

\$983,247,775 Government National Mortgage Association

GINNIE MAE®

Guaranteed REMIC Pass-Through Securities and MX Securities Ginnie Mae REMIC Trust 2020-004

The Securities

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

The Ginnie Mae Guaranty

Ginnie Mae will guarantee the timely payment of principal and interest on the securities. The Ginnie Mae Guaranty is backed by the full faith and credit of the United States of America.

The Trust and its Assets

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

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

See “Risk Factors” beginning on page S-13 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 January 30, 2020.

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

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
D	\$ 41,594,456	2.40%	SC/PT	FIX	38382BP49	March 2041
DI	16,637,782	4.00	NTL(SC/PT)	FIX/IO	38382BP56	March 2041
Security Group 2						
B	357,306	2.50	SUP	FIX	38382BP64	January 2050
BI	2,170,816	4.00	NTL(PT)	FIX/IO	38382BP72	January 2050
BL	3,094,000	2.50	PAC/AD	FIX	38382BP80	November 2049
BZ	22,000	2.50	PAC	FIX/Z	38382BP98	January 2050
Security Group 3						
AZ	1,000	3.00	PAC I/AD	FIX/Z	38382BQ22	January 2050
EA(1)	64,263,000	4.00	PAC/AD	FIX	38382BQ30	October 2048
EY(1)	6,313,000	4.00	PAC/AD	FIX	38382BQ48	January 2050
GB	8,000,000	3.75	PAC/AD	FIX	38382BQ55	January 2050
GI	500,000	4.00	NTL(PAC/AD)	FIX/IO	38382BQ63	January 2050
GZ	7,000	4.00	PAC/AD	FIX/Z	38382BQ71	January 2050
IM	398,125	4.00	NTL(PAC I/AD)	FIX/IO	38382BQ89	January 2050
KA	25,000,000	4.00	PAC/AD	FIX	38382BQ97	January 2050
KD	5,000,000	3.25	PAC/AD	FIX	38382BR21	January 2050
KI	937,500	4.00	NTL(PAC/AD)	FIX/IO	38382BR39	January 2050
KZ	29,000	4.00	PAC/AD	FIX/Z	38382BR47	January 2050
MA	3,184,000	3.00	PAC I/AD	FIX	38382BR54	January 2050
MI	523,125	4.00	NTL(PAC/AD)	FIX/IO	38382BR62	January 2050
MZ(1)	1,000,000	3.50	PAC II/AD	FIX/Z	38382BR70	January 2050
ZA(1)	3,890,000	4.00	SUP	FIX/Z	38382BR88	January 2050
ZG(1)	3,063,000	4.00	SUP	FIX/Z	38382BR96	January 2050
ZK(1)	6,103,000	4.00	SUP	FIX/Z	38382BS20	January 2050
Security Group 4						
PA(1)	160,277,000	2.50	PAC/AD	FIX	38382BS38	May 2049
PB(1)	8,436,000	2.50	PAC/AD	FIX	38382BS46	January 2050
PI	48,203,714	3.50	NTL(PAC/AD)	FIX/IO	38382BS53	January 2050
ZP	27,072,725	3.50	SUP	FIX/Z	38382BS61	January 2050
Security Group 5						
JJ(1)	7,211,083	3.00	NTL(PAC/AD)	FIX/IO	38382BS79	January 2050
JK(1)	21,633,000	2.75	PAC/AD	FIX	38382BS87	September 2035
JP(1)	64,900,000	2.75	PAC/AD	FIX	38382BS95	January 2050
JZ	14,265,795	3.00	SUP	FIX/Z	38382BT29	January 2050
Security Group 6						
UA	22,896,000	3.50	PAC/AD	FIX	38382BT37	November 2049
UB	349,000	3.50	PAC/AD	FIX	38382BT45	January 2050
ZU	4,171,022	3.50	SUP	FIX/Z	38382BT52	January 2050
Security Group 7						
BF	54,348,296	(5)	PT	FLT	38382BT60	January 2050
BS	54,348,296	(5)	NTL(PT)	INV/IO	38382BT78	January 2050
Security Group 8						
UZ(1)	3,192,000	3.50	SC/SEQ	FIX/Z	38382BT86	May 2048
ZD	100,017	3.50	SC/SEQ	FIX/Z	38382BT94	May 2048
ZJ(1)	22,145,871	3.50	SC/PT	FIX/Z	38382BU27	December 2049
Security Group 9						
IU(1)	16,643,664	5.00	NTL(SC/PT)	FIX/IO	38382BU35	November 2047
Security Group 10						
BT	60,673,412	2.25	PT	FIX	38382BU43	January 2050
IB(1)	33,370,376	5.00	NTL(PT)	FIX/IO	38382BU50	January 2050
Security Group 11						
FN(1)	42,326,309	(5)	PT	FLT	38382BU68	January 2050
NF(1)	47,673,691	(5)	PT	FLT	38382BU76	January 2050
NS	47,673,691	(5)	NTL(PT)	INV/IO	38382BU84	January 2050
SN	42,326,309	(5)	NTL(PT)	INV/IO	38382BU92	January 2050
Security Group 12						
NA	35,202,000	3.50	PAC/AD	FIX	38382BV26	January 2050
NI	4,400,250	4.00	NTL(PAC/AD)	FIX/IO	38382BV34	January 2050
ZN	1,905,240	4.00	SUP	FIX/Z	38382BV42	January 2050

(Cover continued on next page)

Wells Fargo Securities

Tribal Capital Markets

The date of this Offering Circular Supplement is January 24, 2020.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 13						
FT	\$ 45,042,032	(5)	PT	FLT	38382BV59	January 2050
ST	45,042,032	(5)	NTL(PT)	INV/IO	38382BV67	January 2050
T(1)	34,742,248	2.50%	PAC/AD	FIX	38382BV75	January 2050
TZ	19,134	2.50	PAC	FIX/Z	38382BV83	January 2050
YA	2,279,651	2.50	SUP	FIX	38382BV91	May 2047
YB	1,000,000	2.50	SUP/AD	FIX	38382BW25	January 2050
YC	1,000,000	2.50	SUP/AD	FIX	38382BW33	January 2050
YD	1,000,000	2.50	SUP/AD	FIX	38382BW41	January 2050
YE	500,000	2.50	SUP/AD	FIX	38382BW58	January 2050
YG	500,000	2.50	SUP/AD	FIX	38382BW66	January 2050
YH	500,000	2.50	SUP/AD	FIX	38382BW74	January 2050
YJ	500,000	2.50	SUP/AD	FIX	38382BW82	January 2050
YK	3,000,000	2.50	SUP/AD	FIX	38382BW90	January 2050
YZ	1,000	2.50	SUP	FIX/Z	38382BX24	January 2050
Security Group 14						
H(1)	66,401,702	2.50	PAC	FIX	38382BX32	October 2049
HF	49,003,338	(5)	PT	FLT	38382BX40	January 2050
HL(1)	1,780,947	2.50	PAC	FIX	38382BX57	January 2050
HS	49,003,338	(5)	NTL(PT)	INV/IO	38382BX65	January 2050
HZ	1,000	2.50	SUP	FIX/Z	38382BX73	January 2050
XA(1)	564,930	2.50	SUP	FIX	38382BX81	March 2048
XB	641,797	2.50	SUP/AD	FIX	38382BX99	January 2050
XC(1)	500,000	2.50	SUP/AD	FIX	38382BY23	January 2050
XD(1)	1,000,000	2.50	SUP/AD	FIX	38382BY31	January 2050
XH(1)	5,780,856	2.50	SUP	FIX	38382BY49	January 2050
XP	2,000,000	2.50	SCH	FIX	38382BY56	January 2050
XU	500,000	2.50	SUP/AD	FIX	38382BY64	January 2050
XV	1,000,000	2.50	SUP/AD	FIX	38382BY72	January 2050
XW	1,000,000	2.50	SUP/AD	FIX	38382BY80	January 2050
XY	500,000	2.50	SUP/AD	FIX	38382BY98	January 2050
XZ(1)	1,000	2.50	SUP	FIX/Z	38382BZ22	January 2050
Residual						
RR	0	0.00	NPR	NPR	38382BZ30	January 2050

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

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular and
- in the case of the Group 1, 8 and 9 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

The Base Offering Circular and the Underlying Certificate Disclosure Documents are available on Ginnie Mae’s website located at <http://www.ginniemae.gov>.

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

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

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Terms Sheet	S-3	ERISA Matters	S-47
Risk Factors	S-13	Legal Investment Considerations	S-48
The Trust Assets	S-17	Plan of Distribution	S-48
Ginnie Mae Guaranty	S-18	Increase in Size	S-49
Description of the Securities	S-19	Legal Matters	S-49
Yield, Maturity and Prepayment		Schedule I: Available Combinations	S-I-1
Considerations	S-23	Schedule II: Scheduled Principal	
Certain United States Federal Income Tax		Balances	S-II-1
Consequences	S-45	Exhibit A: Underlying Certificates	A-1

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: Wells Fargo Bank, N.A.

Co-Sponsor: Tribal Capital Markets, LLC

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: January 30, 2020

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 February 2020.

Trust Assets:

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Underlying Certificate	(1)	(1)
2	Ginnie Mae II	5.0%	30
3	Ginnie Mae II	4.0%	30
4	Ginnie Mae II	3.5%	30
5	Ginnie Mae II	3.0%	30
6	Ginnie Mae II	3.5%	30
7	Ginnie Mae II	5.5%	30
8A	Underlying Certificates	(1)	(1)
8B	Underlying Certificate	(1)	(1)
9	Underlying Certificates	(1)	(1)
10A	Ginnie Mae II ⁽³⁾	5.0%	30
10B	Ginnie Mae I	5.0%	30
11A	Ginnie Mae II	4.5%	30
11B	Ginnie Mae II	4.5%	30
12	Ginnie Mae II	4.0%	30
13	Ginnie Mae II	4.5%	30
14	Ginnie Mae II	4.0%	30

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

⁽²⁾ The Group 8, 10 and 11 Trust Assets consist of subgroups, Subgroup 8A, Subgroup 8B, Subgroup 10A, Subgroup 10B, Subgroup 11A and Subgroup 11B (each, a “Subgroup”).

⁽³⁾ Less than 1% of the Mortgage Loans underlying the Subgroup 10A Trust Assets are buydown mortgage loans. See “*The Trust Assets — The Mortgage Loans*” in this Supplement.

Security Groups: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Except in the case of certain MX Classes in Groups 3, 8, 9 and 10, payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14 Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 2 Trust Assets			
\$3,473,306	348	11	5.367%
Group 3 Trust Assets			
\$125,853,000	356	2	4.490%
Group 4 Trust Assets			
\$195,785,725	358	2	3.924%
Group 5 Trust Assets			
\$100,798,795 ⁽³⁾	357	2	3.471%
Group 6 Trust Assets			
\$27,416,022	341	1	3.981%
Group 7 Trust Assets			
\$54,348,296	342	16	6.000%
Subgroup 10A Trust Assets			
\$31,940,511	227	124	5.403%
Subgroup 10B Trust Assets			
\$28,732,901	214	136	5.500%
Subgroup 11A Trust Assets			
\$47,673,691	353	6	5.010%
Subgroup 11B Trust Assets			
\$42,326,309	351	8	4.899%
Group 12 Trust Assets			
\$37,107,240	346	11	4.509%
Group 13 Trust Assets			
\$90,084,065	358	1	4.929%
Group 14 Trust Assets			
\$130,675,570	359	1	4.473%

⁽¹⁾ As of January 1, 2020.

⁽²⁾ The Mortgage Loans underlying the Group 2, 3, 4, 5, 6, 7, 11, 12, 13 and 14 and Subgroup 10A Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

⁽³⁾ More than 10% of the Mortgage Loans underlying the Group 5 Trust Assets may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

The actual remaining terms to maturity, loan ages and, in the case of the Group 2, 3, 4, 5, 6, 7, 11, 12, 13 and 14 and Subgroup 10A Trust Assets, Mortgage Rates of many of the Mortgage Loans underlying the Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement.*

Characteristics of the Mortgage Loans Underlying the Group 1, 8 and 9 Trust Assets: See Exhibit A to this Supplement for certain information regarding the characteristics of the Mortgage Loans included in the related Underlying Trusts.

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

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

Increased Minimum Denomination Classes: Each Class that constitutes an Interest Only Class. See *“Description of the Securities — Form of Securities” in this Supplement.*

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

The Floating Rate and Inverse Floating Rate Classes will bear interest at per annum rates based on one-month LIBOR (hereinafter referred to as “LIBOR”) as follows:

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	LIBOR for Minimum Interest Rate
BF	LIBOR + 0.50%	2.18000%	0.50%	5.50%	0	0.0000%
BS	5.00% – LIBOR	3.32000%	0.00%	5.00%	0	5.0000%
FB	LIBOR + 0.64%	2.32363%	0.64%	4.00%	0	0.0000%
FN	LIBOR + 0.64%	2.32363%	0.64%	4.00%	0	0.0000%
FT	LIBOR + 0.45%	2.12600%	0.45%	6.50%	0	0.0000%
HF	LIBOR + 0.45%	2.12600%	0.45%	6.50%	0	0.0000%
HS	6.05% – LIBOR	4.37400%	0.00%	6.05%	0	6.0500%
NF	LIBOR + 0.64%	2.32363%	0.64%	4.00%	0	0.0000%
NS	3.86% – LIBOR	2.17637%	0.50%	3.86%	0	3.3600%
SN	3.86% – LIBOR	2.17637%	0.50%	3.86%	0	3.3600%
ST	6.05% – LIBOR	4.37400%	0.00%	6.05%	0	6.0500%

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

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount will be allocated to D, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount and the BZ Accrual Amount will be allocated as follows:

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

SECURITY GROUP 3

The Group 3 Principal Distribution Amount, the AZ Accrual Amount, the GZ Accrual Amount, the KZ Accrual Amount, the MZ Accrual Amount, the ZA Accrual Amount, the ZG Accrual Amount and the ZK Accrual Amount will be allocated as follows:

- The AZ Accrual Amount, sequentially, to MA and AZ, in that order, until retired
- The GZ Accrual Amount, sequentially, to GB and GZ, in that order, until retired
- The KZ Accrual Amount in the following order of priority:
 1. Concurrently, to KA and KD, pro rata, until retired
 2. To KZ, until retired
- The MZ Accrual Amount in the following order of priority:
 1. Sequentially, to MA and AZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To MZ, until retired
- The ZA Accrual Amount in the following order of priority:
 1. To AZ, EA, EY, MA and MZ, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
 - a. 94.4021615548%, sequentially, to EA and EY, in that order, until retired
 - b. 5.5978384452% in the following order of priority:
 - i. Sequentially, to MA and AZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - ii. To MZ, until retired
 - iii. Sequentially, to MA and AZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

2. To ZA, until retired
- The ZG Accrual Amount in the following order of priority:
 1. Sequentially, to GB and GZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To ZG, until retired
- The ZK Accrual Amount in the following order of priority:
 1. To KA, KD and KZ, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Concurrently, to KA and KD, pro rata, until retired
 - b. To KZ, until retired
 2. To ZK, until retired
- The Group 3 Principal Distribution Amount, concurrently, as follows:
 1. 8.7959762580% in the following order of priority:
 - a. Sequentially, to GB and GZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. To ZG, until retired
 - c. Sequentially, to GB and GZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
 2. 62.4943386332% in the following order of priority:
 - a. To AZ, EA, EY, MA and MZ, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
 - i. 94.4021615548%, sequentially, to EA and EY, in that order, until retired
 - ii. 5.5978384452% in the following order of priority:
 1. Sequentially, to MA and AZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To MZ, until retired
 3. Sequentially, to MA and AZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
 - b. To ZA, until retired
 - c. To AZ, EA, EY, MA and MZ, in the same manner and priority as step 2.a., but without regard to their Aggregate Scheduled Principal Balance, until retired
 3. 28.7096851088% in the following order of priority:
 - a. To KA, KD and KZ, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - i. Concurrently, to KA and KD, pro rata, until retired
 - ii. To KZ, until retired
 - b. To ZK, until retired
 - c. To KA, KD and KZ, in the same manner and priority as step 3.a., but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 4

The Group 4 Principal Distribution Amount and the ZP Accrual Amount will be allocated in the following order of priority:

1. Sequentially, to PA and PB, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. To ZP, until retired
3. Sequentially, to PA and PB, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 5

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

1. Sequentially, to JK and JP, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. To JZ, until retired
3. Sequentially, to JK and JP, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 6

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

1. Sequentially, to UA and UB, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. To ZU, until retired
3. Sequentially, to UA and UB, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 7

The Group 7 Principal Distribution Amount will be allocated to BF, until retired

SECURITY GROUP 8

The Subgroup 8A Principal Distribution Amount and the Subgroup 8B Principal Distribution Amount will be allocated as follows:

- The Subgroup 8A Principal Distribution Amount to ZJ, until retired
- The Subgroup 8B Principal Distribution Amount, sequentially, to UZ and ZD, in that order, until retired

SECURITY GROUP 10

The Group 10 Principal Distribution Amount will be allocated to BT, until retired

SECURITY GROUP 11

The Subgroup 11A Principal Distribution Amount and the Subgroup 11B Principal Distribution Amount will be allocated as follows:

- The Subgroup 11A Principal Distribution Amount to NF, until retired
- The Subgroup 11B Principal Distribution Amount to FN, until retired

SECURITY GROUP 12

The Group 12 Principal Distribution Amount and the ZN Accrual Amount will be allocated in the following order of priority:

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

SECURITY GROUP 13

The Group 13 Principal Distribution Amount, the TZ Accrual Amount and the YZ Accrual Amount will be allocated as follows:

- The TZ Accrual Amount, sequentially, to T and TZ, in that order, until retired
- The YZ Accrual Amount in the following order of priority:
 1. Concurrently, to YB, YC, YD, YE, YG, YH, YJ and YK, pro rata, until retired
 2. To YZ, until retired
- The Group 13 Principal Distribution Amount, concurrently, as follows:
 1. 49.999999445% to FT, until retired
 2. 50.000000555% in the following order of priority:
 - a. Sequentially, to T and TZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. To YA, until retired
 - c. Concurrently, to YB, YC, YD, YE, YG, YH, YJ and YK, pro rata, until retired
 - d. To YZ, until retired
 - e. Sequentially, to T and TZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 14

The Group 14 Principal Distribution Amount, the HZ Accrual Amount and the XZ Accrual Amount will be allocated as follows:

- The HZ Accrual Amount in the following order of priority:
 1. Concurrently, to XB, XU, XV, XW and XY, pro rata, until retired
 2. To HZ, until retired

- The XZ Accrual Amount in the following order of priority:
 1. Concurrently, to XC and XD, pro rata, until retired
 2. To XZ, until retired
- The Group 14 Principal Distribution Amount, concurrently, as follows:
 1. 37.4999994261% to HF, until retired
 2. 62.5000005739% in the following order of priority:
 - a. Sequentially, to H and HL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. Concurrently:
 - i. 41.8307741611% in the following order of priority:
 1. To XP, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. Concurrently, to XB, XU, XV, XW and XY, pro rata, until retired
 3. To HZ, until retired
 4. To XP, without regard to its Scheduled Principal Balance, until retired
 - ii. 42.8542231439% to XH, until retired
 - iii. 15.315002695% in the following order of priority:
 1. To XA, until retired
 2. Concurrently, to XC and XD, pro rata, until retired
 3. To XZ, until retired
 - c. Sequentially, to H and HL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

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

	<u>Structuring Ranges</u>
PAC Classes	
BL and BZ (in the aggregate)	225% PSA through 300% PSA
GB and GZ (in the aggregate)	164% PSA through 450% PSA
H and HL (in the aggregate)	150% PSA through 250% PSA
JK and JP (in the aggregate)	125% PSA through 225% PSA
KA, KD and KZ (in the aggregate)	257% PSA through 450% PSA
NA	355% PSA through 415% PSA
PA and PB (in the aggregate)	125% PSA through 225% PSA
T and TZ (in the aggregate)	200% PSA through 383% PSA
UA and UB (in the aggregate)	150% PSA through 275% PSA
PAC, PAC I and PAC II Classes	
AZ, EA, EY, MA and MZ (in the aggregate)	355% PSA through 415% PSA
PAC I Classes	
AZ and MA (in the aggregate)	150% PSA through 415% PSA
Scheduled Class	
XP	267% PSA through 500% PSA

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

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
AI	\$35,288,000	50% of EA and EY (in the aggregate) (PAC/AD Classes)
BI	2,170,816	62.5% of the Group 2 Trust Assets
BS	54,348,296	100% of BF (PT Class)
DI	16,637,782	40% of D (SC/PT Class)
EI	32,131,500	50% of EA (PAC/AD Class)
GI	500,000	6.25% of GB (PAC/AD Class)
HI	16,600,425	25% of H (PAC Class)
HS	49,003,338	100% of HF (PT Class)
IB	33,370,376	55% of BT (PT Class)
IH	\$ 7,304,786	10.7135555851% of H and HL (in the aggregate) (PAC Classes)
	1,445,214	25% of XH (SUP Class)
	<u>\$ 8,750,000</u>	
IM	\$ 398,125	12.5% of AZ and MA (in the aggregate) (PAC I/AD Classes)
IO	\$33,370,376	55% of BT (PT Class)
	16,643,664	100% of the Group 9 Trust Assets
	<u>\$50,014,040</u>	
IP	\$45,793,428	28.5714285714% of PA (PAC/AD Class)
IU	16,643,664	100% of the Group 9 Trust Assets
JL	7,211,083	8.3333333333% of JK and JP (in the aggregate) (PAC/AD Classes)
KI	937,500	18.75% of KD (PAC/AD Class)
MI	\$ 398,125	12.5% of AZ and MA (in the aggregate) (PAC I/AD Classes)
	125,000	12.5% of MZ (PAC II/AD Class)
	<u>\$ 523,125</u>	

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
NI	\$ 4,400,250	12.5% of NA (PAC/AD Class)
NS	47,673,691	100% of NF (PT Class)
PI	48,203,714	28.5714285714% of PA and PB (in the aggregate) (PAC/AD Classes)
PY	48,203,714	28.5714285714% of PA and PB (in the aggregate) (PAC/AD Classes)
SN	42,326,309	100% of FN (PT Class)
ST	45,042,032	100% of FT (PT Class)
TI	11,580,749	33.3333333333% of T (PAC/AD Class)

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

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

RISK FACTORS

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

The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities.

