through 11 and 13 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 4, 6, 9 through 11 and 13 securities after the initial fixed rate period of the related HECMs" in this Supplement.*

Specific information regarding the individual characteristics of the Participations and the related HECMs is not available. For purposes of this Supplement, certain assumptions have been made regarding the characteristics of the Participations and the related HECMs. However, the actual characteristics of many of the Participations and the related HECMs will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Participations and the related HECMs are the same as the assumed characteristics. Small differences in the characteristics of the Participations and the related HECMs can have a significant effect on the Weighted Average Lives and yields of the Securities. *See "Terms Sheet — Assumed Characteristics of the HECMs and the Participations underlying the Trust Assets," "Risk Factors," "Yield, Maturity and Prepayment Considerations" and Exhibit A 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 will be issued in minimum dollar denominations of initial principal or notional balance of $100,000 and integral multiples of $1 in excess of $100,000.

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 applicable Available Distribution Amount will be distributed to the related 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 or accrued as described under "Terms Sheet — Distributions" in this Supplement.

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable or accrued 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.

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 Period

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

Class	Accrual Period
Fixed Rate and Delay Classes	The calendar month preceding the related Distribution Date
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 Class

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

Floating Rate Classes

Each of Classes AF, BF, CF, DF, F, FA, FB, FC, FD, FG, FH, FL, FM, GF, HF, LF and MF will bear interest as shown under "Terms Sheet — Interest Rates" in this Supplement. The Interest Rates for each of Classes AF, BF, CF, DF, F, FA, FB, FC, FD, FG, FH, FL, FM, GF, HF, LF and MF will be based on One-Month LIBOR. One-Month LIBOR will be determined using the ICE Benchmark Administration Limited ("ICE") LIBOR method ("ICE LIBOR"), using the rate, expressed as a percentage per annum, for one-month United States dollar deposits as it appears on the ICE Secure File Transfer Protocol Service or on the Reuters Screen LIBOR01 Page (or any replacement Reuters page that displays that rate, or on the appropriate page of such other information service that publishes that rate from time to time in place of Reuters) thirty days prior to the first day of the month in which the related Accrual Period begins (or, if such date is not a Business Day, the immediately preceding Business Day). If such rate ceases to appear as specified in the preceding sentence or becomes unavailable for any reason, then the rate will be based upon a new index selected by the Trustee, from the list of indices approved for use with HUD-insured HECMs, which will be announced as soon as it is available; provided, however, that in the event any person other than ICE takes over the administration of LIBOR, One-Month LIBOR shall be determined on the basis of the succeeding administrator's LIBOR method. In the case of the Group 5 Securities, the Trustee may use different values of One-Month LIBOR than those that are used for the related HECMs, which relate to the Participations underlying the related HECM MBS. *See "The mortgage rate index for the HECMs related to the participations underlying the group 1 through 4, 6, 9 through 11 and 13 trust assets is different than the interest rate index for the group 1 through 4, 6, 9 through 11 and 13 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 4, 6, 9 through 11 and 13 securities after the initial fixed rate period of the related HECMs" in this Supplement.*

Each of Classes EF and FE will bear interest as shown under "Terms Sheet — Interest Rates" in this Supplement. The Interest Rates for each of Classes EF and FE will be based on One-Year LIBOR and will adjust annually. One-Year LIBOR will be determined using ICE LIBOR, using the rate, expressed as a percentage per annum, for one-year United States dollar deposits as it appears on the ICE Secure File Transfer Protocol Service or on the Reuters Screen LIBOR01 Page (or any replacement Reuters page that displays that rate, or on the appropriate page of such other information service that publishes that rate from time to time in place of Reuters) thirty days prior to the first day of November of each year following the first Distribution Date (or, if such date is not a Business Day, the immediately preceding Business Day). If such rate ceases to appear as specified in the preceding sentence or becomes unavailable for any reason, then the rate will be based upon a new index selected by the Trustee, from the list of indices approved for use with HUD-insured HECMs, which will be announced as soon as it is available; provided, however, that in the event any person other than ICE takes over the administration of LIBOR, One-Year LIBOR shall be determined on the basis of the succeeding administrator's LIBOR method. In the case of the Group 7 and 8 Securities, the Trustee may use different values of One-Year LIBOR than those that are used for the related HECMs, which relate to the Participations underlying the related HECM MBS. *See "Risk Factors — One-month LIBOR and one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets, as applicable, may not equal one-month LIBOR and one-year LIBOR for the group 5, 7 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 5, 7 and 8 securities" in this Supplement.*

For additional information regarding the manner in which the Trustee determines One-Month LIBOR and One-Year LIBOR and calculates the Interest Rates for the Floating Rate Classes, see "Description of the Securities — Interest Rate Indices — Determination of LIBOR" in the Base Offering Circular. We can provide no assurance that One-Month LIBOR or One-Year LIBOR for a Distribution Date accurately represents the offered rate at which one-month U.S. dollar deposits or one-year U.S. dollar deposits are being quoted to prime banks in the London interbank market, nor that the procedures for calculating the rates for one-month U.S. dollar deposits or one-year U.S. dollar deposits will not change. Any change in One-Month LIBOR or One-Year LIBOR values resulting from any change in reporting or in the determination of One-Month LIBOR or One-Year LIBOR may cause One-Month LIBOR or One-Year LIBOR, as applicable, to fluctuate disproportionately to changes in other market lending rates.

HECM MBS Weighted Average Coupon Classes

Each HECM MBS Weighted Average Coupon Class will bear interest as shown under "Terms Sheet — Interest Rates" in this Supplement.

The interest that will be distributed or accrued, as applicable, on each HECM MBS Weighted Average Coupon Class will be limited by the interest that is distributed or accrued in respect of the related Trust Assets. With respect to the Participations underlying the Group 1 through 11 and 13 Trust Assets, *see "Risk Factors — One-month LIBOR and one-year LIBOR for the HECMs related to the participations underlying the group 5, 7 and 8 trust assets, as applicable, may not equal one-month LIBOR and one-year LIBOR for the group 5, 7 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 5, 7 and 8 securities"* in this Supplement, *"Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group securities"* in this Supplement and *"Risk Factors — The mortgage rate index for the HECMs related to the participations underlying the group 1 through 4, 6, 9 through 11 and 13 trust assets is different than the interest rate index for the group 1 through 4, 6, 9 through 11 and 13 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 4, 6, 9 through 11 and 13 securities after the initial fixed rate period of the related HECMs"* in this Supplement.

The Trustee's determinations of One-Month LIBOR and One-Year LIBOR and its calculations of the Interest Rates will be final except in the case of clear error. Investors can obtain One-Month LIBOR and One-Year LIBOR levels and Interest Rates for the current and preceding Accrual Periods from Ginnie Mae's website or by calling the Information Agent at (800) 234-GNMA.

HECM MBS Accrual Classes

Each of Classes AF, BF, CF, DF, EF, FA, FB, FC, FD, FE, FG, FH, FL, GF, HF, KA, KZ and LF is a HECM MBS Accrual Class. Interest will accrue on each HECM MBS Accrual Class and be distributed as described under "HECM MBS Accrual Class" in Appendix II to the Base Offering Circular.

Deferred Interest Amounts

Any interest accrued and unpaid on a Notional Class during the Accrual Period for any Distribution Date that is not distributed because of an insufficiency in the related Available Distribution Amount for such Distribution Date increases the related Deferred Interest Amount for such Notional Class. Any such amounts distributable to the Holders of a Notional Class will be paid no later than the Final Distribution Date of such Notional Class.

Principal Distributions

Amounts distributable in respect of principal will be distributed to the Holders entitled thereto as described under "Terms Sheet — Distributions" 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 based on their Class Notional Balances. For convenience in describing interest distributions, the Notional Classes will have the original Class Notional Balances shown on the front cover of this Supplement. The Class Notional Balances will be reduced or increased as shown under "Terms Sheet — Notional Classes" in this Supplement.

Residual Securities

The Class RR and RR1 Securities will represent the beneficial ownership of the Residual Interest in the related Issuing REMIC and the beneficial ownership of the Residual Interest in the related Pooling REMIC, as described in "Certain United States Federal Income Tax Consequences" in the Base Offering Circular. The Class RR and RR1 Securities have no Class Principal Balance and do not accrue interest. The Class RR and RR1 Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the related Trust REMICs after the Class Principal Balance or Class Notional Balance of each Class of Regular Securities in the related Security Group or Groups has been reduced to zero. However, any remaining proceeds are not likely to be significant. The Residual Securities may not be transferred to a Plan Investor, a Non-U.S. Person or a Disqualified Organization.

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of a HECM MBS Accrual Class) or any addition to or 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 addition to or 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.
- Investors may obtain current Class Factors on Ginnie Mae's website.

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

Trust REMICs	Residual Securities
Group 2 through 13 Issuing and Pooling REMICs	Group 2 through 13 Securities
Group 1 Issuing and Pooling REMICs	Group 1 Securities

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

With respect to Security Group 1, a Holder of all of the outstanding Regular Securities of such Security Group and the related Class of Residual Securities shall have the right to purchase the related Trust Assets upon three Business Days' notice (the "Notice Period"). The purchase shall be for cash in an amount equal to (A)(i) the aggregate remaining principal balance of the Trust Assets of such Security Group, but in no event less than the aggregate outstanding principal amount of the Securities of such Security Group, plus (ii) accrued interest on the Securities of such Security Group, less (B) amounts on deposit in the related Trust REMIC or Trust REMICs, for distribution on the Securities of such Security Group, plus (C) a $5,000 termination fee payable to the Trustee in connection with each Security Group to be terminated. After the Notice Period, and upon such purchase, the Trustee will terminate the related Trust REMIC or Trust REMICs. Upon such termination, the Trustee will distribute the cash proceeds of the sale of the related Trust Assets to the Holder of the related Securities (which distribution may be offset against amounts due on the sale of such assets), will cancel the Securities of the related Security Group and cause the removal from the Book-Entry Depository Account of all Classes of the related Security Group, will cancel the related Class of Residual Securities, and will credit the remaining Trust Assets in the related Security Group to the account of the surrendering Holder.

Notwithstanding anything to the contrary contained herein, no such termination will be allowed unless the Trustee and Ginnie Mae are provided, at no cost to either the Trustee or Ginnie Mae, an Opinion of Counsel, acceptable to the Trustee and Ginnie Mae, to the effect that such termination constitutes a "qualified liquidation" under the REMIC Provisions, including Section 860F(a)(4) of the Code, and such termination will not result in a disqualification of any Trust REMIC that is not terminated at such time or the imposition of any "prohibited transactions" or "contributions" tax under the REMIC Provisions or any Trust REMIC that is not terminated at such time.

Modification and Exchange

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

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

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 balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATeam@USBank.com or in writing at its Corporate Trust Office at One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2019-H18. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

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

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

See "Description of the Securities — Modification and Exchange" in the Base Offering Circular.

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

- The rate of principal payments (including prepayments or partial payments) of the HECMs relating to the Participations underlying the Securities depends on a variety of economic, geographic, social and other factors, including prevailing market interest rates, home values, HECM borrower mortality, qualifying non-borrowing spouse mortality, divorce rates, changes in the value of the mortgaged property, the HECM borrower's ability to draw down additional funds without refinancing, FHA guidelines regarding HECMs, servicing decisions and court imposed limits on the rights and remedies available to a Ginnie Mae Issuer under the HECMs, and will affect the Weighted Average Lives and yields realized by investors in the related Securities. HECMs may respond differently than traditional forward mortgage loans to the factors that influence prepayment.

With respect to the related Trust Assets, the occurrence of any of the following events with respect to a HECM related to the Participations underlying the related HECM MBS (each a "Maturity Event") will, subject to deferral in certain circumstances, result in the holders of the Securities being entitled to a distribution of principal:

- if a borrower dies and the property is not the principal residence of at least one surviving borrower,
- if a borrower conveys all of his or her title in the mortgaged property and no other borrower retains title to the mortgaged property,
- if the mortgaged property ceases to be the principal residence of a borrower for reasons other than death and the mortgaged property is not the principal residence of at least one surviving borrower,
- if a borrower fails to occupy the mortgaged property for a period of longer than 12 consecutive months because of physical or mental illness and the mortgaged property is not the principal residence of at least one other borrower, or
- if a borrower fails to perform any of its obligations under the HECM (for example, the failure of the borrower to make certain agreed upon repairs to the mortgaged property or the failure of the borrower to pay taxes and hazard insurance premiums).

Some HECMs may provide for the deferral of a Maturity Event when the last surviving borrower dies with a non-borrowing spouse who satisfies FHA qualifying attributes and ongoing requirements for deferral. This deferral ceases when the non-borrowing spouse fails to qualify or satisfy FHA requirements for deferral, at which point the Maturity Event is no longer deferred and the HECM will become due and payable in accordance with FHA procedures.

Generally, a HECM is not repaid immediately upon the occurrence of a Maturity Event, but continues to accrue interest until the liquidation of the related mortgaged property and the repayment of the HECM or the receipt of insurance proceeds from FHA. Any resulting shortfall to investors in the related Securities with respect to any Participations in the related HECM will be covered by Ginnie Mae pursuant to its guaranty of the Securities.

A Ginnie Mae Issuer is obligated to purchase all Participations related to a HECM when the outstanding principal amount of the related HECM is equal to or greater than 98% of the "Maximum Claim Amount," and a Ginnie Mae Issuer has the option to purchase all Participations related to a HECM to the extent that any borrower's request for an additional advance in respect of any HECM, if funded, together with the outstanding principal amount of the related HECM is equal to or greater than 98% of the "Maximum Claim Amount" or when a HECM becomes, and continues to be, due and payable in accordance with its terms, as applicable (any such purchase referred to herein as a "Ginnie Mae Issuer Purchase Event"). In connection with such repurchase, the Ginnie Mae Issuer will pay an amount (the "Release Price") equal to the outstanding principal amount of all of the Participations related to such HECMs, and Ginnie Mae will relinquish all right, title and interest it has in the HECMs and the related Participations. With respect to each Participation, the "outstanding principal amount" of such Participation is the original principal amount of such Participation as of the related Issue Date of the related HECM MBS, increased by the Accrued Interest with respect to such Participation and decreased by any payments made in respect of such Participation. For purposes of determining the Release Price, the "Accrued Interest" with respect to any Participation is the aggregate interest accrued, compounded on a monthly basis, allocable to the Participation at the related Participation Interest Rate for each month (in each case, after taking into account any payments made in reduction of such Participation) from and including the Issue Date through the last day of the reporting month (as such term is defined in the Ginnie Mae guaranty agreement for the related HECM MBS) in which the Participation is to be purchased. The Participations relating to the HECM must be purchased by the Ginnie Mae Issuer at the end of the reporting month in which the outstanding principal balance of the HECM equals or exceeds 98% of the Maximum Claim Amount for such HECM. The Release Price will be passed through to the related securityholders on the Distribution Date following the month in which such Ginnie Mae Issuer Purchase Event occurs.

Higher levels of One-month LIBOR or One-Year LIBOR, as applicable, and additional draws on HECMs will increase the rate at which the related HECMs will reach their Maximum Claim Amounts. Any payment in respect of the related Securities resulting from a Ginnie Mae Issuer Purchase Event will reduce the Weighted Average Lives of such Securities and will affect, perhaps significantly, the yields on such Securities.

The occurrence of voluntary prepayments by a borrower, Maturity Events and Ginnie Mae Issuer Purchase Events will accelerate the distribution of principal of the Securities. It is uncertain when any amounts might be paid on securities backed by Participations in HECMs because it is uncertain (i) whether a HECM borrower will choose to prepay amounts advanced in whole or in part, (ii) when any Maturity Event might occur and whether that Maturity Event will be deferred and (iii) when any Ginnie Mae Issuer Purchase Event might occur. Investors in the Securities are urged to review the discussion under *"Risk Factors — It is uncertain when payments will be made in respect of securities backed by HECM MBS"* in this Supplement and also the HECM MBS Disclosure Documents.

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*.

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. In the case of each Notional Class, the related Deferred Interest Amount will be reduced to zero no later than the Final Distribution Date for such Notional Class.

- 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

The tables that follow have been prepared on the basis of the following assumptions (the "Modeling Assumptions"), among others:

1. The HECMs and related Participations underlying the Trust Assets have the assumed characteristics shown in Exhibit A.

2. The HECMs prepay at the constant percentages of the prepayment curve (described below and in Exhibit B) shown in the related table.

3. Draw activity occurs on the first day of the month and payments on the HECMs occur on the last day of the month, whether or not a Business Day, commencing in November 2019.

4. Distributions, if any, on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in December 2019.

5. A termination of the Trust or any Trust REMIC does not occur.

6. The Closing Date for the Securities is November 29, 2019.

7. 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.

8. HECM borrowers who have the ability to do so draw at the annualized draw rate determined in accordance with the constant percentages of the draw curve shown in Exhibit C (the "Draw Rate"). The Draw Rate (converted to an equivalent monthly factor) is applied to the Maximum Claim Amount.

9. If a mandatory Ginnie Mae Issuer Purchase Event occurs with respect to a HECM, the purchase of the related Participation timely occurs. No optional Ginnie Mae Issuer Purchase Events occur.

10. The initial Interest Rates on the Group 7 and 8 Securities will be based on the initial rates shown under "Terms Sheet — Interest Rates" in this Supplement; however, the interest rate on the Group 7 and 8 adjustable rate HECMs for each period preceding the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A is based on the information set forth in Exhibit A. The Interest Rates on the Group 7 and 8 Floating Rate Securities will adjust annually at the beginning of the Accrual Period related to the Distribution Date in December 2020. For purposes of the Group 7 and 8 decrement tables, in all periods on or subsequent to the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A, the constant value of One-Year LIBOR shown with respect to any such decrement table is used to calculate the interest rates with respect to the Group 7 and 8 HECMs, while on all Distribution Dates occurring after the first Distribution Date, the constant value of One-Year LIBOR shown with respect to any such decrement table is used to calculate the interest rate with respect to the applicable Class.

11. The initial Interest Rates on the Group 1 through 4, 6, 9 through 11 and 13 Securities will be based on the initial rates as shown under "Terms Sheet — Interest Rates" in this Supplement; however, the interest rates on the Group 1 through 4, 6, 9 through 11 and 13 adjustable rate HECMs for each period preceding the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A is based on the information set forth in Exhibit A. For purposes of the Group 1 through 4, 6, 9 through 11 and 13 decrement tables, in all periods on or subsequent to the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A, the constant value of One-Year LIBOR shown with respect to any such decrement table is used to calculate the interest rates with respect to the Group 1 through 4, 6, 9 through 11 and 13 HECMs, while on all Distribution Dates occurring after the first Distribution Date, the constant value of One-Month LIBOR shown with respect to such decrement table is used to calculate the interest rate with respect to the applicable Class.

12. The initial Interest Rates on the Group 5 Securities will be based on the initial rates shown under "Terms Sheet — Interest Rates" in this Supplement; however, the interest rates on the Group 5 adjustable rate HECMs for the first Distribution Date is based on the information set forth in Exhibit A. On all Distribution Dates occurring after the first Distribution Date, the value of One-Month LIBOR on the Group 5 adjustable rate HECMs is assumed to be the same as the value of One-Month LIBOR on the Group 5 Securities. For purposes of the Group 5 decrement tables, on all Distribution Dates occurring after the first Distribution Date, the constant value of One-Month LIBOR shown with respect to any such decrement table is used to calculate the interest rate with respect to the Group 5 adjustable rate HECMs and to the applicable Class.

13. The HECMs and the Participations underlying the Group 1 through 4, 6 through 11 and 13 Trust Assets each have annual interest rate adjustment caps of 2%. There are no annual interest rate adjustment caps on the HECMs and the Participations underlying the Group 5 Trust Assets.

14. The original term of the HECMs is 50 years. If a HECM remains outstanding after its original term of 50 years, a mandatory Ginnie Mae Issuer Purchase Event occurs with respect to such HECM.

15. No borrower changes payment plans.

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

17. Draws occur each month in respect of the Monthly Servicing Fee, if any, as set forth on Exhibit A. No draws occur in respect of any set asides for property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs.

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 HECMs will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 20th of the month, draw activity and prepayments, if any, will occur throughout the month, draws will occur in respect of set asides for property charges and repairs, the Trustee may cause a termination of the Trust as described under "Description of the Securities — Termination" in this Supplement and One-Month LIBOR on the Group 1 through 4, 6, 9 through 11 and 13 Securities may differ from One-Year LIBOR on the related adjustable rate HECMs, One-Month LIBOR on the Group 5 Securities may differ from One-Month LIBOR on the related adjustable rate HECMs and One-Year LIBOR on the Group 7 and 8 Securities may differ from One-Year LIBOR on the related adjustable rate HECMs.

- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

See "Description of the Securities — Distributions" in the Base Offering Circular.

Decrement Tables

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement is based on a prepayment curve ("PPC") consisting of a series of Constant Prepayment Rates ("CPRs"). CPR is the standard prepayment assumption model of The Securities Industry and Financial Markets Association. CPR represents a constant rate of prepayment on the HECMs each month relative to the then outstanding aggregate principal balance of the HECMs for the life of those HECMs. *See "Yield, Maturity and Prepayment Considerations — Standard Prepayment Assumption Models" in the Base Offering Circular.*

The PPC and Draw Rates are based on the respective percentages in effect beginning on each Distribution Date as indicated in Exhibits B and C.

The decrement tables set forth below are based on the assumption that the HECMs prepay at the indicated percentages of PPC (the "PPC Prepayment Assumption Rates"). As used in the tables, each of the PPC Prepayment Assumption Rates reflects a percentage of the 100% PPC assumed prepayment curve. **The HECMs will not prepay at any of the PPC Prepayment Assumption Rates, and the timing of changes in the rate of prepayments actually experienced on the HECMs will not follow the pattern described for the PPC 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 assumptions that the related HECMs prepay at the PPC Prepayment Assumption Rates set forth in such tables, One-Month LIBOR and One-Year LIBOR, as applicable, are constant at the rates set forth in such tables and draws, if any, occur at the Draw Rates set forth in Exhibit C. 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 PPC Prepayment Assumption Rate and each indicated level of One-Month LIBOR or One-Year LIBOR, 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 amount, 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 based on its Class Notional Balance 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 and further does not factor in any entitlement to the applicable Deferred Interest Amount. See the footnotes below related to the decrement tables for each Notional Class.

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 HECMs related to the Participations underlying the related Trust Assets and the Modeling Assumptions.

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

Security Group 1
PPC Prepayment Assumption Rates

Distribution Date	Class AF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class AF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class AF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	100	99	98	97	102	100	99	98	97	102	100	99	98	97
November 2021	105	97	94	91	88	105	99	96	93	90	105	99	96	93	90
November 2022	108	92	87	81	76	108	97	91	86	80	108	98	92	86	81
November 2023	110	87	78	71	64	110	94	85	77	69	110	97	87	79	71
November 2024	113	80	69	60	52	113	89	77	67	57	113	93	81	70	60
November 2025	116	73	60	50	41	116	84	69	57	47	116	89	74	61	50
November 2026	119	66	52	40	31	118	78	61	48	37	118	84	66	52	40
November 2027	121	58	43	32	23	121	71	53	39	28	2	1	1	1	1
November 2028	124	51	36	24	16	2	1	1	1	0	1	1	0	0	0
November 2029	127	44	29	18	11	1	1	0	0	0	1	0	0	0	0
November 2030	130	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031	133	31	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032	136	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	56	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.0	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

PPC Prepayment Assumption Rates

Distribution Date	Class AF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class AF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class AF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022	111	93	87	81	76	117	97	91	86	80	117	98	92	87	81
November 2023	115	87	78	71	64	124	94	85	77	69	124	97	88	79	71
November 2024	119	80	69	60	52	132	89	77	67	57	132	93	81	70	60
November 2025	124	73	60	50	41	140	84	69	57	47	140	90	74	61	50
November 2026	128	66	52	40	31	149	78	61	48	37	149	84	66	52	40
November 2027	132	58	43	32	23	158	71	53	39	28	3	1	1	1	1
November 2028	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029	141	44	29	18	11	2	1	0	0	0	1	0	0	0	0
November 2030	147	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

Security Group 1
PPC Prepayment Assumption Rates

Distribution Date	Class AF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class AF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class AF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022	111	93	87	81	76	117	97	91	86	80	118	98	92	87	81
November 2023	115	87	78	71	64	125	94	85	77	69	128	97	88	79	71
November 2024	119	80	69	60	52	133	89	77	67	57	139	93	81	70	60
November 2025	124	73	60	50	41	142	84	69	57	47	152	90	74	61	50
November 2026	128	66	52	40	31	151	78	61	48	37	164	84	66	52	40
November 2027	132	58	43	32	23	161	71	53	39	28	3	1	1	1	1
November 2028	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029	141	44	29	18	11	2	1	0	0	0	2	0	0	0	0
November 2030	147	38	23	13	8	1	0	0	0	0	2	0	0	0	0
November 2031	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

Security Group 1
PPC Prepayment Assumption Rates

Distribution Date	Class AI* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class AI* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class AI* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022	111	93	87	82	76	117	98	92	86	80	118	98	92	87	81
November 2023	115	87	79	71	64	125	94	85	77	69	129	97	88	79	71
November 2024	119	80	70	60	52	133	89	77	67	57	139	94	81	70	60
November 2025	124	73	60	50	41	142	84	69	57	47	152	90	74	61	50
November 2026	128	66	52	40	31	152	78	61	48	37	164	84	66	52	40
November 2027	132	58	43	32	23	161	71	53	39	28	3	1	1	1	1
November 2028	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029	142	44	29	18	11	2	1	0	0	0	2	0	0	0	0
November 2030	147	38	23	13	8	1	0	0	0	0	2	0	0	0	0
November 2031	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

PPC Prepayment Assumption Rates

Distribution Date	Class AI* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class AI* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class AI* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022	111	93	87	82	76	117	98	92	86	80	118	98	92	87	81
November 2023	115	87	79	71	64	125	94	85	77	69	129	97	88	79	71
November 2024	119	80	70	60	52	133	89	77	67	57	139	94	81	70	60
November 2025	124	73	60	50	41	142	84	69	57	47	152	90	74	61	50
November 2026	128	66	52	40	31	152	78	61	48	37	164	84	66	52	40
November 2027	132	58	43	32	23	161	71	53	39	28	3	1	1	1	1
November 2028	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029	142	44	29	18	11	2	1	0	0	0	2	0	0	0	0
November 2030	147	38	23	13	8	1	0	0	0	0	2	0	0	0	0
November 2031	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

* The decrement tables for Class AI reflect only the Class AI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class AI Notional Balance at the Class AI Interest Rate, Class AI is entitled to the Class AI Deferred Interest Amount. No representation is made about the timing of distributions of the Class AI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class AI.

Security Group 1
PPC Prepayment Assumption Rates

Distribution Date	Class AI* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class AI* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class AI* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021. . .	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022. . .	111	93	87	82	76	117	98	92	86	80	118	98	92	87	81
November 2023. . .	115	87	79	71	64	125	94	85	77	69	129	97	88	79	71
November 2024. . .	119	80	70	60	52	133	89	77	67	57	139	94	81	70	60
November 2025. . .	124	73	60	50	41	142	84	69	57	47	152	90	74	61	50
November 2026. . .	128	66	52	40	31	152	78	61	48	37	164	84	66	52	40
November 2027. . .	132	58	43	32	23	161	71	53	39	28	3	1	1	1	1
November 2028. . .	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029. . .	142	44	29	18	11	2	1	0	0	0	2	0	0	0	0
November 2030. . .	147	38	23	13	8	1	0	0	0	0	2	0	0	0	0
November 2031. . .	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032. . .	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033. . .	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

* The decrement tables for Class AI reflect only the Class AI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class AI Notional Balance at the Class AI Interest Rate, Class AI is entitled to the Class AI Deferred Interest Amount. No representation is made about the timing of distributions of the Class AI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class AI.