The rate at which you will receive principal payments will depend largely on the rate of principal payments, including prepayments, on the mortgage loans underlying the related trust assets. Any historical data regarding mortgage loan prepayment rates may not be indicative of the rate of future prepayments on the underlying mortgage loans, and no assurances can be given about the rates at which the underlying mortgage loans will prepay. We expect the rate of principal payments on the underlying mortgage loans to vary. Borrowers generally may prepay their mortgage loans at any time without penalty.

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

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

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

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

The mortgage loans underlying the subgroup 10A trust assets include buydown mortgage loans.

A buydown mortgage loan is a mortgage loan for which funds have been provided to reduce the borrower's monthly payments during the early years of the loan. A buydown mortgage loan is based on an assessment that the borrower will be able to make higher payments in later years. Increases in the

required monthly payments on such loans may result in a higher prepayment rate than that of non-buydown, single-family level-payment loans. Consequently, this may accelerate the payment of principal on the subgroup 10A securities.

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

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

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

Under certain circumstances, a Ginnie Mae issuer has the right to repurchase a defaulted mortgage loan from the related pool of mortgage loans underlying a particular Ginnie Mae MBS certificate, the effect of which would be comparable to a prepayment of such mortgage loan. At its option and without Ginnie Mae's prior consent, a Ginnie Mae issuer may repurchase any mortgage loan at an amount equal to par less any amounts previously advanced by such issuer in connection with its responsibilities as servicer of such mortgage loan to the extent that (i) in the case of a mortgage loan included in a pool of mortgage loans underlying a Ginnie Mae MBS certificate issued on or before December 1, 2002, such mortgage loan has been delinquent for four consecutive months, and at least one delinquent payment remains uncured or (ii) in the case of a mortgage loan included in a pool of mortgage loans underlying a Ginnie Mae MBS certificate issued on or after January 1, 2003, no payment has been made on such mortgage loan for three consecutive months. Any such repurchase will result in prepayment of the principal balance or reduction in the notional balance of the securities ultimately backed by such mortgage loan. No

assurances can be given as to the timing or frequency of any such repurchases.

The level of LIBOR will affect the yields on the floating rate and inverse floating rate securities. If LIBOR performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of LIBOR will generally reduce the yield on floating rate securities; higher levels of LIBOR will generally reduce the yield on the inverse floating rate securities. You should bear in mind that the timing of changes in the level of LIBOR may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that LIBOR will remain constant.

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

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

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 1, 8 and 9 securities.

The underlying certificates will be sensitive in varying degrees to:

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

As described in the related underlying certificate disclosure documents, the underlying certificates included in trust asset group 8 are classes that provide support to other classes, and they are entitled to receive principal distributions only if scheduled payments have been made on other specified classes of the related underlying series (or if specified classes have been retired). Accordingly, these underlying certificates may receive no principal distributions for extended periods of time or may receive principal payments that vary widely from period to period.

In addition, the reductions in notional balance of one of the underlying certificates included in trust asset group 9 on any payment date are calculated on the basis of schedules; no assurance can be given that the underlying certificate will adhere to its schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

The trust assets underlying certain of the underlying certificates included in trust asset group 1 and subgroup 8B are also previously issued certificates that represent beneficial ownership interests in separate trusts. The rate of payments on the previously issued certificates backing these underlying certificates will directly affect the timing and rate of payments on the group 1 and certain of the group 8 securities. You should read the related underlying certificate disclosure documents, including the risk factors contained therein, to understand the payments on and related risks of the previously issued certificates backing these underlying certificates.

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

Up to 10% of the mortgage loans underlying the group 2, 3, 4, 6, 7, 9, 10, 11, 12, 13 and 14 and subgroup 8B trust assets and up to 100% of the mortgage loans underlying the group 1 and 5 and subgroup 8A trust assets may be higher balance mortgage loans.

Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae (“higher balance mortgage loans”) may be included in Ginnie Mae guaranteed pools. There are no historical performance data regarding the prepayment rates for higher balance mortgage loans. If the higher balance mortgage loans prepay faster or slower than expected, the weighted average lives and yields of the related securities are likely to be affected, perhaps significantly. Furthermore, higher balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively higher rates of defaults in the event of adverse economic conditions. No assurances can be given about the prepayment experience or performance of the higher balance mortgage loans.

Changes to, or elimination of, LIBOR could adversely affect your investment in the securities. On July 27, 2017, the U.K.-based Financial Conduct Authority (the “FCA”) announced its intention to cease sustaining LIBOR after 2021. The FCA indicated that it does not intend to sustain LIBOR through using its influence or legal powers beyond that date. It is

possible that the ICE Benchmark Administration (“IBA”) and the reference banks could continue to produce LIBOR on the current basis after 2021, if they are willing and able to do so, but it cannot be assured that LIBOR will survive in its current form, or at all. In the event IBA ceases to set or publish a rate for LIBOR, the Trustee shall propose a new index for approval by Ginnie Mae based upon comparable information and methodology. The Trustee shall propose an alternative index only if it receives an opinion of counsel that the selection of such alternative index will not cause the related Trust REMIC or REMICs to lose their classification as REMICs for United States federal income tax purposes. The effect of the FCA’s decision not to sustain LIBOR, or, if changes are ultimately made to LIBOR, the effect of those changes, cannot be predicted. In addition, it cannot be predicted what alternative index would be chosen should this occur. If LIBOR in its current form does not survive or if an alternative index is chosen, the market value and/or liquidity of securities with distributions or interest rates based on LIBOR could be adversely affected.

The securities may not be a suitable investment for you. The securities, especially the group 1, 8 and 9 securities and, in particular, the support, interest only, accrual and residual classes, are not suitable investments for all investors.

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

You will bear the market risks of your investment. The market values of the classes are likely

to fluctuate. These fluctuations may be significant and could result in significant losses to you.

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

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

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

The actual characteristics of the underlying mortgage loans will affect the weighted average lives and yields of your securities.

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

It is highly unlikely that the underlying mortgage loans will prepay at any of the prepayment rates assumed in this supplement, or at any constant prepayment rate.

THE TRUST ASSETS

General

The Sponsor intends to acquire the Trust Assets in privately negotiated transactions prior to the Closing Date and to sell them to the Trust according to the terms of a Trust Agreement between the Sponsor and the Trustee. The Sponsor will make certain representations and warranties with respect to the Trust Assets. All Trust Assets, regardless of whether the assets consist of Trust MBS or the Underlying Certificates, will evidence, directly or indirectly, Ginnie Mae Certificates.

The Trust MBS (Groups 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14)

The Subgroup 10B Trust Assets are either:

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

Each Mortgage Loan underlying a Ginnie Mae I MBS Certificate bears interest at a Mortgage Rate 0.50% per annum greater than the related Certificate Rate. The difference between the Mortgage Rate and the Certificate Rate is used to pay the related servicers of the Mortgage Loans a monthly servicing fee and Ginnie Mae a fee for its guaranty of the Ginnie Mae I MBS Certificate of 0.44% per annum and 0.06% per annum, respectively, of the outstanding principal balance of the Mortgage Loan.

The Group 2, 3, 4, 5, 6, 7, 11, 12, 13 and 14 and Subgroup 10A Trust Assets are either:

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

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

The Underlying Certificates (Groups 1, 8 and 9)

The Group 1, 8 and 9 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under “Available Information” in this Supplement. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. *See “Underlying Certificates” in the Base Offering Circular.*

Each Underlying Certificate provides for monthly distributions and is further described in the table contained in Exhibit A to this Supplement. The table also sets forth information regarding approximate weighted average remaining terms to maturity, loan ages and mortgage rates of the Mortgage Loans underlying the related Ginnie Mae Certificates.

The Mortgage Loans

The Mortgage Loans underlying the Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Underlying Certificates are expected to have, on a weighted average basis, the characteristics set forth in Exhibit A to this Supplement. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular*.

Specific information regarding the characteristics of the Mortgage Loans underlying the Trust MBS is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and, in the case of the Group 2, 3, 4, 5, 6, 7, 11, 12, 13 and 14 and Subgroup 10A Trust Assets, Mortgage Rates of the Mortgage Loans underlying the Trust MBS. However, the actual remaining terms to maturity, loan ages and, in the case of the Group 2, 3, 4, 5, 6, 7, 11, 12, 13 and 14 and Subgroup 10A Trust Assets, Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the Weighted Average Lives and yields of the Securities. In addition, the Mortgage Loans underlying the Subgroup 10A Trust Assets include buydown mortgage loans, which are level-payment mortgages for which funds have been provided to reduce the borrowers’ monthly payments during the early years of the loans. See *“Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement*.

The Trustee Fee

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

GINNIE MAE GUARANTY

The Government National Mortgage Association (“Ginnie Mae”), a wholly-owned corporate instrumentality of the United States of America within HUD, guarantees the timely payment of principal and interest on the Securities. The General Counsel of HUD has provided an opinion to the effect that Ginnie Mae has the authority to guarantee multiclass securities and that Ginnie Mae guaranties will constitute general obligations of the United States, for which the full faith and credit of the United States is pledged. See *“Ginnie Mae Guaranty” in the Base Offering Circular*.

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

The Residual Securities will not be issued in book-entry form but will be issued in fully registered, certificated form and may be transferred or exchanged, subject to the transfer restrictions applicable to Residual Securities set forth in the Trust Agreement, at the Corporate Trust Office of the Trustee. See *“Description of the Securities — Forms of Securities; Book-Entry Procedures” in the Base Offering Circular*.

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

Distributions

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

Interest Distributions

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

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

Categories of Classes

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

Accrual Periods

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

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

Fixed Rate Classes

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

Floating Rate and Inverse Floating Rate Classes

The Floating Rate and Inverse Floating Rate Classes will bear interest as shown under “Terms Sheet — Interest Rates” in this Supplement. The Interest Rates for the Floating Rate and Inverse Floating Rate Classes will be based on LIBOR. The Trustee or its agent will determine LIBOR on the basis of the ICE LIBOR method, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR — ICE LIBOR” in the Base Offering Circular.

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

The Trustee’s determination of LIBOR and its calculation of the Interest Rates will be final except in the case of clear error. Investors can obtain 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.

Accrual Classes

Each of Classes AZ, BZ, GZ, HZ, JZ, KZ, MZ, TZ, UZ, XZ, YZ, ZA, ZD, ZG, ZJ, ZK, ZP, ZN and ZU is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

The Principal Distribution Amount for each Group or Subgroup, as applicable, and each Accrual Amount will be distributed to the Holders entitled thereto as described under “Terms Sheet — Allocation of Principal” in this Supplement. With respect to Security Group 8, the related Principal Distribution

Amounts shall include any Accrual Amounts distributed as principal on the related Underlying Certificates as described in the related Underlying Certificate Disclosure Document. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “— *Class Factors*” below.

Categories of Classes

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

Notional Classes

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

Residual Securities

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

Class Factors

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

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

amount of principal to be distributed to (or interest to be added to the Class Principal Balance of) that Class on the Distribution Date in the current month.

- Investors may obtain current Class Factors on 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 the Trust and retire the Securities.

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

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 2, 3, 4, 5, 11, 13 and 14, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 2, 3, 4, 5, 11, 13 and 14, the related REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the related MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. *See the example under "Description of the Securities — Modification and Exchange" in the Base Offering Circular.*

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMTeam@usbank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, Massachusetts, 02110, Attention: Ginnie Mae REMIC Trust 2020-004. 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 (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of an interest only security unless all securities involved in the exchange are interest only securities. The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

In addition, following any Mortgage Loan default and the subsequent liquidation of the underlying Mortgaged Property, the principal balance of the Mortgage Loan will be distributed through a combination of liquidation proceeds, advances from the related Ginnie Mae Issuer and, to the extent necessary, proceeds of Ginnie Mae’s guaranty of the Ginnie Mae Certificates. As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities.

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

Under certain circumstances, the Trustee has the option to purchase the Trust Assets, thereby effecting early retirement of the Securities. *See “Description of the Securities — Termination” in this Supplement.*

Investors in the Group 1, 8 and 9 Securities are urged to review the discussion under “Risk Factors — *The rate of payments on the underlying certificates will directly affect the rate of payments on the group 1, 8 and 9 securities*” in this Supplement.

Accretion Directed Classes

Classes AZ, BL, EA, EY, GB, GZ, JK, JP, KA, KD, KZ, MA, MZ, NA, PA, PB, T, UA, UB, XB, XC, XD, XU, XV, XW, XY, YB, YC, YD, YE, YG, YH, YJ and YK are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes GI, IM, JI, KI, MI, NI and PI is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class or Classes shown under “Terms Sheet — Notional Classes” in this Supplement.

Each of the Accretion Directed Classes has the AD designation in the suffix position, rather than the prefix position, in its class principal type because it does not have principal payment stability through the applicable pricing prepayment assumption. Although the Accretion Directed Classes are entitled to receive payments from the related Accrual Amounts, they do not have principal payment stability through any constant prepayment rate significantly higher than 0% PSA, except within any applicable Effective Ranges.

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC and Scheduled Class will receive principal payments in accordance with a schedule or schedules, each calculated on the basis of, among other things, a Structuring Range. See “*Terms Sheet — Scheduled Principal Balances*.” However, whether any such Class will adhere to its schedule or schedules and receive “Scheduled Payments” on a Distribution Date will largely depend on the level of prepayments experienced by the related Mortgage Loans.

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

	Initial Effective Ranges
PAC Classes	
BL and BZ (in the aggregate)	225% PSA through 300% PSA
GB and GZ (in the aggregate)	164% PSA through 450% PSA
H and HL (in the aggregate)	150% PSA through 250% PSA
JK and JP (in the aggregate)	125% PSA through 225% PSA
KA, KD and KZ (in the aggregate)	257% PSA through 450% PSA
NA	355% PSA through 415% PSA
PA and PB (in the aggregate)	125% PSA through 225% PSA
T and TZ (in the aggregate)	200% PSA through 383% PSA
UA and UB (in the aggregate)	150% PSA through 275% PSA
PAC, PAC I and PAC II Classes	
AZ, EA, EY, MA and MZ (in the aggregate)	355% PSA through 415% PSA
PAC I Classes	
AZ and MA (in the aggregate)	150% PSA through 415% PSA
Scheduled Class	
XP	267% PSA through 503% PSA

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

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

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

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

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

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

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 and 14 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 2, 3, 4, 5, 6, 7, 10, 11, 12, 13 or 14 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and each Mortgage Loan underlying a Group 2, 3, 4, 5, 6, 7, 11, 12, 13 or 14 or Subgroup 10A Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

2. The Mortgage Loans prepay at the constant percentages of PSA (described below) shown in the related table.

3. Distributions on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in February 2020.

4. A termination of the Trust or the Underlying Trusts does not occur.

5. The Closing Date for the Securities is January 30, 2020.

6. No expenses or fees are paid by the Trust other than the Trustee Fee, which is paid as described under “The Trust Assets — The Trustee Fee” in this Supplement.

7. Distributions on the Underlying Certificates are made as described in the related Underlying Certificate Disclosure Documents.

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

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

- For example, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 20th day of the month, and the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

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

Decrement Tables

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement, Prepayment Speed Assumption (“PSA”), is the standard prepayment assumption model of The Securities Industry and Financial Markets Association. PSA represents an assumed rate of prepayment each month relative to the then outstanding principal balance of the Mortgage Loans to which the model is applied. *See “Yield, Maturity and Prepayment Considerations — Standard Prepayment Assumption Models” in the Base Offering Circular.*

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

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

The decrement tables also indicate the Weighted Average Life of each Class under each PSA Prepayment Assumption Rate. The Weighted Average Life of each Class is calculated by:

- (a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of a Notional Class) from one Distribution Date to the next Distribution Date by the number of years from the date of issuance thereof to the related Distribution Date,
- (b) summing the results, and
- (c) dividing the sum by the aggregate amount of the assumed net reductions in principal balance or notional balance, as applicable, referred to in clause (a).

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

The Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual characteristics of the Mortgage Loans underlying the related Trust Assets and the Modeling Assumptions.

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

		Security Group 1 PSA Prepayment Assumption Rates				
		Classes D and DI				
Distribution Date		0%	150%	328%	500%	700%
Initial Percent		100	100	100	100	100
January 2021		97	88	78	68	56
January 2022		94	77	60	46	31
January 2023		90	68	47	31	18
January 2024		87	59	36	21	10
January 2025		83	52	28	14	5
January 2026		79	45	21	9	3
January 2027		75	39	16	6	2
January 2028		71	33	12	4	1
January 2029		66	28	9	3	0
January 2030		61	24	7	2	0
January 2031		56	20	5	1	0
January 2032		51	17	4	1	0
January 2033		46	14	3	0	0
January 2034		40	11	2	0	0
January 2035		35	8	1	0	0
January 2036		29	6	1	0	0
January 2037		22	4	1	0	0
January 2038		16	3	0	0	0
January 2039		9	1	0	0	0
January 2040		1	0	0	0	0
January 2041		0	0	0	0	0
January 2042		0	0	0	0	0
Weighted Average						
Life (years)		11.6	6.5	3.8	2.5	1.7

		Security Group 2 PSA Prepayment Assumption Rates														
		Class B					Class BI					Class BL				
Distribution Date		0%	225%	265%	300%	600%	0%	225%	265%	300%	600%	0%	225%	265%	300%	600%
Initial Percent		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021		100	100	87	75	0	99	91	89	88	78	99	90	90	90	87
January 2022		100	100	69	43	0	98	78	75	72	51	97	75	75	75	56
January 2023		100	100	57	20	0	96	66	62	58	32	96	62	62	62	35
January 2024		100	100	49	7	0	95	56	51	47	20	94	51	51	51	22
January 2025		100	100	45	1	0	94	48	42	38	13	93	41	41	41	13
January 2026		100	100	44	0	0	92	40	35	30	8	91	33	33	33	8
January 2027		100	97	42	0	0	90	34	28	24	5	89	26	26	26	5
January 2028		100	92	39	0	0	89	29	23	19	3	87	21	21	21	3
January 2029		100	86	36	0	0	87	24	19	15	2	85	16	16	16	1
January 2030		100	79	33	0	0	85	20	16	12	1	83	13	13	13	0
January 2031		100	71	29	0	0	83	17	13	10	1	80	10	10	10	0
January 2032		100	64	26	0	0	80	14	10	8	0	78	8	8	8	0
January 2033		100	56	22	0	0	78	12	8	6	0	75	6	6	6	0
January 2034		100	49	19	0	0	75	10	7	5	0	72	4	4	4	0
January 2035		100	43	16	0	0	73	8	5	4	0	69	3	3	3	0
January 2036		100	37	14	0	0	70	7	4	3	0	66	2	2	2	0
January 2037		100	31	12	0	0	66	5	3	2	0	62	1	1	1	0
January 2038		100	26	10	0	0	63	4	3	2	0	58	1	1	1	0
January 2039		100	22	8	0	0	59	4	2	1	0	54	0	0	0	0
January 2040		100	18	6	0	0	56	3	2	1	0	50	0	0	0	0
January 2041		100	15	5	0	0	52	2	1	1	0	45	0	0	0	0
January 2042		100	12	4	0	0	47	2	1	1	0	40	0	0	0	0
January 2043		100	9	3	0	0	43	1	1	0	0	35	0	0	0	0
January 2044		100	7	2	0	0	38	1	1	0	0	29	0	0	0	0
January 2045		100	5	2	0	0	32	1	0	0	0	23	0	0	0	0
January 2046		100	4	1	0	0	27	0	0	0	0	17	0	0	0	0
January 2047		100	2	1	0	0	21	0	0	0	0	10	0	0	0	0
January 2048		100	1	0	0	0	14	0	0	0	0	3	0	0	0	0
January 2049		71	0	0	0	0	7	0	0	0	0	0	0	0	0	0
January 2050		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																
Life (years)		29.3	14.8	7.3	2.0	0.5	19.6	6.3	5.5	5.0	2.6	18.3	5.2	5.2	5.2	2.8

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Classes A, AB, AC, AD, AE, AG, AH, AI, AJ, AK and MI					Class AZ					Classes E, EA, EB, EC, ED, EG, EH, EI, EJ and EK					Class EY				
	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	98	95	92	92	89	103	103	103	103	103	98	95	91	91	88	100	100	100	100	100
January 2022	97	87	76	76	59	106	106	106	106	106	96	85	74	74	55	100	100	100	100	100
January 2023	95	76	57	55	30	109	109	109	109	109	94	73	53	51	24	100	100	100	100	100
January 2024	93	66	43	39	15	113	113	113	113	113	92	63	37	33	7	100	100	100	100	100
January 2025	91	57	31	28	8	116	116	116	116	116	90	53	25	21	0	100	100	100	100	88
January 2026	89	50	23	20	4	120	120	120	120	120	88	45	15	12	0	100	100	100	100	45
January 2027	87	42	17	14	2	123	123	123	123	123	85	37	9	6	0	100	100	100	100	23
January 2028	84	36	12	10	1	127	127	127	127	127	83	30	4	1	0	100	100	100	100	12
January 2029	82	31	9	7	1	131	131	131	131	131	80	24	0	0	0	100	100	100	81	6
January 2030	79	25	7	5	0	135	135	135	135	135	77	18	0	0	0	100	100	73	57	3
January 2031	76	21	5	4	0	139	139	139	139	139	74	13	0	0	0	100	100	53	40	1
January 2032	73	17	3	3	0	143	143	143	143	143	71	9	0	0	0	100	100	39	28	1
January 2033	70	13	2	2	0	148	148	148	148	139	67	5	0	0	0	100	100	28	20	0
January 2034	67	10	2	1	0	152	152	152	152	69	64	1	0	0	0	100	100	20	14	0
January 2035	64	7	1	1	0	157	157	157	157	34	60	0	0	0	0	100	76	14	10	0
January 2036	60	4	1	1	0	162	162	162	162	17	56	0	0	0	0	100	46	10	7	0
January 2037	56	2	1	0	0	166	166	166	166	8	52	0	0	0	0	100	18	7	5	0
January 2038	52	0	0	0	0	171	171	171	171	4	47	0	0	0	0	100	5	5	3	0
January 2039	48	0	0	0	0	177	177	177	177	2	43	0	0	0	0	100	4	4	2	0
January 2040	43	0	0	0	0	182	182	182	182	1	38	0	0	0	0	100	3	3	1	0
January 2041	39	0	0	0	0	188	188	188	188	0	33	0	0	0	0	100	2	2	1	0
January 2042	34	0	0	0	0	193	193	193	193	0	27	0	0	0	0	100	1	1	1	0
January 2043	29	0	0	0	0	199	199	199	158	0	22	0	0	0	0	100	1	1	0	0
January 2044	23	0	0	0	0	98	98	98	100	0	15	0	0	0	0	100	0	0	0	0
January 2045	17	0	0	0	0	28	28	28	61	0	9	0	0	0	0	100	0	0	0	0
January 2046	11	0	0	0	0	0	0	0	36	0	2	0	0	0	0	100	0	0	0	0
January 2047	4	0	0	0	0	0	0	0	20	0	0	0	0	0	0	50	0	0	0	0
January 2048	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
January 2049	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.1	6.9	4.3	4.1	2.6	24.1	24.1	24.1	24.5	14.4	16.2	6.0	3.6	3.4	2.2	27.0	16.1	12.1	11.2	6.3

PSA Prepayment Assumption Rates

Distribution Date	Classes GB and GI					Class GZ					Class IM					Classes KA, KD and KI				
	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	97	92	92	92	92	104	104	104	104	104	97	93	93	93	93	98	94	92	92	92
January 2022	93	80	80	80	77	108	108	108	108	108	93	81	81	81	77	95	83	77	77	67
January 2023	89	64	64	64	40	113	113	113	113	113	90	67	67	67	40	92	70	60	60	35
January 2024	85	50	50	50	20	117	117	117	117	117	86	53	53	52	20	89	59	45	45	18
January 2025	81	37	37	37	10	122	122	122	122	122	82	41	41	37	10	86	48	32	32	9
January 2026	77	26	26	26	5	127	127	127	127	127	78	30	30	26	5	83	38	23	23	4
January 2027	72	19	19	19	3	132	132	132	132	132	74	22	22	19	3	80	29	16	16	2
January 2028	67	13	13	13	1	138	138	138	138	138	69	16	16	13	1	76	22	12	12	1
January 2029	62	9	9	9	1	143	143	143	143	143	64	12	12	9	1	73	14	8	8	0
January 2030	57	7	7	7	0	149	149	149	149	149	59	9	9	7	0	69	8	6	6	0
January 2031	51	5	5	5	0	155	155	155	155	155	54	6	6	5	0	65	4	4	4	0
January 2032	46	3	3	3	0	161	161	161	161	100	49	5	5	3	0	61	3	3	3	0
January 2033	39	2	2	2	0	168	168	168	168	50	43	3	3	2	0	56	2	2	2	0
January 2034	33	1	1	1	0	175	175	175	175	25	37	2	2	2	0	51	1	1	1	0
January 2035	26	1	1	1	0	182	182	182	182	12	31	2	2	1	0	46	1	1	1	0
January 2036	19	1	1	1	0	189	189	189	189	6	24	1	1	1	0	41	1	1	1	0
January 2037	12	0	0	0	0	197	197	197	197	3	17	1	1	1	0	36	0	0	0	0
January 2038	4	0	0	0	0	205	205	205	205	1	10	1	1	0	0	30	0	0	0	0
January 2039	0	0	0	0	0	214	214	214	214	1	2	0	0	0	0	24	0	0	0	0
January 2040	0	0	0	0	0	184	184	184	184	0	0	0	0	0	0	18	0	0	0	0
January 2041	0	0	0	0	0	118	118	118	118	0	0	0	0	0	0	11	0	0	0	0
January 2042	0	0	0	0	0	73	73	73	73	0	0	0	0	0	0	4	0	0	0	0
January 2043	0	0	0	0	0	43	43	43	43	0	0	0	0	0	0	0	0	0	0	0
January 2044	0	0	0	0	0	22	22	22	22	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	8	8	8	8	0	0	0	0	0	0	0	0	0	0	0
January 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.6	4.6	4.6	4.6	3.0	21.6	21.6	21.6	21.6	12.8	11.1	5.0	5.0	4.7	3.0	13.4	5.3	4.3	4.3	2.8

Security Group 3 PSA Prepayment Assumption Rates																				
Distribution Date	Class KZ					Class MA					Class MZ					Class ZA				
	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	104	104	104	104	104	97	93	93	93	93	104	103	88	88	78	104	104	94	72	0
January 2022	108	108	108	108	108	93	81	81	81	77	107	104	60	60	0	108	108	77	10	0
January 2023	113	113	113	113	113	90	67	67	67	40	111	105	28	18	0	113	113	62	0	0
January 2024	117	117	117	117	117	86	53	53	52	20	115	107	9	0	0	117	117	58	0	0
January 2025	122	122	122	122	122	82	41	41	37	10	119	109	1	0	0	122	122	57	0	0
January 2026	127	127	127	127	127	78	30	30	26	5	123	111	0	0	0	127	127	54	0	0
January 2027	132	132	132	132	132	74	22	22	19	3	128	107	0	0	0	132	132	48	0	0
January 2028	138	138	138	138	138	69	16	16	13	1	132	100	0	0	0	138	138	42	0	0
January 2029	143	143	143	143	143	64	12	12	9	1	137	90	0	0	0	143	143	35	0	0
January 2030	149	149	149	149	149	59	9	9	7	0	142	79	0	0	0	149	149	29	0	0
January 2031	155	155	155	155	155	54	6	6	5	0	147	68	0	0	0	155	155	24	0	0
January 2032	161	161	161	161	79	49	4	4	3	0	152	56	0	0	0	161	161	19	0	0
January 2033	168	168	168	168	39	43	3	3	2	0	158	45	0	0	0	168	168	16	0	0
January 2034	175	175	175	175	20	37	2	2	2	0	163	34	0	0	0	175	175	12	0	0
January 2035	182	182	182	182	10	31	2	2	1	0	169	23	0	0	0	182	182	10	0	0
January 2036	189	189	189	189	5	24	1	1	1	0	175	13	0	0	0	189	189	7	0	0
January 2037	197	197	197	197	2	17	1	1	0	0	181	4	0	0	0	197	197	6	0	0
January 2038	205	205	205	205	1	10	1	1	0	0	188	0	0	0	0	205	185	4	0	0
January 2039	214	214	214	214	1	2	0	0	0	0	194	0	0	0	0	214	157	3	0	0
January 2040	222	155	155	155	0	0	0	0	0	0	181	0	0	0	0	222	132	2	0	0
January 2041	231	103	103	103	0	0	0	0	0	0	162	0	0	0	0	231	109	2	0	0
January 2042	241	68	68	68	0	0	0	0	0	0	141	0	0	0	0	241	89	1	0	0
January 2043	44	44	44	44	0	0	0	0	0	0	119	0	0	0	0	251	72	1	0	0
January 2044	27	27	27	27	0	0	0	0	0	0	96	0	0	0	0	261	56	1	0	0
January 2045	16	16	16	16	0	0	0	0	0	0	72	0	0	0	0	271	43	0	0	0
January 2046	9	9	9	9	0	0	0	0	0	0	46	0	0	0	0	282	31	0	0	0
January 2047	4	4	4	4	0	0	0	0	0	0	19	0	0	0	0	294	21	0	0	0
January 2048	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	260	12	0	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	134	4	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	23.0	21.5	21.5	21.5	12.5	11.1	5.0	5.0	4.7	3.0	23.8	12.1	2.4	2.2	1.3	28.9	22.1	7.2	1.3	0.5

PSA Prepayment Assumption Rates															
Distribution Date	Class ZE					Class ZG					Class ZK				
	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%	0%	164%	385%	450%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	104	104	92	81	38	104	104	91	87	65	104	104	91	85	49
January 2022	108	108	71	39	0	108	108	66	54	0	108	108	69	49	0
January 2023	113	113	50	12	0	113	113	40	21	0	113	113	47	16	0
January 2024	117	117	41	2	0	117	117	26	5	0	117	117	37	2	0
January 2025	122	122	38	0	0	122	122	21	0	0	122	122	35	0	0
January 2026	127	126	36	0	0	127	124	20	0	0	127	127	32	0	0
January 2027	132	129	32	0	0	132	120	17	0	0	132	132	29	0	0
January 2028	138	132	27	0	0	138	114	15	0	0	138	138	24	0	0
January 2029	143	134	23	0	0	143	106	13	0	0	143	143	20	0	0
January 2030	149	137	19	0	0	149	97	10	0	0	149	149	17	0	0
January 2031	155	133	15	0	0	155	87	8	0	0	155	143	14	0	0
January 2032	161	126	12	0	0	161	78	7	0	0	161	128	11	0	0
January 2033	168	119	10	0	0	168	69	5	0	0	168	113	9	0	0
January 2034	175	113	8	0	0	175	61	4	0	0	175	99	7	0	0
January 2035	182	107	6	0	0	182	53	3	0	0	182	87	5	0	0
January 2036	189	102	5	0	0	189	46	2	0	0	189	75	4	0	0
January 2037	197	98	4	0	0	197	39	2	0	0	197	65	3	0	0
January 2038	205	89	3	0	0	205	34	1	0	0	205	55	2	0	0
January 2039	211	75	2	0	0	202	29	1	0	0	214	47	2	0	0
January 2040	214	63	1	0	0	189	24	1	0	0	222	39	1	0	0
January 2041	218	52	1	0	0	174	20	1	0	0	231	32	1	0	0
January 2042	222	43	1	0	0	159	16	0	0	0	241	26	1	0	0
January 2043	217	34	1	0	0	143	13	0	0	0	234	21	0	0	0
January 2044	203	27	0	0	0	126	10	0	0	0	206	17	0	0	0
January 2045	188	21	0	0	0	107	8	0	0	0	176	13	0	0	0
January 2046	172	15	0	0	0	88	6	0	0	0	144	9	0	0	0
January 2047	156	10	0	0	0	68	4	0	0	0	111	6	0	0	0
January 2048	124	6	0	0	0	47	2	0	0	0	76	4	0	0	0
January 2049	64	2	0	0	0	24	1	0	0	0	39	1	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	27.6	19.5	5.5	1.9	0.9	24.9	14.9	4.1	2.2	1.2	26.5	17.0	5.1	2.0	1.0

Security Group 4 PSA Prepayment Assumption Rates																				
Distribution Date	Classes IP, PA, PC, PD, PE and PG					Class PB					Classes PH, PI, PJ, PK, PL, PM and PY					Class ZP				
	0%	125%	175%	225%	400%	0%	125%	175%	225%	400%	0%	125%	175%	225%	400%	0%	125%	175%	225%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	98	95	95	95	95	100	100	100	100	100	98	95	95	95	95	104	104	97	91	70
January 2022	95	86	86	86	86	100	100	100	100	100	95	87	87	87	87	107	107	88	68	3
January 2023	92	75	75	75	63	100	100	100	100	100	93	76	76	76	65	111	111	75	41	0
January 2024	90	65	65	65	46	100	100	100	100	100	90	67	67	67	48	115	115	66	21	0
January 2025	87	56	56	56	33	100	100	100	100	100	87	58	58	58	36	119	119	61	8	0
January 2026	84	47	47	47	23	100	100	100	100	100	85	50	50	50	27	123	123	59	2	0
January 2027	81	39	39	39	16	100	100	100	100	100	82	42	42	42	20	128	128	59	0	0
January 2028	77	32	32	32	10	100	100	100	100	100	78	35	35	35	15	132	130	59	0	0
January 2029	74	26	26	26	6	100	100	100	100	100	75	30	30	30	11	137	130	57	0	0
January 2030	70	21	21	21	3	100	100	100	100	100	72	25	25	25	8	142	127	55	0	0
January 2031	66	17	17	17	1	100	100	100	100	100	68	21	21	21	6	147	122	52	0	0
January 2032	62	13	13	13	0	100	100	100	100	85	64	17	17	17	4	152	117	49	0	0
January 2033	58	10	10	10	0	100	100	100	100	62	60	14	14	14	3	158	110	45	0	0
January 2034	54	7	7	7	0	100	100	100	100	45	56	12	12	12	2	163	102	41	0	0
January 2035	49	5	5	5	0	100	100	100	100	33	52	10	10	10	2	169	95	37	0	0
January 2036	44	3	3	3	0	100	100	100	100	24	47	8	8	8	1	175	87	33	0	0
January 2037	39	2	2	2	0	100	100	100	100	17	42	7	7	7	1	181	79	30	0	0
January 2038	34	0	0	0	0	100	100	100	100	12	37	5	5	5	1	188	71	26	0	0
January 2039	28	0	0	0	0	100	87	87	87	9	32	4	4	4	0	194	63	23	0	0
January 2040	23	0	0	0	0	100	69	69	69	6	26	3	3	3	0	201	55	20	0	0
January 2041	16	0	0	0	0	100	55	55	55	4	21	3	3	3	0	208	48	17	0	0
January 2042	10	0	0	0	0	100	43	43	43	3	15	2	2	2	0	216	41	14	0	0
January 2043	3	0	0	0	0	100	33	33	33	2	8	2	2	2	0	223	34	11	0	0
January 2044	0	0	0	0	0	31	25	25	25	1	2	1	1	1	0	231	28	9	0	0
January 2045	0	0	0	0	0	18	18	18	18	1	1	1	1	1	0	200	22	7	0	0
January 2046	0	0	0	0	0	13	13	13	13	1	1	1	1	1	0	165	17	5	0	0
January 2047	0	0	0	0	0	8	8	8	8	0	0	0	0	0	0	127	12	4	0	0
January 2048	0	0	0	0	0	5	5	5	5	0	0	0	0	0	0	87	7	2	0	0
January 2049	0	0	0	0	0	2	2	2	2	0	0	0	0	0	0	45	3	1	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	13.9	6.5	6.5	6.5	4.3	24.4	22.1	22.1	22.1	14.6	14.4	7.3	7.3	7.3	4.8	27.2	19.0	11.5	2.8	1.3