Security Group 1
PPC Prepayment Assumption Rates

Distribution Date	Class FA 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FA 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FA 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
November 2021. . .	106	97	94	91	88	106	99	96	93	90	106	99	96	93	90
November 2022. . .	109	93	87	81	76	109	97	91	86	80	109	98	92	86	81
November 2023. . .	112	87	78	71	64	112	94	85	77	69	112	97	88	79	71
November 2024. . .	115	80	69	60	52	115	89	77	67	57	115	93	81	70	60
November 2025. . .	119	73	60	50	41	118	84	69	57	47	118	89	74	61	50
November 2026. . .	122	66	52	40	31	122	78	61	48	37	122	84	66	52	40
November 2027. . .	125	58	43	32	23	125	71	53	39	28	2	1	1	1	1
November 2028. . .	129	51	36	24	16	2	1	1	1	0	1	1	0	0	0
November 2029. . .	132	44	29	18	11	1	1	0	0	0	1	0	0	0	0
November 2030. . .	136	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031. . .	139	31	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032. . .	143	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033. . .	60	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

PPC Prepayment Assumption Rates

Distribution Date	Class FA 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FA 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FA 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021. . .	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022. . .	111	93	87	82	76	117	98	91	86	80	117	98	92	87	81
November 2023. . .	115	87	78	71	64	125	94	85	77	69	125	97	88	79	71
November 2024. . .	119	80	69	60	52	133	89	77	67	57	133	94	81	70	60
November 2025. . .	124	73	60	50	41	142	84	69	57	47	143	90	74	61	50
November 2026. . .	128	66	52	40	31	151	78	61	48	37	152	84	66	52	40
November 2027. . .	132	58	43	32	23	161	71	53	39	28	3	1	1	1	1
November 2028. . .	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029. . .	142	44	29	18	11	2	1	0	0	0	1	0	0	0	0
November 2030. . .	147	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031. . .	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032. . .	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033. . .	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

Security Group 1
PPC Prepayment Assumption Rates

Distribution Date	Class FA 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FA 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FA 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	91	88	109	99	96	93	90	109	99	96	93	90
November 2022	111	93	87	82	76	117	98	91	86	80	118	98	92	87	81
November 2023	115	87	78	71	64	125	94	85	77	69	128	97	88	79	71
November 2024	119	80	69	60	52	133	89	77	67	57	139	94	81	70	60
November 2025	124	73	60	50	41	142	84	69	57	47	152	90	74	61	50
November 2026	128	66	52	40	31	151	78	61	48	37	164	84	66	52	40
November 2027	132	58	43	32	23	161	71	53	39	28	3	1	1	1	1
November 2028	137	51	36	24	16	3	1	1	1	0	2	1	0	0	0
November 2029	142	44	29	18	11	2	1	0	0	0	2	0	0	0	0
November 2030	147	38	23	13	8	1	0	0	0	0	2	0	0	0	0
November 2031	151	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	156	26	13	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	65	9	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2034	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.6	7.6	7.2	6.5	5.9	5.4

Security Group 2
PPC Prepayment Assumption Rates

Distribution Date	Class BI* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class BI* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class BI* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	101	99	98	97	104	101	99	98	97
November 2021	108	97	94	91	87	111	100	96	93	89	111	100	96	93	89
November 2022	112	93	87	81	76	119	98	92	86	80	120	99	93	87	81
November 2023	117	87	79	71	63	127	95	85	77	69	131	98	88	79	71
November 2024	121	81	70	60	51	136	90	78	67	57	143	95	82	70	60
November 2025	126	74	61	50	40	146	85	70	57	47	156	91	75	61	50
November 2026	131	66	52	40	31	156	79	62	48	37	169	86	67	52	40
November 2027	136	59	44	32	23	166	72	53	39	28	180	78	58	42	30
November 2028	141	52	36	25	16	178	65	45	31	21	1	0	0	0	0
November 2029	147	45	29	18	11	1	0	0	0	0	1	0	0	0	0
November 2030	152	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031	158	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032	164	27	14	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	170	22	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2034	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.2	7.6	6.5	5.6	9.5	8.3	7.3	6.4	5.7	8.1	7.6	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class BI* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class BI* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class BI* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	101	99	98	97	104	101	99	98	97
November 2021	108	97	94	91	87	111	100	96	93	89	111	100	96	93	89
November 2022	112	93	87	81	76	119	98	92	86	80	120	99	93	87	81
November 2023	117	87	79	71	63	127	95	85	77	69	131	98	88	79	71
November 2024	121	81	70	60	51	136	90	78	67	57	143	95	82	70	60
November 2025	126	74	61	50	40	146	85	70	57	47	156	91	75	61	50
November 2026	131	66	52	40	31	156	79	62	48	37	169	86	67	52	40
November 2027	136	59	44	32	23	166	72	53	39	28	180	78	58	42	30
November 2028	141	52	36	25	16	178	65	45	31	21	1	0	0	0	0
November 2029	147	45	29	18	11	1	0	0	0	0	1	0	0	0	0
November 2030	152	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031	158	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032	164	27	14	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	170	22	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2034	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.2	7.6	6.5	5.6	9.5	8.3	7.3	6.4	5.7	8.1	7.6	6.8	6.2	5.6

* The decrement tables for Class BI reflect only the Class BI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class BI Notional Balance at the Class BI Interest Rate, Class BI is entitled to the Class BI Deferred Interest Amount. No representation is made about the timing of distributions of the Class BI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class BI.

Security Group 2
PPC Prepayment Assumption Rates

Distribution Date	Class BI* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class BI* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class BI* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	100	99	98	97	104	101	99	98	97	104	101	99	98	97
November 2021. . .	108	97	94	91	87	111	100	96	93	89	111	100	96	93	89
November 2022. . .	112	93	87	81	76	119	98	92	86	80	120	99	93	87	81
November 2023. . .	117	87	79	71	63	127	95	85	77	69	131	98	88	79	71
November 2024. . .	121	81	70	60	51	136	90	78	67	57	143	95	82	70	60
November 2025. . .	126	74	61	50	40	146	85	70	57	47	156	91	75	61	50
November 2026. . .	131	66	52	40	31	156	79	62	48	37	169	86	67	52	40
November 2027. . .	136	59	44	32	23	166	72	53	39	28	180	78	58	42	30
November 2028. . .	141	52	36	25	16	178	65	45	31	21	1	0	0	0	0
November 2029. . .	147	45	29	18	11	1	0	0	0	0	1	0	0	0	0
November 2030. . .	152	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031. . .	158	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032. . .	164	27	14	7	3	1	0	0	0	0	0	0	0	0	0
November 2033. . .	170	22	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2034. . .	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.7	9.2	7.6	6.5	5.6	9.5	8.3	7.3	6.4	5.7	8.1	7.6	6.8	6.2	5.6

* The decrement tables for Class BI reflect only the Class BI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class BI Notional Balance at the Class BI Interest Rate, Class BI is entitled to the Class BI Deferred Interest Amount. No representation is made about the timing of distributions of the Class BI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class BI.

Security Group 2
PPC Prepayment Assumption Rates

Distribution Date	Class FB 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FB 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FB 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	100	99	98	97	102	100	99	98	97	102	100	99	98	97
November 2021	105	97	94	91	87	105	99	96	93	89	105	99	96	93	89
November 2022	108	93	87	81	76	108	98	92	86	80	108	99	93	87	81
November 2023	110	87	78	71	63	110	94	85	77	69	110	97	88	79	71
November 2024	113	80	70	60	51	113	90	78	67	57	113	94	82	70	60
November 2025	116	73	61	50	40	116	85	70	57	46	116	91	75	61	50
November 2026	118	66	52	40	31	118	79	62	48	37	118	85	67	52	40
November 2027	121	59	44	32	23	121	72	53	39	28	118	78	58	42	30
November 2028	124	52	36	25	16	124	65	45	31	21	1	0	0	0	0
November 2029	127	45	29	18	11	1	0	0	0	0	1	0	0	0	0
November 2030	130	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031	133	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032	136	27	14	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	139	22	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2034	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.2	7.6	6.5	5.6	9.5	8.3	7.3	6.4	5.7	8.1	7.6	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class FB 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FB 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FB 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	108	97	94	91	87	110	100	96	93	89	110	100	96	93	89
November 2022	112	93	87	81	76	118	98	92	86	80	118	99	93	87	81
November 2023	117	87	78	71	63	125	95	85	77	69	125	98	88	79	71
November 2024	121	81	70	60	51	133	90	78	67	57	133	95	82	70	60
November 2025	126	73	61	50	40	141	85	70	57	46	142	91	75	61	50
November 2026	131	66	52	40	31	151	79	62	48	37	150	86	67	52	40
November 2027	136	59	44	32	23	159	72	53	39	28	155	78	58	42	30
November 2028	141	52	36	25	16	170	65	45	31	21	1	0	0	0	0
November 2029	147	45	29	18	11	1	0	0	0	0	1	0	0	0	0
November 2030	152	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031	158	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032	164	27	14	7	3	1	0	0	0	0	0	0	0	0	0
November 2033	170	22	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2034	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.2	7.6	6.5	5.6	9.5	8.3	7.3	6.4	5.7	8.1	7.6	6.8	6.2	5.6

Security Group 2
PPC Prepayment Assumption Rates

Distribution Date	Class FB 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FB 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FB 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021. . .	108	97	94	91	87	110	100	96	93	89	111	100	96	93	89
November 2022. . .	112	93	87	81	76	118	98	92	86	80	120	99	93	87	81
November 2023. . .	117	87	78	71	63	127	95	85	77	69	131	98	88	79	71
November 2024. . .	121	81	70	60	51	136	90	78	67	57	143	95	82	70	60
November 2025. . .	126	73	61	50	40	145	85	70	57	46	156	91	75	61	50
November 2026. . .	131	66	52	40	31	156	79	62	48	37	169	86	67	52	40
November 2027. . .	136	59	44	32	23	166	72	53	39	28	180	78	58	42	30
November 2028. . .	141	52	36	25	16	178	65	45	31	21	1	0	0	0	0
November 2029. . .	147	45	29	18	11	1	0	0	0	0	1	0	0	0	0
November 2030. . .	152	38	23	13	8	1	0	0	0	0	1	0	0	0	0
November 2031. . .	158	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032. . .	164	27	14	7	3	1	0	0	0	0	0	0	0	0	0
November 2033. . .	170	22	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2034. . .	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036. . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.7	9.2	7.6	6.5	5.6	9.5	8.3	7.3	6.4	5.7	8.1	7.6	6.8	6.2	5.6

Security Group 3
PPC Prepayment Assumption Rates

Distribution Date	Class BF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class BF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class BF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	101	100	99	98	102	101	100	99	98	102	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	94	88	83	78	108	98	93	87	82	108	99	94	88	83
November 2023	110	88	80	72	65	110	95	87	79	71	110	98	89	81	73
November 2024	113	81	71	62	53	113	91	79	69	60	113	95	83	72	62
November 2025	116	74	62	51	42	116	85	71	59	48	116	91	76	63	51
November 2026	119	67	53	42	32	118	80	63	49	38	119	86	68	54	42
November 2027	122	60	45	33	24	121	73	54	40	29	121	80	60	44	32
November 2028	124	53	37	26	17	124	66	46	32	22	0	0	0	0	0
November 2029	127	45	30	19	12	0	0	0	0	0	0	0	0	0	0
November 2030	130	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	133	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	136	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	140	23	11	5	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.3	7.8	6.6	5.8	9.5	8.3	7.4	6.6	5.9	8.1	7.7	6.9	6.3	5.7

PPC Prepayment Assumption Rates

Distribution Date	Class BF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class BF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class BF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	100	97	94	91	110	101	97	94	91
November 2022	112	94	88	83	78	117	99	93	87	82	117	100	94	88	83
November 2023	116	88	80	72	65	125	96	87	79	71	125	98	89	81	73
November 2024	120	82	71	62	53	133	91	80	69	60	133	96	83	72	62
November 2025	125	75	62	51	42	141	86	71	59	48	141	91	76	63	52
November 2026	130	67	53	42	32	150	80	63	49	38	150	87	69	54	42
November 2027	135	60	45	33	24	159	73	55	40	29	159	81	60	44	32
November 2028	139	53	37	26	17	169	66	47	32	22	0	0	0	0	0
November 2029	144	45	30	19	12	0	0	0	0	0	0	0	0	0	0
November 2030	149	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	161	28	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	167	23	11	5	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.3	7.8	6.6	5.8	9.5	8.3	7.4	6.6	5.9	8.1	7.7	6.9	6.3	5.7

Security Group 3
PPC Prepayment Assumption Rates

Distribution Date	Class BF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class BF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class BF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021. . .	108	98	95	92	89	110	100	97	94	91	110	101	97	94	91
November 2022. . .	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023. . .	116	88	80	72	65	126	96	87	79	71	130	98	89	81	73
November 2024. . .	120	82	71	62	53	135	91	80	69	60	141	96	83	72	62
November 2025. . .	125	75	62	51	42	144	86	71	59	48	153	91	76	63	52
November 2026. . .	130	67	53	42	32	154	80	63	49	38	167	87	69	54	42
November 2027. . .	135	60	45	33	24	164	73	55	40	29	181	81	60	44	32
November 2028. . .	139	53	37	26	17	175	66	47	32	22	0	0	0	0	0
November 2029. . .	144	45	30	19	12	0	0	0	0	0	0	0	0	0	0
November 2030. . .	149	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031. . .	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032. . .	161	28	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	167	23	11	5	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.7	9.3	7.8	6.6	5.8	9.5	8.3	7.4	6.6	5.9	8.1	7.7	6.9	6.3	5.7

Security Group 3
PPC Prepayment Assumption Rates

Distribution Date	Class IB* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class IB* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class IB* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023	116	88	80	72	65	126	96	87	79	71	130	99	89	81	73
November 2024	121	82	71	62	53	135	92	80	69	60	141	96	83	72	62
November 2025	125	75	62	51	42	144	86	71	59	48	153	92	76	63	52
November 2026	130	68	53	42	32	154	80	63	49	38	167	87	69	54	42
November 2027	135	60	45	33	24	164	73	55	40	29	181	81	60	44	32
November 2028	139	53	37	26	17	175	66	47	32	22	0	0	0	0	0
November 2029	144	46	30	19	12	0	0	0	0	0	0	0	0	0	0
November 2030	149	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	161	28	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	167	23	11	5	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.3	7.8	6.6	5.8	9.5	8.3	7.4	6.6	5.9	8.1	7.7	6.9	6.3	5.7

PPC Prepayment Assumption Rates

Distribution Date	Class IB* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class IB* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class IB* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023	116	88	80	72	65	126	96	87	79	71	130	99	89	81	73
November 2024	121	82	71	62	53	135	92	80	69	60	141	96	83	72	62
November 2025	125	75	62	51	42	144	86	71	59	48	153	92	76	63	52
November 2026	130	68	53	42	32	154	80	63	49	38	167	87	69	54	42
November 2027	135	60	45	33	24	164	73	55	40	29	181	81	60	44	32
November 2028	139	53	37	26	17	175	66	47	32	22	0	0	0	0	0
November 2029	144	46	30	19	12	0	0	0	0	0	0	0	0	0	0
November 2030	149	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	161	28	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	167	23	11	5	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.3	7.8	6.6	5.8	9.5	8.3	7.4	6.6	5.9	8.1	7.7	6.9	6.3	5.7

* The decrement tables for Class IB reflect only the Class IB Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class IB Notional Balance at the Class IB Interest Rate, Class IB is entitled to the Class IB Deferred Interest Amount. No representation is made about the timing of distributions of the Class IB Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IB.

Security Group 3
PPC Prepayment Assumption Rates

Distribution Date	Class IB* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class IB* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class IB* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023	116	88	80	72	65	126	96	87	79	71	130	99	89	81	73
November 2024	121	82	71	62	53	135	92	80	69	60	141	96	83	72	62
November 2025	125	75	62	51	42	144	86	71	59	48	153	92	76	63	52
November 2026	130	68	53	42	32	154	80	63	49	38	167	87	69	54	42
November 2027	135	60	45	33	24	164	73	55	40	29	181	81	60	44	32
November 2028	139	53	37	26	17	175	66	47	32	22	0	0	0	0	0
November 2029	144	46	30	19	12	0	0	0	0	0	0	0	0	0	0
November 2030	149	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	161	28	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	167	23	11	5	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	9.3	7.8	6.6	5.8	9.5	8.3	7.4	6.6	5.9	8.1	7.7	6.9	6.3	5.7

* The decrement tables for Class IB reflect only the Class IB Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class IB Notional Balance at the Class IB Interest Rate, Class IB is entitled to the Class IB Deferred Interest Amount. No representation is made about the timing of distributions of the Class IB Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IB.

Security Group 4
PPC Prepayment Assumption Rates

Distribution Date	Class CF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class CF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class CF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	100	99	98	97	102	100	99	98	97	102	100	99	98	97
November 2021	105	97	94	90	87	105	99	96	93	89	105	99	96	93	89
November 2022	108	92	86	81	75	108	97	91	85	80	108	98	92	86	80
November 2023	110	86	78	70	63	110	94	85	76	68	110	97	87	79	71
November 2024	113	80	69	59	51	113	89	77	67	57	113	94	81	70	60
November 2025	116	72	60	49	40	116	84	69	57	46	116	90	74	61	49
November 2026	119	65	51	40	30	118	77	61	47	36	106	75	59	46	35
November 2027	121	58	43	31	22	115	67	50	36	26	62	39	29	21	15
November 2028	124	51	35	24	16	75	38	26	18	12	1	1	1	0	0
November 2029	127	44	28	18	11	24	11	7	4	3	1	1	0	0	0
November 2030	130	37	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	134	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	129	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	116	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	45	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	27	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

PPC Prepayment Assumption Rates

Distribution Date	Class CF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class CF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class CF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022	111	92	86	81	75	117	97	91	85	80	117	99	92	86	80
November 2023	116	86	78	70	63	125	94	85	76	68	125	97	88	79	71
November 2024	120	80	69	59	51	133	89	77	67	57	133	94	81	70	60
November 2025	124	73	60	49	40	142	84	69	57	46	141	90	74	61	49
November 2026	129	65	51	40	30	150	78	61	47	36	134	75	59	46	35
November 2027	133	58	43	31	22	151	67	50	36	26	80	39	29	21	15
November 2028	138	51	35	24	16	101	38	26	18	12	2	1	1	0	0
November 2029	143	44	28	18	11	34	11	7	4	3	2	1	0	0	0
November 2030	148	37	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

Security Group 4
PPC Prepayment Assumption Rates

Distribution Date	Class CF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class CF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class CF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	107	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022	111	92	86	81	75	118	97	91	85	80	119	99	92	86	80
November 2023	116	86	78	70	63	126	94	85	76	68	130	97	88	79	71
November 2024	120	80	69	59	51	135	89	77	67	57	142	94	81	70	60
November 2025	124	73	60	49	40	144	84	69	57	46	154	90	74	61	49
November 2026	129	65	51	40	30	153	78	61	47	36	149	75	59	46	35
November 2027	133	58	43	31	22	155	67	50	36	26	90	39	29	21	15
November 2028	138	51	35	24	16	103	38	26	18	12	2	1	1	0	0
November 2029	143	44	28	18	11	35	11	7	4	3	2	1	0	0	0
November 2030	148	37	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

	Security Group 4 PPC Prepayment Assumption Rates														
	Class CI* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class CI* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class CI* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021. . .	108	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022. . .	112	92	86	81	75	118	98	91	85	80	119	99	92	86	81
November 2023. . .	116	86	78	70	63	126	94	85	76	68	130	97	88	79	71
November 2024. . .	120	80	69	59	51	135	90	77	67	57	142	94	82	70	60
November 2025. . .	124	73	60	49	40	144	84	69	57	46	154	90	74	61	49
November 2026. . .	129	65	51	40	30	153	78	61	47	36	149	76	59	46	35
November 2027. . .	133	58	43	31	22	155	67	50	36	26	90	39	29	21	15
November 2028. . .	138	51	35	24	16	103	38	26	18	12	2	1	1	0	0
November 2029. . .	143	44	29	18	11	35	11	7	4	3	2	1	0	0	0
November 2030. . .	148	38	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031. . .	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032. . .	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034. . .	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

	Security Group 4 PPC Prepayment Assumption Rates														
	Class CI* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class CI* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class CI* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021. . .	108	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022. . .	112	92	86	81	75	118	98	91	85	80	119	99	92	86	81
November 2023. . .	116	86	78	70	63	126	94	85	76	68	130	97	88	79	71
November 2024. . .	120	80	69	59	51	135	90	77	67	57	142	94	82	70	60
November 2025. . .	124	73	60	49	40	144	84	69	57	46	154	90	74	61	49
November 2026. . .	129	65	51	40	30	153	78	61	47	36	149	76	59	46	35
November 2027. . .	133	58	43	31	22	155	67	50	36	26	90	39	29	21	15
November 2028. . .	138	51	35	24	16	103	38	26	18	12	2	1	1	0	0
November 2029. . .	143	44	29	18	11	35	11	7	4	3	2	1	0	0	0
November 2030. . .	148	38	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031. . .	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032. . .	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034. . .	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

* The decrement tables for Class CI reflect only the Class CI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class CI Notional Balance at the Class CI Interest Rate, Class CI is entitled to the Class CI Deferred Interest Amount. No representation is made about the timing of distributions of the Class CI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class CI.

Security Group 4
PPC Prepayment Assumption Rates

Distribution Date	Class CI* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class CI* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class CI* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	108	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022	112	92	86	81	75	118	98	91	85	80	119	99	92	86	81
November 2023	116	86	78	70	63	126	94	85	76	68	130	97	88	79	71
November 2024	120	80	69	59	51	135	90	77	67	57	142	94	82	70	60
November 2025	124	73	60	49	40	144	84	69	57	46	154	90	74	61	49
November 2026	129	65	51	40	30	153	78	61	47	36	149	76	59	46	35
November 2027	133	58	43	31	22	155	67	50	36	26	90	39	29	21	15
November 2028	138	51	35	24	16	103	38	26	18	12	2	1	1	0	0
November 2029	143	44	29	18	11	35	11	7	4	3	2	1	0	0	0
November 2030	148	38	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

* The decrement tables for Class CI reflect only the Class CI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class CI Notional Balance at the Class CI Interest Rate, Class CI is entitled to the Class CI Deferred Interest Amount. No representation is made about the timing of distributions of the Class CI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class CI.

Security Group 4
PPC Prepayment Assumption Rates

Distribution Date	Class FC 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FC 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FC 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
November 2021	106	97	94	90	87	106	99	96	93	89	106	99	96	93	89
November 2022	109	92	86	81	75	109	97	91	85	80	109	99	92	86	81
November 2023	112	86	78	70	63	112	94	85	76	68	112	97	88	79	71
November 2024	115	80	69	59	51	115	89	77	67	57	115	94	81	70	60
November 2025	118	73	60	49	40	118	84	69	57	46	118	90	74	61	49
November 2026	122	65	51	40	30	121	78	61	47	36	109	75	59	46	35
November 2027	125	58	43	31	22	118	67	50	36	26	64	39	29	21	15
November 2028	128	51	35	24	16	77	38	26	18	12	1	1	1	0	0
November 2029	132	44	28	18	11	25	11	7	4	3	1	1	0	0	0
November 2030	135	37	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	139	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	135	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	122	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	47	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	28	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

PPC Prepayment Assumption Rates

Distribution Date	Class FC 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FC 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FC 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	108	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022	111	92	86	81	75	118	97	91	85	80	118	99	92	86	81
November 2023	116	86	78	70	63	126	94	85	76	68	126	97	88	79	71
November 2024	120	80	69	59	51	134	89	77	67	57	134	94	82	70	60
November 2025	124	73	60	49	40	144	84	69	57	46	143	90	74	61	49
November 2026	129	65	51	40	30	153	78	61	47	36	136	76	59	46	35
November 2027	133	58	43	31	22	154	67	50	36	26	81	39	29	21	15
November 2028	138	51	35	24	16	103	38	26	18	12	2	1	1	0	0
November 2029	143	44	28	18	11	35	11	7	4	3	2	1	0	0	0
November 2030	148	37	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

Security Group 4
PPC Prepayment Assumption Rates

Distribution Date	Class FC 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FC 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FC 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
November 2021	108	97	94	90	87	110	99	96	93	89	110	100	96	93	89
November 2022	111	92	86	81	75	118	97	91	85	80	119	99	92	86	81
November 2023	116	86	78	70	63	126	94	85	76	68	130	97	88	79	71
November 2024	120	80	69	59	51	135	89	77	67	57	142	94	82	70	60
November 2025	124	73	60	49	40	144	84	69	57	46	154	90	74	61	49
November 2026	129	65	51	40	30	153	78	61	47	36	149	76	59	46	35
November 2027	133	58	43	31	22	155	67	50	36	26	90	39	29	21	15
November 2028	138	51	35	24	16	103	38	26	18	12	2	1	1	0	0
November 2029	143	44	28	18	11	35	11	7	4	3	2	1	0	0	0
November 2030	148	37	23	13	8	1	0	0	0	0	0	0	0	0	0
November 2031	154	32	18	9	5	1	0	0	0	0	0	0	0	0	0
November 2032	150	25	13	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	136	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	53	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2035	32	3	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.1	7.6	6.5	5.6	9.4	8.1	7.2	6.4	5.7	8.0	7.4	6.7	6.1	5.5

Security Groups 3 and 4
PPC Prepayment Assumption Rates

Distribution Date	Class F 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class F 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class F 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	100	99	98	97	102	100	100	99	98	102	100	100	99	98
November 2021	105	98	95	91	88	105	100	97	94	90	105	100	97	94	90
November 2022	108	93	87	82	77	108	98	92	86	81	108	99	93	87	82
November 2023	110	87	79	71	64	110	95	86	78	70	110	98	88	80	72
November 2024	113	81	70	61	52	113	90	79	68	58	113	95	82	71	61
November 2025	116	74	61	50	41	116	85	70	58	47	116	90	75	62	51
November 2026	119	66	52	41	32	118	79	62	48	37	113	82	64	50	39
November 2027	121	59	44	32	23	119	70	52	39	28	96	63	47	35	25
November 2028	124	52	36	25	17	103	54	38	26	18	1	0	0	0	0
November 2029	127	45	29	19	12	10	5	3	2	1	1	0	0	0	0
November 2030	130	38	23	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	133	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	133	26	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	21	10	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	19	2	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.2	7.7	6.6	5.7	9.4	8.2	7.3	6.5	5.8	8.1	7.6	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class F 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class F 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class F 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	88	110	100	97	94	90	110	100	97	94	91
November 2022	112	93	88	82	77	117	98	92	87	81	117	99	93	87	82
November 2023	116	87	79	71	64	125	95	86	78	70	125	98	89	80	72
November 2024	120	81	70	61	52	133	91	79	68	58	133	95	83	71	61
November 2025	125	74	61	50	41	141	85	71	58	47	141	91	75	62	51
November 2026	129	67	52	41	32	150	79	62	48	37	143	82	65	50	39
November 2027	134	59	44	32	23	155	71	52	39	28	126	63	47	35	25
November 2028	139	52	36	25	17	140	54	38	26	18	1	0	0	0	0
November 2029	143	45	29	19	12	14	5	3	2	1	1	0	0	0	0
November 2030	149	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	154	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032	156	26	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033	154	21	10	4	2	0	0	0	0	0	0	0	0	0	0
November 2034	22	2	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	14	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	9.2	7.7	6.6	5.7	9.5	8.2	7.3	6.5	5.8	8.1	7.6	6.8	6.2	5.6

	Security Groups 3 and 4 PPC Prepayment Assumption Rates														
	Class F 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class F 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class F 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021. . .	108	98	95	92	88	110	100	97	94	90	110	100	97	94	91
November 2022. . .	112	93	88	82	77	118	98	92	87	81	119	99	93	87	82
November 2023. . .	116	87	79	71	64	126	95	86	78	70	130	98	89	80	72
November 2024. . .	120	81	70	61	52	135	91	79	68	58	141	95	83	71	61
November 2025. . .	125	74	61	50	41	144	85	71	58	47	153	91	75	62	51
November 2026. . .	129	67	52	41	32	154	79	62	48	37	159	82	65	50	39
November 2027. . .	134	59	44	32	23	160	71	52	39	28	143	63	47	35	25
November 2028. . .	139	52	36	25	17	145	54	38	26	18	1	0	0	0	0
November 2029. . .	143	45	29	19	12	15	5	3	2	1	1	0	0	0	0
November 2030. . .	149	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031. . .	154	32	18	10	5	1	0	0	0	0	0	0	0	0	0
November 2032. . .	156	26	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	154	21	10	4	2	0	0	0	0	0	0	0	0	0	0
November 2034. . .	22	2	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2035. . .	14	1	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.8	9.2	7.7	6.6	5.7	9.5	8.2	7.3	6.5	5.8	8.1	7.6	6.8	6.2	5.6

Security Group 5
PPC Prepayment Assumption Rates

Distribution Date	Class DF 1.80000% One-Month LIBOR					Class DF 2.80000% One-Month LIBOR					Class DF 5.49767% One-Month LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	90	86	81	77	103	91	86	82	77	106	93	89	84	79
November 2021	104	80	72	64	57	107	82	74	65	58	112	86	77	69	61
November 2022	105	70	59	49	40	100	66	56	46	38	24	16	14	12	10
November 2023	75	42	33	26	20	29	17	13	10	8	25	14	11	9	7
November 2024	22	11	8	6	4	23	11	8	6	4	12	6	5	4	3
November 2025	12	5	4	3	2	11	5	4	2	2	0	0	0	0	0
November 2026	11	4	3	2	1	11	4	3	2	1	0	0	0	0	0
November 2027	10	3	2	1	1	0	0	0	0	0	0	0	0	0	0
November 2028 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	4.8	3.6	3.2	2.8	2.5	4.1	3.3	2.9	2.7	2.4	3.1	2.7	2.5	2.3	2.1

PPC Prepayment Assumption Rates

Distribution Date	Class DF 8.19533% One-Month LIBOR					Class DF 10.89300% One-Month LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2020	108	96	91	86	81	111	97	93	88	83
November 2021	90	69	62	55	49	33	25	23	20	18
November 2022	25	17	15	12	10	27	18	15	13	11
November 2023	13	8	6	5	4	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0
November 2028 and thereafter	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	2.5	2.3	2.1	2.0	1.9	2.2	2.0	1.9	1.8	1.7

Security Group 5
PPC Prepayment Assumption Rates

Distribution Date	Class ID* 1.80000% One-Month LIBOR					Class ID* 2.80000% One-Month LIBOR					Class ID* 5.49767% One-Month LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	90	86	81	77	105	91	86	82	77	108	93	89	84	79
November 2021	108	80	72	64	57	110	82	74	65	58	116	86	77	69	61
November 2022	111	70	59	49	40	105	66	56	46	38	25	16	14	12	10
November 2023	80	42	33	26	20	31	17	13	10	8	26	14	11	9	7
November 2024	24	11	8	6	4	25	11	8	6	4	13	6	5	4	3
November 2025	13	5	4	3	2	12	5	4	2	2	0	0	0	0	0
November 2026	12	4	3	2	1	12	4	3	2	1	0	0	0	0	0
November 2027	12	3	2	1	1	0	0	0	0	0	0	0	0	0	0
November 2028 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	4.8	3.6	3.2	2.8	2.5	4.1	3.3	2.9	2.7	2.4	3.1	2.7	2.5	2.3	2.1

PPC Prepayment Assumption Rates

Distribution Date	Class ID* 8.19533% One-Month LIBOR					Class ID* 10.89300% One-Month LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2020	110	96	91	86	81	112	97	93	88	83
November 2021	93	69	62	55	49	34	25	23	20	18
November 2022	26	17	15	12	10	28	18	15	13	11
November 2023	14	8	6	5	4	0	0	0	0	0
November 2024	0	0	0	0	0	0	0	0	0	0
November 2025	0	0	0	0	0	0	0	0	0	0
November 2026	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0
November 2028 and thereafter	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	2.5	2.3	2.1	2.0	1.9	2.2	2.0	1.9	1.8	1.7

* The decrement tables for Class ID reflect only the Class ID Notional Balance at various rates of PPC and at various levels of One-Month LIBOR. In addition to the current interest accrual amount on the Class ID Notional Balance at the Class ID Interest Rate, Class ID is entitled to the Class ID Deferred Interest Amount. No representation is made about the timing of distributions of the Class ID Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class ID.