Security Group 5 PSA Prepayment Assumption Rates																				
Distribution Date	Classes JL, JM and JN					Class JK					Class JP					Class JZ				
	0%	125%	175%	225%	400%	0%	125%	175%	225%	400%	0%	125%	175%	225%	400%	0%	125%	175%	225%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	98	95	95	95	95	90	79	79	79	79	100	100	100	100	100	103	103	97	91	70
January 2022	95	86	86	86	86	81	45	45	45	45	100	100	100	100	100	106	106	87	68	4
January 2023	93	76	76	76	65	70	4	4	4	4	100	100	100	100	87	109	109	75	41	0
January 2024	90	66	66	66	48	59	0	0	0	0	100	89	89	89	64	113	113	66	21	0
January 2025	87	58	58	58	36	48	0	0	0	0	100	77	77	77	48	116	116	60	9	0
January 2026	84	49	49	49	27	36	0	0	0	0	100	66	66	66	35	120	120	57	2	0
January 2027	81	42	42	42	20	24	0	0	0	0	100	56	56	56	26	123	123	57	0	0
January 2028	78	35	35	35	14	11	0	0	0	0	100	47	47	47	19	127	126	57	0	0
January 2029	75	29	29	29	11	0	0	0	0	0	99	39	39	39	14	131	125	55	0	0
January 2030	71	25	25	25	8	0	0	0	0	0	95	33	33	33	10	135	122	53	0	0
January 2031	67	21	21	21	6	0	0	0	0	0	90	27	27	27	8	139	117	50	0	0
January 2032	64	17	17	17	4	0	0	0	0	0	85	23	23	23	6	143	112	47	0	0
January 2033	60	14	14	14	3	0	0	0	0	0	80	19	19	19	4	148	105	43	0	0
January 2034	56	12	12	12	2	0	0	0	0	0	74	16	16	16	3	152	98	39	0	0
January 2035	51	10	10	10	2	0	0	0	0	0	68	13	13	13	2	157	90	35	0	0
January 2036	47	8	8	8	1	0	0	0	0	0	62	11	11	11	2	162	82	32	0	0
January 2037	42	6	6	6	1	0	0	0	0	0	56	9	9	9	1	166	74	28	0	0
January 2038	37	5	5	5	1	0	0	0	0	0	50	7	7	7	1	171	67	25	0	0
January 2039	32	4	4	4	0	0	0	0	0	0	43	6	6	6	1	177	59	21	0	0
January 2040	27	3	3	3	0	0	0	0	0	0	36	4	4	4	0	182	52	18	0	0
January 2041	21	3	3	3	0	0	0	0	0	0	29	4	4	4	0	188	45	16	0	0
January 2042	16	2	2	2	0	0	0	0	0	0	21	3	3	3	0	193	38	13	0	0
January 2043	10	2	2	2	0	0	0	0	0	0	13	2	2	2	0	199	32	11	0	0
January 2044	3	1	1	1	0	0	0	0	0	0	4	2	2	2	0	205	26	8	0	0
January 2045	1	1	1	1	0	0	0	0	0	0	1	1	1	1	0	187	21	7	0	0
January 2046	1	1	1	1	0	0	0	0	0	0	1	1	1	1	0	153	16	5	0	0
January 2047	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	118	11	3	0	0
January 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81	7	2	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	3	1	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	14.4	7.2	7.2	7.2	4.8	4.7	1.8	1.8	1.8	1.7	17.6	9.0	9.0	9.0	5.8	27.3	18.9	11.1	2.8	1.3

Security Group 6 PSA Prepayment Assumption Rates															
Distribution Date	Class UA					Class UB					Class ZU				
	0%	150%	225%	275%	500%	0%	150%	225%	275%	500%	0%	150%	225%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	98	94	94	94	94	100	100	100	100	100	104	104	96	91	69
January 2022	95	85	85	85	84	100	100	100	100	100	107	107	83	66	0
January 2023	92	73	73	73	58	100	100	100	100	100	111	111	65	36	0
January 2024	90	61	61	61	39	100	100	100	100	100	115	115	54	16	0
January 2025	87	51	51	51	26	100	100	100	100	100	119	119	47	5	0
January 2026	84	42	42	42	17	100	100	100	100	100	123	123	45	0	0
January 2027	81	34	34	34	11	100	100	100	100	100	128	126	44	0	0
January 2028	77	27	27	27	7	100	100	100	100	100	132	126	43	0	0
January 2029	74	22	22	22	4	100	100	100	100	100	137	122	41	0	0
January 2030	70	17	17	17	2	100	100	100	100	100	142	117	38	0	0
January 2031	66	13	13	13	1	100	100	100	100	100	147	110	34	0	0
January 2032	62	10	10	10	0	100	100	100	100	100	152	102	31	0	0
January 2033	58	8	8	8	0	100	100	100	100	79	158	93	28	0	0
January 2034	54	6	6	6	0	100	100	100	100	53	163	85	24	0	0
January 2035	49	4	4	4	0	100	100	100	100	35	169	76	21	0	0
January 2036	44	3	3	3	0	100	100	100	100	23	175	68	18	0	0
January 2037	39	2	2	2	0	100	100	100	100	15	181	59	16	0	0
January 2038	34	1	1	1	0	100	100	100	100	10	188	52	13	0	0
January 2039	28	1	1	1	0	100	100	100	100	6	194	45	11	0	0
January 2040	22	0	0	0	0	100	100	100	100	4	201	38	9	0	0
January 2041	16	0	0	0	0	100	78	78	78	3	208	32	7	0	0
January 2042	10	0	0	0	0	100	56	56	56	2	216	26	6	0	0
January 2043	3	0	0	0	0	100	38	38	38	1	223	21	5	0	0
January 2044	0	0	0	0	0	25	25	25	25	1	217	16	4	0	0
January 2045	0	0	0	0	0	14	14	14	14	0	186	12	3	1	0
January 2046	0	0	0	0	0	6	6	6	6	0	153	8	2	1	0
January 2047	0	0	0	0	0	0	0	0	0	0	118	5	1	1	0
January 2048	0	0	0	0	0	0	0	0	0	0	80	1	0	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	41	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.8	6.1	6.1	6.1	4.0	24.0	22.7	22.7	22.7	14.8	27.0	17.1	8.4	2.8	1.3

Security Group 7 PSA Prepayment Assumption Rates					
Distribution Date	Classes BF and BS				
	0%	300%	612%	950%	1,300%
Initial Percent	100	100	100	100	100
January 2021	99	85	71	56	40
January 2022	98	69	45	24	9
January 2023	97	56	28	10	2
January 2024	95	45	17	4	0
January 2025	94	36	11	2	0
January 2026	93	29	7	1	0
January 2027	91	23	4	0	0
January 2028	89	19	3	0	0
January 2029	88	15	2	0	0
January 2030	86	12	1	0	0
January 2031	84	9	1	0	0
January 2032	82	7	0	0	0
January 2033	79	6	0	0	0
January 2034	77	5	0	0	0
January 2035	74	4	0	0	0
January 2036	71	3	0	0	0
January 2037	68	2	0	0	0
January 2038	65	2	0	0	0
January 2039	61	1	0	0	0
January 2040	57	1	0	0	0
January 2041	53	1	0	0	0
January 2042	49	1	0	0	0
January 2043	44	0	0	0	0
January 2044	39	0	0	0	0
January 2045	34	0	0	0	0
January 2046	28	0	0	0	0
January 2047	22	0	0	0	0
January 2048	15	0	0	0	0
January 2049	8	0	0	0	0
January 2050	0	0	0	0	0
Weighted Average Life (years)	19.9	4.8	2.4	1.5	1.0

Security Group 8 PSA Prepayment Assumption Rates															
Distribution Date	Class UZ					Class ZD					Class ZJ				
	0%	150%	385%	600%	800%	0%	150%	385%	600%	800%	0%	150%	385%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	104	104	56	0	0	104	104	104	78	0	104	103	61	17	0
January 2022	107	107	53	0	0	107	107	107	0	0	107	107	2	0	0
January 2023	111	111	55	0	0	111	111	111	0	0	111	111	0	0	0
January 2024	115	115	57	0	0	115	115	115	0	0	115	115	0	0	0
January 2025	119	119	59	0	0	119	119	119	0	0	119	119	0	0	0
January 2026	123	123	47	0	0	123	123	123	0	0	123	123	0	0	0
January 2027	128	128	41	0	0	128	128	128	0	0	128	127	0	0	0
January 2028	132	132	34	0	0	132	132	132	0	0	132	131	0	0	0
January 2029	137	137	21	0	0	137	137	137	0	0	137	134	0	0	0
January 2030	142	142	10	0	0	142	142	142	0	0	142	137	0	0	0
January 2031	147	147	7	0	0	147	147	147	0	0	147	137	0	0	0
January 2032	152	152	4	0	0	152	152	152	0	0	152	133	0	0	0
January 2033	158	144	2	0	0	158	158	158	0	0	158	127	0	0	0
January 2034	163	115	0	0	0	163	163	98	0	0	163	120	0	0	0
January 2035	169	90	0	0	0	169	169	9	0	0	169	110	0	0	0
January 2036	175	68	0	0	0	175	175	0	0	0	175	98	0	0	0
January 2037	181	50	0	0	0	181	181	0	0	0	181	87	0	0	0
January 2038	188	35	0	0	0	188	188	0	0	0	188	77	0	0	0
January 2039	194	21	0	0	0	194	194	0	0	0	194	67	0	0	0
January 2040	201	8	0	0	0	201	201	0	0	0	201	57	0	0	0
January 2041	208	2	0	0	0	208	208	0	0	0	208	49	0	0	0
January 2042	216	0	0	0	0	216	131	0	0	0	216	41	0	0	0
January 2043	223	0	0	0	0	223	22	0	0	0	223	33	0	0	0
January 2044	172	0	0	0	0	231	0	0	0	0	231	27	0	0	0
January 2045	115	0	0	0	0	240	0	0	0	0	224	21	0	0	0
January 2046	54	0	0	0	0	248	0	0	0	0	189	15	0	0	0
January 2047	0	0	0	0	0	0	0	0	0	0	138	10	0	0	0
January 2048	0	0	0	0	0	0	0	0	0	0	85	6	0	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	29	2	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.0	15.9	4.8	0.5	0.3	26.9	22.3	14.2	1.0	0.6	27.4	19.3	1.1	0.7	0.5

Security Groups 3 and 8 PSA Prepayment Assumption Rates							
Distribution Date	Class Z						
	0%	150%	164%	385%	450%	600%	800%
Initial Percent	100	100	100	100	100	100	100
January 2021	104	103	103	61	48	18	3
January 2022	107	107	105	11	6	1	0
January 2023	111	111	107	8	4	0	0
January 2024	115	115	110	7	4	0	0
January 2025	119	119	113	7	1	0	0
January 2026	123	123	117	6	0	0	0
January 2027	128	127	121	5	0	0	0
January 2028	132	131	124	4	0	0	0
January 2029	137	133	126	3	0	0	0
January 2030	142	136	124	1	0	0	0
January 2031	147	136	121	1	0	0	0
January 2032	152	133	117	1	0	0	0
January 2033	158	126	109	0	0	0	0
January 2034	163	116	97	0	0	0	0
January 2035	169	104	85	0	0	0	0
January 2036	175	92	74	0	0	0	0
January 2037	181	80	64	0	0	0	0
January 2038	188	69	55	0	0	0	0
January 2039	194	59	46	0	0	0	0
January 2040	200	49	39	0	0	0	0
January 2041	207	41	32	0	0	0	0
January 2042	213	34	26	0	0	0	0
January 2043	219	28	22	0	0	0	0
January 2044	219	22	17	0	0	0	0
January 2045	205	17	13	0	0	0	0
January 2046	167	13	9	0	0	0	0
January 2047	117	8	6	0	0	0	0
January 2048	71	5	4	0	0	0	0
January 2049	24	1	1	0	0	0	0
January 2050	0	0	0	0	0	0	0
Weighted Average Life (years)	27.2	18.8	18.0	1.6	1.1	0.7	0.5

Security Group 9 PSA Prepayment Assumption Rates					
Distribution Date	Class IU				
	0%	100%	253%	450%	600%
Initial Percent	100	100	100	100	100
January 2021	97	91	82	71	62
January 2022	94	83	67	50	38
January 2023	91	76	55	35	23
January 2024	88	68	45	24	13
January 2025	85	62	36	16	8
January 2026	81	55	29	11	4
January 2027	77	49	23	7	2
January 2028	73	44	18	4	1
January 2029	69	39	14	3	1
January 2030	64	34	11	2	0
January 2031	60	29	8	1	0
January 2032	55	25	6	1	0
January 2033	49	21	4	0	0
January 2034	44	18	3	0	0
January 2035	38	14	2	0	0
January 2036	32	11	1	0	0
January 2037	25	8	1	0	0
January 2038	18	5	1	0	0
January 2039	11	2	0	0	0
January 2040	4	1	0	0	0
January 2041	0	0	0	0	0
January 2042	0	0	0	0	0
January 2043	0	0	0	0	0
January 2044	0	0	0	0	0
January 2045	0	0	0	0	0
January 2046	0	0	0	0	0
January 2047	0	0	0	0	0
January 2048	0	0	0	0	0
Weighted Average					
Life (years)	12.1	7.9	4.6	2.7	2.0

Security Group 10 PSA Prepayment Assumption Rates					
Distribution Date	Classes BT and IB				
	0%	100%	253%	450%	600%
Initial Percent	100	100	100	100	100
January 2021	99	91	82	71	62
January 2022	97	82	67	50	38
January 2023	96	74	55	35	24
January 2024	95	67	44	24	14
January 2025	93	60	36	17	9
January 2026	91	53	29	12	5
January 2027	90	47	23	8	3
January 2028	88	42	18	6	2
January 2029	86	36	14	4	1
January 2030	84	31	11	2	1
January 2031	81	26	9	2	0
January 2032	79	22	6	1	0
January 2033	77	18	5	1	0
January 2034	74	14	3	0	0
January 2035	71	11	2	0	0
January 2036	68	7	1	0	0
January 2037	65	4	1	0	0
January 2038	62	1	0	0	0
January 2039	58	0	0	0	0
January 2040	54	0	0	0	0
January 2041	50	0	0	0	0
January 2042	46	0	0	0	0
January 2043	41	0	0	0	0
January 2044	36	0	0	0	0
January 2045	31	0	0	0	0
January 2046	26	0	0	0	0
January 2047	20	0	0	0	0
January 2048	14	0	0	0	0
January 2049	7	0	0	0	0
January 2050	0	0	0	0	0
Weighted Average					
Life (years)	19.3	7.4	4.6	2.8	2.1

**Security Groups 9 and 10
PSA Prepayment Assumption Rates**

Distribution Date	Class IO				
	0%	100%	253%	450%	600%
Initial Percent	100	100	100	100	100
January 2021	98	91	82	71	62
January 2022	96	83	67	50	38
January 2023	94	75	55	35	23
January 2024	92	67	45	24	14
January 2025	90	61	36	17	8
January 2026	88	54	29	11	5
January 2027	85	48	23	8	3
January 2028	83	42	18	5	2
January 2029	80	37	14	3	1
January 2030	77	32	11	2	1
January 2031	74	27	9	1	0
January 2032	71	23	6	1	0
January 2033	68	19	5	1	0
January 2034	64	15	3	0	0
January 2035	60	12	2	0	0
January 2036	56	8	1	0	0
January 2037	52	5	1	0	0
January 2038	47	3	0	0	0
January 2039	42	1	0	0	0
January 2040	37	0	0	0	0
January 2041	33	0	0	0	0
January 2042	30	0	0	0	0
January 2043	27	0	0	0	0
January 2044	24	0	0	0	0
January 2045	21	0	0	0	0
January 2046	17	0	0	0	0
January 2047	13	0	0	0	0
January 2048	9	0	0	0	0
January 2049	5	0	0	0	0
January 2050	0	0	0	0	0
Weighted Average					
Life (years)	16.9	7.6	4.6	2.8	2.0

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Class FB					Classes FN and SN					Classes NF and NS				
	0%	200%	438%	650%	900%	0%	200%	438%	650%	900%	0%	200%	438%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	99	93	87	81	74	99	93	86	80	72	99	94	88	82	76
January 2022	97	82	66	53	40	97	82	65	52	37	97	83	68	55	42
January 2023	96	71	48	32	18	96	70	47	31	17	96	72	49	33	19
January 2024	95	61	35	19	8	95	61	34	18	8	95	62	35	20	8
January 2025	93	53	25	11	4	93	52	25	11	3	93	53	26	12	4
January 2026	91	46	18	7	2	91	45	18	7	2	91	46	18	7	2
January 2027	90	39	13	4	1	90	39	13	4	1	90	40	13	4	1
January 2028	88	34	9	2	0	88	33	9	2	0	88	34	10	3	0
January 2029	86	29	7	1	0	86	28	7	1	0	86	29	7	1	0
January 2030	84	25	5	1	0	84	24	5	1	0	84	25	5	1	0
January 2031	81	21	3	1	0	81	21	3	0	0	81	21	4	1	0
January 2032	79	18	2	0	0	79	18	2	0	0	79	18	2	0	0
January 2033	77	15	2	0	0	77	15	2	0	0	77	15	2	0	0
January 2034	74	13	1	0	0	74	13	1	0	0	74	13	1	0	0
January 2035	71	11	1	0	0	71	11	1	0	0	71	11	1	0	0
January 2036	68	9	1	0	0	68	9	1	0	0	68	9	1	0	0
January 2037	65	7	0	0	0	65	7	0	0	0	65	8	0	0	0
January 2038	61	6	0	0	0	61	6	0	0	0	61	6	0	0	0
January 2039	58	5	0	0	0	58	5	0	0	0	58	5	0	0	0
January 2040	54	4	0	0	0	54	4	0	0	0	54	4	0	0	0
January 2041	50	3	0	0	0	50	3	0	0	0	50	3	0	0	0
January 2042	46	3	0	0	0	46	3	0	0	0	46	3	0	0	0
January 2043	41	2	0	0	0	41	2	0	0	0	41	2	0	0	0
January 2044	36	2	0	0	0	36	2	0	0	0	36	2	0	0	0
January 2045	31	1	0	0	0	31	1	0	0	0	31	1	0	0	0
January 2046	26	1	0	0	0	26	1	0	0	0	26	1	0	0	0
January 2047	20	0	0	0	0	20	0	0	0	0	20	1	0	0	0
January 2048	14	0	0	0	0	14	0	0	0	0	14	0	0	0	0
January 2049	7	0	0	0	0	7	0	0	0	0	7	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	19.3	7.1	3.8	2.6	2.0	19.3	7.0	3.7	2.6	1.9	19.3	7.1	3.8	2.7	2.0

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Classes NA and NI					Class ZN				
	0%	355%	385%	415%	800%	0%	355%	385%	415%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2021	98	85	85	85	74	104	104	84	64	0
January 2022	97	65	65	65	40	108	108	65	22	0
January 2023	95	49	49	49	20	113	113	57	3	0
January 2024	93	36	36	36	10	117	117	57	0	0
January 2025	91	26	26	26	5	122	113	54	0	0
January 2026	89	19	19	19	3	127	104	49	0	0
January 2027	86	14	14	14	1	132	92	43	0	0
January 2028	84	10	10	10	1	138	80	37	0	0
January 2029	82	8	8	8	0	143	68	31	0	0
January 2030	79	5	5	5	0	149	56	25	0	0
January 2031	76	4	4	4	0	155	46	21	0	0
January 2032	73	3	3	3	0	161	38	17	0	0
January 2033	70	2	2	2	0	168	30	13	0	0
January 2034	67	1	1	1	0	175	24	10	0	0
January 2035	63	1	1	1	0	182	19	8	0	0
January 2036	60	1	1	1	0	189	15	6	0	0
January 2037	56	1	1	1	0	197	11	5	0	0
January 2038	52	0	0	0	0	205	9	4	0	0
January 2039	48	0	0	0	0	214	7	3	0	0
January 2040	43	0	0	0	0	222	5	2	0	0
January 2041	38	0	0	0	0	231	4	1	0	0
January 2042	33	0	0	0	0	241	3	1	0	0
January 2043	28	0	0	0	0	251	2	1	0	0
January 2044	23	0	0	0	0	261	1	0	0	0
January 2045	17	0	0	0	0	271	1	0	0	0
January 2046	10	0	0	0	0	282	1	0	0	0
January 2047	4	0	0	0	0	294	0	0	0	0
January 2048	0	0	0	0	0	251	0	0	0	0
January 2049	0	0	0	0	0	129	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.1	3.8	3.8	3.8	2.1	28.8	10.8	6.4	1.4	0.2