Security Group 6
PPC Prepayment Assumption Rates

Distribution Date	Class DI* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class DI* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class DI* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	92	88	85	106	96	93	89	86	106	96	93	89	86
November 2021	110	89	82	76	70	114	92	86	79	73	115	93	86	80	73
November 2022	115	82	72	64	56	123	88	78	68	60	126	90	80	70	62
November 2023	120	75	63	52	43	132	82	69	58	48	138	86	72	60	50
November 2024	124	66	53	42	32	123	65	52	41	32	133	71	56	44	34
November 2025	129	59	44	32	24	9	4	3	2	2	10	4	3	2	2
November 2026	126	48	34	23	16	10	4	2	2	1	1	0	0	0	0
November 2027	123	38	25	16	10	1	0	0	0	0	0	0	0	0	0
November 2028	6	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2029 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	6.0	5.2	4.4	3.9	5.9	5.1	4.5	4.1	3.6	5.1	4.6	4.2	3.8	3.4

PPC Prepayment Assumption Rates

Distribution Date	Class DI* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class DI* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class DI* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	92	88	85	106	96	93	89	86	106	96	93	89	86
November 2021	110	89	82	76	70	114	92	86	79	73	115	93	86	80	73
November 2022	115	82	72	64	56	123	88	78	68	60	126	90	80	70	62
November 2023	120	75	63	52	43	132	82	69	58	48	138	86	72	60	50
November 2024	124	66	53	42	32	123	65	52	41	32	133	71	56	44	34
November 2025	129	59	44	32	24	9	4	3	2	2	10	4	3	2	2
November 2026	126	48	34	23	16	10	4	2	2	1	1	0	0	0	0
November 2027	123	38	25	16	10	1	0	0	0	0	0	0	0	0	0
November 2028	6	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2029 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	6.0	5.2	4.4	3.9	5.9	5.1	4.5	4.1	3.6	5.1	4.6	4.2	3.8	3.4

PPC Prepayment Assumption Rates

Distribution Date	Class DI* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class DI* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class DI* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	92	88	85	106	96	93	89	86	106	96	93	89	86
November 2021	110	89	82	76	70	114	92	86	79	73	115	93	86	80	73
November 2022	115	82	72	64	56	123	88	78	68	60	126	90	80	70	62
November 2023	120	75	63	52	43	132	82	69	58	48	138	86	72	60	50
November 2024	124	66	53	42	32	123	65	52	41	32	133	71	56	44	34
November 2025	129	59	44	32	24	9	4	3	2	2	10	4	3	2	2
November 2026	126	48	34	23	16	10	4	2	2	1	1	0	0	0	0
November 2027	123	38	25	16	10	1	0	0	0	0	0	0	0	0	0
November 2028	6	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2029 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	6.0	5.2	4.4	3.9	5.9	5.1	4.5	4.1	3.6	5.1	4.6	4.2	3.8	3.4

* The decrement tables for Class DI reflect only the Class DI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class DI Notional Balance at the Class DI Interest Rate, Class DI is entitled to the Class DI Deferred Interest Amount. No representation is made about the timing of distributions of the Class DI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class DI.

Security Group 6
PPC Prepayment Assumption Rates

Distribution Date	Class FD 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FD 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FD 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	95	92	88	85	102	96	93	89	86	102	96	93	89	86
November 2021	105	89	82	76	70	105	92	86	79	73	105	93	86	80	73
November 2022	107	82	72	64	56	107	88	78	68	60	107	90	80	70	62
November 2023	110	75	63	52	43	110	82	69	58	48	110	86	72	60	50
November 2024	112	66	53	42	32	99	65	52	41	32	99	71	56	44	34
November 2025	114	59	44	32	24	7	4	3	2	2	7	4	3	2	2
November 2026	110	48	34	23	16	7	4	2	2	1	1	0	0	0	0
November 2027	105	38	25	16	10	1	0	0	0	0	0	0	0	0	0
November 2028	5	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2029 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	6.0	5.2	4.4	3.9	5.9	5.1	4.5	4.1	3.6	5.1	4.6	4.2	3.8	3.4

PPC Prepayment Assumption Rates

Distribution Date	Class FD 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FD 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FD 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	92	88	85	105	96	93	89	86	105	96	93	89	86
November 2021	109	89	82	76	70	112	92	86	79	73	112	93	86	80	73
November 2022	114	82	72	64	56	120	88	78	68	60	120	90	80	70	62
November 2023	119	75	63	52	43	127	82	69	58	48	126	86	72	60	50
November 2024	124	66	53	42	32	117	65	52	41	32	118	71	56	44	34
November 2025	129	59	44	32	24	8	4	3	2	2	9	4	3	2	2
November 2026	125	48	34	23	16	9	4	2	2	1	1	0	0	0	0
November 2027	122	38	25	16	10	1	0	0	0	0	0	0	0	0	0
November 2028	6	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2029 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	6.0	5.2	4.4	3.9	5.9	5.1	4.5	4.1	3.6	5.1	4.6	4.2	3.8	3.4

PPC Prepayment Assumption Rates

Distribution Date	Class FD 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FD 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FD 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	92	88	85	106	96	93	89	86	106	96	93	89	86
November 2021	109	89	82	76	70	114	92	86	79	73	114	93	86	80	73
November 2022	114	82	72	64	56	123	88	78	68	60	123	90	80	70	62
November 2023	119	75	63	52	43	132	82	69	58	48	131	86	72	60	50
November 2024	124	66	53	42	32	123	65	52	41	32	123	71	56	44	34
November 2025	129	59	44	32	24	9	4	3	2	2	9	4	3	2	2
November 2026	125	48	34	23	16	10	4	2	2	1	1	0	0	0	0
November 2027	122	38	25	16	10	1	0	0	0	0	0	0	0	0	0
November 2028	6	2	1	1	0	0	0	0	0	0	0	0	0	0	0
November 2029 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	6.0	5.2	4.4	3.9	5.9	5.1	4.5	4.1	3.6	5.1	4.6	4.2	3.8	3.4

Security Group 7
PPC Prepayment Assumption Rates

Distribution Date	Class EI* 2.00000% One-Year LIBOR					Class EI* 3.00000% One-Year LIBOR					Class EI* 4.81233% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	92	88	85	105	95	92	89	85	106	96	93	89	86
November 2021	110	89	82	76	70	111	90	83	77	71	114	92	85	79	73
November 2022	115	82	72	64	56	117	84	74	65	57	122	87	77	68	59
November 2023	120	74	62	52	43	124	77	65	54	45	132	82	69	57	47
November 2024	124	66	53	42	32	130	69	55	43	34	77	41	32	25	20
November 2025	97	44	33	24	17	75	34	25	19	13	83	37	28	20	15
November 2026	74	28	20	13	9	79	30	21	14	10	46	17	12	8	6
November 2027	78	24	16	10	6	43	14	9	6	3	0	0	0	0	0
November 2028	40	10	6	4	2	40	10	6	4	2	0	0	0	0	0
November 2029	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2030 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.2	5.8	5.0	4.3	3.8	7.2	5.5	4.8	4.2	3.7	5.9	5.0	4.4	4.0	3.5

PPC Prepayment Assumption Rates

Distribution Date	Class EI* 6.62467% One-Year LIBOR					Class EI* 8.43700% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2020	106	96	93	89	86	106	96	93	89	86
November 2021	115	93	86	79	73	115	93	86	79	73
November 2022	125	89	79	70	61	126	90	79	70	61
November 2023	108	67	56	47	39	109	67	57	47	39
November 2024	81	43	34	27	21	81	43	34	27	21
November 2025	48	22	16	12	9	48	22	17	12	9
November 2026	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0
November 2030 and thereafter	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	5.3	4.6	4.2	3.8	3.4	5.2	4.6	4.1	3.7	3.4

* The decrement tables for Class EI reflect only the Class EI Notional Balance at various rates of PPC and at various levels of One-Year LIBOR. In addition to the current interest accrual amount on the Class EI Notional Balance at the Class EI Interest Rate, Class EI is entitled to the Class EI Deferred Interest Amount. No representation is made about the timing of distributions of the Class EI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class EI.

Security Group 7
PPC Prepayment Assumption Rates

	Class FE 2.00000% One-Year LIBOR					Class FE 3.00000% One-Year LIBOR					Class FE 4.81233% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	95	92	88	85	102	95	92	89	85	102	96	93	89	86
November 2021	105	89	82	76	70	106	90	83	77	71	108	92	85	79	73
November 2022	107	82	72	64	56	110	84	74	65	57	114	87	77	68	59
November 2023	110	74	62	52	43	113	77	65	54	45	120	82	69	57	47
November 2024	112	66	53	42	32	117	69	55	43	34	69	41	32	25	20
November 2025	86	44	33	24	17	66	34	25	19	13	73	37	28	20	15
November 2026	65	28	20	13	9	69	30	21	14	10	39	17	12	8	6
November 2027	66	24	16	10	6	37	14	9	6	3	0	0	0	0	0
November 2028	34	10	6	4	2	33	10	6	4	2	0	0	0	0	0
November 2029	32	8	4	2	1	0	0	0	0	0	0	0	0	0	0
November 2030 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.2	5.8	5.0	4.3	3.8	7.2	5.5	4.8	4.2	3.7	5.9	5.0	4.4	4.0	3.5

PPC Prepayment Assumption Rates

	Class FE 6.62467% One-Year LIBOR					Class FE 8.43700% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2020	102	96	93	89	86	102	96	93	89	86
November 2021	110	93	86	79	73	110	93	86	79	73
November 2022	118	89	79	70	61	119	90	79	70	61
November 2023	100	67	56	47	39	101	67	57	47	39
November 2024	74	43	34	27	21	75	43	34	27	21
November 2025	43	22	16	12	9	44	22	17	12	9
November 2026	0	0	0	0	0	0	0	0	0	0
November 2027	0	0	0	0	0	0	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0
November 2030 and thereafter	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	5.3	4.6	4.2	3.8	3.4	5.2	4.6	4.1	3.7	3.4

Security Group 8
PPC Prepayment Assumption Rates

Distribution Date	Class EF 2.00000% One-Year LIBOR					Class EF 3.00000% One-Year LIBOR					Class EF 4.81233% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	95	91	88	85	102	95	92	89	85	102	96	93	89	86
November 2021	105	88	82	75	69	106	90	83	77	70	108	92	85	79	72
November 2022	107	81	72	63	55	110	83	74	65	57	114	87	77	68	59
November 2023	110	74	62	52	43	113	76	64	54	44	120	81	68	57	47
November 2024	113	66	53	41	32	117	69	55	43	33	118	70	55	44	34
November 2025	108	55	41	30	22	114	58	43	32	23	69	35	26	19	14
November 2026	111	48	33	23	15	118	51	36	24	16	20	9	6	4	3
November 2027	114	41	27	17	10	18	7	5	3	2	18	7	5	3	2
November 2028	17	6	3	2	1	16	5	3	2	1	1	0	0	0	0
November 2029	16	4	2	1	1	13	4	2	1	1	0	0	0	0	0
November 2030	13	3	2	1	0	13	3	2	1	0	0	0	0	0	0
November 2031	12	2	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.0	6.2	5.2	4.5	3.9	7.8	5.9	5.1	4.4	3.8	6.4	5.3	4.7	4.2	3.7

PPC Prepayment Assumption Rates

Distribution Date	Class EF 6.62467% One-Year LIBOR					Class EF 8.43700% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2020	102	96	93	89	86	102	96	93	89	86
November 2021	110	93	86	79	73	110	93	86	79	73
November 2022	118	89	79	69	61	119	89	79	70	61
November 2023	126	85	71	59	49	128	86	72	60	50
November 2024	127	74	59	46	36	70	41	32	26	20
November 2025	21	11	8	6	5	21	11	8	6	5
November 2026	19	9	6	4	3	18	8	6	4	3
November 2027	1	0	0	0	0	1	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0
November 2032 and thereafter	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	5.7	5.0	4.4	4.0	3.6	5.5	4.8	4.3	3.9	3.5

Security Group 8
PPC Prepayment Assumption Rates

Distribution Date	Class IE* 2.00000% One-Year LIBOR					Class IE* 3.00000% One-Year LIBOR					Class IE* 4.81233% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	105	95	91	88	85	105	95	92	89	85	106	96	93	89	86
November 2021	109	88	82	75	69	111	90	83	77	70	114	92	85	79	72
November 2022	114	81	72	63	55	117	83	74	65	57	122	87	77	68	59
November 2023	119	74	62	52	43	124	76	64	54	44	131	81	68	57	47
November 2024	125	66	53	41	32	130	69	55	43	33	131	70	55	44	34
November 2025	121	55	41	30	22	128	58	43	32	23	78	35	26	19	14
November 2026	127	48	33	23	15	135	51	36	24	16	22	9	6	4	3
November 2027	132	41	27	17	10	21	7	5	3	2	21	7	5	3	2
November 2028	20	6	3	2	1	19	5	3	2	1	1	0	0	0	0
November 2029	19	4	2	1	1	16	4	2	1	1	0	0	0	0	0
November 2030	16	3	2	1	0	16	3	2	1	0	0	0	0	0	0
November 2031	15	2	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2032 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.0	6.2	5.2	4.5	3.9	7.9	5.9	5.1	4.4	3.8	6.4	5.3	4.7	4.2	3.7

PPC Prepayment Assumption Rates

Distribution Date	Class IE* 6.62467% One-Year LIBOR					Class IE* 8.43700% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100
November 2020	106	96	93	89	86	106	96	93	89	86
November 2021	115	93	86	79	73	115	93	86	79	73
November 2022	125	89	79	69	61	126	89	79	70	61
November 2023	137	85	71	59	49	139	86	72	60	50
November 2024	139	74	59	46	36	77	41	32	26	20
November 2025	23	11	8	6	5	24	11	8	6	5
November 2026	21	9	6	4	3	21	8	6	4	3
November 2027	1	0	0	0	0	1	0	0	0	0
November 2028	0	0	0	0	0	0	0	0	0	0
November 2029	0	0	0	0	0	0	0	0	0	0
November 2030	0	0	0	0	0	0	0	0	0	0
November 2031	0	0	0	0	0	0	0	0	0	0
November 2032 and thereafter	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	5.7	5.0	4.4	4.0	3.6	5.5	4.8	4.3	3.9	3.5

* The decrement tables for Class IE reflect only the Class IE Notional Balance at various rates of PPC and at various levels of One-Year LIBOR. In addition to the current interest accrual amount on the Class IE Notional Balance at the Class IE Interest Rate, Class IE is entitled to the Class IE Deferred Interest Amount. No representation is made about the timing of distributions of the Class IE Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IE.

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class FG 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FG 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FG 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	94	88	83	78	108	99	93	87	82	108	100	94	88	83
November 2023	111	88	80	72	65	111	96	87	79	71	111	98	89	81	73
November 2024	114	81	71	61	53	114	91	79	69	59	114	96	83	72	62
November 2025	117	74	62	51	42	116	85	71	59	48	117	91	76	63	52
November 2026	119	67	53	41	32	120	79	63	49	38	90	65	52	40	31
November 2027	122	60	44	33	24	123	73	55	40	29	92	61	45	33	24
November 2028	125	52	37	25	17	94	49	35	24	16	1	1	0	0	0
November 2029	129	46	30	19	12	1	1	0	0	0	0	0	0	0	0
November 2030	132	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	135	33	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	104	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	106	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class FG 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FG 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FG 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	118	100	94	88	83
November 2023	116	88	80	72	65	125	96	87	79	71	125	99	90	81	73
November 2024	121	82	71	61	53	134	91	80	69	59	134	96	84	72	62
November 2025	125	75	62	51	42	141	86	71	59	48	142	92	76	63	52
November 2026	129	67	53	41	32	151	80	63	49	38	113	65	52	40	31
November 2027	134	60	45	33	24	161	73	55	40	29	120	61	45	33	24
November 2028	140	53	37	25	17	127	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class FG 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FG 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FG 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023	116	88	80	72	65	127	96	87	79	71	130	99	90	81	73
November 2024	121	82	71	61	53	135	91	80	69	59	142	96	84	72	62
November 2025	125	75	62	51	42	144	86	71	59	48	154	92	76	63	52
November 2026	129	67	53	41	32	154	80	63	49	38	126	65	52	40	31
November 2027	134	60	45	33	24	165	73	55	40	29	136	61	45	33	24
November 2028	140	53	37	25	17	131	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class FM 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FM 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FM 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	94	88	83	78	108	99	93	87	82	108	100	94	88	83
November 2023	111	88	80	72	65	111	96	87	79	71	111	98	89	81	73
November 2024	114	81	71	61	53	114	91	79	69	59	114	96	83	72	62
November 2025	117	74	62	51	42	116	85	71	59	48	117	91	76	63	52
November 2026	119	67	53	41	32	120	79	63	49	38	90	65	52	40	31
November 2027	122	60	44	33	24	123	73	55	40	29	92	61	45	33	24
November 2028	125	52	37	25	17	94	49	35	24	16	1	1	0	0	0
November 2029	129	46	30	19	12	1	1	0	0	0	0	0	0	0	0
November 2030	132	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	135	33	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	104	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	106	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class FM 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FM 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FM 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	118	100	94	88	83
November 2023	116	88	80	72	65	125	96	87	79	71	125	99	90	81	73
November 2024	121	82	71	61	53	134	91	80	69	59	134	96	84	72	62
November 2025	125	75	62	51	42	141	86	71	59	48	142	92	76	63	52
November 2026	129	67	53	41	32	151	80	63	49	38	113	65	52	40	31
November 2027	134	60	45	33	24	161	73	55	40	29	120	61	45	33	24
November 2028	140	53	37	25	17	127	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class FM 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FM 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FM 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023	116	88	80	72	65	127	96	87	79	71	130	99	90	81	73
November 2024	121	82	71	61	53	135	91	80	69	59	142	96	84	72	62
November 2025	125	75	62	51	42	144	86	71	59	48	154	92	76	63	52
November 2026	129	67	53	41	32	154	80	63	49	38	126	65	52	40	31
November 2027	134	60	45	33	24	165	73	55	40	29	136	61	45	33	24
November 2028	140	53	37	25	17	131	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class GF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class GF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class GF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	94	88	83	78	108	99	93	87	82	108	100	94	88	83
November 2023	111	88	80	72	65	111	96	87	79	71	111	98	89	81	73
November 2024	114	81	71	61	53	114	91	79	69	59	114	96	83	72	62
November 2025	117	74	62	51	42	116	85	71	59	48	117	91	76	63	52
November 2026	119	67	53	41	32	120	79	63	49	38	90	65	52	40	31
November 2027	122	60	44	33	24	123	73	55	40	29	92	61	45	33	24
November 2028	125	52	37	25	17	94	49	35	24	16	1	1	0	0	0
November 2029	129	46	30	19	12	1	1	0	0	0	0	0	0	0	0
November 2030	132	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	135	33	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	104	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	106	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class GF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class GF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class GF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	118	100	94	88	83
November 2023	116	88	80	72	65	125	96	87	79	71	125	99	90	81	73
November 2024	121	82	71	61	53	134	91	80	69	59	134	96	84	72	62
November 2025	125	75	62	51	42	141	86	71	59	48	142	92	76	63	52
November 2026	129	67	53	41	32	151	80	63	49	38	113	65	52	40	31
November 2027	134	60	45	33	24	161	73	55	40	29	120	61	45	33	24
November 2028	140	53	37	25	17	127	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class GF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class GF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class GF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	97	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	119	100	94	88	83
November 2023	116	88	80	72	65	127	96	87	79	71	130	99	90	81	73
November 2024	121	82	71	61	53	135	91	80	69	59	142	96	84	72	62
November 2025	125	75	62	51	42	144	86	71	59	48	154	92	76	63	52
November 2026	129	67	53	41	32	154	80	63	49	38	126	65	52	40	31
November 2027	134	60	45	33	24	165	73	55	40	29	136	61	45	33	24
November 2028	140	53	37	25	17	131	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class IG* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class IG* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class IG* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	98	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	120	100	94	88	83
November 2023	116	88	80	72	65	127	96	87	79	71	131	99	90	81	73
November 2024	121	82	71	62	53	135	91	80	69	59	142	96	84	73	62
November 2025	125	75	62	51	42	144	86	71	59	48	154	92	76	63	52
November 2026	129	67	53	41	32	154	80	63	49	38	126	66	52	41	31
November 2027	134	60	45	33	24	165	73	55	40	29	136	61	45	34	24
November 2028	140	53	37	25	17	131	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

PPC Prepayment Assumption Rates

Distribution Date	Class IG* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class IG* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class IG* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	98	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	120	100	94	88	83
November 2023	116	88	80	72	65	127	96	87	79	71	131	99	90	81	73
November 2024	121	82	71	62	53	135	91	80	69	59	142	96	84	73	62
November 2025	125	75	62	51	42	144	86	71	59	48	154	92	76	63	52
November 2026	129	67	53	41	32	154	80	63	49	38	126	66	52	41	31
November 2027	134	60	45	33	24	165	73	55	40	29	136	61	45	34	24
November 2028	140	53	37	25	17	131	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

* The decrement tables for Class IG reflect only the Class IG Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class IG Notional Balance at the Class IG Interest Rate, Class IG is entitled to the Class IG Deferred Interest Amount. No representation is made about the timing of distributions of the Class IG Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IG.

Security Group 9
PPC Prepayment Assumption Rates

Distribution Date	Class IG* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class IG* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class IG* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	108	98	95	92	89	110	101	98	94	91	110	101	98	94	91
November 2022	112	94	88	83	78	118	99	93	87	82	120	100	94	88	83
November 2023	116	88	80	72	65	127	96	87	79	71	131	99	90	81	73
November 2024	121	82	71	62	53	135	91	80	69	59	142	96	84	73	62
November 2025	125	75	62	51	42	144	86	71	59	48	154	92	76	63	52
November 2026	129	67	53	41	32	154	80	63	49	38	126	66	52	41	31
November 2027	134	60	45	33	24	165	73	55	40	29	136	61	45	34	24
November 2028	140	53	37	25	17	131	50	35	24	16	2	1	0	0	0
November 2029	145	46	30	19	12	2	1	0	0	0	0	0	0	0	0
November 2030	151	39	24	14	8	0	0	0	0	0	0	0	0	0	0
November 2031	155	33	19	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	121	21	11	5	3	0	0	0	0	0	0	0	0	0	0
November 2033	126	17	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.4	9.2	7.7	6.6	5.8	9.3	8.2	7.3	6.5	5.8	7.9	7.5	6.8	6.2	5.6

* The decrement tables for Class IG reflect only the Class IG Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class IG Notional Balance at the Class IG Interest Rate, Class IG is entitled to the Class IG Deferred Interest Amount. No representation is made about the timing of distributions of the Class IG Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IG.