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Classes FT and ST					Classes T, TA, TB, TC, TD, TE, TG, TI, TJ, TK, TM and TN					Class TZ				
	0%	200%	325%	383%	700%	0%	200%	325%	383%	700%	0%	200%	325%	383%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	99	96	94	93	88	98	94	94	94	94	103	103	103	103	103
January 2022	97	87	80	78	63	97	83	83	83	81	105	105	105	105	105
January 2023	96	75	64	59	37	95	68	68	68	47	108	108	108	108	108
January 2024	95	65	51	45	21	93	55	55	55	27	111	111	111	111	111
January 2025	93	56	40	34	12	91	43	43	43	15	113	113	113	113	113
January 2026	91	48	31	25	7	89	33	33	33	9	116	116	116	116	116
January 2027	90	42	25	19	4	87	25	25	25	5	119	119	119	119	119
January 2028	88	36	19	14	2	84	19	19	19	3	122	122	122	122	122
January 2029	86	31	15	11	1	82	14	14	14	2	125	125	125	125	125
January 2030	84	26	12	8	1	79	10	10	10	1	128	128	128	128	128
January 2031	81	22	9	6	0	76	8	8	8	0	132	132	132	132	132
January 2032	79	19	7	5	0	73	6	6	6	0	135	135	135	135	135
January 2033	77	16	6	3	0	70	4	4	4	0	138	138	138	138	138
January 2034	74	14	4	2	0	66	3	3	3	0	142	142	142	142	142
January 2035	71	11	3	2	0	62	2	2	2	0	145	145	145	145	88
January 2036	68	10	3	1	0	59	2	2	2	0	149	149	149	149	49
January 2037	65	8	2	1	0	54	1	1	1	0	153	153	153	153	27
January 2038	61	7	1	1	0	50	1	1	1	0	157	157	157	157	15
January 2039	58	5	1	1	0	45	1	1	1	0	161	161	161	161	8
January 2040	54	4	1	0	0	40	0	0	0	0	165	165	165	165	4
January 2041	50	4	1	0	0	35	0	0	0	0	169	169	169	169	2
January 2042	46	3	0	0	0	29	0	0	0	0	173	173	173	173	1
January 2043	41	2	0	0	0	24	0	0	0	0	178	178	178	178	1
January 2044	36	2	0	0	0	17	0	0	0	0	182	119	119	119	0
January 2045	31	1	0	0	0	11	0	0	0	0	187	50	50	50	0
January 2046	26	1	0	0	0	3	0	0	0	0	191	2	2	2	0
January 2047	20	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2048	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2049	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.3	7.4	5.2	4.6	2.9	16.6	5.2	5.2	5.2	3.3	26.5	24.5	24.5	24.5	15.9

Security Group 13 PSA Prepayment Assumption Rates															
Distribution Date	Class YA					Classes YB, YC, YD, YE, YG, YH, YJ and YK					Class YZ				
	0%	200%	325%	383%	700%	0%	200%	325%	383%	700%	0%	200%	325%	383%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	100	100	63	46	0	100	100	100	100	86	103	103	103	103	103
January 2022	100	100	0	0	0	100	100	94	78	0	105	105	105	105	0
January 2023	100	100	0	0	0	100	100	66	39	0	108	108	108	108	0
January 2024	100	100	0	0	0	100	100	48	15	0	111	111	111	111	0
January 2025	100	100	0	0	0	100	100	38	3	0	113	113	113	113	0
January 2026	100	100	0	0	0	100	100	34	0	0	116	116	116	116	0
January 2027	100	91	0	0	0	100	100	32	0	0	119	119	119	119	0
January 2028	100	69	0	0	0	100	100	29	0	0	122	122	122	122	0
January 2029	100	40	0	0	0	100	100	25	0	0	125	125	125	125	0
January 2030	100	6	0	0	0	100	100	22	0	0	128	128	128	128	0
January 2031	100	0	0	0	0	100	92	19	0	0	132	132	132	132	0
January 2032	100	0	0	0	0	100	82	16	0	0	135	135	135	135	0
January 2033	100	0	0	0	0	100	72	13	0	0	138	138	138	138	0
January 2034	100	0	0	0	0	100	63	11	0	0	142	142	142	142	0
January 2035	100	0	0	0	0	100	54	9	0	0	145	145	145	145	0
January 2036	100	0	0	0	0	100	47	7	0	0	149	149	149	149	0
January 2037	100	0	0	0	0	100	40	6	0	0	153	153	153	153	0
January 2038	100	0	0	0	0	100	34	5	0	0	157	157	157	157	0
January 2039	100	0	0	0	0	100	28	4	0	0	161	161	161	161	0
January 2040	100	0	0	0	0	100	23	3	0	0	165	165	165	165	0
January 2041	100	0	0	0	0	100	19	2	0	0	169	169	169	169	0
January 2042	100	0	0	0	0	100	15	2	0	0	173	173	173	173	0
January 2043	100	0	0	0	0	100	12	1	0	0	178	178	178	178	0
January 2044	100	0	0	0	0	100	10	1	0	0	182	182	182	182	0
January 2045	100	0	0	0	0	100	7	1	0	0	187	187	187	187	0
January 2046	100	0	0	0	0	100	5	1	0	0	191	191	191	191	0
January 2047	38	0	0	0	0	100	3	0	0	0	196	196	196	196	0
January 2048	0	0	0	0	0	76	2	0	0	0	201	201	201	201	0
January 2049	0	0	0	0	0	39	1	0	0	0	206	206	206	165	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.9	8.6	1.1	0.9	0.5	28.7	16.6	6.4	2.9	1.4	30.0	29.8	29.7	29.3	2.0

Security Group 14 PSA Prepayment Assumption Rates																				
Distribution Date	Classes H, HA, HB, HC, HD, HE, HG, HI, HJ and HK					Classes HF, HM, HN, HP, HQ, HS, HT, HU, HV, HW, HX, IH and TW					Class HL					Class HZ				
	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	98	95	95	95	95	99	96	95	95	92	100	100	100	100	100	100	103	103	103	103
January 2022	97	86	86	86	86	97	89	86	84	77	100	100	100	100	100	100	105	105	105	105
January 2023	95	75	75	75	68	96	80	75	70	58	100	100	100	100	100	100	108	108	108	0
January 2024	93	64	64	64	50	94	71	65	59	43	100	100	100	100	100	100	111	111	111	0
January 2025	91	55	55	55	37	92	63	56	49	32	100	100	100	100	100	100	113	113	113	0
January 2026	89	46	46	46	27	91	56	48	41	24	100	100	100	100	100	100	116	116	116	0
January 2027	86	39	39	39	19	89	50	41	34	18	100	100	100	100	100	100	119	119	119	0
January 2028	84	32	32	32	13	87	44	35	28	13	100	100	100	100	100	100	122	122	122	0
January 2029	81	26	26	26	9	85	39	30	23	10	100	100	100	100	100	100	125	125	125	0
January 2030	79	21	21	21	6	83	35	26	19	7	100	100	100	100	100	100	128	128	128	0
January 2031	76	17	17	17	4	80	31	22	16	5	100	100	100	100	100	100	132	132	132	0
January 2032	73	13	13	13	2	78	27	19	13	4	100	100	100	100	100	100	135	135	135	0
January 2033	69	10	10	10	1	75	24	16	11	3	100	100	100	100	100	100	138	138	138	0
January 2034	66	8	8	8	0	72	21	13	9	2	100	100	100	100	94	142	142	142	0	
January 2035	62	6	6	6	0	69	18	11	7	1	100	100	100	100	68	145	145	145	0	
January 2036	59	4	4	4	0	66	15	9	6	1	100	100	100	100	49	149	149	149	0	
January 2037	55	3	3	3	0	63	13	8	5	1	100	100	100	100	36	153	153	153	0	
January 2038	51	2	2	2	0	60	11	6	4	1	100	100	100	100	25	157	157	157	0	
January 2039	46	1	1	1	0	56	10	5	3	0	100	100	100	100	18	161	161	161	0	
January 2040	41	0	0	0	0	52	8	4	2	0	100	100	100	100	13	165	165	165	0	
January 2041	36	0	0	0	0	48	7	4	2	0	100	81	81	81	9	169	169	169	0	
January 2042	31	0	0	0	0	44	6	3	1	0	100	63	63	63	6	173	173	173	0	
January 2043	26	0	0	0	0	40	5	2	1	0	100	48	48	48	4	178	178	178	0	
January 2044	20	0	0	0	0	35	4	2	1	0	100	35	35	35	3	182	182	182	0	
January 2045	14	0	0	0	0	30	3	1	1	0	100	25	25	25	2	187	187	187	0	
January 2046	7	0	0	0	0	24	2	1	0	0	100	18	18	18	1	191	191	191	0	
January 2047	0	0	0	0	0	19	1	1	0	0	100	11	11	11	1	196	196	196	0	
January 2048	0	0	0	0	0	13	1	0	0	0	7	7	7	7	0	201	201	201	0	
January 2049	0	0	0	0	0	7	0	0	0	0	3	3	3	3	0	206	206	206	0	
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																				
Life (years)	16.7	6.5	6.5	6.5	4.7	19.0	8.8	7.4	6.3	4.4	27.3	23.4	23.4	23.4	16.8	30.0	29.9	29.9	7.7	2.4

Security Group 14 PSA Prepayment Assumption Rates															
Distribution Date	Class XA					Classes XB, XU, XV, XW and XY					Classes XC and XD				
	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	100	100	84	67	18	100	100	100	100	81	100	100	100	100	100
January 2022	100	100	44	0	0	100	100	100	100	39	100	100	100	96	35
January 2023	100	100	0	0	0	100	100	100	68	0	100	100	98	60	0
January 2024	100	100	0	0	0	100	100	95	38	0	100	100	84	34	0
January 2025	100	100	0	0	0	100	100	83	19	0	100	100	74	17	0
January 2026	100	100	0	0	0	100	100	76	7	0	100	100	67	6	0
January 2027	100	100	0	0	0	100	100	72	1	0	100	100	64	1	0
January 2028	100	100	0	0	0	100	100	70	0	0	100	100	62	0	0
January 2029	100	94	0	0	0	100	100	67	0	0	100	100	60	0	0
January 2030	100	81	0	0	0	100	100	64	0	0	100	100	57	0	0
January 2031	100	65	0	0	0	100	100	59	0	0	100	100	53	0	0
January 2032	100	45	0	0	0	100	100	55	0	0	100	100	49	0	0
January 2033	100	22	0	0	0	100	100	50	0	0	100	100	44	0	0
January 2034	100	0	0	0	0	100	100	45	0	0	100	100	40	0	0
January 2035	100	0	0	0	0	100	100	40	0	0	100	91	36	0	0
January 2036	100	0	0	0	0	100	92	35	0	0	100	82	31	0	0
January 2037	100	0	0	0	0	100	83	31	0	0	100	73	28	0	0
January 2038	100	0	0	0	0	100	73	27	0	0	100	65	24	0	0
January 2039	100	0	0	0	0	100	64	23	0	0	100	57	20	0	0
January 2040	100	0	0	0	0	100	56	20	0	0	100	49	17	0	0
January 2041	100	0	0	0	0	100	48	16	0	0	100	42	14	0	0
January 2042	100	0	0	0	0	100	40	14	0	0	100	36	12	0	0
January 2043	100	0	0	0	0	100	33	11	0	0	100	30	10	0	0
January 2044	100	0	0	0	0	100	27	9	0	0	100	24	8	0	0
January 2045	100	0	0	0	0	100	21	7	0	0	100	19	6	0	0
January 2046	100	0	0	0	0	100	16	5	0	0	100	14	4	0	0
January 2047	100	0	0	0	0	100	11	3	0	0	100	10	3	0	0
January 2048	16	0	0	0	0	100	7	2	0	0	100	6	2	0	0
January 2049	0	0	0	0	0	61	3	1	0	0	55	3	1	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.8	11.6	1.8	1.2	0.7	29.2	21.3	13.3	3.8	1.6	29.1	20.5	12.2	3.6	1.8

PSA Prepayment Assumption Rates															
Distribution Date	Class XH					Class XP					Class XZ				
	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2021	100	100	96	91	77	100	100	87	75	70	103	103	103	103	103
January 2022	100	100	85	70	25	100	100	57	14	0	105	105	105	105	105
January 2023	100	100	71	44	0	100	100	19	0	0	108	108	108	108	0
January 2024	100	100	61	25	0	100	100	0	0	0	111	111	111	111	0
January 2025	100	100	54	12	0	100	100	0	0	0	113	113	113	113	0
January 2026	100	100	49	4	0	100	100	0	0	0	116	116	116	116	0
January 2027	100	100	46	1	0	100	100	0	0	0	119	119	119	119	0
January 2028	100	100	45	0	0	100	100	0	0	0	122	122	122	122	0
January 2029	100	98	43	0	0	100	95	0	0	0	125	125	125	125	0
January 2030	100	95	41	0	0	100	86	0	0	0	128	128	128	128	0
January 2031	100	90	38	0	0	100	73	0	0	0	132	132	132	132	0
January 2032	100	85	35	0	0	100	57	0	0	0	135	135	135	135	0
January 2033	100	79	32	0	0	100	40	0	0	0	138	138	138	138	0
January 2034	100	72	29	0	0	100	22	0	0	0	142	142	142	142	0
January 2035	100	66	26	0	0	100	4	0	0	0	145	145	145	145	0
January 2036	100	60	23	0	0	100	0	0	0	0	149	149	149	149	0
January 2037	100	53	20	0	0	100	0	0	0	0	153	153	153	153	0
January 2038	100	47	17	0	0	100	0	0	0	0	157	157	157	157	0
January 2039	100	41	15	0	0	100	0	0	0	0	161	161	161	161	0
January 2040	100	36	13	0	0	100	0	0	0	0	165	165	165	165	0
January 2041	100	31	11	0	0	100	0	0	0	0	169	169	169	169	0
January 2042	100	26	9	0	0	100	0	0	0	0	173	173	173	173	0
January 2043	100	22	7	0	0	100	0	0	0	0	178	178	178	178	0
January 2044	100	17	6	0	0	100	0	0	0	0	182	182	182	182	0
January 2045	100	14	4	0	0	100	0	0	0	0	187	187	187	187	0
January 2046	100	10	3	0	0	100	0	0	0	0	191	191	191	191	0
January 2047	100	7	2	0	0	100	0	0	0	0	196	196	196	196	0
January 2048	77	4	1	0	0	35	0	0	0	0	201	201	201	201	0
January 2049	40	2	1	0	0	0	0	0	0	0	206	206	206	206	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.7	18.1	9.4	3.0	1.5	27.9	12.3	2.1	1.4	1.3	30.0	29.9	29.8	7.6	2.4

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 Mortgage Loan prepayment rates under a variety of scenarios, in the case of the Group 1, 8 and 9 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios and, in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of LIBOR under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, LIBOR levels or the yield of any Class.**

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

LIBOR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes

Low levels of LIBOR can reduce the yield of the Floating Rate Classes. High levels of LIBOR can reduce the yield of the Inverse Floating Rate Classes. In addition, the Floating Rate Classes will not

necessarily benefit from a higher yield at high levels of LIBOR because the rate on such Classes is capped at a maximum rate described under “Terms Sheet — Interest Rates.”

Payment Delay: Effect on Yields of the Fixed Rate Classes

The effective yield on any Fixed Rate Class will be less than the yield otherwise produced by its Interest Rate and purchase price because, on each Distribution Date, 30 days’ interest will be payable on (or added to the principal amount of) that Class even though interest began to accrue approximately 50 days earlier.

Yield Tables

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

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

The yields were calculated by

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

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate Class for each Accrual Period following the first Accrual Period will be based on the indicated level of LIBOR and (2) 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 DI to Prepayments Assumed Price 14.0%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>328%</u>	<u>354%</u>	<u>500%</u>	<u>700%</u>
14.7%	1.9%	0.0%	(11.3)%	(27.9)%

SECURITY GROUP 2

Sensitivity of Class BI to Prepayments Assumed Price 15.0%*

PSA Prepayment Assumption Rates				
<u>225%</u>	<u>265%</u>	<u>300%</u>	<u>407%</u>	<u>600%</u>
11.8%	9.3%	7.0%	0.0%	(13.3)%

SECURITY GROUP 3

Sensitivity of Class AI to Prepayments Assumed Price 13.75%*

PSA Prepayment Assumption Rates				
<u>164%</u>	<u>385%</u>	<u>450%</u>	<u>553%</u>	<u>800%</u>
18.0%	7.1%	5.5%	0.0%	(13.8)%

Sensitivity of Class EI to Prepayments Assumed Price 12.0%*

PSA Prepayment Assumption Rates				
<u>164%</u>	<u>385%</u>	<u>450%</u>	<u>522%</u>	<u>800%</u>
21.2%	7.0%	4.9%	0.1%	(19.3)%

Sensitivity of Class GI to Prepayments Assumed Price 15.0%*

PSA Prepayment Assumption Rates				
<u>164%</u>	<u>385%</u>	<u>450%</u>	<u>588%</u>	<u>800%</u>
6.2%	6.2%	6.2%	0.0%	(11.1)%

Sensitivity of Class IM to Prepayments Assumed Price 15.0%*

PSA Prepayment Assumption Rates				
<u>164%</u>	<u>385%</u>	<u>450%</u>	<u>596%</u>	<u>800%</u>
8.1%	8.1%	6.8%	0.0%	(10.6)%

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

Sensitivity of Class KI to Prepayments
Assumed Price 13.5%*

PSA Prepayment Assumption Rates				
<u>164%</u>	<u>385%</u>	<u>450%</u>	<u>617%</u>	<u>800%</u>
14.0%	8.0%	8.0%	0.0%	(9.8)%

Sensitivity of Class MI to Prepayments
Assumed Price 13.25%*

PSA Prepayment Assumption Rates				
<u>164%</u>	<u>385%</u>	<u>450%</u>	<u>579%</u>	<u>800%</u>
19.3%	8.4%	6.8%	0.0%	(12.3)%

SECURITY GROUP 4

Sensitivity of Class IP to Prepayments
Assumed Price 15.25%*

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>175%</u>	<u>225%</u>	<u>387%</u>	<u>400%</u>
9.6%	9.6%	9.6%	0.0%	(0.8)%

Sensitivity of Class PI to Prepayments
Assumed Price 16.46875%*

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>175%</u>	<u>225%</u>	<u>400%</u>	<u>406%</u>
9.0%	9.0%	9.0%	0.4%	0.0%

Sensitivity of Class PY to Prepayments
Assumed Price 16.5%*

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>175%</u>	<u>225%</u>	<u>400%</u>	<u>405%</u>
9.0%	9.0%	9.0%	0.3%	0.0%

SECURITY GROUP 5

Sensitivity of Class JI to Prepayments
Assumed Price 10.0%*

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>175%</u>	<u>225%</u>	<u>400%</u>	<u>622%</u>
19.1%	19.1%	19.1%	11.5%	0.1%

* 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 7

Sensitivity of Class BS to Prepayments Assumed Price 6.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>300%</u>	<u>612%</u>	<u>950%</u>	<u>1,300%</u>
1.00%	43.5%	19.1%	(11.0)%	(49.1)%
1.68%	31.8%	8.0%	(21.6)%	(59.2)%
3.34%	4.5%	(18.1)%	(46.5)%	(83.3)%
5.00% and above	**	**	**	**

SECURITY GROUP 9

Sensitivity of Class IU to Prepayments Assumed Price 17.5%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>253%</u>	<u>343%</u>	<u>450%</u>	<u>600%</u>
18.5%	7.2%	0.0%	(8.9)%	(22.1)%

SECURITY GROUP 10

Sensitivity of Class IB to Prepayments Assumed Price 17.5%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>253%</u>	<u>348%</u>	<u>450%</u>	<u>600%</u>
17.7%	7.0%	0.1%	(7.7)%	(19.7)%