Security Group 10
PPC Prepayment Assumption Rates

Distribution Date	Class FH 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FH 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FH 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	100	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	93	87	82	77	108	98	92	87	81	108	99	93	87	82
November 2023	111	87	79	71	64	111	95	86	78	70	111	97	88	80	72
November 2024	114	80	70	61	52	114	90	78	68	59	114	95	82	71	61
November 2025	117	73	61	50	41	117	85	70	58	48	117	91	75	62	51
November 2026	120	66	52	41	32	120	79	62	49	38	120	85	67	53	41
November 2027	123	59	44	32	23	122	71	53	39	28	2	1	1	1	0
November 2028	126	52	36	25	17	42	21	15	10	7	1	1	0	0	0
November 2029	129	45	29	19	12	1	0	0	0	0	1	1	0	0	0
November 2030	131	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	134	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	111	21	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	114	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

PPC Prepayment Assumption Rates

Distribution Date	Class FH 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FH 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FH 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022	111	93	88	82	77	117	98	92	87	81	117	99	93	87	82
November 2023	115	87	79	72	64	125	95	86	78	70	125	98	88	80	72
November 2024	119	81	70	61	52	133	90	79	68	59	133	95	82	71	61
November 2025	124	74	61	50	41	142	85	71	58	48	142	91	75	62	51
November 2026	128	66	52	41	32	151	79	62	49	38	150	85	67	53	41
November 2027	133	59	44	32	23	159	71	53	39	28	2	1	1	1	0
November 2028	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029	142	45	29	19	12	1	0	0	0	0	1	1	0	0	0
November 2030	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	149	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

Security Group 10
PPC Prepayment Assumption Rates

Distribution Date	Class FH 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FH 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FH 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022	111	93	88	82	77	117	98	92	87	81	118	99	93	87	82
November 2023	115	87	79	72	64	125	95	86	78	70	129	98	88	80	72
November 2024	119	81	70	61	52	134	90	79	68	59	140	95	82	71	61
November 2025	124	74	61	50	41	143	85	71	58	48	153	91	75	62	51
November 2026	128	66	52	41	32	153	79	62	49	38	165	85	67	53	41
November 2027	133	59	44	32	23	161	71	53	39	28	2	1	1	1	0
November 2028	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029	142	45	29	19	12	1	0	0	0	0	2	1	0	0	0
November 2030	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	149	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

Security Group 10
PPC Prepayment Assumption Rates

Distribution Date	Class HF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class HF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class HF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	100	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	93	87	82	77	108	98	92	87	81	108	99	93	87	82
November 2023	111	87	79	71	64	111	95	86	78	70	111	97	88	80	72
November 2024	114	80	70	61	52	114	90	78	68	59	114	95	82	71	61
November 2025	117	73	61	50	41	117	85	70	58	48	117	91	75	62	51
November 2026	120	66	52	41	32	120	79	62	49	38	120	85	67	53	41
November 2027	123	59	44	32	23	122	71	53	39	28	2	1	1	1	0
November 2028	126	52	36	25	17	42	21	15	10	7	1	1	0	0	0
November 2029	129	45	29	19	12	1	0	0	0	0	1	1	0	0	0
November 2030	131	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	134	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	111	21	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	114	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

PPC Prepayment Assumption Rates

Distribution Date	Class HF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class HF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class HF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022	111	93	88	82	77	117	98	92	87	81	117	99	93	87	82
November 2023	115	87	79	72	64	125	95	86	78	70	125	98	88	80	72
November 2024	119	81	70	61	52	133	90	79	68	59	133	95	82	71	61
November 2025	124	74	61	50	41	142	85	71	58	48	142	91	75	62	51
November 2026	128	66	52	41	32	151	79	62	49	38	150	85	67	53	41
November 2027	133	59	44	32	23	159	71	53	39	28	2	1	1	1	0
November 2028	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029	142	45	29	19	12	1	0	0	0	0	1	1	0	0	0
November 2030	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	149	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

	Security Group 10 PPC Prepayment Assumption Rates														
	Class HF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class HF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class HF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021. . .	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022. . .	111	93	88	82	77	117	98	92	87	81	118	99	93	87	82
November 2023. . .	115	87	79	72	64	125	95	86	78	70	129	98	88	80	72
November 2024. . .	119	81	70	61	52	134	90	79	68	59	140	95	82	71	61
November 2025. . .	124	74	61	50	41	143	85	71	58	48	153	91	75	62	51
November 2026. . .	128	66	52	41	32	153	79	62	49	38	165	85	67	53	41
November 2027. . .	133	59	44	32	23	161	71	53	39	28	2	1	1	1	0
November 2028. . .	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029. . .	142	45	29	19	12	1	0	0	0	0	2	1	0	0	0
November 2030. . .	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031. . .	149	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032. . .	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

	Security Group 10 PPC Prepayment Assumption Rates														
	Class IH* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class IH* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class IH* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022	111	93	88	82	77	117	98	92	87	81	118	99	93	88	82
November 2023	115	87	79	72	65	125	95	86	78	70	129	98	89	80	72
November 2024	120	81	70	61	52	134	90	79	68	59	140	95	82	71	62
November 2025	124	74	61	50	41	143	85	71	58	48	153	91	75	62	51
November 2026	128	66	52	41	32	153	79	62	49	38	165	85	67	53	41
November 2027	133	59	44	32	23	161	71	53	39	28	2	1	1	1	0
November 2028	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029	142	45	29	19	12	1	0	0	0	0	2	1	0	0	0
November 2030	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	150	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

	PPC Prepayment Assumption Rates														
	Class IH* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class IH* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class IH* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022	111	93	88	82	77	117	98	92	87	81	118	99	93	88	82
November 2023	115	87	79	72	65	125	95	86	78	70	129	98	89	80	72
November 2024	120	81	70	61	52	134	90	79	68	59	140	95	82	71	62
November 2025	124	74	61	50	41	143	85	71	58	48	153	91	75	62	51
November 2026	128	66	52	41	32	153	79	62	49	38	165	85	67	53	41
November 2027	133	59	44	32	23	161	71	53	39	28	2	1	1	1	0
November 2028	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029	142	45	29	19	12	1	0	0	0	0	2	1	0	0	0
November 2030	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	150	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

* The decrement tables for Class IH reflect only the Class IH Notional Balance at various rates of PPC and at various levels of One-Year LIBOR and One-Month LIBOR. In addition to the current interest accrual amount on the Class IH Notional Balance at the Class IH Interest Rate, Class IH is entitled to the Class IH Deferred Interest Amount. No representation is made about the timing of distributions of the Class IH Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IH.

	Security Group 10 PPC Prepayment Assumption Rates														
	Class IH* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class IH* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class IH* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021. . .	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022. . .	111	93	88	82	77	117	98	92	87	81	118	99	93	88	82
November 2023. . .	115	87	79	72	65	125	95	86	78	70	129	98	89	80	72
November 2024. . .	120	81	70	61	52	134	90	79	68	59	140	95	82	71	62
November 2025. . .	124	74	61	50	41	143	85	71	58	48	153	91	75	62	51
November 2026. . .	128	66	52	41	32	153	79	62	49	38	165	85	67	53	41
November 2027. . .	133	59	44	32	23	161	71	53	39	28	2	1	1	1	0
November 2028. . .	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029. . .	142	45	29	19	12	1	0	0	0	0	2	1	0	0	0
November 2030. . .	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031. . .	150	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032. . .	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

* The decrement tables for Class IH reflect only the Class IH Notional Balance at various rates of PPC and at various levels of One-Year LIBOR and One-Month LIBOR. In addition to the current interest accrual amount on the Class IH Notional Balance at the Class IH Interest Rate, Class IH is entitled to the Class IH Deferred Interest Amount. No representation is made about the timing of distributions of the Class IH Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IH.

Security Group 10
PPC Prepayment Assumption Rates

Distribution Date	Class MF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class MF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class MF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	100	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	105	98	95	92	89	105	100	97	94	91	105	100	97	94	91
November 2022	108	93	87	82	77	108	98	92	87	81	108	99	93	87	82
November 2023	111	87	79	71	64	111	95	86	78	70	111	97	88	80	72
November 2024	114	80	70	61	52	114	90	78	68	59	114	95	82	71	61
November 2025	117	73	61	50	41	117	85	70	58	48	117	91	75	62	51
November 2026	120	66	52	41	32	120	79	62	49	38	120	85	67	53	41
November 2027	123	59	44	32	23	122	71	53	39	28	2	1	1	1	0
November 2028	126	52	36	25	17	42	21	15	10	7	1	1	0	0	0
November 2029	129	45	29	19	12	1	0	0	0	0	1	1	0	0	0
November 2030	131	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	134	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	111	21	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	114	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

PPC Prepayment Assumption Rates

Distribution Date	Class MF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class MF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class MF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022	111	93	88	82	77	117	98	92	87	81	117	99	93	87	82
November 2023	115	87	79	72	64	125	95	86	78	70	125	98	88	80	72
November 2024	119	81	70	61	52	133	90	79	68	59	133	95	82	71	61
November 2025	124	74	61	50	41	142	85	71	58	48	142	91	75	62	51
November 2026	128	66	52	41	32	151	79	62	49	38	150	85	67	53	41
November 2027	133	59	44	32	23	159	71	53	39	28	2	1	1	1	0
November 2028	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029	142	45	29	19	12	1	0	0	0	0	1	1	0	0	0
November 2030	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031	149	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

	Security Group 10 PPC Prepayment Assumption Rates														
	Class MF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class MF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class MF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	104	101	100	99	98	104	101	100	99	98	104	101	100	99	98
November 2021. . .	107	98	95	92	89	110	100	97	94	91	110	100	97	94	91
November 2022. . .	111	93	88	82	77	117	98	92	87	81	118	99	93	87	82
November 2023. . .	115	87	79	72	64	125	95	86	78	70	129	98	88	80	72
November 2024. . .	119	81	70	61	52	134	90	79	68	59	140	95	82	71	61
November 2025. . .	124	74	61	50	41	143	85	71	58	48	153	91	75	62	51
November 2026. . .	128	66	52	41	32	153	79	62	49	38	165	85	67	53	41
November 2027. . .	133	59	44	32	23	161	71	53	39	28	2	1	1	1	0
November 2028. . .	138	52	36	25	17	56	21	15	10	7	1	1	0	0	0
November 2029. . .	142	45	29	19	12	1	0	0	0	0	2	1	0	0	0
November 2030. . .	145	38	23	14	8	1	0	0	0	0	0	0	0	0	0
November 2031. . .	149	32	18	10	5	0	0	0	0	0	0	0	0	0	0
November 2032. . .	126	22	11	6	3	0	0	0	0	0	0	0	0	0	0
November 2033. . .	130	18	8	4	2	0	0	0	0	0	0	0	0	0	0
November 2034 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	14.1	9.1	7.6	6.5	5.7	9.0	7.9	7.1	6.3	5.7	7.6	7.2	6.6	6.0	5.5

Security Group 11
PPC Prepayment Assumption Rates

Distribution Date	Class FL 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class FL 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class FL 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	98	95	93	91	103	98	96	94	92	103	98	96	94	92
November 2021	105	93	88	84	79	105	96	92	87	82	105	97	92	87	82
November 2022	108	87	80	73	66	108	93	85	78	71	108	95	87	80	72
November 2023	111	81	71	62	54	111	89	78	68	59	111	94	82	72	62
November 2024	114	74	62	52	43	114	84	70	59	48	114	91	76	63	52
November 2025	117	67	53	42	33	117	78	62	49	38	117	87	69	54	42
November 2026	120	60	45	33	24	120	72	54	40	29	115	77	58	43	32
November 2027	123	52	37	26	18	120	63	45	31	21	118	72	51	35	24
November 2028	126	46	30	19	12	121	55	36	24	15	48	25	17	11	7
November 2029	130	39	24	14	8	124	49	30	18	10	0	0	0	0	0
November 2030	133	33	19	10	5	50	16	9	5	3	0	0	0	0	0
November 2031	136	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2032	133	21	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2033	134	17	7	3	1	0	0	0	0	0	0	0	0	0	0
November 2034	136	13	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2035	140	11	4	1	0	0	0	0	0	0	0	0	0	0	0
November 2036	65	4	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	8.8	7.0	5.8	4.9	10.7	8.4	7.1	6.0	5.2	8.6	7.7	6.7	5.8	5.1

PPC Prepayment Assumption Rates

Distribution Date	Class FL 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class FL 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class FL 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	98	95	93	91	105	98	96	94	92	105	98	96	94	92
November 2021	108	93	88	84	79	112	96	92	87	82	112	97	92	87	82
November 2022	112	87	80	73	66	119	93	85	78	71	119	95	87	80	72
November 2023	117	81	71	62	54	127	89	78	68	59	127	94	82	72	62
November 2024	121	74	62	52	43	136	84	70	59	48	136	91	76	63	52
November 2025	126	67	53	42	33	145	78	62	49	38	145	87	69	54	42
November 2026	131	60	45	33	24	154	72	54	40	29	147	77	58	43	32
November 2027	136	52	37	26	18	160	63	45	31	21	157	72	51	35	24
November 2028	141	46	30	19	12	166	55	36	24	15	65	25	17	11	7
November 2029	146	39	24	14	8	177	49	30	18	10	0	0	0	0	0
November 2030	152	33	19	10	5	73	16	9	5	3	0	0	0	0	0
November 2031	158	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2032	155	21	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2033	158	17	7	3	1	0	0	0	0	0	0	0	0	0	0
November 2034	162	13	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2035	168	11	4	1	0	0	0	0	0	0	0	0	0	0	0
November 2036	79	4	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	8.8	7.0	5.8	4.9	10.7	8.4	7.1	6.0	5.2	8.6	7.7	6.7	5.8	5.1

Security Group 11
PPC Prepayment Assumption Rates

Distribution Date	Class FL 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class FL 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class FL 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	98	95	93	91	105	98	96	94	92	105	98	96	94	92
November 2021	108	93	88	84	79	112	96	92	87	82	112	97	92	87	82
November 2022	112	87	80	73	66	120	93	85	78	71	123	95	87	80	72
November 2023	117	81	71	62	54	128	89	78	68	59	135	94	82	72	62
November 2024	121	74	62	52	43	137	84	70	59	48	148	91	76	63	52
November 2025	126	67	53	42	33	147	78	62	49	38	163	87	69	54	42
November 2026	131	60	45	33	24	158	72	54	40	29	169	77	58	43	32
November 2027	136	52	37	26	18	164	63	45	31	21	186	72	51	35	24
November 2028	141	46	30	19	12	171	55	36	24	15	78	25	17	11	7
November 2029	146	39	24	14	8	183	49	30	18	10	0	0	0	0	0
November 2030	152	33	19	10	5	76	16	9	5	3	0	0	0	0	0
November 2031	158	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2032	155	21	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2033	158	17	7	3	1	0	0	0	0	0	0	0	0	0	0
November 2034	162	13	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2035	168	11	4	1	0	0	0	0	0	0	0	0	0	0	0
November 2036	79	4	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	8.8	7.0	5.8	4.9	10.7	8.4	7.1	6.0	5.2	8.6	7.7	6.7	5.8	5.1

Security Group 11
PPC Prepayment Assumption Rates

Distribution Date	Class LI* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class LI* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class LI* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	98	95	93	91	105	98	96	94	92	105	98	96	94	92
November 2021	108	93	88	84	79	112	96	92	87	82	113	97	92	87	82
November 2022	112	87	80	73	66	120	93	85	78	71	123	95	87	80	72
November 2023	117	81	71	62	54	128	89	78	68	59	135	94	82	72	62
November 2024	121	74	62	52	43	138	84	70	59	48	148	91	76	63	52
November 2025	126	67	53	42	33	147	78	62	49	38	163	87	69	54	42
November 2026	131	60	45	33	24	158	72	54	40	29	170	77	58	43	32
November 2027	136	52	37	26	18	164	63	45	31	21	187	72	51	35	24
November 2028	141	46	30	19	12	171	55	36	24	15	79	25	17	11	7
November 2029	146	39	24	14	8	183	49	30	18	10	0	0	0	0	0
November 2030	152	33	19	10	5	76	16	9	5	3	0	0	0	0	0
November 2031	158	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2032	155	21	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2033	158	17	7	3	1	0	0	0	0	0	0	0	0	0	0
November 2034	162	13	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2035	169	11	4	1	0	0	0	0	0	0	0	0	0	0	0
November 2036	79	4	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	8.8	7.0	5.8	4.9	10.7	8.4	7.1	6.0	5.2	8.6	7.7	6.7	5.8	5.1

PPC Prepayment Assumption Rates

Distribution Date	Class LI* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class LI* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class LI* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	98	95	93	91	105	98	96	94	92	105	98	96	94	92
November 2021	108	93	88	84	79	112	96	92	87	82	113	97	92	87	82
November 2022	112	87	80	73	66	120	93	85	78	71	123	95	87	80	72
November 2023	117	81	71	62	54	128	89	78	68	59	135	94	82	72	62
November 2024	121	74	62	52	43	138	84	70	59	48	148	91	76	63	52
November 2025	126	67	53	42	33	147	78	62	49	38	163	87	69	54	42
November 2026	131	60	45	33	24	158	72	54	40	29	170	77	58	43	32
November 2027	136	52	37	26	18	164	63	45	31	21	187	72	51	35	24
November 2028	141	46	30	19	12	171	55	36	24	15	79	25	17	11	7
November 2029	146	39	24	14	8	183	49	30	18	10	0	0	0	0	0
November 2030	152	33	19	10	5	76	16	9	5	3	0	0	0	0	0
November 2031	158	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2032	155	21	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2033	158	17	7	3	1	0	0	0	0	0	0	0	0	0	0
November 2034	162	13	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2035	169	11	4	1	0	0	0	0	0	0	0	0	0	0	0
November 2036	79	4	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	8.8	7.0	5.8	4.9	10.7	8.4	7.1	6.0	5.2	8.6	7.7	6.7	5.8	5.1

* The decrement tables for Class LI reflect only the Class LI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class LI Notional Balance at the Class LI Interest Rate, Class LI is entitled to the Class LI Deferred Interest Amount. No representation is made about the timing of distributions of the Class LI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class LI.

Security Group 11
PPC Prepayment Assumption Rates

Distribution Date	Class LI* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class LI* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class LI* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	104	98	95	93	91	105	98	96	94	92	105	98	96	94	92
November 2021	108	93	88	84	79	112	96	92	87	82	113	97	92	87	82
November 2022	112	87	80	73	66	120	93	85	78	71	123	95	87	80	72
November 2023	117	81	71	62	54	128	89	78	68	59	135	94	82	72	62
November 2024	121	74	62	52	43	138	84	70	59	48	148	91	76	63	52
November 2025	126	67	53	42	33	147	78	62	49	38	163	87	69	54	42
November 2026	131	60	45	33	24	158	72	54	40	29	170	77	58	43	32
November 2027	136	52	37	26	18	164	63	45	31	21	187	72	51	35	24
November 2028	141	46	30	19	12	171	55	36	24	15	79	25	17	11	7
November 2029	146	39	24	14	8	183	49	30	18	10	0	0	0	0	0
November 2030	152	33	19	10	5	76	16	9	5	3	0	0	0	0	0
November 2031	158	27	14	7	3	0	0	0	0	0	0	0	0	0	0
November 2032	155	21	10	5	2	0	0	0	0	0	0	0	0	0	0
November 2033	158	17	7	3	1	0	0	0	0	0	0	0	0	0	0
November 2034	162	13	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2035	169	11	4	1	0	0	0	0	0	0	0	0	0	0	0
November 2036	79	4	1	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	8.8	7.0	5.8	4.9	10.7	8.4	7.1	6.0	5.2	8.6	7.7	6.7	5.8	5.1

* The decrement tables for Class LI reflect only the Class LI Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class LI Notional Balance at the Class LI Interest Rate, Class LI is entitled to the Class LI Deferred Interest Amount. No representation is made about the timing of distributions of the Class LI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class LI.

Security Group 12
PPC Prepayment Assumption Rates

	Class KA					Class KI*					Class KZ				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020. . .	82	73	69	66	63	83	73	69	66	63	105	105	105	105	105
November 2021. . .	77	60	54	49	44	79	60	54	49	44	110	110	110	110	110
November 2022. . .	76	52	44	37	31	79	52	44	37	31	115	115	115	115	115
November 2023. . .	69	41	33	26	20	73	41	33	26	20	120	120	120	120	120
November 2024. . .	9	3	2	1	0	9	3	2	1	0	126	126	126	126	123
November 2025. . .	0	0	0	0	0	0	0	0	0	0	3	1	1	0	0
November 2026 and thereafter . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years). . . .	3.5	2.8	2.5	2.3	2.1	3.6	2.8	2.5	2.3	2.1	5.5	5.4	5.4	5.4	5.3

* The decrement table for Class KI reflects only the Class KI Notional Balance at various rates of PPC. In addition to the current interest accrual amount on the Class KI Notional Balance at the Class KI Interest Rate, Class KI is entitled to the Class KI Deferred Interest Amount. No representation is made about the timing of distributions of the Class KI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class KI.

Security Group 13
PPC Prepayment Assumption Rates

Distribution Date	Class IL* 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class IL* 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class IL* 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	107	98	95	92	89	109	100	97	94	91	109	100	97	94	91
November 2022	111	93	87	82	77	116	98	92	86	81	117	99	93	87	82
November 2023	114	87	79	71	64	124	94	86	77	70	128	97	88	80	72
November 2024	118	80	70	61	52	132	90	78	68	58	139	94	82	71	61
November 2025	122	73	61	50	41	141	84	70	58	47	150	90	75	62	51
November 2026	127	66	52	41	31	150	78	62	48	37	160	83	66	51	40
November 2027	131	58	44	32	23	157	70	52	39	28	4	2	1	1	1
November 2028	135	51	36	25	17	5	2	1	1	1	4	1	1	1	0
November 2029	139	44	29	19	12	4	1	1	0	0	2	1	0	0	0
November 2030	142	37	23	13	8	2	1	0	0	0	3	1	0	0	0
November 2031	146	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	151	26	13	7	3	2	0	0	0	0	0	0	0	0	0
November 2033	155	21	10	4	2	3	0	0	0	0	0	0	0	0	0
November 2034	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.2	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.7	7.6	7.1	6.5	5.9	5.4

PPC Prepayment Assumption Rates

Distribution Date	Class IL* 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class IL* 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class IL* 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	107	98	95	92	89	109	100	97	94	91	109	100	97	94	91
November 2022	111	93	87	82	77	116	98	92	86	81	117	99	93	87	82
November 2023	114	87	79	71	64	124	94	86	77	70	128	97	88	80	72
November 2024	118	80	70	61	52	132	90	78	68	58	139	94	82	71	61
November 2025	122	73	61	50	41	141	84	70	58	47	150	90	75	62	51
November 2026	127	66	52	41	31	150	78	62	48	37	160	83	66	51	40
November 2027	131	58	44	32	23	157	70	52	39	28	4	2	1	1	1
November 2028	135	51	36	25	17	5	2	1	1	1	4	1	1	1	0
November 2029	139	44	29	19	12	4	1	1	0	0	2	1	0	0	0
November 2030	142	37	23	13	8	2	1	0	0	0	3	1	0	0	0
November 2031	146	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	151	26	13	7	3	2	0	0	0	0	0	0	0	0	0
November 2033	155	21	10	4	2	3	0	0	0	0	0	0	0	0	0
November 2034	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.2	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.7	7.6	7.1	6.5	5.9	5.4

* The decrement tables for Class IL reflect only the Class IL Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class IL Notional Balance at the Class IL Interest Rate, Class IL is entitled to the Class IL Deferred Interest Amount. No representation is made about the timing of distributions of the Class IL Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IL.

Security Group 13
PPC Prepayment Assumption Rates

Distribution Date	Class IL* 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class IL* 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class IL* 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	107	98	95	92	89	109	100	97	94	91	109	100	97	94	91
November 2022	111	93	87	82	77	116	98	92	86	81	117	99	93	87	82
November 2023	114	87	79	71	64	124	94	86	77	70	128	97	88	80	72
November 2024	118	80	70	61	52	132	90	78	68	58	139	94	82	71	61
November 2025	122	73	61	50	41	141	84	70	58	47	150	90	75	62	51
November 2026	127	66	52	41	31	150	78	62	48	37	160	83	66	51	40
November 2027	131	58	44	32	23	157	70	52	39	28	4	2	1	1	1
November 2028	135	51	36	25	17	5	2	1	1	1	4	1	1	1	0
November 2029	139	44	29	19	12	4	1	1	0	0	2	1	0	0	0
November 2030	142	37	23	13	8	2	1	0	0	0	3	1	0	0	0
November 2031	146	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	151	26	13	7	3	2	0	0	0	0	0	0	0	0	0
November 2033	155	21	10	4	2	3	0	0	0	0	0	0	0	0	0
November 2034	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.2	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.7	7.6	7.1	6.5	5.9	5.4

* The decrement tables for Class IL reflect only the Class IL Notional Balance at various rates of PPC and at various levels of One-Month LIBOR and One-Year LIBOR. In addition to the current interest accrual amount on the Class IL Notional Balance at the Class IL Interest Rate, Class IL is entitled to the Class IL Deferred Interest Amount. No representation is made about the timing of distributions of the Class IL Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IL.

Security Group 13
PPC Prepayment Assumption Rates

Distribution Date	Class LF 1.80000% One-Month LIBOR 2.00000% One-Year LIBOR					Class LF 1.80000% One-Month LIBOR 5.07200% One-Year LIBOR					Class LF 1.80000% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	102	100	100	99	98	102	100	100	99	98	102	100	100	99	98
November 2021	105	97	95	92	89	105	99	96	93	90	105	99	96	93	90
November 2022	107	93	87	82	77	107	97	92	86	81	107	98	93	87	82
November 2023	110	87	79	71	64	110	94	85	77	70	110	97	88	80	72
November 2024	113	80	70	60	52	113	89	78	68	58	113	94	82	71	61
November 2025	115	73	61	50	41	115	84	70	58	47	115	89	74	62	50
November 2026	118	66	52	41	31	118	78	61	48	37	117	83	66	51	40
November 2027	121	58	43	32	23	119	70	52	38	28	2	2	1	1	1
November 2028	124	51	36	25	17	4	2	1	1	1	3	1	1	1	0
November 2029	127	44	29	19	12	3	1	1	0	0	1	1	0	0	0
November 2030	128	37	23	13	8	1	1	0	0	0	2	1	0	0	0
November 2031	131	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	134	26	13	7	3	2	0	0	0	0	0	0	0	0	0
November 2033	136	21	10	4	2	2	0	0	0	0	0	0	0	0	0
November 2034	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.2	9.0	7.6	6.5	5.7	8.8	7.8	7.0	6.3	5.7	7.6	7.1	6.5	5.9	5.4

PPC Prepayment Assumption Rates

Distribution Date	Class LF 5.65850% One-Month LIBOR 2.00000% One-Year LIBOR					Class LF 5.65850% One-Month LIBOR 5.07200% One-Year LIBOR					Class LF 5.65850% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	107	98	95	92	89	109	100	97	94	91	109	100	97	94	91
November 2022	111	93	87	82	77	116	98	92	86	81	116	99	93	87	82
November 2023	114	87	79	71	64	123	94	85	77	70	123	97	88	80	72
November 2024	118	80	70	61	52	131	90	78	68	58	131	94	82	71	61
November 2025	122	73	61	50	41	140	84	70	58	47	140	90	75	62	51
November 2026	126	66	52	41	31	149	78	62	48	37	146	83	66	51	40
November 2027	131	58	44	32	23	155	70	52	38	28	3	2	1	1	1
November 2028	135	51	36	25	17	5	2	1	1	1	3	1	1	1	0
November 2029	139	44	29	19	12	4	1	1	0	0	2	1	0	0	0
November 2030	141	37	23	13	8	2	1	0	0	0	2	1	0	0	0
November 2031	146	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	151	26	13	7	3	2	0	0	0	0	0	0	0	0	0
November 2033	155	21	10	4	2	3	0	0	0	0	0	0	0	0	0
November 2034	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.2	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.7	7.6	7.1	6.5	5.9	5.4

Security Group 13
PPC Prepayment Assumption Rates

Distribution Date	Class LF 9.51700% One-Month LIBOR 2.00000% One-Year LIBOR					Class LF 9.51700% One-Month LIBOR 5.07200% One-Year LIBOR					Class LF 9.51700% One-Month LIBOR 8.14400% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2020	103	101	100	99	98	103	101	100	99	98	103	101	100	99	98
November 2021	107	98	95	92	89	109	100	97	94	91	109	100	97	94	91
November 2022	111	93	87	82	77	116	98	92	86	81	117	99	93	87	82
November 2023	114	87	79	71	64	124	94	85	77	70	127	97	88	80	72
November 2024	118	80	70	61	52	132	90	78	68	58	139	94	82	71	61
November 2025	122	73	61	50	41	141	84	70	58	47	150	90	75	62	51
November 2026	126	66	52	41	31	150	78	62	48	37	160	83	66	51	40
November 2027	131	58	44	32	23	157	70	52	38	28	4	2	1	1	1
November 2028	135	51	36	25	17	5	2	1	1	1	4	1	1	1	0
November 2029	139	44	29	19	12	4	1	1	0	0	2	1	0	0	0
November 2030	141	37	23	13	8	2	1	0	0	0	3	1	0	0	0
November 2031	146	31	18	10	5	2	0	0	0	0	0	0	0	0	0
November 2032	151	26	13	7	3	2	0	0	0	0	0	0	0	0	0
November 2033	155	21	10	4	2	3	0	0	0	0	0	0	0	0	0
November 2034	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2035	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2036	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.2	9.0	7.6	6.5	5.7	8.9	7.8	7.0	6.3	5.7	7.6	7.1	6.5	5.9	5.4

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 Maturity Events and deferrals of Maturity Events in respect of the HECMs related to the Participations underlying the HECM MBS, the investor's own projection of prepayments in respect of the HECMs related to the Participations underlying the HECM MBS, the investor's own projection of the occurrence of any Ginnie Mae Issuer Purchase Events, the investor's own projection of draw activity with respect to the HECMs, in the case of the Group 1 through 6, 9 through 11 and 13 Securities, the investor's own projection of One-Month LIBOR under a variety of scenarios, and in the case of the Group 1 through 4, 6 through 11 and 13 Securities, the investor's own projection of One-Year LIBOR under a variety of scenarios. **No representation is made regarding Maturity Events or prepayments in respect of the HECMs related to the Participations underlying the HECM MBS, the occurrence of any Ginnie Mae Issuer Purchase Events, One-Month LIBOR levels, One-Year LIBOR levels, draw activity with respect to the HECMs, or the yield on any Class.**

Prepayments: Effect on Yields

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

- In the case of Regular 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 or MX Securities purchased at a discount, slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

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

Rapid rates of prepayments on the HECMs 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 HECMs 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 HECMs will not prepay at any constant rate until maturity, nor will all of the HECMs 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 related HECMs, 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 and One-Year LIBOR: Effect on Yields of the Floating Rate Classes

Low levels of One-Month LIBOR and One-Year LIBOR, as applicable, can reduce the yield of the Floating Rate Classes. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of One-Month LIBOR and One-Year LIBOR, as applicable, because the rate on such Classes is capped at a maximum rate described under "Terms Sheet — Interest Rates."