SECURITY GROUPS 9 AND 10

Sensitivity of Class IO to Prepayments Assumed Price 17.5%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>253%</u>	<u>346%</u>	<u>450%</u>	<u>600%</u>
18.0%	7.1%	0.1%	(8.1)%	(20.5)%

SECURITY GROUP 11

Sensitivity of Class NS to Prepayments Assumed Price 6.5%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>438%</u>	<u>650%</u>	<u>900%</u>
1.000000%	34.9%	21.2%	8.4%	(7.5)%
1.683630%	22.6%	8.7%	(4.4)%	(20.9)%
2.521815%	7.8%	(6.5)%	(20.2)%	(37.6)%
3.360000% and above	(8.0)%	(22.7)%	(36.9)%	(55.4)%

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

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

Sensitivity of Class SN to Prepayments
Assumed Price 6.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>438%</u>	<u>650%</u>	<u>900%</u>
1.000000%	36.3%	21.9%	8.3%	(8.9)%
1.683630%	23.7%	9.1%	(4.7)%	(22.2)%
2.521815%	8.4%	(6.4)%	(20.6)%	(38.7)%
3.360000% and above	(7.8)%	(22.7)%	(37.1)%	(56.1)%

SECURITY GROUP 12

Sensitivity of Class NI to Prepayments
Assumed Price 4.75%*

<u>PSA Prepayment Assumption Rates</u>				
<u>355%</u>	<u>385%</u>	<u>415%</u>	<u>800%</u>	<u>1,299%</u>
67.4%	67.4%	67.4%	42.3%	0.1%

SECURITY GROUP 13

Sensitivity of Class ST to Prepayments
Assumed Price 16.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>325%</u>	<u>383%</u>	<u>700%</u>
1.000%	21.5%	15.2%	12.2%	(4.7)%
1.676%	16.6%	10.1%	7.0%	(10.3)%
3.863%	0.4%	(6.7)%	(10.0)%	(29.2)%
6.050% and above	**	**	**	**

Sensitivity of Class TI to Prepayments
Assumed Price 18.0%*

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>325%</u>	<u>383%</u>	<u>545%</u>	<u>700%</u>
7.2%	7.2%	7.2%	0.0%	(8.0)%

SECURITY GROUP 14

Sensitivity of Class HI to Prepayments
Assumed Price 20.0%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>200%</u>	<u>250%</u>	<u>362%</u>	<u>400%</u>
5.9%	5.9%	5.9%	0.0%	(2.2)%

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

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

Sensitivity of Class HS to Prepayments
Assumed Price 16.0%*

LIBOR	PSA Prepayment Assumption Rates			
	150%	200%	250%	400%
1.000%	23.9%	21.4%	18.9%	11.2%
1.676%	19.0%	16.4%	13.9%	6.0%
3.863%	3.0%	0.2%	(2.5)%	(11.1)%
6.050% and above	**	**	**	**

Sensitivity of Class IH to Prepayments
Assumed Price 22.0%*

PSA Prepayment Assumption Rates				
150%	200%	250%	297%	400%
8.1%	5.4%	2.6%	0.0%	(5.7)%

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

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

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

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 328% PSA in the case of the Group 1 Securities, 265% PSA in the case of the Group 2 Securities, 385% PSA in the case of the Group 3, 8 and 12 Securities, 175% PSA in the case of the Group 4 and 5 Securities, 225% PSA in the case of the Group 6 Securities, 612% PSA in the case of the Group 7 Securities, 253% PSA in the case of the Group 9 and 10 Securities, 438% PSA in the case of

the Group 11 Securities, 325% PSA in the case of the Group 13 Securities and 200% PSA in the case of the Group 14 Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). In the case of the Floating Rate and Inverse Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under “Interest Rates.” No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of LIBOR at any time after the date of this Supplement. See *“Certain United States Federal Income Tax Consequences” in the Base Offering Circular.*

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

Under 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 Pooling REMIC and the beneficial ownership of the Residual Interest in the Issuing REMIC. The Residual Securities, *i.e.*, the Class RR Securities, generally will be treated as “residual interests” in a REMIC for domestic building and loan associations and as “real estate assets” for REITs, as described in “Certain United States Federal Income Tax Consequences” in the Base Offering Circular, but will not be treated as debt for United States federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the Trust REMICs, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMICs. Thus, Residual Holders will have taxable income attributable to the Residual Securities even though they will not receive principal or interest distributions with respect to the Residual Securities, which could result in a negative after-tax return for the Residual Holders. Even though the Holders of the Residual Securities are not entitled to any stated principal or interest pay-

ments on the Residual Securities, the Trust REMICs may have substantial taxable income in certain periods, and offsetting tax losses may not occur until much later periods. Accordingly, the Holders of the Residual Securities may experience substantial adverse tax timing consequences. Prospective investors are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

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

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

An individual, trust or estate that holds Residual Securities (directly or indirectly through a grantor trust, a partnership, an S corporation, a common trust fund, or a non-publicly offered RIC) generally will not be eligible to deduct its allocable share of the Trust REMICs’ fees or expenses under Section 212 of the Code for any taxable year beginning 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 Regu-

lar 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) January 1, 2020 on the Fixed Rate Classes and (2) January 20, 2020 on the Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance) and (2) the Scheduled Principal Balances or Aggregate Scheduled Principal Balances of each Class receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton Andrews Kurth LLP, for the Trust by K&L Gates LLP, Charlotte, North Carolina, and Marcell Solomon & Associates, P.C., Bowie, Maryland, and for the Trustee by Nixon Peabody LLP.

Available Combinations(1)

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 3								
Combination 1								
ZA	\$ 3,890,000	ZE	\$ 13,056,000	SUP	4.00%	FIX/Z	38382BZ48	January 2050
ZG	3,063,000							
ZK	6,103,000							
Combination 2(6)								
EA	\$ 64,263,000	A	\$ 70,576,000	PAC/AD	4.00%	FIX	38382BZ55	January 2050
EY	6,313,000	AB	70,576,000	PAC/AD	3.75	FIX	38382BZ63	January 2050
		AC	70,576,000	PAC/AD	3.50	FIX	38382BZ71	January 2050
		AD	70,576,000	PAC/AD	3.25	FIX	38382BZ89	January 2050
		AE	70,576,000	PAC/AD	3.00	FIX	38382BZ97	January 2050
		AG	70,576,000	PAC/AD	2.75	FIX	38382B2A0	January 2050
		AH	70,576,000	PAC/AD	2.50	FIX	38382B2B8	January 2050
		AI	35,288,000	NTL(PAC/AD)	4.00	FIX/IO	38382B2C6	January 2050
		AJ	70,576,000	PAC/AD	2.25	FIX	38382B2D4	January 2050
		AK	70,576,000	PAC/AD	2.00	FIX	38382B2E2	January 2050
Combination 3(6)								
EA	\$ 64,263,000	E	\$ 64,263,000	PAC/AD	3.00%	FIX	38382B2F9	October 2048
		EB	64,263,000	PAC/AD	3.75	FIX	38382B2G7	October 2048
		EC	64,263,000	PAC/AD	3.50	FIX	38382B2H5	October 2048
		ED	64,263,000	PAC/AD	3.25	FIX	38382B2J1	October 2048
		EG	64,263,000	PAC/AD	2.75	FIX	38382B2K8	October 2048
		EH	64,263,000	PAC/AD	2.50	FIX	38382B2L6	October 2048
		EI	32,131,500	NTL(PAC/AD)	4.00	FIX/IO	38382B2M4	October 2048
		EJ	64,263,000	PAC/AD	2.25	FIX	38382B2N2	October 2048
		EK	64,263,000	PAC/AD	2.00	FIX	38382B2P7	October 2048

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 4								
Combination 4(6)								
PA	\$160,277,000	IP	\$ 45,793,428	NTL(PAC/AD)	3.50%	FIX/IO	38382B2Q5	May 2049
		PC	160,277,000	PAC/AD	1.50	FIX	38382B2R3	May 2049
		PD	160,277,000	PAC/AD	1.75	FIX	38382B2S1	May 2049
		PE	160,277,000	PAC/AD	2.00	FIX	38382B2T9	May 2049
		PG	160,277,000	PAC/AD	2.25	FIX	38382B2U6	May 2049
Combination 5(6)								
PA	\$160,277,000	PH	\$168,713,000	PAC/AD	1.50%	FIX	38382B2V4	January 2050
PB	8,436,000	PJ	168,713,000	PAC/AD	1.75	FIX	38382B2W2	January 2050
		PK	168,713,000	PAC/AD	2.00	FIX	38382B2X0	January 2050
		PL	168,713,000	PAC/AD	2.25	FIX	38382B2Y8	January 2050
		PM	168,713,000	PAC/AD	2.50	FIX	38382B2Z5	January 2050
		PY	48,203,714	NTL(PAC/AD)	3.50	FIX/IO	38382B3A9	January 2050
Security Group 5								
Combination 6								
JK	\$ 21,633,000	JM	\$ 86,533,000	PAC/AD	2.75%	FIX	38382B3B7	January 2050
JP	64,900,000							
Combination 7								
JL	\$ 7,211,083	JN	\$ 86,533,000	PAC/AD	3.00%	FIX	38382B3C5	January 2050
JK	21,633,000							
JP	64,900,000							
Security Groups 3 and 8								
Combination 8(7)								
MZ	\$ 1,000,000	Z	\$ 26,337,871	SC/PT/SEQ/PAC II/AD	3.50%	FIX/Z	38382B3D3	January 2050
UZ	3,192,000							
ZJ	22,145,871							
Security Groups 9 and 10								
Combination 9(7)								
IB	\$ 33,370,376	IO	\$ 50,014,040	NTL(SC/PT)	5.00%	FIX/IO	38382B3E1	January 2050
IU	16,643,664							

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 11								
Combination 10								
FN	\$ 42,326,309	FB	\$ 90,000,000	PT	(5)	FLT	38382B3F8	January 2050
NF	47,673,691							
Security Group 13								
Combination 11(6)								
T	\$ 34,742,248	TA	\$ 34,742,248	PAC/AD	1.00%	FIX	38382B3G6	January 2050
		TB	34,742,248	PAC/AD	1.25	FIX	38382B3H4	January 2050
		TC	34,742,248	PAC/AD	1.50	FIX	38382B3J0	January 2050
		TD	34,742,248	PAC/AD	1.75	FIX	38382B3K7	January 2050
		TE	34,742,248	PAC/AD	2.00	FIX	38382B3L5	January 2050
		TG	34,742,248	PAC/AD	2.25	FIX	38382B3M3	January 2050
		TI	11,580,749	NTL(PAC/AD)	4.50	FIX/IO	38382B3N1	January 2050
		TJ	29,779,069	PAC/AD	2.75	FIX	38382B3P6	January 2050
		TK	26,056,686	PAC/AD	3.00	FIX	38382B3Q4	January 2050
		TM	23,161,498	PAC/AD	3.25	FIX	38382B3R2	January 2050
		TN	20,845,348	PAC/AD	3.50	FIX	38382B3S0	January 2050
Security Group 14								
Combination 12								
H	\$ 10,169,422	TW	\$ 12,508,104	PT	2.50%	FIX	38382B3T8	January 2050
HL	272,752							
XA	564,930							
XC	500,000							
XD	1,000,000							
XZ	1,000							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 13(6)								
H	\$ 66,401,702	HA	\$ 66,401,702	PAC	1.50%	FIX	38382B3U5	October 2049
		HB	66,401,702	PAC	1.75	FIX	38382B3V3	October 2049
		HC	66,401,702	PAC	2.00	FIX	38382B3W1	October 2049
		HD	66,401,702	PAC	2.25	FIX	38382B3X9	October 2049
		HE	53,121,361	PAC	2.75	FIX	38382B3Y7	October 2049
		HG	44,267,801	PAC	3.00	FIX	38382B3Z4	October 2049
		HI	16,600,425	NTL(PAC)	4.00	FIX/IO	38382B4A8	October 2049
		HJ	37,943,829	PAC	3.25	FIX	38382B4B6	October 2049
		HK	33,200,851	PAC	3.50	FIX	38382B4C4	October 2049
Combination 14(6)								
H	\$ 28,455,933	HM	\$ 35,000,000	PT	1.50%	FIX	38382B4D2	January 2050
HL	763,211	HN	35,000,000	PT	1.75	FIX	38382B4E0	January 2050
XH	5,780,856	HP	35,000,000	PT	2.00	FIX	38382B4F7	January 2050
		HQ	35,000,000	PT	2.25	FIX	38382B4G5	January 2050
		HT	35,000,000	PT	2.50	FIX	38382B4H3	January 2050
		HU	28,000,000	PT	2.75	FIX	38382B4J9	January 2050
		HV	23,333,333	PT	3.00	FIX	38382B4K6	January 2050
		HW	20,000,000	PT	3.25	FIX	38382B4L4	January 2050
		HX	17,500,000	PT	3.50	FIX	38382B4M2	January 2050
		IH	8,750,000	NTL(PT)	4.00	FIX/IO	38382B4N0	January 2050

- (1) All exchanges must comply with minimum denomination restrictions.
- (2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.
- (3) As defined under “Class Types” in Appendix I to the Base Offering Circular.
- (4) See “Yield, Maturity and Prepayment Considerations — Final Distribution Date” in this Supplement.
- (5) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in this Supplement.
- (6) In the case of Combinations 2, 3, 4, 5, 11, 13 and 14, various subcombinations are permitted. See “Description of the Securities — Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations.
- (7) Derived from REMIC classes relating to separate Groups.

Schedule II

SCHEDULED PRINCIPAL BALANCES

Distribution Date	Classes BL and BZ (in the aggregate)	Classes AZ and MA (in the aggregate)	Classes AZ, EA, FY, MA and MZ (in the aggregate)	Classes GB and GZ (in the aggregate)
Initial Balance	\$3,116,000.00	\$3,185,000.00	\$74,761,000.00	\$8,007,000.00
February 2020	3,095,818.82	3,172,121.52	74,501,355.56	7,972,784.02
March 2020	3,074,367.62	3,158,113.84	74,194,497.14	7,935,463.15
April 2020	3,051,664.90	3,142,981.37	73,840,611.68	7,895,049.53
May 2020	3,027,730.67	3,126,729.40	73,439,971.44	7,851,557.89
June 2020	3,002,586.34	3,109,364.07	72,992,934.18	7,805,005.52
July 2020	2,976,254.76	3,090,892.36	72,499,943.14	7,755,412.30
August 2020	2,948,760.13	3,071,322.14	71,961,526.74	7,702,800.64
September 2020	2,920,128.03	3,050,662.10	71,378,298.00	7,647,195.52
October 2020	2,890,385.29	3,028,921.77	70,750,953.78	7,588,624.40
November 2020	2,859,560.05	3,006,111.51	70,080,273.67	7,527,117.27
December 2020	2,827,681.66	2,982,242.51	69,367,118.64	7,462,706.56
January 2021	2,794,780.62	2,957,326.78	68,612,429.50	7,395,427.14
February 2021	2,760,888.59	2,931,377.11	67,817,225.02	7,325,316.28
March 2021	2,726,038.27	2,904,407.10	66,982,599.83	7,252,413.62
April 2021	2,690,263.41	2,876,431.11	66,109,722.08	7,176,761.11
May 2021	2,653,598.73	2,847,464.28	65,199,830.85	7,098,402.97
June 2021	2,616,079.84	2,817,522.47	64,254,233.29	7,017,385.65
July 2021	2,577,743.21	2,786,622.30	63,274,301.62	6,933,757.77
August 2021	2,538,626.10	2,754,781.08	62,261,469.79	6,847,570.09
September 2021	2,500,008.21	2,722,016.82	61,217,230.05	6,758,875.39
October 2021	2,461,883.31	2,688,348.22	60,143,129.23	6,667,728.49
November 2021	2,424,245.26	2,653,794.63	59,040,764.86	6,574,186.11
December 2021	2,387,087.99	2,618,376.01	57,911,781.17	6,478,306.87
January 2022	2,350,405.50	2,582,112.97	56,757,864.85	6,380,151.17
February 2022	2,314,191.88	2,545,026.68	55,580,740.70	6,279,781.14
March 2022	2,278,441.28	2,507,138.90	54,382,167.17	6,177,260.56
April 2022	2,243,147.93	2,468,471.93	53,163,931.75	6,072,654.81
May 2022	2,208,306.12	2,429,048.57	51,927,846.27	5,966,030.72
June 2022	2,173,910.21	2,389,915.04	50,717,264.12	5,860,260.52
July 2022	2,139,954.66	2,351,068.86	49,531,657.61	5,755,336.08
August 2022	2,106,433.95	2,312,507.55	48,370,509.86	5,651,249.34
September 2022	2,073,342.66	2,274,228.64	47,233,314.54	5,547,992.32
October 2022	2,040,675.42	2,236,229.70	46,119,575.68	5,445,557.09
November 2022	2,008,426.95	2,198,508.31	45,028,807.45	5,343,935.81
December 2022	1,976,592.02	2,161,062.08	43,960,533.98	5,243,120.68
January 2023	1,945,165.45	2,123,888.62	42,914,289.12	5,143,103.99
February 2023	1,914,142.14	2,086,985.56	41,889,616.24	5,043,878.10
March 2023	1,883,517.05	2,050,350.57	40,886,068.09	4,945,435.41
April 2023	1,853,285.22	2,013,981.33	39,903,206.55	4,847,768.40
May 2023	1,823,441.71	1,977,875.51	38,940,602.48	4,750,869.63
June 2023	1,793,981.67	1,942,030.84	37,997,835.52	4,654,731.70
July 2023	1,764,900.31	1,906,445.04	37,074,493.92	4,559,347.29
August 2023	1,736,192.89	1,871,115.86	36,170,174.36	4,464,709.12

Distribution Date	Classes BL and BZ (in the aggregate)	Classes AZ and MA (in the aggregate)	Classes AZ, EA, FY, MA and MZ (in the aggregate)	Classes GB and GZ (in the aggregate)
September 2023	\$1,707,854.73	\$1,836,041.06	\$35,284,481.78	\$4,370,810.01
October 2023	1,679,881.22	1,801,218.43	34,417,029.23	4,277,642.80
November 2023	1,652,267.77	1,766,645.76	33,567,437.66	4,185,200.43
December 2023	1,625,009.90	1,732,320.87	32,735,335.81	4,093,475.87
January 2024	1,598,103.14	1,698,241.59	31,920,360.02	4,002,462.17
February 2024	1,571,543.10	1,664,405.78	31,122,154.08	3,912,152.42
March 2024	1,545,325.43	1,630,811.29	30,340,369.10	3,822,539.80
April 2024	1,519,445.85	1,597,456.02	29,574,663.32	3,733,617.53
May 2024	1,493,900.11	1,564,337.87	28,826,394.02	3,645,378.87
June 2024	1,468,684.03	1,531,454.74	28,096,782.69	3,557,817.18
July 2024	1,443,793.49	1,498,804.58	27,385,369.16	3,470,925.83
August 2024	1,419,224.39	1,466,385.33	26,691,704.54	3,384,698.29
September 2024	1,394,972.71	1,434,194.96	26,015,350.90	3,299,128.06
October 2024	1,371,034.46	1,402,231.45	25,355,881.03	3,214,208.70
November 2024	1,347,405.71	1,370,492.79	24,712,878.17	3,129,933.83
December 2024	1,324,082.57	1,338,977.00	24,085,935.77	3,046,297.12
January 2025	1,301,061.22	1,307,682.10	23,474,657.21	2,963,292.30
February 2025	1,278,337.85	1,276,606.15	22,878,655.60	2,881,215.05
March 2025	1,255,908.73	1,245,747.18	22,297,553.51	2,801,381.28
April 2025	1,233,770.16	1,215,103.29	21,730,982.75	2,723,730.27
May 2025	1,211,918.49	1,184,672.56	21,178,584.16	2,648,202.95
June 2025	1,190,350.12	1,154,523.90	20,640,007.36	2,574,741.81
July 2025	1,169,061.48	1,125,129.83	20,114,910.58	2,503,290.90
August 2025	1,148,049.05	1,096,471.68	19,602,960.41	2,433,795.76
September 2025	1,127,309.37	1,068,531.26	19,103,831.60	2,366,203.41
October 2025	1,106,839.00	1,041,290.80	18,617,206.90	2,300,462.28
November 2025	1,086,704.89	1,014,732.97	18,142,776.81	2,236,522.19
December 2025	1,066,924.66	988,840.87	17,680,239.45	2,174,334.32
January 2026	1,047,492.22	963,598.03	17,229,300.31	2,113,851.15
February 2026	1,028,401.58	938,988.35	16,789,672.14	2,055,026.43
March 2026	1,009,646.86	914,996.16	16,361,074.71	1,997,815.18
April 2026	991,222.27	891,606.15	15,943,234.68	1,942,173.61
May 2026	973,122.14	868,803.40	15,535,885.42	1,888,059.12
June 2026	955,340.87	846,573.34	15,138,766.83	1,835,430.24
July 2026	937,872.97	824,901.78	14,751,625.23	1,784,246.64
August 2026	920,713.03	803,774.86	14,374,213.13	1,734,469.06
September 2026	903,855.76	783,179.07	14,006,289.15	1,686,059.30
October 2026	887,295.93	763,101.23	13,647,617.83	1,638,980.19
November 2026	871,028.41	743,528.48	13,297,969.48	1,593,195.55
December 2026	855,048.15	724,448.28	12,957,120.09	1,548,670.21
January 2027	839,350.21	705,848.40	12,624,851.12	1,505,369.90
February 2027	823,929.71	687,716.91	12,300,949.42	1,463,261.31
March 2027	808,781.85	670,042.16	11,985,207.09	1,422,312.02
April 2027	793,901.93	652,812.81	11,677,421.33	1,382,490.47
May 2027	779,285.32	636,017.78	11,377,394.34	1,343,765.96
June 2027	764,927.48	619,646.28	11,084,933.17	1,306,108.63
July 2027	750,823.92	603,687.77	10,799,849.64	1,269,489.41