Payment Delay: Effect on Yields of the Fixed Rate 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 will accrue with respect to) 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 PPC, in the case of Class ID, at various constant levels of One-Month LIBOR, in the case of Class EI and IE, at various constant levels of One-Year LIBOR and in the case of Classes AI, BI, CI, DI, IB, IG, IH, IL and LI, at various constant levels of One-Month LIBOR and One-Year LIBOR.

The HECMs will not prepay or draw at any constant rate until maturity, and it is unlikely that One-Month LIBOR or One-Year LIBOR will remain constant. Moreover, it is likely that the HECMs will experience actual prepayment and draw 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 Classes AF, BF, CF, DF, FA, FB, FC, FD, FG, FH, FL, GF, HF and LF for each Accrual Period following the first Accrual Period will be based on the indicated level of One-Month LIBOR, (2) the Interest Rate applicable to Classes EF and FE for each Accrual Period beginning with the Accrual Period related to the Distribution Date in December 2020 will be based on the indicated level of One-Year LIBOR, (3) the HECM MBS Rates applicable to the Group 1 through 4, 6 through 11 and 13 Trust Assets for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A will be based on the indicated level of One-Year LIBOR, (4) the HECM MBS Rates applicable to the Group 5 Trust Assets for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A will be based on the indicated level of One-Month LIBOR and (5) 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 AI to Prepayments
Assumed Price 8.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	1.2%	(2.3)%	(5.7)%	(9.3)%
5.65850%	(39.6)%	(43.4)%	(47.5)%	(51.7)%
9.51700%	(39.6)%	(43.4)%	(47.5)%	(51.7)%

Sensitivity of Class AI to Prepayments
Assumed Price 8.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	33.5%	31.0%	28.2%	25.4%
5.65850%	(29.5)%	(32.4)%	(35.3)%	(38.3)%
9.51700%	(51.1)%	(54.5)%	(57.9)%	(61.6)%

Sensitivity of Class AI to Prepayments
Assumed Price 8.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	41.6%	39.1%	36.4%	33.5%
5.65850%	4.3%	1.5%	(1.5)%	(4.4)%
9.51700%	(56.4)%	(59.6)%	(62.9)%	(66.4)%

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

SECURITY GROUP 2

Sensitivity of Class BI to Prepayments
Assumed Price 10.5%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	4.7%	1.3%	(2.2)%	(5.8)%
5.65850%	(36.6)%	(41.1)%	(46.0)%	(51.5)%
9.51700%	(36.6)%	(41.1)%	(46.0)%	(51.5)%

Sensitivity of Class BI to Prepayments
Assumed Price 10.5%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	30.9%	28.3%	25.4%	22.5%
5.65850%	(14.4)%	(17.5)%	(20.7)%	(24.0)%
9.51700%	(47.0)%	(51.0)%	(55.4)%	(60.5)%

Sensitivity of Class BI to Prepayments
Assumed Price 10.5%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	38.5%	36.0%	33.1%	30.2%
5.65850%	6.2%	3.2%	0.1%	(3.0)%
9.51700%	(52.0)%	(55.9)%	(60.2)%	(65.3)%

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

SECURITY GROUP 3

Sensitivity of Class IB to Prepayments
Assumed Price 9.5%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	4.8%	1.5%	(1.8)%	(5.2)%
5.65850%	(35.1)%	(38.6)%	(42.2)%	(45.9)%
9.51700%	(35.1)%	(38.6)%	(42.2)%	(45.9)%

Sensitivity of Class IB to Prepayments
Assumed Price 9.5%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	32.2%	29.9%	27.3%	24.6%
5.65850%	(15.8)%	(18.7)%	(21.7)%	(24.7)%
9.51700%	(45.1)%	(47.7)%	(50.4)%	(53.2)%

Sensitivity of Class IB to Prepayments
Assumed Price 9.5%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	39.5%	37.2%	34.6%	31.9%
5.65850%	6.0%	3.2%	0.3%	(2.7)%
9.51700%	(49.9)%	(52.2)%	(54.7)%	(57.3)%

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

SECURITY GROUP 4

Sensitivity of Class CI to Prepayments
Assumed Price 7.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	4.1%	0.6%	(3.0)%	(6.6)%
5.65850%	(36.2)%	(40.7)%	(45.6)%	(51.0)%
9.51700%	(36.2)%	(40.7)%	(45.6)%	(51.0)%

Sensitivity of Class CI to Prepayments
Assumed Price 7.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	40.3%	37.8%	35.0%	32.1%
5.65850%	(25.4)%	(28.7)%	(32.0)%	(35.5)%
9.51700%	(46.8)%	(50.7)%	(55.0)%	(59.9)%

Sensitivity of Class CI to Prepayments
Assumed Price 7.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	49.7%	47.2%	44.4%	41.5%
5.65850%	9.7%	6.6%	3.6%	0.4%
9.51700%	(52.3)%	(56.1)%	(60.3)%	(65.1)%

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

SECURITY GROUP 5

Sensitivity of Class ID to Prepayments
Assumed Price 6.0%*

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	1.7%	(3.8)%	(9.5)%	(15.3)%
2.80000%	(2.4)%	(7.7)%	(13.1)%	(18.7)%
5.49767%	(14.1)%	(18.9)%	(23.8)%	(28.9)%
8.19533%	(26.5)%	(30.9)%	(35.4)%	(40.0)%
10.89300%	(46.9)%	(50.7)%	(54.6)%	(58.6)%

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

SECURITY GROUP 6

Sensitivity of Class DI to Prepayments
Assumed Price 8.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	14.1%	9.5%	4.9%	0.1%
5.65850%	**	**	**	**
9.51700%	**	**	**	**

Sensitivity of Class DI to Prepayments
Assumed Price 8.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	50.3%	45.5%	40.5%	35.5%
5.65850%	(12.0)%	(16.0)%	(20.0)%	(24.2)%
9.51700%	(95.7)%	(98.0)%	**	**

Sensitivity of Class DI to Prepayments
Assumed Price 8.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	60.8%	55.9%	50.8%	45.6%
5.65850%	11.9%	7.6%	3.2%	(1.3)%
9.51700%	(3.9)%	(7.9)%	(12.1)%	(16.3)%

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* 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 7

Sensitivity of Class EI to Prepayments
Assumed Price 11.0%*

	PPC Prepayment Assumption Rates			
One-Year LIBOR	**75%**	**100%**	**125%**	**150%**
2.00000%	2.7%	(1.8)%	(6.4)%	(11.1)%
3.00000%	2.5%	(1.8)%	(6.3)%	(10.9)%
4.81233%	1.5%	(2.7)%	(7.0)%	(11.3)%
6.62467%	(6.0)%	(9.9)%	(14.0)%	(18.2)%
8.43700%	(10.2)%	(14.1)%	(18.1)%	(22.1)%

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

SECURITY GROUP 8

Sensitivity of Class IE to Prepayments
Assumed Price 11.0%*

	PPC Prepayment Assumption Rates			
One-Year LIBOR	**75%**	**100%**	**125%**	**150%**
2.00000%	2.8%	(1.8)%	(6.5)%	(11.3)%
3.00000%	2.9%	(1.5)%	(6.1)%	(10.7)%
4.81233%	2.2%	(2.0)%	(6.3)%	(10.8)%
6.62467%	(4.5)%	(8.5)%	(12.7)%	(16.9)%
8.43700%	(5.4)%	(9.4)%	(13.5)%	(17.7)%

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

SECURITY GROUP 9

Sensitivity of Class IG to Prepayments
Assumed Price 7.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	9.5%	6.5%	3.4%	0.2%
5.65850%	(33.7)%	(37.1)%	(40.8)%	(44.6)%
9.51700%	(33.7)%	(37.1)%	(40.8)%	(44.6)%

Sensitivity of Class IG to Prepayments
Assumed Price 7.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	42.8%	40.9%	38.4%	35.9%
5.65850%	(14.4)%	(17.4)%	(20.4)%	(23.4)%
9.51700%	(43.1)%	(45.8)%	(48.6)%	(51.5)%

Sensitivity of Class IG to Prepayments
Assumed Price 7.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	51.4%	49.5%	47.0%	44.5%
5.65850%	12.4%	9.5%	6.5%	3.6%
9.51700%	(47.8)%	(50.3)%	(52.9)%	(55.5)%

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

SECURITY GROUP 10

Sensitivity of Class IH to Prepayments
Assumed Price 7.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	4.4%	1.2%	(2.1)%	(5.5)%
5.65850%	(36.3)%	(39.9)%	(43.5)%	(47.4)%
9.51700%	(36.3)%	(39.9)%	(43.5)%	(47.4)%

Sensitivity of Class IH to Prepayments
Assumed Price 7.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	39.3%	36.9%	34.3%	31.6%
5.65850%	(27.9)%	(30.7)%	(33.5)%	(36.4)%
9.51700%	(47.4)%	(50.2)%	(53.0)%	(56.0)%

Sensitivity of Class IH to Prepayments
Assumed Price 7.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	47.8%	45.4%	42.9%	40.2%
5.65850%	7.8%	5.0%	2.1%	(0.8)%
9.51700%	(52.8)%	(55.4)%	(58.0)%	(60.7)%

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

SECURITY GROUP 11

Sensitivity of Class LI to Prepayments
Assumed Price 7.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	8.9%	4.7%	0.6%	(3.6)%
5.65850%	**	**	**	**
9.51700%	**	**	**	**

Sensitivity of Class LI to Prepayments
Assumed Price 7.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	49.3%	45.4%	41.6%	37.7%
5.65850%	(14.1)%	(17.9)%	(21.9)%	(25.9)%
9.51700%	**	**	**	**

Sensitivity of Class LI to Prepayments
Assumed Price 7.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	62.5%	58.6%	54.6%	50.6%
5.65850%	19.8%	16.0%	12.1%	8.1%
9.51700%	**	**	**	**

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* 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 12

Sensitivity of Class KI to Prepayments
Assumed Price 6.25%*

PPC Prepayment Assumption Rates			
75%	**100%**	**125%**	**150%**
1.8%	(3.3)%	(8.6)%	(14.0)%

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

SECURITY GROUP 13

Sensitivity of Class IL to Prepayments
Assumed Price 8.0%*
2.00000% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	1.7%	(1.6)%	(5.0)%	(8.4)%
5.65850%	(36.8)%	(40.3)%	(44.0)%	(47.7)%
9.51700%	(36.8)%	(40.3)%	(44.0)%	(47.7)%

Sensitivity of Class IL to Prepayments
Assumed Price 8.0%*
5.07200% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	33.5%	31.1%	28.4%	25.7%
5.65850%	(29.7)%	(32.5)%	(35.3)%	(38.1)%
9.51700%	(48.4)%	(51.0)%	(53.8)%	(56.6)%

Sensitivity of Class IL to Prepayments
Assumed Price 8.0%*
8.14400% One-Year LIBOR

	PPC Prepayment Assumption Rates			
One-Month LIBOR	**75%**	**100%**	**125%**	**150%**
1.80000%	41.5%	39.1%	36.5%	33.8%
5.65850%	4.4%	1.6%	(1.3)%	(4.1)%
9.51700%	(53.7)%	(56.1)%	(58.6)%	(61.1)%

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

The following tax discussion, when read in conjunction with the discussion of "Certain United States Federal Income Tax Consequences" in the Base Offering Circular, describes the material United States federal income tax considerations for investors in the Securities. However, these two tax discussions do not purport to deal with all United States federal tax consequences applicable to all categories of investors, some of which may be subject to special rules.

REMIC Elections

In the opinion of Cleary Gottlieb Steen & Hamilton LLP, the Trust will constitute a Double REMIC Series as to the Group 1 Trust Assets and a Double REMIC Series as to the Group 2 through 13 Trust Assets, each for United States federal income tax purposes. Separate REMIC elections will be made for the Group 1 Issuing REMIC, the Group 1 Pooling REMIC, the Group 2 through 13 Issuing REMIC and the Group 2 through 13 Pooling REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Group 1 Issuing REMIC or the Group 2 through 13 Issuing REMIC, as applicable, for United States federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

The Notional and HECM MBS Accrual Classes of Regular Securities will be issued with original issue discount ("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, among other things, in determining the rates of accrual of OID on the Regular Securities is 100% PPC (as described in "Yield, Maturity and Prepayment Considerations" in this Supplement). In the case of the Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under "Interest Rates." No representation is made, however, about the rate at which prepayments on the HECMs underlying any Group of Participations actually will occur or the level of One-Month LIBOR 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.* In view of the complexities as to the manner of inclusion in income of OID on the Regular Securities, investors should consult their own tax advisors to determine the appropriate amount and method of inclusion in income of OID on the Regular Securities for United States federal income tax purposes.

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 Code Section 451(b), taxpayers using 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. Under proposed Treasury regulations on which taxpayers generally may rely, the timing of inclusion of market discount and original issue discount (including de minimis market discount and original issue discount) generally would not be affected by Code Section 451(b). 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 Code Section 451(b) and the proposed Treasury regulations to their particular situation.

In the case of any Trust REMIC that is considered to be a "single-class REMIC" under temporary Treasury regulations, certain fees and expenses of the single-class REMIC would be allocated proportionately among the Regular Securities and Residual Securities of such Trust REMIC. An individual, trust or estate

that holds Regular Securities in a single-class REMIC (directly or indirectly through a grantor trust, a partnership, an S corporation, a common trust fund, or a nonpublicly offered RIC) generally will not be eligible to deduct its allocable share of fees or expenses of a single-class REMIC under Section 212 of the Code for any taxable year beginning before January 1, 2026. For a discussion of single-class REMICs, see "Certain United States Federal Income Tax Consequences — Tax Treatment of Regular Securities — Single Class REMICs" in the Base Offering Circular, as modified by the previous sentence. Prospective investors in the Regular Securities are urged to consult with their tax advisors regarding the potential applicability of these rules to their particular situation.

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Group 2 through 13 Pooling REMIC and the beneficial ownership of the Residual Interest in the Group 2 through 13 Issuing REMIC. The Class RR1 Securities will represent the beneficial ownership of the Residual Interest in the Group 1 Pooling REMIC and the beneficial ownership of the Residual Interest in the Group 1 Issuing REMIC. The Residual Securities, i.e., the Class RR and RR1 Securities, generally will be treated as "residual interests" in a REMIC for domestic building and loan associations and as "real estate assets" for REITs, as described in "Certain United States Federal Income Tax Consequences" in the Base Offering Circular, but will not be treated as debt for United States federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the related Trust 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 related 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.

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 nonpublicly 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 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 are 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.

Foreign Account Tax Compliance Act

The Service has issued proposed regulations, on which taxpayers may rely, that exclude gross proceeds from the sale or other disposition of Regular or MX Securities from the application of the

withholding tax imposed under FATCA and related administrative guidance. For a discussion of FATCA, *see "Certain United States Federal Income Tax Consequences — Taxation of Foreign Holders of REMIC Securities and MX Securities*" in the Base Offering Circular.

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

ERISA MATTERS

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

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, because the Sponsor or the Co-Sponsor or any of their respective affiliates may receive certain benefits in connection with the sale or holding of the Regular or MX Securities, the purchase of the Regular or MX Securities using Plan assets over which any of these parties or their affiliates has discretionary authority or control, or renders "investment advice" (within the meaning of a Department of Labor regulation) for a fee with respect to the assets of a Plan, or is the employer or other sponsor of the Plan, might be deemed to be a violation of a provision of Title I of ERISA or Section 4975 of the Code. Accordingly, the Regular or MX Securities may not be purchased using the assets of any Plan if the Sponsor or the Co-Sponsor or any of their respective affiliates has discretionary authority or control or renders investment advice for a fee with respect to the assets of the Plan, or is the employer or other sponsor of the Plan, unless an applicable prohibited transaction exemption is available to cover the purchase or holding of the Regular or MX Securities or the transaction is not otherwise prohibited.

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) November 1, 2019 on the Fixed Rate and Delay Classes and (2) November 20, 2019 on the 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 the Original Class Principal Balance (or original Class Notional Balance) 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 and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton Andrews Kurth LLP, for the Trust by Cleary Gottlieb Steen & Hamilton LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Nixon Peabody LLP.

Schedule I

Available Combinations(1)

REMIC Securities		MX Securities						
Class	**Original Class Principal Balance**	**Related MX Class**	**Maximum Original Class Principal Balance(2)**	**Principal Type(3)**	**Interest Rate**	**Interest Type(3)**	**CUSIP Number**	**Final Distribution Date(4)**
Security Groups 3 and 4								
Combination 1(6)								
BF	$23,174,447	F	$40,000,000	HPT	(5)	FLT/HWAC/HZ	38380LN90	November 2069
CF	16,825,553							
Security Group 9								
Combination 2								
FG	$29,785,343	FM	$34,785,343	HPT	(5)	FLT/HWAC/HZ	38380LP23	November 2069
GF	5,000,000							
Security Group 10								
Combination 3								
FH	$36,466,641	MF	$41,466,641	HPT	(5)	FLT/HWAC/HZ	38380LP31	November 2069
HF	5,000,000							

(1) All exchanges must comply with minimum denomination restrictions.
(2) The amount shown for each MX Class represents the maximum Original Class Principal Balance of that Class, assuming it were to be issued on the Closing Date.
(3) As defined under "Class Types" in Appendix I to the 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) Derived from REMIC Classes relating to separate Groups.

Exhibit A

Assumed Characteristics of the HECMs and the Participations Underlying the Trust Assets(1)

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1	Line of Credit	100%	$20,243,045.77	$ 20,308,134.95	2	FLT	1-year LIBOR	Annually	12	3.799%	1.813%	1.813%	8.798%	0.500%	0.360%	(21)	(19)	(19)	(19)	$2,225,297.89	$ 7,173,379.25	$ 48,799,055.00	BP9890	October 2019
1	Tenure	100%	70,224.81	71,118.05	3	FLT	1-year LIBOR	Annually	11	3.320%	1.375%	1.375%	8.320%	0.500%	0.360%	(21)	$ 575.53	$ 575.53	(20)	0.00	0.00	520,000.00	BP9890	October 2019
1	Modified Term	100%	258,872.07	282,113.87	2	FLT	1-year LIBOR	Annually	12	4.087%	2.138%	2.138%	9.087%	0.500%	0.360%	(21)	6,797.85	6,817.49	193	295,144.70	360,683.91	2,183,050.00	BP9890	October 2019
1	Term	100%	66,166.72	66,213.73	2	FLT	1-year LIBOR	Annually	12	4.478%	2.455%	2.455%	9.477%	0.500%	0.360%	(21)	4,308.51	4,308.51	121	0.00	0.00	694,000.00	BP9890	October 2019
1	Modified Tenure	100%	74,612.44	74,665.59	3	FLT	1-year LIBOR	Annually	11	4.487%	2.540%	2.540%	9.486%	0.500%	0.360%	(21)	2,100.00	2,100.00	(20)	47,733.86	48,914.96	724,000.00	BP9890	October 2019
1	Line of Credit	100%	14,819,031.77	14,853,179.59	2	FLT	1-year LIBOR	Annually	12	3.961%	1.975%	1.975%	8.960%	0.500%	0.360%	(21)	(19)	(19)	(19)	1,568,659.67	5,865,525.00	35,969,030.00	BQ2251	October 2019
1	Tenure	100%	126,005.85	126,889.25	2	FLT	1-year LIBOR	Annually	12	3.639%	1.690%	1.690%	8.639%	0.500%	0.360%	(21)	790.65	790.65	(20)	0.00	0.00	520,000.00	BQ2251	October 2019
1	Term	100%	197,071.37	207,250.33	2	FLT	1-year LIBOR	Annually	12	3.949%	2.000%	2.000%	8.949%	0.500%	0.360%	(21)	10,001.55	10,001.55	33	0.00	0.00	726,525.00	BQ2251	October 2019
1	Modified Tenure	100%	70,914.59	75,482.94	2	FLT	1-year LIBOR	Annually	11	4.279%	2.250%	2.250%	9.279%	0.500%	0.360%	(21)	4,500.00	4,500.00	(20)	136,446.52	137,535.48	726,525.00	BQ2251	October 2019
1	Line of Credit	99.9999868641%	14,662,687.05	14,701,299.96	2	FLT	1-year LIBOR	Annually	12	3.979%	1.963%	1.963%	8.978%	0.500%	0.360%	(21)	(19)	(19)	(19)	1,039,864.93	4,950,269.18	34,597,595.00	BQ2252	October 2019
1	Tenure	99.9999868641%	198,069.79	198,689.69	2	FLT	1-year LIBOR	Annually	12	3.925%	1.875%	1.875%	8.924%	0.500%	0.360%	(21)	476.69	476.69	(20)	0.00	0.00	480,000.00	BQ2252	October 2019
1	Modified Term	99.9999868641%	180,393.48	182,128.51	5	FLT	1-year LIBOR	Annually	9	4.222%	1.875%	1.875%	9.221%	0.500%	0.360%	(21)	1,600.00	1,600.00	80	998.87	1,018.68	500,000.00	BQ2252	October 2019
1	Term	99.9999868641%	13,404.21	14,421.88	2	FLT	1-year LIBOR	Annually	12	4.075%	2.125%	2.125%	9.074%	0.500%	0.360%	(21)	1,004.32	1,004.32	214	0.00	0.00	350,000.00	BQ2252	October 2019
1	Modified Tenure	99.9999868641%	170,935.14	173,631.21	2	FLT	1-year LIBOR	Annually	12	3.992%	1.991%	1.991%	8.991%	0.500%	0.360%	(21)	2,564.52	2,564.52	(20)	26,987.91	27,195.09	1,273,000.00	BQ2252	October 2019
2	Line of Credit	100%	30,224,618.93	30,459,503.88	3	FLT	1-year LIBOR	Annually	11	4.218%	2.145%	2.145%	9.218%	0.500%	0.360%	(21)	(19)	(19)	(19)	3,185,912.19	12,089,419.37	79,955,337.00	BN2893	September 2019
2	Tenure	100%	16,515.84	17,850.85	3	FLT	1-year LIBOR	Annually	11	4.572%	2.375%	2.375%	9.572%	0.500%	0.360%	(21)	651.74	651.74	(20)	0.00	0.00	310,000.00	BN2893	September 2019
2	Modified Term	100%	109,619.34	110,818.90	6	FLT	1-year LIBOR	Annually	7	5.246%	2.500%	2.500%	10.246%	0.500%	0.360%	(21)	1,018.07	1,018.07	35	3,394.61	12,115.25	233,000.00	BN2893	September 2019
2	Term	100%	127,488.42	134,031.78	3	FLT	1-year LIBOR	Annually	11	3.932%	1.846%	1.846%	8.933%	0.500%	0.360%	(21)	3,165.42	3,165.42	44	0.00	0.00	530,000.00	BN2893	September 2019
2	Modified Tenure	100%	30,638.08	33,435.21	3	FLT	1-year LIBOR	Annually	11	4.942%	2.827%	2.827%	9.943%	0.500%	0.360%	(21)	1,367.82	1,367.82	(20)	39,011.04	39,526.93	724,000.00	BN2893	September 2019
2	Line of Credit	100%	22,172,918.18	22,516,142.07	3	FLT	1-year LIBOR	Annually	11	4.383%	2.424%	2.424%	9.383%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,317,943.38	8,064,270.98	60,197,753.00	BN2899	September 2019
2	Tenure	100%	163,709.54	168,068.83	3	FLT	1-year LIBOR	Annually	11	3.927%	1.978%	1.978%	8.927%	0.500%	0.360%	(21)	2,051.02	2,051.02	(20)	0.00	0.00	1,036,525.00	BN2899	September 2019
2	Modified Term	100%	303,968.45	347,707.01	3	FLT	1-year LIBOR	Annually	11	4.660%	2.681%	2.681%	9.660%	0.500%	0.360%	(21)	7,698.51	10,457.74	71	199,142.36	480,732.61	2,184,525.00	BN2899	September 2019
2	Modified Tenure	100%	61,500.83	74,876.51	3	FLT	1-year LIBOR	Annually	11	4.587%	2.642%	2.642%	9.587%	0.500%	0.360%	(21)	6,608.05	6,608.05	(20)	29,145.34	30,253.46	671,000.00	BN2899	September 2019
2	Line of Credit	100%	1,549,102.05	257,693,616.11	12	FLT	1-year LIBOR	Annually	10	4.035%	1.720%	1.720%	9.378%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,316,447.62	54,839,915.73	605,448,856.00	BP9887	October 2019
2	Tenure	100%	16,223.43	1,062,599.65	7	FLT	1-year LIBOR	Annually	7	4.372%	1.761%	1.761%	9.376%	0.500%	0.360%	(21)	14,949.08	14,949.08	(20)	0.00	0.00	5,826,550.00	BP9887	October 2019
2	Modified Term	100%	29,188.84	1,165,649.98	13	FLT	1-year LIBOR	Annually	7	4.595%	1.830%	1.830%	9.394%	0.500%	0.360%	(21)	20,541.81	28,286.72	32	(23)	288,766.82	4,310,150.00	BP9887	October 2019
2	Term	100%	49,354.66	1,149,995.54	8	FLT	1-year LIBOR	Annually	6	4.811%	1.978%	1.978%	9.815%	0.500%	0.360%	(21)	48,401.98	48,401.98	76	0.00	0.00	7,246,700.00	BP9887	October 2019
2	Modified Tenure	100%	2,865.19	529,367.93	5	FLT	1-year LIBOR	Annually	9	4.593%	2.190%	2.190%	9.598%	0.500%	0.360%	(21)	2,080.08	2,080.08	(20)	0.00	10,134.59	1,240,000.00	BP9887	October 2019
3	Line of Credit	100%	22,887,807.77	22,887,807.77	1	FLT	1-year LIBOR	Annually	11	4.026%	2.133%	2.133%	9.027%	0.500%	0.360%	(21)	(19)	(19)	(19)	1,520,550.01	7,722,646.24	57,339,854.00	BN2926	November 2019
3	Tenure	100%	151,056.37	151,056.37	2	FLT	1-year LIBOR	Annually	10	4.254%	2.199%	2.199%	9.255%	0.500%	0.360%	(21)	4,890.61	4,890.61	(20)	0.00	0.00	922,000.00	BN2926	November 2019
3	Modified Term	100%	13,465.94	13,465.94	1	FLT	1-year LIBOR	Annually	11	4.523%	2.670%	2.670%	9.523%	0.500%	0.360%	(21)	459.67	459.67	278	(23)	3,941.43	185,000.00	BN2926	November 2019
3	Term	100%	122,116.92	122,116.92	1	FLT	1-year LIBOR	Annually	11	3.923%	1.880%	1.880%	8.923%	0.500%	0.360%	(21)	7,550.35	7,550.35	50	0.00	0.00	683,000.00	BN2926	November 2019
4	Line of Credit	100%	3,043,541.44	3,089,222.06	2	FLT	1-year LIBOR	Annually	11	3.833%	1.855%	1.855%	8.833%	0.500%	0.360%	(21)	(19)	(19)	(19)	234,249.09	722,318.17	6,651,057.00	AM7895	October 2019
4	Line of Credit	100%	3,098,989.72	3,115,601.37	3	FLT	1-year LIBOR	Annually	11	3.889%	1.828%	1.828%	8.890%	0.500%	0.360%	(21)	(19)	(19)	(19)	297,310.59	1,065,558.16	7,508,997.00	AM7897	September 2019
4	Modified Term	100%	166,403.46	167,646.85	3	FLT	1-year LIBOR	Annually	11	4.115%	2.000%	2.000%	9.116%	0.500%	0.360%	(21)	500.00	500.00	117	2,170.00	23,372.16	450,000.00	AM7897	September 2019
4	Line of Credit	100%	5,234,180.70	5,268,218.35	4	FLT	1-year LIBOR	Annually	10	4.033%	1.840%	1.840%	9.032%	0.500%	0.360%	(21)	(19)	(19)	(19)	917,159.18	2,205,282.27	13,514,175.00	AM7898	August 2019
4	Modified Term	100%	38,801.06	56,832.74	4	FLT	1-year LIBOR	Annually	10	4.066%	1.900%	1.900%	9.066%	0.500%	0.360%	(21)	2,600.00	2,600.00	93	260,885.18	323,260.00	852,000.00	AM7898	August 2019
4	Modified Tenure	100%	83,846.05	85,537.39	4	FLT	1-year LIBOR	Annually	10	4.192%	2.000%	2.000%	9.192%	0.500%	0.360%	(21)	500.00	500.00	(20)	99,832.50	157,779.27	530,000.00	AM7898	August 2019
4	Line of Credit	100%	3,400,527.38	3,402,959.70	3	FLT	1-year LIBOR	Annually	11	3.520%	1.466%	1.466%	8.520%	0.500%	0.360%	(21)	(19)	(19)	(19)	0.00	218,080.57	6,315,050.00	BM0997	October 2019
4	Line of Credit	8.2694553572%	23,009,185.63	23,659,287.67	4	FLT	1-year LIBOR	Annually	10	4.333%	2.126%	2.126%	9.333%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,310,473.95	9,259,329.56	64,711,300.00	BN2884	August 2019
4	Tenure	8.2694553572%	260,511.58	283,451.75	5	FLT	1-year LIBOR	Annually	9	4.599%	2.244%	2.244%	9.599%	0.500%	0.360%	(21)	7,396.67	7,396.67	(20)	0.00	0.00	1,911,525.00	BN2884	August 2019
4	Modified Term	8.2694553572%	101,133.69	108,920.19	4	FLT	1-year LIBOR	Annually	10	5.377%	3.219%	3.219%	10.377%	0.500%	0.360%	(21)	2,500.00	2,500.00	116	152,698.34	244,650.80	1,140,000.00	BN2884	August 2019
4	Modified Tenure	8.2694553572%	150,100.60	164,644.21	4	FLT	1-year LIBOR	Annually	10	5.157%	2.999%	2.999%	10.157%	0.500%	0.360%	(21)	4,697.94	4,697.94	(20)	104,239.19	106,172.26	1,170,500.00	BN2884	August 2019
4	Line of Credit	47.8006957473%	20,144,640.04	20,245,386.96	3	FLT	1-year LIBOR	Annually	10	4.353%	2.170%	2.170%	9.352%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,179,252.86	8,524,515.37	57,053,625.00	BN2892	September 2019
4	Tenure	47.8006957473%	121,345.15	123,071.46	3	FLT	1-year LIBOR	Annually	11	5.397%	3.200%	3.200%	10.397%	0.500%	0.360%	(21)	771.09	771.09	(20)	0.00	0.00	550,000.00	BN2892	September 2019