<u>Distribution Date</u>	<u>Classes BL and BZ (in the aggregate)</u>	<u>Classes AZ and MA (in the aggregate)</u>	<u>Classes AZ, EA, FY, MA and MZ (in the aggregate)</u>	<u>Classes GB and GZ (in the aggregate)</u>
August 2027	\$ 736,970.25	\$ 588,131.96	\$10,521,960.19	\$1,233,880.01
September 2027	723,362.16	572,968.85	10,251,085.79	1,199,252.93
October 2027	709,995.38	558,188.65	9,987,051.79	1,165,581.39
November 2027	696,865.76	543,781.84	9,729,687.88	1,132,839.33
December 2027	683,969.18	529,739.10	9,478,827.93	1,101,001.41
January 2028	671,301.60	516,051.38	9,234,309.89	1,070,042.97
February 2028	658,859.07	502,709.82	8,995,975.73	1,039,940.01
March 2028	646,637.67	489,705.79	8,763,671.29	1,010,669.19
April 2028	634,633.60	477,030.88	8,537,246.22	982,207.77
May 2028	622,843.06	464,676.88	8,316,553.90	954,533.68
June 2028	611,262.37	452,635.78	8,101,451.29	927,625.39
July 2028	599,887.88	440,899.78	7,891,798.91	901,461.98
August 2028	588,716.02	429,461.26	7,687,460.70	876,023.11
September 2028	577,743.26	418,312.79	7,488,303.97	851,288.96
October 2028	566,966.16	407,447.12	7,294,199.31	827,240.26
November 2028	556,381.32	396,857.20	7,105,020.49	803,858.26
December 2028	545,985.39	386,536.12	6,920,644.41	781,124.73
January 2029	535,775.10	376,477.18	6,740,951.01	759,021.92
February 2029	525,747.22	366,673.80	6,565,823.19	737,532.55
March 2029	515,898.57	357,119.61	6,395,146.76	716,639.84
April 2029	506,226.04	347,808.37	6,228,810.34	696,327.44
May 2029	496,726.57	338,733.99	6,066,705.30	676,579.45
June 2029	487,397.15	329,890.55	5,908,725.70	657,380.40
July 2029	478,234.81	321,272.26	5,754,768.24	638,715.24
August 2029	469,236.65	312,873.48	5,604,732.15	620,569.33
September 2029	460,399.80	304,688.71	5,458,519.16	602,928.43
October 2029	451,721.46	296,712.59	5,316,033.45	585,778.68
November 2029	443,198.86	288,939.89	5,177,181.54	569,106.60
December 2029	434,829.29	281,365.50	5,041,872.31	552,899.07
January 2030	426,610.08	273,984.44	4,910,016.85	537,143.34
February 2030	418,538.60	266,791.87	4,781,528.49	521,826.99
March 2030	410,612.28	259,783.05	4,656,322.69	506,937.95
April 2030	402,828.59	252,953.37	4,534,317.01	492,464.47
May 2030	395,185.02	246,298.33	4,415,431.06	478,395.12
June 2030	387,679.15	239,813.53	4,299,586.42	464,718.79
July 2030	380,308.55	233,494.70	4,186,706.65	451,424.66
August 2030	373,070.86	227,337.67	4,076,717.18	438,502.21
September 2030	365,963.76	221,338.36	3,969,545.31	425,941.21
October 2030	358,984.97	215,492.81	3,865,120.14	413,731.71
November 2030	352,132.24	209,797.14	3,763,372.51	401,864.01
December 2030	345,403.36	204,247.59	3,664,235.01	390,328.70
January 2031	338,796.17	198,840.46	3,567,641.89	379,116.61
February 2031	332,308.52	193,572.17	3,473,529.03	368,218.84
March 2031	325,938.34	188,439.23	3,381,833.91	357,626.69
April 2031	319,683.55	183,438.21	3,292,495.55	347,331.76
May 2031	313,542.14	178,565.80	3,205,454.53	337,325.81
June 2031	307,512.11	173,818.73	3,120,652.85	327,600.89

<u>Distribution Date</u>	<u>Classes BL and BZ (in the aggregate)</u>	<u>Classes AZ and MA (in the aggregate)</u>	<u>Classes AZ, EA, FY, MA and MZ (in the aggregate)</u>	<u>Classes GB and GZ (in the aggregate)</u>
July 2031	\$ 301,591.51	\$ 169,193.86	\$ 3,038,033.99	\$ 318,149.21
August 2031	295,778.43	164,688.10	2,957,542.83	308,963.24
September 2031	290,070.96	160,298.43	2,879,125.63	300,035.62
October 2031	284,467.26	156,021.93	2,802,729.97	291,359.21
November 2031	278,965.50	151,855.72	2,728,304.74	282,927.06
December 2031	273,563.89	147,797.03	2,655,800.12	274,732.41
January 2032	268,260.67	143,843.13	2,585,167.51	266,768.68
February 2032	263,054.10	139,991.37	2,516,359.55	259,029.48
March 2032	257,942.49	136,239.17	2,449,330.03	251,508.59
April 2032	252,924.16	132,584.00	2,384,033.91	244,199.95
May 2032	247,997.48	129,023.40	2,320,427.26	237,097.69
June 2032	243,160.81	125,554.98	2,258,467.28	230,196.07
July 2032	238,412.59	122,176.40	2,198,112.21	223,489.54
August 2032	233,751.24	118,885.38	2,139,321.32	216,972.66
September 2032	229,175.23	115,679.70	2,082,054.94	210,640.19
October 2032	224,683.07	112,557.19	2,026,274.35	204,486.99
November 2032	220,273.26	109,515.75	1,971,941.83	198,508.09
December 2032	215,944.35	106,553.30	1,919,020.58	192,698.63
January 2033	211,694.92	103,667.85	1,867,474.73	187,053.90
February 2033	207,523.55	100,857.43	1,817,269.31	181,569.33
March 2033	203,428.87	98,120.14	1,768,370.23	176,240.46
April 2033	199,409.52	95,454.11	1,720,744.23	171,062.94
May 2033	195,464.17	92,857.54	1,674,358.91	166,032.56
June 2033	191,591.50	90,328.64	1,629,182.66	161,145.22
July 2033	187,790.23	87,865.71	1,585,184.69	156,396.94
August 2033	184,059.09	85,467.05	1,542,334.94	151,783.83
September 2033	180,396.84	83,131.03	1,500,604.15	147,302.13
October 2033	176,802.26	80,856.04	1,459,963.76	142,948.16
November 2033	173,274.14	78,640.54	1,420,385.94	138,718.36
December 2033	169,811.30	76,483.00	1,381,843.56	134,609.26
January 2034	166,412.59	74,381.94	1,344,310.16	130,617.48
February 2034	163,076.87	72,335.92	1,307,759.97	126,739.75
March 2034	159,803.01	70,343.53	1,272,167.83	122,972.87
April 2034	156,589.92	68,403.40	1,237,509.24	119,313.74
May 2034	153,436.51	66,514.19	1,203,760.31	115,759.35
June 2034	150,341.71	64,674.59	1,170,897.75	112,306.76
July 2034	147,304.50	62,883.35	1,138,898.85	108,953.11
August 2034	144,323.84	61,139.21	1,107,741.48	105,695.64
September 2034	141,398.72	59,440.97	1,077,404.05	102,531.65
October 2034	138,528.14	57,787.45	1,047,865.55	99,458.50
November 2034	135,711.15	56,177.51	1,019,105.46	96,473.66
December 2034	132,946.78	54,610.02	991,103.80	93,574.64
January 2035	130,234.08	53,083.90	963,841.09	90,759.03
February 2035	127,572.15	51,598.08	937,298.32	88,024.49
March 2035	124,960.06	50,151.52	911,457.00	85,368.73
April 2035	122,396.93	48,743.22	886,299.07	82,789.53
May 2035	119,881.88	47,372.19	861,806.94	80,284.75

<u>Distribution Date</u>	<u>Classes BL and BZ (in the aggregate)</u>	<u>Classes AZ and MA (in the aggregate)</u>	<u>Classes AZ, EA, FY, MA and MZ (in the aggregate)</u>	<u>Classes GB and GZ (in the aggregate)</u>
June 2035	\$ 117,414.05	\$ 46,037.47	\$ 837,963.48	\$ 77,852.28
July 2035	114,992.60	44,738.13	814,751.95	75,490.09
August 2035	112,616.68	43,473.25	792,156.08	73,196.19
September 2035	110,285.50	42,241.94	770,159.99	70,968.66
October 2035	107,998.23	41,043.34	748,748.20	68,805.62
November 2035	105,754.10	39,876.61	727,905.62	66,705.26
December 2035	103,552.33	38,740.92	707,617.55	64,665.80
January 2036	101,392.15	37,635.46	687,869.66	62,685.52
February 2036	99,272.83	36,559.46	668,647.98	60,762.74
March 2036	97,193.62	35,512.16	649,938.89	58,895.85
April 2036	95,153.80	34,492.81	631,729.13	57,083.25
May 2036	93,152.66	33,500.68	614,005.76	55,323.41
June 2036	91,189.51	32,535.08	596,756.18	53,614.83
July 2036	89,263.66	31,595.31	579,968.10	51,956.07
August 2036	87,374.44	30,680.70	563,629.54	50,345.69
September 2036	85,521.19	29,790.61	547,728.85	48,782.34
October 2036	83,703.25	28,924.39	532,254.65	47,264.68
November 2036	81,919.99	28,081.42	517,195.84	45,791.40
December 2036	80,170.78	27,261.10	502,541.64	44,361.24
January 2037	78,455.00	26,462.84	488,281.51	42,972.99
February 2037	76,772.06	25,686.07	474,405.20	41,625.43
March 2037	75,121.35	24,930.22	460,902.70	40,317.42
April 2037	73,502.29	24,194.75	447,764.27	39,047.83
May 2037	71,914.31	23,479.13	434,980.43	37,815.56
June 2037	70,356.84	22,782.84	422,541.90	36,619.55
July 2037	68,829.33	22,105.38	410,439.69	35,458.76
August 2037	67,331.23	21,446.25	398,664.99	34,332.18
September 2037	65,862.01	20,804.98	387,209.26	33,238.83
October 2037	64,421.15	20,181.09	376,064.13	32,177.78
November 2037	63,008.12	19,574.14	365,221.49	31,148.08
December 2037	61,622.43	18,983.67	354,673.41	30,148.85
January 2038	60,263.56	18,409.27	344,412.17	29,179.20
February 2038	58,931.05	17,850.49	334,430.24	28,238.29
March 2038	57,624.39	17,306.95	324,720.30	27,325.30
April 2038	56,343.12	16,778.23	315,275.19	26,439.43
May 2038	55,086.79	16,263.94	306,087.97	25,579.89
June 2038	53,854.92	15,763.71	297,151.85	24,745.92
July 2038	52,647.07	15,277.17	288,460.23	23,936.80
August 2038	51,462.81	14,803.95	280,006.65	23,151.80
September 2038	50,301.70	14,343.71	271,784.86	22,390.23
October 2038	49,163.31	13,896.10	263,788.74	21,651.42
November 2038	48,047.23	13,460.79	256,012.33	20,934.71
December 2038	46,953.06	13,037.45	248,449.84	20,239.45
January 2039	45,880.38	12,625.77	241,095.60	19,565.04
February 2039	44,828.80	12,225.44	233,944.12	18,910.86
March 2039	43,797.94	11,836.16	226,990.02	18,276.33
April 2039	42,787.41	11,457.64	220,228.08	17,660.89

<u>Distribution Date</u>	<u>Classes BL and BZ (in the aggregate)</u>	<u>Classes AZ and MA (in the aggregate)</u>	<u>Classes AZ, EA, FY, MA and MZ (in the aggregate)</u>	<u>Classes GB and GZ (in the aggregate)</u>
May 2039	\$ 41,796.84	\$ 11,089.59	\$ 213,653.21	\$ 17,063.97
June 2039	40,825.86	10,731.73	207,260.45	16,485.05
July 2039	39,874.11	10,383.80	201,044.96	15,923.59
August 2039	38,941.23	10,045.53	195,002.03	15,379.10
September 2039	38,026.88	9,716.66	189,127.07	14,851.08
October 2039	37,130.71	9,396.94	183,415.63	14,339.05
November 2039	36,252.38	9,086.13	177,863.34	13,842.54
December 2039	35,391.57	8,784.00	172,465.96	13,361.10
January 2040	34,547.96	8,490.30	167,219.36	12,894.30
February 2040	33,721.21	8,204.82	162,119.53	12,441.70
March 2040	32,911.02	7,927.33	157,162.53	12,002.89
April 2040	32,117.09	7,657.63	152,344.55	11,577.47
May 2040	31,339.10	7,395.50	147,661.88	11,165.05
June 2040	30,576.77	7,140.75	143,110.88	10,765.24
July 2040	29,829.80	6,893.16	138,688.04	10,377.68
August 2040	29,097.90	6,652.56	134,389.90	10,002.00
September 2040	28,380.79	6,418.75	130,213.14	9,637.86
October 2040	27,678.21	6,191.55	126,154.47	9,284.92
November 2040	26,989.87	5,970.79	122,210.74	8,942.85
December 2040	26,315.51	5,756.29	118,378.84	8,611.33
January 2041	25,654.87	5,547.87	114,655.77	8,290.04
February 2041	25,007.69	5,345.39	111,038.58	7,978.70
March 2041	24,373.72	5,148.67	107,524.43	7,676.99
April 2041	23,752.71	4,957.57	104,110.53	7,384.65
May 2041	23,144.42	4,771.92	100,794.16	7,101.39
June 2041	22,548.61	4,591.59	97,572.70	6,826.94
July 2041	21,965.04	4,416.43	94,443.56	6,561.04
August 2041	21,393.48	4,246.29	91,404.25	6,303.44
September 2041	20,833.72	4,081.05	88,452.32	6,053.89
October 2041	20,285.52	3,920.56	85,585.41	5,812.16
November 2041	19,748.66	3,764.71	82,801.20	5,578.01
December 2041	19,222.94	3,613.35	80,097.44	5,351.21
January 2042	18,708.14	3,466.38	77,471.94	5,131.54
February 2042	18,204.06	3,323.67	74,922.57	4,918.81
March 2042	17,710.49	3,185.11	72,447.24	4,712.78
April 2042	17,227.23	3,050.58	70,043.94	4,513.27
May 2042	16,754.09	2,919.96	67,710.69	4,320.09
June 2042	16,290.87	2,793.17	65,445.57	4,133.03
July 2042	15,837.39	2,670.08	63,246.72	3,951.92
August 2042	15,393.46	2,550.60	61,112.31	3,776.58
September 2042	14,958.90	2,434.63	59,040.59	3,606.84
October 2042	14,533.53	2,322.07	57,029.81	3,442.52
November 2042	14,117.17	2,212.82	55,078.31	3,283.47
December 2042	13,709.66	2,106.81	53,184.45	3,129.52
January 2043	13,310.82	2,003.93	51,346.64	2,980.52
February 2043	12,920.48	1,904.10	49,563.33	2,836.33
March 2043	12,538.49	1,807.24	47,833.01	2,696.79

<u>Distribution Date</u>	<u>Classes BL and BZ (in the aggregate)</u>	<u>Classes AZ and MA (in the aggregate)</u>	<u>Classes AZ, EA, FY, MA and MZ (in the aggregate)</u>	<u>Classes GB and GZ (in the aggregate)</u>
April 2043	\$ 12,164.69	\$ 1,713.27	\$ 46,154.22	\$ 2,561.76
May 2043	11,798.91	1,622.10	44,525.53	2,431.11
June 2043	11,441.00	1,533.65	42,945.54	2,304.71
July 2043	11,090.81	1,447.86	41,412.90	2,182.43
August 2043	10,748.20	1,364.64	39,926.30	2,064.13
September 2043	10,413.01	1,283.93	38,484.45	1,949.70
October 2043	10,085.10	1,205.65	37,086.10	1,839.03
November 2043	9,764.33	1,129.74	35,730.05	1,731.99
December 2043	9,450.57	1,056.13	34,415.09	1,628.47
January 2044	9,143.67	984.76	33,140.10	1,528.37
February 2044	8,843.51	915.56	31,903.93	1,431.59
March 2044	8,549.95	848.47	30,705.51	1,338.01
April 2044	8,262.86	783.44	29,543.77	1,247.55
May 2044	7,982.12	720.41	28,417.68	1,160.10
June 2044	7,707.61	659.31	27,326.24	1,075.57
July 2044	7,439.20	600.10	26,268.46	993.88
August 2044	7,176.77	542.71	25,243.39	914.93
September 2044	6,920.21	487.11	24,250.12	838.64
October 2044	6,669.41	433.24	23,287.73	764.93
November 2044	6,424.24	381.05	22,355.35	693.71
December 2044	6,184.60	330.48	21,452.12	624.91
January 2045	5,950.37	281.51	20,577.22	558.46
February 2045	5,721.47	234.07	19,729.84	494.28
March 2045	5,497.76	188.14	18,909.19	432.30
April 2045	5,279.17	143.65	18,114.51	372.45
May 2045	5,065.57	100.58	17,345.05	314.66
June 2045	4,856.89	58.88	16,600.09	258.87
July 2045	4,653.01	18.51	15,878.93	205.02
August 2045	4,453.84	0.00	15,180.87	153.04
September 2045	4,259.29	0.00	14,505.25	102.88
October 2045	4,069.26	0.00	13,851.43	54.47
November 2045	3,883.68	0.00	13,218.78	7.77
December 2045	3,702.43	0.00	12,606.67	0.00
January 2046	3,525.46	0.00	12,014.52	0.00
February 2046	3,352.65	0.00	11,441.74	0.00
March 2046	3,183.94	0.00	10,887.76	0.00
April 2046	3,019.23	0.00	10,352.05	0.00
May 2046	2,858.46	0.00	9,834.06	0.00
June 2046	2,701.53	0.00	9,333.28	0.00
July 2046	2,548.38	0.00	8,849.20	0.00
August 2046	2,398.92	0.00	8,381.32	0.00
September 2046	2,253.08	0.00	7,929.18	0.00
October 2046	2,110.79	0.00	7,492.30	0.00
November 2046	1,971.98	0.00	7,070.24	0.00
December 2046	1,836.57	0.00	6,662.56	0.00
January 2047	1,704.49	0.00	6,268.82	0.00
February 2047	1,575.68	0.00	5,888.62	0.00