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
4	Modified Term	47.8006957473%	$ 14,469.34	$ 16,705.52	3	FLT	1-year LIBOR	Annually	11	5.386%	3.270%	3.270%	10.386%	0.500%	0.360%	(21)	$1,100.00	$ 1,100.00	113	$ 18,875.69	$ 19,154.82	$ 290,000.00	BN2892	September 2019
4	Term	47.8006957473%	8,521.30	9,875.60	3	FLT	1-year LIBOR	Annually	10	5.527%	3.330%	3.330%	10.527%	0.500%	0.360%	(21)	666.25	666.25	57	0.00	0.00	100,000.00	BN2892	September 2019
4	Modified Tenure	47.8006957473%	138,304.50	143,542.23	4	FLT	1-year LIBOR	Annually	10	4.524%	2.322%	2.322%	9.523%	0.500%	0.360%	(21)	2,300.00	2,300.00	(20)	138,391.65	146,323.76	1,012,500.00	BN2892	September 2019
4	Line of Credit	74.9017886757%	19,285,874.12	19,450,248.45	3	FLT	1-year LIBOR	Annually	11	4.399%	2.437%	2.437%	9.399%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,393,875.17	8,318,449.54	54,169,630.00	BN2901	September 2019
4	Tenure	74.9017886757%	131,719.26	141,017.76	3	FLT	1-year LIBOR	Annually	11	4.681%	2.701%	2.701%	9.681%	0.500%	0.360%	(21)	4,525.75	4,525.75	(20)	0.00	0.00	1,332,000.00	BN2901	September 2019
4	Modified Term	74.9017886757%	44,172.38	51,686.59	3	FLT	1-year LIBOR	Annually	11	3.675%	1.714%	1.714%	8.675%	0.500%	0.360%	(21)	3,957.83	3,957.83	80	150,941.10	210,826.71	745,000.00	BN2901	September 2019
4	Term	74.9017886757%	58,066.16	64,566.81	3	FLT	1-year LIBOR	Annually	11	3.546%	1.602%	1.602%	8.547%	0.500%	0.360%	(21)	3,193.48	3,193.48	140	0.00	0.00	838,300.00	BN2901	September 2019
4	Modified Tenure	74.9017886757%	347,495.14	361,330.87	4	FLT	1-year LIBOR	Annually	10	3.861%	1.792%	1.792%	8.862%	0.500%	0.360%	(21)	2,903.16	2,903.16	(20)	108,613.20	117,275.61	1,453,050.00	BN2901	September 2019
4	Line of Credit	68.6740799581%	15,707,488.83	15,718,703.91	3	FLT	1-year LIBOR	Annually	11	3.740%	1.623%	1.623%	8.740%	0.500%	0.360%	(21)	(19)	(19)	(19)	848,442.12	4,111,511.78	35,407,100.00	BN2918	October 2019
4	Modified Tenure	68.6740799581%	276,534.06	279,741.37	2	FLT	1-year LIBOR	Annually	12	3.449%	1.500%	1.500%	8.449%	0.500%	0.360%	(21)	3,000.00	3,000.00	(20)	17,095.51	17,208.21	726,525.00	BN2918	October 2019
4	Line of Credit	100%	3,199,757.53	3,222,110.05	2	FLT	1-year LIBOR	Annually	12	3.719%	1.704%	1.704%	8.719%	0.500%	0.360%	(21)	(19)	(19)	(19)	418,643.48	1,207,656.07	7,495,900.00	BP9187	October 2019
4	Tenure	100%	28,420.54	33,942.94	2	FLT	1-year LIBOR	Annually	11	3.279%	1.250%	1.250%	8.279%	0.500%	0.360%	(21)	5,485.06	5,485.06	(20)	0.00	0.00	726,525.00	BP9187	October 2019
4	Term	100%	173,221.00	175,799.39	2	FLT	1-year LIBOR	Annually	11	3.902%	1.897%	1.897%	8.902%	0.500%	0.360%	(21)	2,445.54	2,445.54	527	0.00	0.00	1,020,000.00	BP9187	October 2019
4	Modified Tenure	100%	92,610.43	94,553.06	3	FLT	1-year LIBOR	Annually	11	3.616%	1.500%	1.500%	8.616%	0.500%	0.360%	(21)	1,870.12	1,870.12	(20)	0.00	2,466.83	335,000.00	BP9187	October 2019
5	Line of Credit	100%	3,363,057.25	1,138,205,429.41	77	FLT	1-month LIBOR	Monthly	1	4.552%	2.520%	2.520%	12.720%	1.250%	0.360%	$180.00	(19)	(19)	(19)	(23)	158,067,738.87	1,471,366,243.00	BI4582	August 2018
5	Tenure	100%	282,030.03	39,422,698.10	79	FLT	1-month LIBOR	Monthly	1	4.643%	2.611%	2.611%	12.812%	1.248%	0.360%	35.00	0.00	223,258.00	(20)	0.00	0.00	73,102,230.00	BI4582	August 2018
5	Modified Term	100%	538,363.82	68,313,524.34	79	FLT	1-month LIBOR	Monthly	1	4.630%	2.598%	2.598%	12.797%	1.250%	0.360%	(21)	0.00	367,641.93	68	(23)	6,895,552.64	99,970,512.00	BI4582	August 2018
5	Term	100%	85,095.56	11,000,980.39	79	FLT	1-month LIBOR	Monthly	1	4.638%	2.606%	2.606%	12.805%	1.250%	0.360%	(21)	0.00	71,537.72	70	0.00	0.00	15,775,000.00	BI4582	August 2018
5	Modified Tenure	100%	223,455.17	36,089,980.54	79	FLT	1-month LIBOR	Monthly	1	4.580%	2.549%	2.549%	12.747%	1.250%	0.360%	25.00	0.00	158,842.64	(20)	(23)	6,961,829.61	65,052,400.00	BI4582	August 2018
5	Line of Credit	100%	2,997,836.31	1,133,323,496.51	77	FLT	1-month LIBOR	Monthly	1	4.565%	2.533%	2.533%	12.727%	1.250%	0.360%	155.00	(19)	(19)	(19)	(23)	157,680,391.34	1,465,604,243.00	BI4588	September 2018
5	Tenure	100%	281,593.90	39,422,698.10	79	FLT	1-month LIBOR	Monthly	1	4.643%	2.611%	2.611%	12.812%	1.248%	0.360%	35.00	0.00	223,258.00	(20)	0.00	0.00	73,102,230.00	BI4588	September 2018
5	Modified Term	100%	448,182.46	68,313,524.34	79	FLT	1-month LIBOR	Monthly	1	4.622%	2.591%	2.591%	12.793%	1.250%	0.360%	(21)	0.00	367,641.93	56	(23)	6,895,552.64	99,970,512.00	BI4588	September 2018
5	Term	100%	83,354.45	11,000,980.39	79	FLT	1-month LIBOR	Monthly	1	4.635%	2.603%	2.603%	12.803%	1.250%	0.360%	(21)	0.00	71,537.72	71	0.00	0.00	15,775,000.00	BI4588	September 2018
5	Modified Tenure	100%	230,199.52	36,089,980.54	78	FLT	1-month LIBOR	Monthly	1	4.583%	2.551%	2.551%	12.748%	1.250%	0.360%	25.00	0.00	158,842.64	(20)	(23)	6,961,829.61	65,052,400.00	BI4588	September 2018
5	Line of Credit	100%	1,934,649.93	446,726,913.37	66	FLT	1-month LIBOR	Monthly	1	4.678%	2.646%	2.646%	12.810%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	70,509,423.64	745,040,935.00	BJ5489	December 2018
5	Tenure	100%	50,240.05	5,755,924.63	67	FLT	1-month LIBOR	Monthly	1	4.495%	2.463%	2.463%	12.619%	1.250%	0.360%	(21)	174.79	41,563.44	(20)	0.00	0.00	15,406,280.00	BJ5489	December 2018
5	Modified Term	100%	168,292.90	13,448,663.27	67	FLT	1-month LIBOR	Monthly	1	4.450%	2.418%	2.418%	12.577%	1.250%	0.360%	(21)	996.07	93,670.85	30	(23)	3,917,463.95	26,677,157.00	BJ5489	December 2018
5	Term	100%	44,670.16	4,754,076.03	67	FLT	1-month LIBOR	Monthly	1	4.725%	2.693%	2.693%	12.848%	1.250%	0.360%	(21)	0.00	40,336.78	73	0.00	0.00	9,562,400.00	BJ5489	December 2018
5	Modified Tenure	100%	44,337.40	5,630,621.61	67	FLT	1-month LIBOR	Monthly	1	4.497%	2.465%	2.465%	12.621%	1.250%	0.360%	(21)	0.00	24,480.92	(20)	(23)	1,214,899.34	11,901,610.00	BJ5489	December 2018
5	Line of Credit	100%	1,234,878.34	505,570,008.42	74	FLT	1-month LIBOR	Monthly	1	4.614%	2.582%	2.582%	12.761%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	35,554,798.04	634,793,629.00	BJ5518	March 2019
5	Tenure	100%	62,957.95	8,761,135.53	73	FLT	1-month LIBOR	Monthly	1	4.471%	2.438%	2.438%	12.616%	1.250%	0.360%	(21)	0.00	50,697.28	(20)	0.00	0.00	17,238,000.00	BJ5518	March 2019
5	Modified Term	100%	108,528.98	14,390,845.47	73	FLT	1-month LIBOR	Monthly	1	4.450%	2.417%	2.417%	12.594%	1.250%	0.360%	(21)	0.00	68,444.13	87	(23)	3,115,695.86	22,358,600.00	BJ5518	March 2019
5	Term	100%	12,751.52	1,673,195.07	74	FLT	1-month LIBOR	Monthly	1	4.499%	2.467%	2.467%	12.647%	1.250%	0.360%	(21)	0.00	10,868.43	63	0.00	0.00	2,425,000.00	BJ5518	March 2019
5	Modified Tenure	100%	54,550.61	8,901,921.39	74	FLT	1-month LIBOR	Monthly	1	4.610%	2.578%	2.578%	12.757%	1.250%	0.360%	(21)	0.00	40,616.71	(20)	(23)	2,320,858.98	17,247,815.00	BJ5518	March 2019
5	Line of Credit	100%	3,088,672.40	1,135,528,727.48	78	FLT	1-month LIBOR	Monthly	1	4.559%	2.527%	2.527%	12.722%	1.250%	0.360%	180.00	(19)	(19)	(19)	(23)	158,437,440.39	1,468,910,281.00	BK0508	October 2018
5	Tenure	100%	280,908.00	39,268,319.14	79	FLT	1-month LIBOR	Monthly	1	4.643%	2.611%	2.611%	12.812%	1.248%	0.360%	35.00	0.00	222,665.07	(20)	0.00	0.00	72,937,230.00	BK0508	October 2018
5	Modified Term	100%	479,158.29	68,417,895.72	80	FLT	1-month LIBOR	Monthly	1	4.632%	2.599%	2.599%	12.803%	1.250%	0.360%	(21)	0.00	367,735.15	70	(23)	6,895,583.29	100,108,512.00	BK0508	October 2018
5	Term	100%	83,207.51	11,000,980.39	79	FLT	1-month LIBOR	Monthly	1	4.636%	2.603%	2.603%	12.803%	1.250%	0.360%	(21)	0.00	71,537.72	71	0.00	0.00	15,775,000.00	BK0508	October 2018
5	Modified Tenure	100%	247,204.87	36,089,980.54	78	FLT	1-month LIBOR	Monthly	1	4.582%	2.550%	2.550%	12.747%	1.250%	0.360%	25.00	0.00	158,842.64	(20)	(23)	6,961,829.61	65,052,400.00	BK0508	October 2018
5	Line of Credit	100%	1,547,961.84	526,561,713.75	75	FLT	1-month LIBOR	Monthly	1	4.519%	2.488%	2.488%	12.670%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	72,610,768.15	704,220,644.00	BK5140	July 2019
5	Tenure	100%	92,647.51	12,157,266.64	74	FLT	1-month LIBOR	Monthly	1	4.548%	2.516%	2.516%	12.698%	1.250%	0.360%	(21)	0.00	75,641.86	(20)	0.00	0.00	22,893,300.00	BK5140	July 2019
5	Modified Term	100%	198,308.09	26,893,284.06	75	FLT	1-month LIBOR	Monthly	1	4.448%	2.417%	2.417%	12.601%	1.250%	0.360%	(21)	0.00	179,483.63	61	(23)	6,301,846.91	42,300,700.00	BK5140	July 2019
5	Term	100%	55,156.05	8,080,640.40	75	FLT	1-month LIBOR	Monthly	1	4.465%	2.433%	2.433%	12.618%	1.250%	0.360%	(21)	0.00	50,813.78	83	0.00	0.00	11,889,000.00	BK5140	July 2019
5	Modified Tenure	100%	121,424.79	15,530,558.09	75	FLT	1-month LIBOR	Monthly	1	4.567%	2.535%	2.535%	12.720%	1.250%	0.360%	(21)	0.00	88,344.06	(20)	(23)	5,495,596.05	33,200,000.00	BK5140	July 2019
5	Line of Credit	100%	1,485,773.58	521,633,961.54	75	FLT	1-month LIBOR	Monthly	1	4.508%	2.475%	2.475%	12.658%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	72,679,506.98	698,473,294.00	BK5167	October 2019
5	Tenure	100%	95,758.78	12,476,215.12	75	FLT	1-month LIBOR	Monthly	1	4.567%	2.534%	2.534%	12.716%	1.250%	0.360%	(21)	0.00	78,802.80	(20)	0.00	0.00	23,518,800.00	BK5167	October 2019
5	Modified Term	100%	195,889.96	25,360,906.92	75	FLT	1-month LIBOR	Monthly	1	4.408%	2.375%	2.375%	12.558%	1.250%	0.360%	(21)	0.00	171,736.43	45	(23)	5,936,713.55	40,021,200.00	BK5167	October 2019
5	Term	100%	53,826.09	8,080,640.40	75	FLT	1-month LIBOR	Monthly	1	4.454%	2.422%	2.422%	12.606%	1.250%	0.360%	(21)	0.00	50,813.78	82	0.00	0.00	11,889,000.00	BK5167	October 2019
5	Modified Tenure	100%	138,037.73	15,437,815.64	76	FLT	1-month LIBOR	Monthly	1	4.623%	2.590%	2.590%	12.776%	1.250%	0.360%	(21)	0.00	88,249.91	(20)	(23)	5,474,227.30	33,105,000.00	BK5167	October 2019
5	Line of Credit	100%	3,737,045.58	1,135,461,311.87	77	FLT	1-month LIBOR	Monthly	1	4.510%	2.477%	2.477%	12.669%	1.250%	0.360%	180.00	(19)	(19)	(19)	(23)	158,730,425.83	1,468,943,769.00	BL4123	January 2019
5	Tenure	100%	279,694.41	39,268,319.14	79	FLT	1-month LIBOR	Monthly	1	4.643%	2.611%	2.611%	12.812%	1.248%	0.360%	35.00	0.00	222,665.07	(20)	0.00	0.00	72,937,230.00	BL4123	January 2019

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
5	Modified Term	100%	$ 491,691.64	$ 68,560,801.21	79	FLT	1-month LIBOR	Monthly	1	4.623%	2.591%	2.591%	12.793%	1.250%	0.360%	(21)	$ 0.00	$367,866.87	57	(23)	$ 6,861,050.44	$ 100,174,512.00	BL4123	January 2019
5	Term	100%	82,309.37	11,000,980.39	79	FLT	1-month LIBOR	Monthly	1	4.631%	2.599%	2.599%	12.799%	1.250%	0.360%	(21)	0.00	71,537.72	72	$0.00	0.00	15,775,000.00	BL4123	January 2019
5	Modified Tenure	100%	280,512.69	35,924,369.77	79	FLT	1-month LIBOR	Monthly	1	4.553%	2.521%	2.521%	12.718%	1.250%	0.360%	$ 25.00	0.00	158,729.06	(20)	(23)	6,934,689.74	64,832,400.00	BL4123	January 2019
5	Line of Credit	100%	2,521,631.97	1,137,829,399.47	77	FLT	1-month LIBOR	Monthly	1	4.527%	2.494%	2.494%	12.688%	1.250%	0.360%	180.00	(19)	(19)	(19)	(23)	159,131,612.45	1,471,894,026.00	BL4127	February 2019
5	Tenure	100%	279,231.44	39,268,319.14	79	FLT	1-month LIBOR	Monthly	1	4.643%	2.611%	2.611%	12.812%	1.248%	0.360%	35.00	0.00	222,665.07	(20)	0.00	0.00	72,937,230.00	BL4127	February 2019
5	Modified Term	100%	478,747.25	68,412,928.08	79	FLT	1-month LIBOR	Monthly	1	4.656%	2.624%	2.624%	12.825%	1.250%	0.360%	(21)	0.00	366,888.37	58	(23)	6,853,503.72	99,827,512.00	BL4127	February 2019
5	Term	100%	82,171.69	11,000,980.39	79	FLT	1-month LIBOR	Monthly	1	4.631%	2.599%	2.599%	12.799%	1.250%	0.360%	(21)	0.00	71,537.72	72	0.00	0.00	15,775,000.00	BL4127	February 2019
5	Modified Tenure	100%	243,235.07	36,019,533.59	78	FLT	1-month LIBOR	Monthly	1	4.556%	2.524%	2.524%	12.718%	1.250%	0.360%	25.00	0.00	159,029.06	(20)	(23)	6,967,147.27	64,990,400.00	BL4127	February 2019
5	Line of Credit	100%	3,056,365.53	1,129,393,138.27	77	FLT	1-month LIBOR	Monthly	1	4.546%	2.514%	2.514%	12.707%	1.250%	0.360%	180.00	(19)	(19)	(19)	(23)	158,682,389.20	1,462,000,526.00	BL4134	March 2019
5	Tenure	100%	277,869.22	38,952,435.79	79	FLT	1-month LIBOR	Monthly	1	4.644%	2.612%	2.612%	12.812%	1.248%	0.360%	35.00	0.00	221,499.80	(20)	0.00	0.00	72,477,230.00	BL4134	March 2019
5	Modified Term	100%	510,596.98	68,024,674.21	79	FLT	1-month LIBOR	Monthly	1	4.584%	2.552%	2.552%	12.754%	1.250%	0.360%	(21)	0.00	365,302.57	57	(23)	6,853,117.55	99,339,512.00	BL4134	March 2019
5	Term	100%	81,985.64	11,000,980.39	79	FLT	1-month LIBOR	Monthly	1	4.631%	2.599%	2.599%	12.799%	1.250%	0.360%	(21)	0.00	71,537.72	72	0.00	0.00	15,775,000.00	BL4134	March 2019
5	Modified Tenure	100%	249,175.59	36,097,617.88	78	FLT	1-month LIBOR	Monthly	1	4.584%	2.552%	2.552%	12.746%	1.250%	0.360%	25.00	0.00	158,885.90	(20)	(23)	6,938,282.45	65,037,400.00	BL4134	March 2019
5	Line of Credit	100%	2,526,740.27	1,134,366,592.44	79	FLT	1-month LIBOR	Monthly	1	4.511%	2.479%	2.479%	12.694%	1.244%	0.360%	3,035.00	(19)	(19)	(19)	(23)	129,205,987.65	1,440,815,783.00	BN1325	June 2019
5	Tenure	100%	187,263.32	27,426,325.88	80	FLT	1-month LIBOR	Monthly	1	4.515%	2.483%	2.483%	12.727%	1.237%	0.360%	95.00	0.00	148,845.08	(20)	0.00	0.00	49,915,455.00	BN1325	June 2019
5	Modified Term	100%	349,597.57	53,312,340.06	80	FLT	1-month LIBOR	Monthly	1	4.512%	2.480%	2.480%	12.685%	1.250%	0.360%	50.00	0.00	272,525.35	138	(23)	5,124,107.08	75,451,300.00	BN1325	June 2019
5	Term	100%	63,127.36	8,383,531.07	79	FLT	1-month LIBOR	Monthly	1	4.448%	2.416%	2.416%	12.637%	1.242%	0.360%	25.00	0.00	51,255.86	71	0.00	0.00	11,873,000.00	BN1325	June 2019
5	Modified Tenure	100%	176,343.38	27,551,458.20	80	FLT	1-month LIBOR	Monthly	1	4.492%	2.460%	2.460%	12.663%	1.250%	0.360%	(21)	0.00	120,620.97	(20)	(23)	4,143,241.20	50,819,100.00	BN1325	June 2019
5	Line of Credit	100%	1,130,858.16	509,000,810.28	73	FLT	1-month LIBOR	Monthly	1	4.566%	2.533%	2.533%	12.711%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	39,182,038.62	643,072,279.00	BN2881	August 2019
5	Tenure	100%	62,423.05	8,761,135.53	73	FLT	1-month LIBOR	Monthly	1	4.470%	2.438%	2.438%	12.615%	1.250%	0.360%	(21)	0.00	50,697.28	(20)	0.00	0.00	17,238,000.00	BN2881	August 2019
5	Modified Term	100%	82,515.64	14,213,255.46	74	FLT	1-month LIBOR	Monthly	1	4.607%	2.574%	2.574%	12.754%	1.250%	0.360%	(21)	0.00	66,851.91	66	(23)	3,133,829.94	22,183,600.00	BN2881	August 2019
5	Term	100%	12,639.52	1,673,195.07	74	FLT	1-month LIBOR	Monthly	1	4.499%	2.467%	2.467%	12.646%	1.250%	0.360%	(21)	0.00	10,868.43	63	0.00	0.00	2,425,000.00	BN2881	August 2019
5	Modified Tenure	100%	66,683.70	8,944,569.58	73	FLT	1-month LIBOR	Monthly	1	4.504%	2.472%	2.472%	12.648%	1.250%	0.360%	(21)	0.00	41,024.00	(20)	(23)	2,324,942.96	17,371,815.00	BN2881	August 2019
5	Line of Credit	100%	2,691,311.04	1,127,742,722.80	79	FLT	1-month LIBOR	Monthly	1	4.551%	2.518%	2.518%	12.725%	1.247%	0.360%	3,000.00	(19)	(19)	(19)	(23)	128,258,945.47	1,432,774,283.00	BO1446	July 2019
5	Tenure	100%	179,666.98	26,584,523.27	80	FLT	1-month LIBOR	Monthly	1	4.511%	2.478%	2.478%	12.723%	1.236%	0.360%	95.00	0.00	142,858.04	(20)	0.00	0.00	48,664,455.00	BO1446	July 2019
5	Modified Term	100%	333,996.16	52,982,144.53	79	FLT	1-month LIBOR	Monthly	1	4.551%	2.518%	2.518%	12.718%	1.250%	0.360%	50.00	0.00	270,013.45	123	(23)	5,091,072.30	75,037,300.00	BO1446	July 2019
5	Term	100%	62,986.93	8,383,531.07	79	FLT	1-month LIBOR	Monthly	1	4.449%	2.416%	2.416%	12.637%	1.242%	0.360%	25.00	0.00	51,255.86	71	0.00	0.00	11,873,000.00	BO1446	July 2019
5	Modified Tenure	100%	204,437.88	27,076,026.06	79	FLT	1-month LIBOR	Monthly	1	4.555%	2.523%	2.523%	12.723%	1.250%	0.360%	(21)	0.00	117,785.27	(20)	(23)	4,135,070.34	50,089,500.00	BO1446	July 2019
5	Line of Credit	100%	3,106,862.36	1,120,387,582.65	78	FLT	1-month LIBOR	Monthly	1	4.500%	2.468%	2.468%	12.671%	1.247%	0.360%	2,930.00	(19)	(19)	(19)	(23)	127,640,790.77	1,424,477,973.00	BO1461	August 2019
5	Tenure	100%	176,776.90	26,273,098.27	80	FLT	1-month LIBOR	Monthly	1	4.506%	2.474%	2.474%	12.720%	1.236%	0.360%	95.00	0.00	140,650.89	(20)	0.00	0.00	48,172,455.00	BO1461	August 2019
5	Modified Term	100%	364,043.25	52,339,433.76	80	FLT	1-month LIBOR	Monthly	1	4.533%	2.501%	2.501%	12.703%	1.250%	0.360%	25.00	0.00	267,270.72	140	(23)	5,071,300.80	74,290,300.00	BO1461	August 2019
5	Term	100%	62,156.11	8,383,531.07	79	FLT	1-month LIBOR	Monthly	1	4.447%	2.415%	2.415%	12.636%	1.242%	0.360%	25.00	0.00	51,255.86	71	0.00	0.00	11,873,000.00	BO1461	August 2019
5	Modified Tenure	100%	175,830.62	26,591,170.76	80	FLT	1-month LIBOR	Monthly	1	4.514%	2.482%	2.482%	12.685%	1.250%	0.360%	(21)	0.00	114,085.27	(20)	(23)	3,956,252.48	49,114,500.00	BO1461	August 2019
5	Line of Credit	100%	3,079,411.59	1,110,147,411.66	77	FLT	1-month LIBOR	Monthly	1	4.513%	2.481%	2.481%	12.672%	1.250%	0.360%	180.00	(19)	(19)	(19)	(23)	157,110,408.53	1,438,707,830.00	BO8368	August 2019
5	Tenure	100%	276,343.87	38,952,435.79	79	FLT	1-month LIBOR	Monthly	1	4.644%	2.613%	2.613%	12.813%	1.248%	0.360%	35.00	0.00	221,499.80	(20)	0.00	0.00	72,477,230.00	BO8368	August 2019
5	Modified Term	100%	474,562.60	67,324,290.60	80	FLT	1-month LIBOR	Monthly	1	4.586%	2.554%	2.554%	12.758%	1.250%	0.360%	(21)	0.00	358,138.28	62	(23)	6,539,406.99	98,140,012.00	BO8368	August 2019
5	Term	100%	80,125.66	10,930,572.85	79	FLT	1-month LIBOR	Monthly	1	4.628%	2.596%	2.596%	12.795%	1.250%	0.360%	(21)	0.00	70,871.24	73	0.00	0.00	15,696,000.00	BO8368	August 2019
5	Modified Tenure	100%	272,472.62	35,637,363.07	78	FLT	1-month LIBOR	Monthly	1	4.621%	2.589%	2.589%	12.785%	1.250%	0.360%	(21)	0.00	156,230.39	(20)	(23)	6,886,203.55	64,450,400.00	BO8368	August 2019
5	Line of Credit	100%	2,074,761.80	499,577,518.01	43	FLT	1-month LIBOR	Monthly	1	4.693%	2.661%	2.661%	13.270%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	98,363,038.40	836,336,165.00	BQ2256	October 2019
5	Tenure	100%	17,739.98	5,787,382.39	46	FLT	1-month LIBOR	Monthly	1	4.782%	2.750%	2.750%	13.272%	1.250%	0.360%	(21)	12,894.03	50,067.72	(20)	0.00	0.00	16,726,100.00	BQ2256	October 2019
5	Modified Term	100%	121,310.61	24,329,110.50	38	FLT	1-month LIBOR	Monthly	1	4.530%	2.498%	2.498%	13.265%	1.250%	0.360%	(21)	61,485.37	165,101.69	78	(23)	3,903,623.99	48,837,520.00	BQ2256	October 2019
5	Term	100%	27,230.26	5,879,921.16	41	FLT	1-month LIBOR	Monthly	1	4.622%	2.591%	2.591%	13.216%	1.250%	0.360%	(21)	18,369.66	42,419.65	79	0.00	0.00	11,216,000.00	BQ2256	October 2019
5	Modified Tenure	100%	42,870.28	6,255,341.94	35	FLT	1-month LIBOR	Monthly	1	4.790%	2.758%	2.758%	13.651%	1.250%	0.360%	(21)	14,806.20	44,149.86	(20)	(23)	2,323,969.69	18,461,800.00	BQ2256	October 2019
6	Line of Credit	100%	1,774,169.65	346,213,579.00	27	FLT	1-year LIBOR	Annually	6	5.247%	2.639%	2.639%	10.247%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	7,476,873.82	550,563,460.00	BP9898	November 2019
6	Tenure	100%	88,981.67	7,501,907.95	29	FLT	1-year LIBOR	Annually	7	5.356%	2.787%	2.787%	10.355%	1.250%	0.360%	(21)	0.00	78,333.85	(20)	0.00	0.00	27,040,200.00	BP9898	November 2019
6	Modified Term	100%	186,448.65	11,086,964.46	28	FLT	1-year LIBOR	Annually	7	5.429%	2.755%	2.755%	10.429%	1.250%	0.360%	(21)	0.00	149,685.27	92	(23)	1,098,971.83	26,789,400.00	BP9898	November 2019
6	Term	100%	83,502.40	5,321,342.25	28	FLT	1-year LIBOR	Annually	8	5.166%	2.695%	2.695%	10.166%	1.250%	0.360%	(21)	0.00	82,547.82	135	0.00	0.00	16,360,600.00	BP9898	November 2019
6	Modified Tenure	100%	49,661.63	2,535,391.20	27	FLT	1-year LIBOR	Annually	9	4.757%	2.431%	2.431%	9.757%	1.250%	0.360%	(21)	0.00	19,161.98	(20)	(23)	510,214.68	8,363,300.00	BP9898	November 2019
6	Line of Credit	100%	11,187,608.61	2,350,451,049.24	35	FLT	1-year LIBOR	Annually	7	5.441%	2.818%	2.818%	10.440%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	549,423,876.51	4,121,336,294.00	BR0899	November 2019
6	Tenure	100%	237,242.57	24,680,709.85	39	FLT	1-year LIBOR	Annually	7	5.409%	2.794%	2.794%	10.409%	1.250%	0.360%	(21)	0.00	197,898.32	(20)	0.00	0.00	70,459,317.00	BR0899	November 2019
6	Modified Term	100%	927,700.16	72,478,582.85	37	FLT	1-year LIBOR	Annually	7	5.411%	2.772%	2.772%	10.410%	1.250%	0.360%	(21)	0.00	648,973.41	64	(23)	20,384,377.55	165,581,300.00	BR0899	November 2019

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
6	Term	100%	$ 111,078.11	$ 10,841,043.61	36	FLT	1-year LIBOR	Annually	6	5.453%	2.760%	2.760%	10.452%	1.250%	0.360%	(21)	$ 0.00	$ 95,351.60	62	$ 0.00	$ 0.00	$ 21,042,100.00	BR0899	November 2019
6	Modified Tenure	100%	563,350.55	40,473,036.71	39	FLT	1-year LIBOR	Annually	6	5.394%	2.772%	2.772%	10.393%	1.250%	0.360%	(21)	0.00	248,053.59	(20)	(23)	19,775,443.06	114,793,800.00	BR0899	November 2019
6	Line of Credit	100%	11,766,493.56	2,382,505,643.50	37	FLT	1-year LIBOR	Annually	7	5.415%	2.784%	2.784%	10.414%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	558,634,601.49	4,177,597,118.00	BR0900	November 2019
6	Tenure	100%	194,432.91	19,957,492.85	37	FLT	1-year LIBOR	Annually	6	5.485%	2.814%	2.814%	10.484%	1.250%	0.360%	(21)	0.00	164,512.58	(20)	0.00	0.00	58,205,600.00	BR0900	November 2019
6	Modified Term	100%	892,056.06	67,624,831.20	36	FLT	1-year LIBOR	Annually	7	5.352%	2.766%	2.766%	10.351%	1.250%	0.360%	(21)	1,726.51	563,308.57	67	(23)	17,486,297.35	151,705,878.00	BR0900	November 2019
6	Term	100%	117,866.54	12,815,245.36	35	FLT	1-year LIBOR	Annually	6	5.391%	2.793%	2.793%	10.391%	1.250%	0.360%	(21)	0.00	97,557.14	84	0.00	0.00	26,801,200.00	BR0900	November 2019
6	Modified Tenure	100%	536,341.93	43,293,797.26	40	FLT	1-year LIBOR	Annually	7	5.384%	2.779%	2.779%	10.384%	1.250%	0.360%	(21)	0.00	275,888.96	(20)	(23)	19,180,357.36	122,359,750.00	BR0900	November 2019
7	Line of Credit	100%	3,676,999.14	114,033,577.00	34	FLT	1-year LIBOR	Annually	7	5.301%	2.744%	2.744%	9.298%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	27,576,840.76	202,761,958.00	BN2920	October 2019
7	Tenure	100%	949.22	36,142.86	41	FLT	1-year LIBOR	Annually	9	5.293%	2.750%	2.750%	9.024%	1.250%	0.360%	(21)	13.62	13.62	(20)	0.00	0.00	70,000.00	BN2920	October 2019
7	Modified Term	100%	335.75	252,024.65	26	FLT	1-year LIBOR	Annually	12	4.703%	2.750%	2.750%	9.482%	1.250%	0.360%	(21)	500.46	500.46	574	(23)	0.07	490,000.00	BN2920	October 2019
7	Line of Credit	100%	6,736,262.88	1,607,584,399.99	34	FLT	1-year LIBOR	Annually	6	5.435%	2.780%	2.780%	9.347%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	662,290,990.63	3,226,415,181.00	BN2923	October 2019
7	Line of Credit	100%	5,728,894.65	1,300,898,441.16	35	FLT	1-year LIBOR	Annually	6	5.401%	2.754%	2.754%	10.401%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	21,281,044.99	1,935,134,927.00	BN2929	November 2019
7	Tenure	100%	113.72	85,190.11	26	FLT	1-year LIBOR	Annually	10	4.779%	2.750%	2.750%	9.779%	1.250%	0.360%	(21)	0.00	1,596.65	(20)	0.00	0.00	550,000.00	BN2929	November 2019
7	Modified Term	100%	23,977.28	4,077,541.13	36	FLT	1-year LIBOR	Annually	6	5.634%	2.917%	2.917%	10.634%	1.250%	0.360%	(21)	0.00	55,431.78	14	(23)	834,015.66	6,358,650.00	BN2929	November 2019
7	Term	100%	1,135.96	851,931.32	45	FLT	1-year LIBOR	Annually	5	5.680%	2.940%	2.940%	10.680%	1.250%	0.360%	(21)	0.00	12,023.11	42	0.00	0.00	1,258,500.00	BN2929	November 2019
7	Modified Tenure	100%	258.39	96,933.45	42	FLT	1-year LIBOR	Annually	6	5.428%	2.750%	2.750%	10.428%	1.250%	0.360%	(21)	0.00	729.14	(20)	(23)	3,389.09	256,000.00	BN2929	November 2019
7	Line of Credit	100%	5,011,313.54	480,624,243.66	35	FLT	1-year LIBOR	Annually	7	5.444%	2.813%	2.813%	10.443%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	37,520,795.19	757,717,798.00	BN2935	November 2019
7	Tenure	100%	404,330.05	35,116,748.00	36	FLT	1-year LIBOR	Annually	6	5.459%	2.780%	2.780%	10.459%	1.250%	0.360%	(21)	0.00	345,726.01	(20)	0.00	0.00	106,036,900.00	BN2935	November 2019
7	Modified Term	100%	1,021,367.77	79,584,811.31	36	FLT	1-year LIBOR	Annually	6	5.411%	2.767%	2.767%	10.411%	1.250%	0.360%	(21)	0.00	872,802.28	93	(23)	28,520,912.30	191,397,840.00	BN2935	November 2019
7	Term	100%	312,387.52	22,977,858.45	36	FLT	1-year LIBOR	Annually	7	5.511%	2.820%	2.820%	10.511%	1.250%	0.360%	(21)	0.00	275,708.38	119	0.00	0.00	54,895,200.00	BN2935	November 2019
7	Modified Tenure	100%	631,600.12	50,173,790.20	39	FLT	1-year LIBOR	Annually	7	5.329%	2.689%	2.689%	10.329%	1.250%	0.360%	(21)	0.00	355,976.91	(20)	(23)	26,288,931.35	150,127,300.00	BN2935	November 2019
7	Line of Credit	100%	3,219,248.84	783,607,978.71	45	FLT	1-year LIBOR	Annually	7	5.422%	2.845%	2.845%	8.986%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	200,530,408.15	1,354,171,490.00	BQ5580	October 2019
7	Tenure	100%	93,084.83	10,606,051.74	49	FLT	1-year LIBOR	Annually	7	5.457%	2.836%	2.836%	8.833%	1.250%	0.360%	(21)	74,912.92	77,768.59	(20)	0.00	0.00	29,958,500.00	BQ5580	October 2019
7	Modified Term	100%	409,181.82	35,731,957.37	45	FLT	1-year LIBOR	Annually	7	5.468%	2.936%	2.936%	9.062%	1.250%	0.360%	(21)	310,103.28	316,704.26	48	(23)	8,993,920.06	76,444,600.00	BQ5580	October 2019
7	Term	100%	118,177.22	10,052,222.56	46	FLT	1-year LIBOR	Annually	7	5.545%	2.955%	2.955%	9.029%	1.250%	0.360%	(21)	102,443.08	104,337.01	85	0.00	0.00	20,985,000.00	BQ5580	October 2019
7	Modified Tenure	100%	228,991.88	16,596,067.17	48	FLT	1-year LIBOR	Annually	7	5.441%	2.770%	2.770%	8.787%	1.250%	0.360%	(21)	110,631.70	110,631.70	(20)	(23)	7,119,991.66	45,441,450.00	BQ5580	October 2019
8	Line of Credit	100%	10,496,523.10	2,134,641,801.57	39	FLT	1-year LIBOR	Annually	6	5.296%	2.673%	2.673%	9.061%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	514,302,402.76	3,766,387,096.00	BK5164	October 2019
8	Tenure	100%	223,565.36	22,804,195.02	41	FLT	1-year LIBOR	Annually	6	5.365%	2.728%	2.728%	9.014%	1.250%	0.360%	(21)	179,987.79	191,945.64	(20)	0.00	0.00	68,145,600.00	BK5164	October 2019
8	Modified Term	100%	1,084,126.24	93,617,897.20	38	FLT	1-year LIBOR	Annually	6	5.238%	2.610%	2.610%	9.049%	1.250%	0.360%	(21)	807,094.36	835,948.04	80	(23)	30,049,151.72	212,947,200.00	BK5164	October 2019
8	Term	100%	147,211.07	15,625,597.40	39	FLT	1-year LIBOR	Annually	5	5.371%	2.668%	2.668%	9.071%	1.250%	0.360%	(21)	118,577.08	124,743.97	95	0.00	0.00	33,369,900.00	BK5164	October 2019
8	Modified Tenure	100%	643,119.47	51,185,110.72	38	FLT	1-year LIBOR	Annually	7	5.083%	2.513%	2.513%	8.903%	1.250%	0.360%	(21)	369,037.37	369,480.02	(20)	(23)	25,052,099.30	158,751,650.00	BK5164	October 2019
8	Line of Credit	100%	2,495,755.97	345,578,341.41	28	FLT	1-year LIBOR	Annually	7	5.239%	2.719%	2.719%	9.487%	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	193,834,354.50	808,757,142.00	BP9893	October 2019
8	Modified Term	100%	158,668.98	8,251,278.30	29	FLT	1-year LIBOR	Annually	7	5.243%	2.681%	2.681%	9.455%	1.250%	0.360%	(21)	110,713.94	110,713.94	55	(23)	7,171,153.72	28,622,550.00	BP9893	October 2019
8	Modified Tenure	100%	115,410.19	9,768,941.40	28	FLT	1-year LIBOR	Annually	6	5.287%	2.668%	2.668%	9.455%	1.250%	0.360%	(21)	81,962.94	81,962.94	(20)	(23)	7,868,599.96	37,596,750.00	BP9893	October 2019
8	Line of Credit	100%	11,791,995.09	3,345,937,688.62	37	FLT	1-year LIBOR	Annually	6	5.368%	2.766%	2.766%	11.203%	1.250%	0.360%	$30.00	(19)	(19)	(19)	(23)	694,206,456.91	5,749,820,680.00	BQ2257	October 2019
8	Tenure	100%	160,942.57	36,877,321.61	34	FLT	1-year LIBOR	Annually	6	5.460%	2.760%	2.760%	10.353%	1.250%	0.360%	(21)	258,340.58	289,158.56	(20)	0.00	0.00	102,147,720.00	BQ2257	October 2019
8	Modified Term	100%	556,115.45	92,255,899.47	36	FLT	1-year LIBOR	Annually	6	5.318%	2.658%	2.658%	10.561%	1.250%	0.360%	(21)	684,378.90	778,240.03	86	(23)	22,121,555.91	201,210,750.00	BQ2257	October 2019
8	Term	100%	134,108.36	18,745,491.43	32	FLT	1-year LIBOR	Annually	7	5.354%	2.756%	2.756%	10.057%	1.250%	0.360%	(21)	166,348.93	176,015.16	75	0.00	0.00	39,066,300.00	BQ2257	October 2019
8	Modified Tenure	100%	279,739.34	47,255,121.97	33	FLT	1-year LIBOR	Annually	7	5.276%	2.729%	2.729%	10.183%	1.250%	0.360%	(21)	262,080.41	281,958.27	(20)	(23)	18,303,549.89	133,679,900.00	BQ2257	October 2019
9	Line of Credit	100%	8,878,047.22	8,912,800.33	2	FLT	1-year LIBOR	Annually	12	3.918%	1.890%	1.890%	8.917%	0.500%	0.360%	(21)	(19)	(19)	(19)	718,279.74	2,454,708.60	19,523,647.00	BK5161	October 2019
9	Tenure	100%	190,512.51	190,648.46	2	FLT	1-year LIBOR	Annually	12	3.565%	1.500%	1.500%	8.565%	0.500%	0.360%	(21)	4,372.69	4,372.69	(20)	0.00	0.00	680,000.00	BK5161	October 2019
9	Modified Term	100%	304,426.83	304,644.22	2	FLT	1-year LIBOR	Annually	12	3.926%	1.875%	1.875%	8.925%	0.500%	0.360%	(21)	1,758.81	1,758.81	124	5,124.20	10,313.22	841,000.00	BK5161	October 2019
9	Modified Tenure	100%	36,004.08	36,049.83	2	FLT	1-year LIBOR	Annually	12	4.049%	2.000%	2.000%	9.049%	0.500%	0.360%	(21)	804.90	804.90	(20)	31,743.60	32,623.26	355,000.00	BK5161	October 2019
9	Line of Credit	100%	24,988,896.98	24,988,896.98	1	FLT	1-year LIBOR	Annually	11	4.333%	2.280%	2.280%	9.332%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,619,414.15	10,265,626.81	67,465,915.00	BN2925	November 2019
9	Modified Term	100%	267,007.88	267,007.88	2	FLT	1-year LIBOR	Annually	10	4.105%	2.120%	2.120%	9.104%	0.500%	0.360%	(21)	3,345.24	3,345.24	145	64,889.07	64,957.88	1,397,000.00	BN2925	November 2019
9	Term	100%	64,320.78	64,320.78	1	FLT	1-year LIBOR	Annually	11	4.899%	2.844%	2.844%	9.899%	0.500%	0.360%	(21)	10,538.56	10,538.56	79	0.00	0.00	793,000.00	BN2925	November 2019
9	Modified Tenure	100%	56,127.36	56,127.36	1	FLT	1-year LIBOR	Annually	11	4.593%	2.550%	2.550%	9.593%	0.500%	0.360%	(21)	4,000.00	4,000.00	(20)	191,372.64	281,915.00	550,000.00	BN2925	November 2019
10	Line of Credit	100%	7,375,974.28	76,668,099.56	3	FLT	1-year LIBOR	Annually	11	4.180%	2.143%	2.143%	9.195%	0.500%	0.360%	60.00	(19)	(19)	(19)	6,659,493.00	23,850,305.75	176,900,712.00	BE9490	October 2019
10	Tenure	100%	5,471.09	539,965.48	13	FLT	1-year LIBOR	Annually	9	4.502%	1.971%	1.971%	9.645%	0.500%	0.360%	(21)	5,057.19	5,057.19	(20)	0.00	0.00	1,869,525.00	BE9490	October 2019
10	Modified Term	100%	38,164.68	1,197,254.99	8	FLT	1-year LIBOR	Annually	8	4.132%	1.766%	1.766%	9.187%	0.500%	0.360%	(21)	20,282.00	20,482.00	78	74,988.77	174,706.43	4,172,300.00	BE9490	October 2019
10	Term	100%	4,174.01	540,047.99	10	FLT	1-year LIBOR	Annually	7	4.608%	1.809%	1.809%	9.504%	0.500%	0.360%	(21)	3,767.05	3,767.05	74	0.00	0.00	1,479,525.00	BE9490	October 2019

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
10	Modified Tenure	100%	$ 10,021.07	$ 1,238,465.74	12	FLT	1-year LIBOR	Annually	7	4.491%	1.854%	1.854%	9.662%	0.500%	0.360%	(21)	$ 8,773.17	$ 8,773.17	(20)	$ 414,296.50	$ 504,413.66	$ 5,184,200.00	BE9490	October 2019
10	Line of Credit	100%	19,475,939.88	19,527,267.26	1	FLT	1-year LIBOR	Annually	11	3.892%	1.925%	1.925%	8.893%	0.500%	0.360%	(21)	(19)	(19)	(19)	889,742.12	4,965,902.04	44,776,875.00	BK5163	November 2019
10	Tenure	100%	321,187.23	321,717.65	1	FLT	1-year LIBOR	Annually	11	3.553%	1.597%	1.597%	8.554%	0.500%	0.360%	(21)	2,699.51	2,699.51	(20)	0.00	0.00	1,281,000.00	BK5163	November 2019
10	Modified Term	100%	234,032.89	234,857.36	2	FLT	1-year LIBOR	Annually	10	3.978%	2.000%	2.000%	8.979%	0.500%	0.360%	(21)	3,400.00	3,400.00	166	(23)	84,202.92	1,153,000.00	BK5163	November 2019
10	Line of Credit	100%	13,244,007.55	13,244,007.55	1	FLT	1-year LIBOR	Annually	12	3.788%	1.830%	1.830%	8.788%	0.500%	0.360%	(21)	(19)	(19)	(19)	1,588,112.40	5,443,149.87	33,431,503.00	BP9265	November 2019
10	Tenure	100%	119,878.24	119,878.24	1	FLT	1-year LIBOR	Annually	12	4.831%	2.875%	2.875%	9.831%	0.500%	0.360%	(21)	3,046.94	3,046.94	(20)	0.00	0.00	690,000.00	BP9265	November 2019
10	Modified Term	100%	381,061.60	381,061.60	1	FLT	1-year LIBOR	Annually	12	3.720%	1.857%	1.857%	8.720%	0.500%	0.360%	(21)	6,570.00	6,570.00	99	32,906.31	81,703.09	1,615,525.00	BP9265	November 2019
10	Modified Tenure	100%	256,728.61	256,728.61	1	FLT	1-year LIBOR	Annually	12	4.112%	2.125%	2.125%	9.112%	0.500%	0.360%	(21)	996.00	996.00	(20)	37,669.66	127,582.31	726,525.00	BP9265	November 2019
11	Line of Credit	100%	4,325,312.40	559,799,977.63	14	FLT	1-year LIBOR	Annually	8	4.709%	2.208%	2.208%	9.973%	0.500%	0.360%	(21)	(19)	(19)	(19)	(23)	204,789,066.75	1,469,802,299.00	BK5155	September 2019
11	Tenure	100%	45,769.79	3,661,887.95	14	FLT	1-year LIBOR	Annually	6	4.845%	2.140%	2.140%	9.881%	0.500%	0.360%	(21)	41,345.56	41,345.56	(20)	0.00	0.00	17,635,950.00	BK5155	September 2019
11	Modified Term	100%	399,787.96	19,765,616.81	15	FLT	1-year LIBOR	Annually	6	4.819%	2.078%	2.078%	9.843%	0.500%	0.360%	(21)	318,422.72	322,283.19	62	(23)	10,069,557.84	78,345,000.00	BK5155	September 2019
11	Term	100%	79,512.62	5,185,208.96	15	FLT	1-year LIBOR	Annually	8	4.564%	2.070%	2.070%	9.788%	0.500%	0.360%	(21)	74,314.98	74,314.98	73	0.00	0.00	18,251,900.00	BK5155	September 2019
11	Modified Tenure	100%	187,347.08	11,239,583.00	14	FLT	1-year LIBOR	Annually	7	4.816%	2.105%	2.105%	9.867%	0.500%	0.360%	(21)	107,256.11	107,256.11	(20)	(23)	7,252,568.43	53,820,450.00	BK5155	September 2019
11	Line of Credit	100%	6,607,347.77	602,177,589.08	13	FLT	1-year LIBOR	Annually	8	4.581%	2.152%	2.152%	9.923%	0.500%	0.360%	(21)	(19)	(19)	(19)	(23)	218,501,888.55	1,574,301,590.00	BK5165	October 2019
11	Tenure	100%	59,861.48	4,031,215.75	12	FLT	1-year LIBOR	Annually	7	4.612%	2.113%	2.113%	9.748%	0.500%	0.360%	(21)	48,329.83	48,329.83	(20)	0.00	0.00	19,671,475.00	BK5165	October 2019
11	Modified Term	100%	602,244.61	19,886,515.46	14	FLT	1-year LIBOR	Annually	7	4.570%	2.061%	2.061%	9.835%	0.500%	0.360%	(21)	314,845.19	318,673.93	72	(23)	10,402,611.94	80,309,850.00	BK5165	October 2019
11	Term	100%	85,275.50	5,062,765.79	15	FLT	1-year LIBOR	Annually	8	4.532%	2.077%	2.077%	9.806%	0.500%	0.360%	(21)	72,653.37	72,653.37	75	0.00	0.00	17,682,900.00	BK5165	October 2019
11	Modified Tenure	100%	255,288.13	12,212,921.10	13	FLT	1-year LIBOR	Annually	7	4.662%	2.079%	2.079%	9.781%	0.500%	0.360%	(21)	123,607.91	123,607.91	(20)	(23)	7,849,916.27	59,102,000.00	BK5165	October 2019
11	Line of Credit	100%	7,659,484.39	488,146,422.77	14	FLT	1-year LIBOR	Annually	9	4.713%	2.270%	2.270%	10.005%	0.500%	0.360%	(21)	(19)	(19)	(19)	(23)	239,270,262.32	1,390,558,540.00	BN2907	September 2019
11	Modified Term	100%	185,142.95	10,649,952.46	13	FLT	1-year LIBOR	Annually	6	5.060%	2.318%	2.318%	10.039%	0.500%	0.360%	(21)	162,572.73	162,572.73	64	(23)	12,318,056.09	55,773,250.00	BN2907	September 2019
11	Modified Tenure	100%	81,366.13	6,601,738.66	12	FLT	1-year LIBOR	Annually	7	4.989%	2.287%	2.287%	10.072%	0.500%	0.360%	(21)	64,688.55	64,688.55	(20)	4,253,095.06	6,691,129.90	34,763,700.00	BN2907	September 2019
11	Line of Credit	100%	1,228,894.64	88,294,465.49	14	FLT	1-year LIBOR	Annually	7	4.176%	1.465%	1.465%	9.213%	0.500%	0.360%	(21)	(19)	(19)	(19)	(23)	27,077,563.00	216,138,808.00	BP2462	September 2019
11	Tenure	100%	8,795.13	194,253.57	12	FLT	1-year LIBOR	Annually	2	4.870%	1.750%	1.750%	9.894%	0.500%	0.360%	(21)	2,758.01	2,758.01	(20)	0.00	0.00	625,000.00	BP2462	September 2019
11	Modified Term	100%	27,702.65	577,331.54	9	FLT	1-year LIBOR	Annually	7	4.415%	1.725%	1.725%	9.495%	0.500%	0.360%	(21)	5,939.16	8,980.70	153	188,319.73	409,238.47	2,599,525.00	BP2462	September 2019
11	Term	100%	36,571.25	282,007.21	10	FLT	1-year LIBOR	Annually	6	4.142%	1.318%	1.318%	9.118%	0.500%	0.360%	(21)	13,173.94	13,173.94	132	0.00	0.00	2,975,525.00	BP2462	September 2019
11	Modified Tenure	100%	8,428.31	483,825.48	7	FLT	1-year LIBOR	Annually	7	4.309%	1.612%	1.612%	9.332%	0.500%	0.360%	(21)	3,349.75	3,349.75	(20)	231,282.03	424,950.43	2,088,050.00	BP2462	September 2019
12	Line of Credit	12.7473146747%	204,138.21	256,753.47	139	FIX	N/A	N/A	N/A	5.950%	N/A	N/A	N/A	0.500%	0.060%	$ 30.00	(19)	(19)	(19)	(23)	39,939.92	265,000.00	694834	June 2008
12	Line of Credit	3.9959537524%	610,412.47	702,253.26	107	FIX	N/A	N/A	N/A	4.990%	N/A	N/A	N/A	0.520%	0.340%	(21)	(19)	(19)	(19)	(22)	(22)	1,008,000.00	710061	January 2011
12	Line of Credit	2.8060295510%	1,862,450.45	2,056,775.33	106	FIX	N/A	N/A	N/A	4.990%	N/A	N/A	N/A	0.690%	0.340%	(21)	(19)	(19)	(19)	(22)	(22)	2,470,500.00	710062	February 2011
12	Line of Credit	2.3528495349%	849,730.07	915,047.48	106	FIX	N/A	N/A	N/A	5.031%	N/A	N/A	N/A	0.500%	0.340%	(21)	(19)	(19)	(19)	(22)	(22)	971,500.00	710070	April 2011
12	Line of Credit	13.6722949307%	6,907,603.55	7,892,920.95	103	FIX	N/A	N/A	N/A	5.060%	N/A	N/A	N/A	1.212%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	9,276,800.00	710081	August 2011
12	Line of Credit	3.5242272018%	1,084,227.77	9,626,747.74	111	FIX	N/A	N/A	N/A	5.562%	N/A	N/A	N/A	0.500%	0.250%	1,115.00	(19)	(19)	(19)	(23)	108,025.48	12,573,200.00	721611	September 2010
12	Line of Credit	0.4647759387%	248,437.99	304,588.44	123	FIX	N/A	N/A	N/A	5.560%	N/A	N/A	N/A	0.500%	0.090%	60.00	(19)	(19)	(19)	(23)	182,902.81	403,000.00	725598	September 2009
12	Line of Credit	2.4009044134%	508,068.54	557,327.73	116	FIX	N/A	N/A	N/A	5.560%	N/A	N/A	N/A	0.500%	0.060%	130.00	(19)	(19)	(19)	(23)	1,649.83	761,400.00	725631	April 2010
12	Line of Credit	0.2541425183%	188,351.01	225,862.92	114	FIX	N/A	N/A	N/A	5.560%	N/A	N/A	N/A	0.500%	0.250%	(21)	(19)	(19)	(19)	(23)	2,028.65	263,000.00	725640	June 2010
12	Line of Credit	100%	2,993.51	1,559,598.41	120	FIX	N/A	N/A	N/A	5.560%	N/A	N/A	N/A	0.500%	0.360%	240.00	(19)	(19)	(19)	(23)	490,548.11	1,841,500.00	725890	November 2013
12	Line of Credit	1.4581824490%	742,221.25	912,242.39	106	FIX	N/A	N/A	N/A	4.990%	N/A	N/A	N/A	1.250%	0.250%	(21)	(19)	(19)	(19)	(23)	22,685.98	992,500.00	751389	February 2011
12	Line of Credit	3.1856155281%	493,709.61	563,858.14	93	FIX	N/A	N/A	N/A	4.670%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	29,191.20	602,000.00	756736	April 2012
12	Line of Credit	3.4729679871%	2,140,922.70	2,451,015.96	93	FIX	N/A	N/A	N/A	4.829%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	9,326.00	2,572,000.00	759733	February 2012
12	Line of Credit	4.9999104296%	107,178.32	137,306.35	103	FIX	N/A	N/A	N/A	5.425%	N/A	N/A	N/A	1.250%	0.060%	60.00	(19)	(19)	(19)	(23)	83.34	145,000.00	765142	May 2011
12	Line of Credit	1.6671908754%	729,384.99	842,785.83	97	FIX	N/A	N/A	N/A	4.798%	N/A	N/A	N/A	1.250%	0.360%	25.00	(19)	(19)	(19)	(22)	(22)	873,000.00	765170	November 2011
12	Line of Credit	8.0017526433%	1,035,053.74	1,206,497.07	96	FIX	N/A	N/A	N/A	5.377%	N/A	N/A	N/A	1.250%	0.360%	125.00	(19)	(19)	(19)	(23)	2,500.00	1,377,500.00	765173	January 2012
12	Line of Credit	1.1349995030%	631,744.77	724,836.76	94	FIX	N/A	N/A	N/A	5.003%	N/A	N/A	N/A	1.250%	0.360%	55.00	(19)	(19)	(19)	(22)	(22)	751,500.00	765177	February 2012
12	Line of Credit	3.9881202565%	27,003.95	20,669,854.89	99	FIX	N/A	N/A	N/A	4.855%	N/A	N/A	N/A	1.246%	0.360%	840.00	(19)	(19)	(19)	(23)	18,990.38	24,559,300.00	765233	December 2012
12	Line of Credit	7.0254777314%	508,740.35	573,709.22	90	FIX	N/A	N/A	N/A	4.691%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	21,243.66	610,000.00	766519	June 2012
12	Line of Credit	2.6998537970%	2,933,824.42	3,358,054.69	87	FIX	N/A	N/A	N/A	4.561%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	872.22	3,498,000.00	766551	September 2012
12	Line of Credit	1.7763954510%	122,145.10	103,268,341.14	100	FIX	N/A	N/A	N/A	5.076%	N/A	N/A	N/A	0.960%	0.360%	7,380.00	(19)	(19)	(19)	(23)	10,290,791.20	114,712,157.00	766552	June 2012
12	Line of Credit	6.6206167532%	4,815,954.04	5,409,145.77	87	FIX	N/A	N/A	N/A	4.686%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	19,192.82	5,656,400.00	766554	September 2012
12	Line of Credit	8.5419541545%	8,272,988.56	9,325,792.11	87	FIX	N/A	N/A	N/A	4.747%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	275,288.14	9,905,940.00	766559	October 2012
12	Line of Credit	2.1933024577%	7,598,990.71	8,574,296.83	87	FIX	N/A	N/A	N/A	4.636%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	223,821.57	9,147,400.00	766560	September 2012
12	Line of Credit	8.2794596070%	3,858,911.03	4,363,099.93	83	FIX	N/A	N/A	N/A	4.930%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	73,185.75	4,638,000.00	766561	January 2013

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
12	Line of Credit	6.0179615892%	$11,526,422.19	$ 12,952,530.17	84	FIX	N/A	N/A	N/A	4.907%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	$ 7,325.98	$ 13,475,900.00	766563	January 2013
12	Line of Credit	9.6566906757%	6,127,633.16	6,850,113.24	83	FIX	N/A	N/A	N/A	4.392%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	36,828.54	7,277,710.00	766566	February 2013
12	Line of Credit	13.3305037844%	3,115,643.84	3,527,084.57	84	FIX	N/A	N/A	N/A	4.755%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	86,830.87	3,884,500.00	767614	November 2012
12	Lump Sum	1.2716463165%	4,753,935.84	5,307,049.68	70	FIX	N/A	N/A	N/A	5.047%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	$0.00	0.00	7,182,550.00	771803	March 2014
12	Line of Credit	41.3467077850%	280,144.07	244,116,338.02	93	FIX	N/A	N/A	N/A	4.859%	N/A	N/A	N/A	1.134%	0.360%	$7,350.00	(19)	(19)	(19)	(23)	14,198,470.70	264,553,846.00	777424	November 2012
12	Line of Credit	20.3484953610%	3,960,566.35	4,478,454.21	84	FIX	N/A	N/A	N/A	4.625%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	15,526.27	4,735,000.00	777436	December 2012
12	Line of Credit	17.7178326857%	6,699,500.56	7,474,519.09	80	FIX	N/A	N/A	N/A	4.438%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	3,175.07	7,995,500.00	791962	April 2013
12	Lump Sum	13.7647375945%	10,198,110.21	11,247,535.22	71	FIX	N/A	N/A	N/A	4.941%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	14,555,313.00	798524	January 2014
12	Line of Credit	7.1785790496%	6,582,527.36	7,433,172.71	84	FIX	N/A	N/A	N/A	4.714%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	7,779,500.00	AA1688	December 2012
12	Line of Credit	20.2194784039%	8,113,940.91	9,173,626.38	81	FIX	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	9,724,000.00	AA1700	March 2013
12	Line of Credit	19.5155473647%	7,905,169.92	8,873,343.97	79	FIX	N/A	N/A	N/A	4.716%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	10,744.00	9,693,400.00	AA1711	April 2013
12	Line of Credit	8.6519983257%	8,127,321.73	9,120,615.28	77	FIX	N/A	N/A	N/A	5.033%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	198.00	11,834,000.00	AA1722	August 2013
12	Line of Credit	79.9999922154%	1,798,413.80	2,016,449.40	72	FIX	N/A	N/A	N/A	4.981%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	2,484,500.00	AA7527	December 2013
12	Line of Credit	0.7377315201%	1,314,640.86	1,403,488.24	118	FIX	N/A	N/A	N/A	7.000%	N/A	N/A	N/A	0.500%	0.360%	270.00	(19)	(19)	(19)	(22)	(22)	1,554,000.00	AA7554	August 2014
12	Line of Credit	6.6493966011%	11,223,933.46	12,585,700.55	80	FIX	N/A	N/A	N/A	4.798%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	13,230,500.00	AC0963	March 2013
12	Lump Sum	15.1521148514%	3,856,676.35	4,315,359.74	66	FIX	N/A	N/A	N/A	5.060%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	5,595,500.00	AE0476	June 2014
12	Lump Sum	22.2262953770%	12,509,359.13	13,907,686.35	68	FIX	N/A	N/A	N/A	5.020%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	18,238,435.00	AF7356	April 2014
12	Line of Credit	100%	107,454.66	92,986,461.29	96	FIX	N/A	N/A	N/A	4.727%	N/A	N/A	N/A	1.130%	0.360%	1,215.00	(19)	(19)	(19)	(23)	1,435,931.74	104,315,312.00	AG8103	May 2014
12	Line of Credit	100%	111,436.62	81,550,037.88	97	FIX	N/A	N/A	N/A	4.772%	N/A	N/A	N/A	1.156%	0.360%	945.00	(19)	(19)	(19)	(23)	1,059,387.59	91,975,650.00	AG8110	May 2014
12	Lump Sum	18.7818311039%	8,001,945.24	8,654,922.99	57	FIX	N/A	N/A	N/A	5.041%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	11,500,500.00	AH1025	March 2015
12	Lump Sum	15.4062879803%	4,578,926.87	4,995,190.12	52	FIX	N/A	N/A	N/A	4.988%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	6,839,940.00	AH1099	August 2015
12	Lump Sum	14.5085683705%	4,754,315.88	5,083,588.77	49	FIX	N/A	N/A	N/A	5.028%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	6,823,695.00	AH1154	November 2015
12	Line of Credit	100%	289,954.66	110,514,078.16	74	FIX	N/A	N/A	N/A	4.973%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	65,854.48	132,909,753.00	AH1162	November 2015
12	Lump Sum	100%	1,168,694.12	442,622,829.14	60	FIX	N/A	N/A	N/A	5.028%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	587,819,853.00	AH1162	November 2015
12	Lump Sum	30.3757665583%	3,417,305.43	3,661,017.30	48	FIX	N/A	N/A	N/A	5.060%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	5,014,000.00	AH1166	December 2015
12	Lump Sum	25.0521782791%	14,185,117.12	15,059,169.61	45	FIX	N/A	N/A	N/A	5.016%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	20,376,776.00	AH1210	March 2016
12	Lump Sum	3.9740450488%	12,808,796.17	13,529,959.46	41	FIX	N/A	N/A	N/A	5.007%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	18,792,685.00	AH1272	July 2016
12	Lump Sum	4.9687816628%	17,001,762.35	18,429,600.75	59	FIX	N/A	N/A	N/A	4.886%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	24,525,677.00	AH1377	January 2015
12	Lump Sum	70.1470439299%	6,631,047.61	7,211,270.03	58	FIX	N/A	N/A	N/A	5.046%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	9,731,800.00	AH1386	February 2015
12	Lump Sum	17.7422695995%	9,492,414.77	10,297,023.58	58	FIX	N/A	N/A	N/A	4.882%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	14,399,087.00	AH1390	February 2015
12	Lump Sum	28.4164786047%	11,800,496.70	12,747,999.96	57	FIX	N/A	N/A	N/A	4.853%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	16,782,229.00	AH1398	March 2015
12	Lump Sum	9.4225298888%	8,778,843.79	9,516,092.53	57	FIX	N/A	N/A	N/A	4.885%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	12,957,702.00	AH1404	March 2015
12	Lump Sum	13.1259399770%	13,246,042.44	14,276,462.87	55	FIX	N/A	N/A	N/A	4.927%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	19,066,832.00	AH1430	May 2015
12	Line of Credit	3.2784050786%	27,472.20	20,747,014.95	99	FIX	N/A	N/A	N/A	4.841%	N/A	N/A	N/A	1.239%	0.360%	760.00	(19)	(19)	(19)	(23)	18,990.38	25,103,300.00	AJ4785	September 2014
12	Lump Sum	9.7061746482%	6,568,569.01	7,105,126.63	50	FIX	N/A	N/A	N/A	4.772%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	9,703,483.00	AO0446	October 2015
12	Lump Sum	30.0785601876%	2,378,158.78	611,036,841.56	61	FIX	N/A	N/A	N/A	4.932%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	807,376,143.00	AP6956	October 2015
12	Line of Credit	80.0000169754%	726,655.73	132,899,190.76	69	FIX	N/A	N/A	N/A	4.985%	N/A	N/A	N/A	1.249%	0.360%	90.00	(19)	(19)	(19)	(23)	10,339,961.53	181,441,182.00	AS2327	February 2016
12	Lump Sum	80.0000169754%	109,848.88	40,498,500.59	67	FIX	N/A	N/A	N/A	5.047%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	52,536,215.00	AS2327	February 2016
12	Line of Credit	100%	587.38	232,305.46	70	FIX	N/A	N/A	N/A	5.180%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	302,000.00	AU1297	July 2016
12	Lump Sum	100%	1,294,478.44	479,649,513.22	58	FIX	N/A	N/A	N/A	4.923%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	648,151,760.00	AU1297	July 2016
12	Line of Credit	100%	366,996.31	110,538,854.19	76	FIX	N/A	N/A	N/A	4.695%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(23)	186,546.80	132,795,353.00	BN2928	November 2019
12	Lump Sum	100%	1,583,759.69	1,043,487,463.30	45	FIX	N/A	N/A	N/A	5.008%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	1,495,106,361.00	BN2928	November 2019
12	Line of Credit	100%	1,343,451.82	993,907,416.28	83	FIX	N/A	N/A	N/A	4.759%	N/A	N/A	N/A	1.224%	0.360%	6,545.00	(19)	(19)	(19)	(23)	21,438,267.77	1,068,853,261.00	BO8371	September 2019
12	Lump Sum	100%	42,709.40	31,939,426.79	72	FIX	N/A	N/A	N/A	4.971%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	41,349,746.00	BO8371	September 2019
12	Lump Sum	100%	2,041,637.95	705,829,822.98	58	FIX	N/A	N/A	N/A	4.924%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	944,825,268.00	BO8372	September 2019
12	Line of Credit	100%	876,017.62	609,106,930.54	82	FIX	N/A	N/A	N/A	4.719%	N/A	N/A	N/A	1.250%	0.360%	375.00	(19)	(19)	(19)	(23)	143,176.40	648,855,872.00	BP3737	September 2019
12	Line of Credit	100%	1,571,617.74	539,759,393.24	80	FIX	N/A	N/A	N/A	4.820%	N/A	N/A	N/A	1.236%	0.360%	1,685.00	(19)	(19)	(19)	(23)	3,510.00	587,215,648.00	BP9259	October 2019
12	Line of Credit	100%	618.78	232,305.46	70	FIX	N/A	N/A	N/A	5.180%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	(22)	302,000.00	BQ2260	October 2019
12	Lump Sum	100%	1,771,358.93	708,845,205.90	52	FIX	N/A	N/A	N/A	4.921%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	1,002,445,323.00	BQ2260	October 2019
12	Line of Credit	100%	1,149,002.15	872,110,688.35	83	FIX	N/A	N/A	N/A	4.730%	N/A	N/A	N/A	1.230%	0.360%	5,590.00	(19)	(19)	(19)	(23)	21,273,968.51	944,164,120.00	BQ5579	October 2019
12	Lump Sum	100%	42,319.63	31,732,226.11	72	FIX	N/A	N/A	N/A	4.970%	N/A	N/A	N/A	1.250%	0.360%	(21)	(19)	(19)	(19)	0.00	0.00	41,094,746.00	BQ5579	October 2019

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
13	Line of Credit	100%	$14,238,321.94	$14,238,321.94	1	FLT	1-year LIBOR	Annually	12	3.712%	1.732%	1.732%	8.713%	0.500%	0.360%	(21)	(19)	(19)	(19)	$1,978,941.67	$5,693,252.72	$34,571,586.00	BP9267	November 2019
13	Tenure	100%	81,653.47	81,653.47	1	FLT	1-year LIBOR	Annually	12	3.987%	2.000%	2.000%	8.987%	0.500%	0.360%	(21)	$ 1,298.72	$ 1,298.72	(20)	0.00	0.00	295,000.00	BP9267	November 2019
13	Modified Term	100%	506,108.15	506,108.15	1	FLT	1-year LIBOR	Annually	12	3.916%	1.929%	1.929%	8.916%	0.500%	0.360%	(21)	2,000.00	2,000.00	75	52,164.34	88,552.93	1,190,000.00	BP9267	November 2019
13	Term	100%	68,282.43	68,282.43	1	FLT	1-year LIBOR	Annually	12	4.206%	2.250%	2.250%	9.206%	0.500%	0.360%	(21)	21,102.16	21,102.16	19	0.00	0.00	726,525.00	BP9267	November 2019
13	Modified Tenure	100%	103,699.01	103,699.01	1	FLT	1-year LIBOR	Annually	12	3.541%	1.656%	1.656%	8.541%	0.500%	0.360%	(21)	2,682.00	2,682.00	(20)	281,624.31	349,066.67	996,525.00	BP9267	November 2019
13	Line of Credit	100%	14,580,820.71	14,580,820.71	1	FLT	1-year LIBOR	Annually	12	3.695%	1.713%	1.713%	8.694%	0.500%	0.360%	(21)	(19)	(19)	(19)	1,484,769.47	4,694,162.78	33,983,388.00	BP9268	November 2019
13	Modified Term	100%	347,323.43	347,323.43	1	FLT	1-year LIBOR	Annually	12	3.601%	1.614%	1.614%	8.601%	0.500%	0.360%	(21)	3,500.00	3,500.00	28	25,331.11	84,112.42	1,411,525.00	BP9268	November 2019
13	Term	100%	276,479.74	276,479.74	1	FLT	1-year LIBOR	Annually	12	3.478%	1.625%	1.625%	8.478%	0.500%	0.360%	(21)	936.46	936.46	83	0.00	0.00	635,000.00	BP9268	November 2019
13	Modified Tenure	100%	153,447.12	153,447.12	1	FLT	1-year LIBOR	Annually	12	4.487%	2.500%	2.500%	9.487%	0.500%	0.360%	(21)	1,500.00	1,500.00	(20)	33,618.32	33,758.03	726,525.00	BP9268	November 2019

(1) The information in this Exhibit A is provided by the Sponsor as of November 1, 2019. It is based on information regarding the HECM MBS, the related Participations and the HECMs related to the Participations underlying the Ginnie Mae HECM MBS Trust Assets. All weighted averages provided in this Exhibit A are weighted based on the outstanding principal amounts of the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019. The information shown in this Exhibit A is for 100% of the relevant pool; however, the Trust Assets will include only the portion of each pool listed under the column heading "Percentage of Pool in Trust."

(2) The HECM MBS Principal Balance is the sum of the outstanding principal amounts of the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019.

(3) The Approximate Weighted Average HECM Age (in months) is the weighted average age of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019.

(4) The Rate Reset Frequency is a period, whether annually or monthly, that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM.

(5) The Approximate Weighted Average Next Rate Reset Month is the weighted average number of months until the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. For example, an entry of "1" signifies that the Approximate Weighted Average Next Rate Reset Month for the adjustable rate HECM's rate is the first day of December 2019.

(6) The Approximate Weighted Average Gross Interest Rate is the weighted average of the gross interest rates of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019.

(7) The Approximate Weighted Average Gross Margin is the weighted average of the gross margins of the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019.

(8) The Approximate Weighted Average Gross Lifetime Interest Rate Floor is the weighted average of the lowest interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019.

(9) The Approximate Weighted Average Gross Lifetime Interest Rate Cap is the weighted average of the maximum interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019.

(10) The Approximate Weighted Average MIP Fee is the weighted average of the MIP Fees of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019. The MIP Fee is charged for FHA mortgage insurance. The MIP Fee is the monthly mortgage insurance premium ("MIP") that accrues on each HECM.

(11) The Approximate Weighted Average Servicing Fee Margin is the weighted average of the Servicing Fee Margins of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2019. The Servicing Fee Margin represents (together with the Monthly Servicing Fee, if any) the amount of the servicing compensation payable to the Issuer to cover the Issuer's servicing costs. The Servicing Fee Margin includes the Guaranty Fee charged by Ginnie Mae for the HECM MBS guaranty at the annual rate of 0.06% and a participation agent fee, if any. The Approximate Weighted Average Servicing Fee Margin is included in the rates shown in the columns for Approximate Weighted Average Gross Interest Rate, Approximate Weighted Average Gross Margin, Approximate Weighted Average Gross Lifetime Interest Rate Floor and Approximate Weighted Average Gross Lifetime Interest Rate Cap.

(12) The Monthly Servicing Fee is the aggregate monthly servicing fee payable to the Issuer if the full amount of the servicing cost is not included in the HECM interest rate and is in addition to the Servicing Fee Margin.

(13) The Initial Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans during the first twelve month disbursement period.

(14) The Subsequent Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans after the first twelve month disbursement period.

(15) The Approximate Weighted Average Remaining Draw Term (in months) is the weighted average of the remaining draw terms of the HECMs related to the Participations underlying the related HECM MBS for such payment plan. The remaining draw term represents the number of months over which a borrower with a term or modified term payment plan will receive Monthly Scheduled Draws as of November 1, 2019.

(16) The Initial Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the first twelve month disbursement period. The Initial Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.

(17) The Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the lives of their related HECMs. The Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.

(18) The sum of the applicable Maximum Claim Amounts with respect to each HECM.

(19) These HECMs do not have draw terms or monthly scheduled draws.

(20) Borrowers who select tenure or modified tenure payment plans have a right to receive monthly draws for their tenure in the property.

(21) These HECMs do not have a flat Monthly Servicing Fee in addition to the Servicing Fee Margin.

(22) The Lines of Credit related to these HECMs are fully drawn.

(23) These HECMs are not subject to restrictions on the amount of the Available Line of Credit available to borrowers during the first twelve month disbursement period.

The actual HECM ages, gross interest rates, gross margins, gross lifetime interest rate floors, gross lifetime interest rate caps, MIP Fees, Servicing Fee Margins and remaining draw terms of many of the HECMs related to the Participations underlying the Trust Assets will differ from the approximate weighted averages shown above, perhaps significantly. *See "The Trust Assets — The Participations" in this Supplement.*

Exhibit B

CPR Percentage in Effect by HECM Age

HECM Age (in months)	CPR (%)
1	0.00000
2	0.54545
3	1.09091
4	1.63636
5	2.18182
6	2.72727
7	3.27273
8	3.81818
9	4.36364
10	4.90909
11	5.45455
12	6.00000
13	6.29167
14	6.58333
15	6.87500
16	7.16667
17	7.45833
18	7.75000
19	8.04167
20	8.33333
21	8.62500
22	8.91667
23	9.20833
24	9.50000
25	9.66667
26	9.83333
27	10.00000
28	10.16667
29	10.33333
30	10.50000
31	10.66667
32	10.83333
33	11.00000
34	11.16667
35	11.33333
36	11.50000
37	11.66667
38	11.83333
39	12.00000
40	12.16667

HECM Age (in months)	CPR (%)
41	12.33333
42	12.50000
43	12.66667
44	12.83333
45	13.00000
46	13.16667
47	13.33333
48	13.50000
49	13.62240
50	13.74479
51	13.86719
52	13.98958
53	14.11198
54	14.23438
55	14.35677
56	14.47917
57	14.60156
58	14.72396
59	14.84635
60	14.96875
61	15.09115
62	15.21354
63	15.33594
64	15.45833
65	15.58073
66	15.70313
67	15.82552
68	15.94792
69	16.07031
70	16.19271
71	16.31510
72	16.43750
73	16.55990
74	16.68229
75	16.80469
76	16.92708
77	17.04948
78	17.17188
79	17.29427
80	17.41667
81	17.53906
82	17.66146
83	17.78385

HECM Age (in months)	CPR (%)
84	17.90625
85	18.02865
86	18.15104
87	18.27344
88	18.39583
89	18.51823
90	18.64063
91	18.76302
92	18.88542
93	19.00781
94	19.13021
95	19.25260
96	19.37500
97	19.49740
98	19.61979
99	19.74219
100	19.86458
101	19.98698
102	20.10938
103	20.23177
104	20.35417
105	20.47656
106	20.59896
107	20.72135
108	20.84375
109	20.96615
110	21.08854
111	21.21094
112	21.33333
113	21.45573
114	21.57813
115	21.70052
116	21.82292
117	21.94531
118	22.06771
119	22.19010
120	22.31250
121	22.43490
122	22.55729
123	22.67969
124	22.80208
125	22.92448
126	23.04688

HECM Age (in months)	CPR (%)
127	23.16927
128	23.29167
129	23.41406
130	23.53646
131	23.65885
132	23.78125
133	23.90365
134	24.02604
135	24.14844
136	24.27083
137	24.39323
138	24.51563
139	24.63802
140	24.76042
141	24.88281
142	25.00521
143	25.12760
144	25.25000
145	25.37240
146	25.49479
147	25.61719
148	25.73958
149	25.86198
150	25.98438
151	26.10677
152	26.22917
153	26.35156
154	26.47396
155	26.59635
156	26.71875
157	26.84115
158	26.96354
159	27.08594
160	27.20833
161	27.33073
162	27.45313
163	27.57552
164	27.69792
165	27.82031
166	27.94271
167	28.06510
168	28.18750
169	28.30990

HECM Age (in months)	CPR (%)
170	28.43229
171	28.55469
172	28.67708
173	28.79948
174	28.92188
175	29.04427
176	29.16667
177	29.28906
178	29.41146
179	29.53385
180	29.65625
181	29.77865
182	29.90104
183	30.02344
184	30.14583
185	30.26823
186	30.39063
187	30.51302
188	30.63542
189	30.75781
190	30.88021
191	31.00260
192	31.12500
193	31.24740
194	31.36979
195	31.49219
196	31.61458
197	31.73698
198	31.85938
199	31.98177
200	32.10417
201	32.22656
202	32.34896
203	32.47135
204	32.59375
205	32.71615
206	32.83854
207	32.96094
208	33.08333
209	33.20573
210	33.32813
211	33.45052
212	33.57292

HECM Age (in months)	CPR (%)
213	33.69531
214	33.81771
215	33.94010
216	34.06250
217	34.18490
218	34.30729
219	34.42969
220	34.55208
221	34.67448
222	34.79688
223	34.91927
224	35.04167
225	35.16406
226	35.28646
227	35.40885
228	35.53125
229	35.65365
230	35.77604
231	35.89844
232	36.02083
233	36.14323
234	36.26563
235	36.38802
236	36.51042
237	36.63281
238	36.75521
239	36.87760
240	37.00000
241	37.05000
242	37.10000
243	37.15000
244	37.20000
245	37.25000
246	37.30000
247	37.35000
248	37.40000
249	37.45000
250	37.50000
251	37.55000
252	37.60000
253	37.65000
254	37.70000
255	37.75000

HECM Age (in months)	CPR (%)
256	37.80000
257	37.85000
258	37.90000
259	37.95000
260	38.00000
261	38.05000
262	38.10000
263	38.15000
264	38.20000
265	38.25000
266	38.30000
267	38.35000
268	38.40000
269	38.45000
270	38.50000
271	38.55000
272	38.60000
273	38.65000
274	38.70000
275	38.75000
276	38.80000
277	38.85000
278	38.90000
279	38.95000
280	39.00000
281	39.05000
282	39.10000
283	39.15000
284	39.20000
285	39.25000
286	39.30000
287	39.35000
288	39.40000
289	39.45000
290	39.50000
291	39.55000
292	39.60000
293	39.65000
294	39.70000
295	39.75000
296	39.80000
297	39.85000
298	39.90000

HECM Age (in months)	CPR (%)
299	39.95000
300	40.00000
301	40.05000
302	40.10000
303	40.15000
304	40.20000
305	40.25000
306	40.30000
307	40.35000
308	40.40000
309	40.45000
310	40.50000
311	40.55000
312	40.60000
313	40.65000
314	40.70000
315	40.75000
316	40.80000
317	40.85000
318	40.90000
319	40.95000
320	41.00000
321	41.05000
322	41.10000
323	41.15000
324	41.20000
325	41.25000
326	41.30000
327	41.35000
328	41.40000
329	41.45000
330	41.50000
331	41.55000
332	41.60000
333	41.65000
334	41.70000
335	41.75000
336	41.80000
337	41.85000
338	41.90000
339	41.95000
340	42.00000
341	42.05000

HECM Age (in months)	CPR (%)
342	42.10000
343	42.15000
344	42.20000
345	42.25000
346	42.30000
347	42.35000
348	42.40000
349	42.45000
350	42.50000
351	42.55000
352	42.60000
353	42.65000
354	42.70000
355	42.75000
356	42.80000
357	42.85000
358	42.90000
359	42.95000
360 and thereafter	43.00000

Exhibit C

Draw Curve in Effect by HECM Age

HECM Age (in months)	Annualized Draw Rate (%)
1	14.00000
2	9.00000
3	8.00000
4	7.33333
5	6.66667
6	6.00000
7	5.83333
8	5.66667
9	5.50000
10	5.33333
11	5.16667
12	5.00000
13	4.83333
14	4.66667
15	4.50000
16	4.33333
17	4.16667
18	4.00000
19	3.86111
20	3.72222
21	3.58333
22	3.44444
23	3.30556
24	3.16667
25	3.02778
26	2.88889
27	2.75000
28	2.61111
29	2.47222
30	2.33333
31	2.19444
32	2.05556
33	1.91667
34	1.77778
35	1.63889
36	1.50000
37	1.43750
38	1.37500
39	1.31250
40	1.25000

HECM Age (in months)	Annualized Draw Rate (%)
41	1.18750
42	1.12500
43	1.06250
44	1.00000
45	0.93750
46	0.87500
47	0.81250
48	0.75000
49	0.68750
50	0.62500
51	0.56250
52	0.50000
53	0.43750
54	0.37500
55	0.31250
56	0.25000
57	0.18750
58	0.12500
59	0.06250
60 and thereafter	0.00000

$505,010,733

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November 22, 2019

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