<u>Distribution Date</u>	<u>Classes BL and BZ (in the aggregate)</u>	<u>Classes AZ and MA (in the aggregate)</u>	<u>Classes AZ, EA, FY, MA and MZ (in the aggregate)</u>	<u>Classes GB and GZ (in the aggregate)</u>
March 2047	\$ 1,450.07	\$ 0.00	\$ 5,521.54	\$ 0.00
April 2047	1,327.60	0.00	5,167.21	0.00
May 2047	1,208.20	0.00	4,825.22	0.00
June 2047	1,091.80	0.00	4,495.23	0.00
July 2047	978.35	0.00	4,176.85	0.00
August 2047	867.79	0.00	3,869.75	0.00
September 2047	760.05	0.00	3,573.58	0.00
October 2047	655.07	0.00	3,288.01	0.00
November 2047	552.81	0.00	3,012.72	0.00
December 2047	453.20	0.00	2,747.40	0.00
January 2048	356.18	0.00	2,491.74	0.00
February 2048	261.71	0.00	2,245.44	0.00
March 2048	169.73	0.00	2,008.22	0.00
April 2048	80.19	0.00	1,779.80	0.00
May 2048	0.00	0.00	1,559.91	0.00
June 2048	0.00	0.00	1,348.28	0.00
July 2048	0.00	0.00	1,144.66	0.00
August 2048	0.00	0.00	948.80	0.00
September 2048	0.00	0.00	760.45	0.00
October 2048	0.00	0.00	579.39	0.00
November 2048	0.00	0.00	405.38	0.00
December 2048	0.00	0.00	238.21	0.00
January 2049	0.00	0.00	77.65	0.00
February 2049 and thereafter ..	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
Initial Balance	\$30,029,000.00	\$168,713,000.00	\$86,533,000.00	\$23,245,000.00
February 2020	29,913,317.08	168,222,781.51	86,272,624.74	23,175,671.09
March 2020	29,781,897.56	167,690,857.37	85,990,847.29	23,099,337.05
April 2020	29,634,803.93	167,117,407.59	85,687,768.79	23,016,025.19
May 2020	29,472,119.22	166,502,638.88	85,363,504.11	22,925,768.23
June 2020	29,293,947.04	165,846,784.59	85,018,181.77	22,828,604.22
July 2020	29,100,411.49	165,150,104.54	84,651,943.89	22,724,576.58
August 2020	28,891,657.09	164,412,884.87	84,264,946.09	22,613,734.01
September 2020	28,667,848.64	163,635,437.88	83,857,357.36	22,496,130.52
October 2020	28,429,171.04	162,818,101.74	83,429,359.98	22,371,825.34
November 2020	28,175,829.09	161,961,240.31	82,981,149.34	22,240,882.90
December 2020	27,908,047.16	161,065,242.85	82,512,933.82	22,103,372.74
January 2021	27,626,068.92	160,130,523.68	82,024,934.62	21,959,369.49
February 2021	27,330,156.97	159,157,521.90	81,517,385.56	21,808,952.78
March 2021	27,020,592.43	158,146,700.98	80,990,532.93	21,652,207.18
April 2021	26,697,674.51	157,098,548.42	80,444,635.23	21,489,222.06
May 2021	26,361,719.99	156,013,575.32	79,879,962.99	21,320,091.60
June 2021	26,013,062.72	154,892,315.93	79,296,798.51	21,144,914.62
July 2021	25,652,053.04	153,735,327.19	78,695,435.64	20,963,794.47
August 2021	25,279,057.16	152,543,188.28	78,076,179.51	20,776,839.01
September 2021	24,894,456.53	151,316,500.03	77,439,346.23	20,584,160.39
October 2021	24,498,647.15	150,055,884.47	76,785,262.66	20,385,875.01
November 2021	24,092,038.85	148,761,984.18	76,114,266.06	20,182,103.36
December 2021	23,675,054.54	147,435,461.80	75,426,703.83	19,972,969.89
January 2022	23,248,129.44	146,076,999.34	74,722,933.15	19,758,602.89
February 2022	22,811,710.26	144,687,297.60	74,003,320.69	19,539,134.33
March 2022	22,366,254.37	143,267,075.54	73,268,242.24	19,314,699.74
April 2022	21,912,228.94	141,817,069.56	72,518,082.38	19,085,438.04
May 2022	21,450,110.05	140,338,032.85	71,753,234.11	18,851,491.39
June 2022	20,994,456.96	138,868,693.28	70,993,566.46	18,613,005.03
July 2022	20,545,174.27	137,408,982.73	70,239,042.96	18,376,435.65
August 2022	20,102,167.94	135,958,833.53	69,489,627.39	18,141,766.95
September 2022	19,665,345.29	134,518,178.47	68,745,283.79	17,908,982.79
October 2022	19,234,614.95	133,086,950.75	68,005,976.41	17,678,067.12
November 2022	18,809,886.85	131,665,084.03	67,271,669.75	17,449,004.05
December 2022	18,391,072.24	130,252,512.38	66,542,328.54	17,221,777.79
January 2023	17,978,083.60	128,849,170.31	65,817,917.75	16,996,372.70
February 2023	17,570,834.68	127,454,992.76	65,098,402.58	16,772,773.25
March 2023	17,169,240.48	126,069,915.09	64,383,748.46	16,550,964.04
April 2023	16,773,217.18	124,693,873.08	63,673,921.05	16,330,929.80
May 2023	16,382,682.20	123,326,802.93	62,968,886.22	16,112,655.36
June 2023	15,997,554.10	121,968,641.25	62,268,610.10	15,896,125.71
July 2023	15,617,752.63	120,619,325.07	61,573,059.02	15,681,325.91
August 2023	15,243,198.69	119,278,791.83	60,882,199.53	15,468,241.18
September 2023	14,873,814.30	117,946,979.37	60,195,998.41	15,256,856.84
October 2023	14,509,522.61	116,623,825.94	59,514,422.67	15,047,158.33
November 2023	14,150,247.85	115,309,270.20	58,837,439.53	14,839,131.21

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
December 2023	\$13,795,915.36	\$114,003,251.18	\$58,165,016.41	\$14,632,761.16
January 2024	13,446,451.52	112,705,708.34	57,497,120.97	14,428,033.95
February 2024	13,101,783.80	111,416,581.53	56,833,721.08	14,224,935.49
March 2024	12,761,840.66	110,135,810.96	56,174,784.80	14,023,451.80
April 2024	12,426,551.64	108,863,337.26	55,520,280.44	13,823,569.00
May 2024	12,095,847.25	107,599,101.44	54,870,176.49	13,625,273.33
June 2024	11,769,658.99	106,343,044.90	54,224,441.66	13,428,551.13
July 2024	11,447,919.39	105,095,109.39	53,583,044.86	13,233,388.86
August 2024	11,131,608.27	103,855,237.08	52,945,955.21	13,039,773.09
September 2024	10,823,929.08	102,623,370.48	52,313,142.04	12,847,690.48
October 2024	10,524,648.51	101,399,452.50	51,684,574.88	12,657,127.82
November 2024	10,233,539.48	100,183,426.42	51,060,223.45	12,468,071.98
December 2024	9,950,381.04	98,975,235.86	50,440,057.69	12,280,509.96
January 2025	9,674,958.15	97,774,824.84	49,824,047.73	12,094,428.86
February 2025	9,407,061.54	96,582,137.73	49,212,163.88	11,909,815.86
March 2025	9,146,487.58	95,397,119.26	48,604,376.69	11,726,658.26
April 2025	8,893,038.08	94,219,714.51	48,000,656.86	11,544,943.47
May 2025	8,646,520.18	93,049,868.95	47,400,975.31	11,364,658.98
June 2025	8,406,746.21	91,887,528.36	46,805,303.14	11,185,792.40
July 2025	8,173,533.53	90,732,638.91	46,213,611.65	11,008,331.42
August 2025	7,946,704.41	89,585,147.09	45,625,872.33	10,832,263.85
September 2025	7,726,085.90	88,444,999.77	45,042,056.85	10,657,577.58
October 2025	7,511,509.71	87,312,144.12	44,462,137.08	10,484,260.59
November 2025	7,302,812.03	86,186,527.70	43,886,085.05	10,312,300.99
December 2025	7,099,833.51	85,068,098.38	43,313,873.02	10,141,686.95
January 2026	6,902,419.05	83,956,804.38	42,745,473.39	9,972,406.75
February 2026	6,710,417.73	82,852,594.25	42,180,858.77	9,804,448.77
March 2026	6,523,682.68	81,755,416.88	41,620,001.93	9,637,801.46
April 2026	6,342,071.02	80,665,221.49	41,062,875.85	9,472,453.39
May 2026	6,165,443.66	79,581,957.62	40,509,453.65	9,309,050.79
June 2026	5,993,665.29	78,505,575.16	39,959,708.67	9,148,340.10
July 2026	5,826,604.24	77,436,024.30	39,413,614.39	8,990,278.21
August 2026	5,664,132.37	76,373,255.56	38,871,144.49	8,834,822.65
September 2026	5,506,125.01	75,317,219.79	38,332,272.81	8,681,931.66
October 2026	5,352,460.83	74,267,868.15	37,796,973.37	8,531,564.10
November 2026	5,203,021.77	73,225,152.13	37,265,220.36	8,383,679.51
December 2026	5,057,692.97	72,189,023.50	36,736,988.14	8,238,238.04
January 2027	4,916,362.65	71,161,439.11	36,212,251.25	8,095,200.48
February 2027	4,778,922.04	70,147,607.33	35,691,000.18	7,954,528.24
March 2027	4,645,265.32	69,147,350.60	35,176,800.23	7,816,183.32
April 2027	4,515,289.51	68,160,493.57	34,669,559.44	7,680,128.35
May 2027	4,388,894.40	67,186,863.13	34,169,187.07	7,546,326.51
June 2027	4,265,982.50	66,226,288.34	33,675,593.52	7,414,741.58
July 2027	4,146,458.94	65,278,600.43	33,188,690.30	7,285,337.92
August 2027	4,030,231.43	64,343,632.76	32,708,390.10	7,158,080.44
September 2027	3,917,210.14	63,421,220.78	32,234,606.69	7,032,934.59
October 2027	3,807,307.68	62,511,202.04	31,767,254.94	6,909,866.40

Distribution Date	Classes KA, KD and KZ (in the aggregate)	Classes PA and PB (in the aggregate)	Classes JK and JP (in the aggregate)	Classes UA and UB (in the aggregate)
November 2027	\$ 3,700,439.02	\$ 61,613,416.13	\$31,306,250.82	\$ 6,788,842.40
December 2027	3,596,521.44	60,727,704.69	30,851,511.36	6,669,829.66
January 2028	3,495,474.43	59,853,911.34	30,402,954.65	6,552,795.79
February 2028	3,397,219.68	58,991,881.68	29,960,499.82	6,437,708.87
March 2028	3,301,680.97	58,141,463.28	29,524,067.05	6,324,537.53
April 2028	3,208,784.15	57,302,505.61	29,093,577.51	6,213,250.85
May 2028	3,118,457.10	56,474,860.08	28,668,953.41	6,103,818.44
June 2028	3,030,629.61	55,658,379.95	28,250,117.93	5,996,210.36
July 2028	2,945,233.40	54,852,920.36	27,836,995.23	5,890,397.15
August 2028	2,862,202.01	54,058,338.27	27,429,510.45	5,786,349.83
September 2028	2,781,470.81	53,274,492.47	27,027,589.69	5,684,039.87
October 2028	2,702,976.90	52,501,243.51	26,631,159.97	5,583,439.17
November 2028	2,626,659.08	51,738,453.74	26,240,149.27	5,484,520.10
December 2028	2,552,457.82	50,985,987.23	25,854,486.47	5,387,255.47
January 2029	2,480,315.19	50,243,709.78	25,474,101.39	5,291,618.50
February 2029	2,410,174.84	49,511,488.89	25,098,924.70	5,197,582.84
March 2029	2,341,981.93	48,789,193.75	24,728,888.00	5,105,122.57
April 2029	2,275,683.13	48,076,695.21	24,363,923.74	5,014,212.17
May 2029	2,211,226.55	47,373,865.74	24,003,965.26	4,924,826.52
June 2029	2,148,561.68	46,680,579.44	23,648,946.71	4,836,940.90
July 2029	2,087,639.41	45,996,712.01	23,298,803.13	4,750,531.00
August 2029	2,028,411.95	45,322,140.73	22,953,470.37	4,665,572.87
September 2029	1,970,832.82	44,656,744.43	22,612,885.10	4,582,042.94
October 2029	1,914,856.78	44,000,403.48	22,276,984.80	4,499,918.04
November 2029	1,860,439.82	43,352,999.78	21,945,707.76	4,419,175.35
December 2029	1,807,539.16	42,714,416.73	21,618,993.06	4,339,792.40
January 2030	1,756,113.13	42,084,539.18	21,296,780.55	4,261,747.10
February 2030	1,706,121.23	41,463,253.49	20,979,010.87	4,185,017.69
March 2030	1,657,524.04	40,850,447.44	20,665,625.41	4,109,582.78
April 2030	1,610,283.23	40,246,010.24	20,356,566.30	4,035,421.30
May 2030	1,564,361.49	39,649,832.52	20,051,776.45	3,962,512.51
June 2030	1,519,722.54	39,061,806.27	19,751,199.46	3,890,836.03
July 2030	1,476,331.08	38,481,824.89	19,454,779.67	3,820,371.76
August 2030	1,434,152.78	37,909,783.12	19,162,462.15	3,751,099.96
September 2030	1,393,154.22	37,345,577.05	18,874,192.66	3,683,001.18
October 2030	1,353,302.93	36,789,104.08	18,589,917.66	3,616,056.29
November 2030	1,314,567.27	36,240,262.93	18,309,584.30	3,550,246.46
December 2030	1,276,916.52	35,698,953.60	18,033,140.41	3,485,553.15
January 2031	1,240,320.76	35,165,077.36	17,760,534.48	3,421,958.14
February 2031	1,204,750.88	34,638,536.76	17,491,715.67	3,359,443.48
March 2031	1,170,178.59	34,119,235.57	17,226,633.81	3,297,991.51
April 2031	1,136,576.36	33,607,078.80	16,965,239.35	3,237,584.86
May 2031	1,103,917.40	33,101,972.67	16,707,483.40	3,178,206.42
June 2031	1,072,175.66	32,603,824.59	16,453,317.67	3,119,839.36
July 2031	1,041,325.80	32,112,543.16	16,202,694.53	3,062,467.14
August 2031	1,011,343.18	31,628,038.14	15,955,566.92	3,006,073.44
September 2031	982,203.82	31,150,220.44	15,711,888.44	2,950,642.25

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
October 2031	\$ 953,884.39	\$ 30,679,002.12	\$15,471,613.23	\$ 2,896,157.77
November 2031	926,362.22	30,214,296.35	15,234,696.07	2,842,604.48
December 2031	899,615.23	29,756,017.42	15,001,092.29	2,789,967.10
January 2032	873,621.97	29,304,080.70	14,770,757.81	2,738,230.60
February 2032	848,361.56	28,858,402.66	14,543,649.12	2,687,380.18
March 2032	823,813.69	28,418,900.83	14,319,723.28	2,637,401.28
April 2032	799,958.63	27,985,493.79	14,098,937.87	2,588,279.58
May 2032	776,777.14	27,558,101.17	13,881,251.06	2,540,000.98
June 2032	754,250.57	27,136,643.63	13,666,621.52	2,492,551.60
July 2032	732,360.72	26,721,042.83	13,455,008.50	2,445,917.80
August 2032	711,089.93	26,311,221.44	13,246,371.74	2,400,086.16
September 2032	690,421.01	25,907,103.13	13,040,671.50	2,355,043.44
October 2032	670,337.24	25,508,612.54	12,837,868.59	2,310,776.65
November 2032	650,822.35	25,115,675.27	12,637,924.28	2,267,272.99
December 2032	631,860.53	24,728,217.89	12,440,800.38	2,224,519.88
January 2033	613,436.40	24,346,167.89	12,246,459.17	2,182,504.91
February 2033	595,535.00	23,969,453.70	12,054,863.42	2,141,215.91
March 2033	578,141.77	23,598,004.68	11,865,976.39	2,100,640.88
April 2033	561,242.57	23,231,751.07	11,679,761.83	2,060,768.01
May 2033	544,823.64	22,870,624.03	11,496,183.92	2,021,585.69
June 2033	528,871.59	22,514,555.58	11,315,207.34	1,983,082.50
July 2033	513,373.40	22,163,478.64	11,136,797.22	1,945,247.19
August 2033	498,316.41	21,817,326.96	10,960,919.12	1,908,068.71
September 2033	483,688.33	21,476,035.18	10,787,539.08	1,871,536.15
October 2033	469,477.16	21,139,538.74	10,616,623.56	1,835,638.83
November 2033	455,671.27	20,807,773.92	10,448,139.45	1,800,366.19
December 2033	442,259.34	20,480,677.85	10,282,054.09	1,765,707.88
January 2034	429,230.35	20,158,188.43	10,118,335.23	1,731,653.69
February 2034	416,573.60	19,840,244.37	9,956,951.04	1,698,193.58
March 2034	404,278.67	19,526,785.18	9,797,870.10	1,665,317.68
April 2034	392,335.44	19,217,751.14	9,641,061.42	1,633,016.27
May 2034	380,734.06	18,913,083.29	9,486,494.39	1,601,279.80
June 2034	369,464.95	18,612,723.44	9,334,138.80	1,570,098.85
July 2034	358,518.80	18,316,614.16	9,183,964.83	1,539,464.18
August 2034	347,886.56	18,024,698.73	9,035,943.08	1,509,366.68
September 2034	337,559.41	17,736,921.19	8,890,044.49	1,479,797.39
October 2034	327,528.81	17,453,226.29	8,746,240.39	1,450,747.50
November 2034	317,786.42	17,173,559.48	8,604,502.51	1,422,208.34
December 2034	308,324.15	16,897,866.94	8,464,802.91	1,394,171.38
January 2035	299,134.12	16,626,095.52	8,327,114.05	1,366,628.22
February 2035	290,208.68	16,358,192.76	8,191,408.71	1,339,570.61
March 2035	281,540.39	16,094,106.90	8,057,660.06	1,312,990.43
April 2035	273,122.01	15,833,786.83	7,925,841.61	1,286,879.68
May 2035	264,946.50	15,577,182.08	7,795,927.19	1,261,230.49
June 2035	257,007.03	15,324,242.88	7,667,891.02	1,236,035.14
July 2035	249,296.94	15,074,920.06	7,541,707.61	1,211,286.02
August 2035	241,809.75	14,829,165.10	7,417,351.82	1,186,975.63

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
September 2035	\$ 234,539.19	\$ 14,586,930.13	\$ 7,294,798.86	\$ 1,163,096.61
October 2035	227,479.13	14,348,167.85	7,174,024.23	1,139,641.71
November 2035	220,623.64	14,112,831.63	7,055,003.76	1,116,603.81
December 2035	213,966.93	13,880,875.39	6,937,713.62	1,093,975.89
January 2036	207,503.38	13,652,253.69	6,822,130.25	1,071,751.06
February 2036	201,227.53	13,426,921.65	6,708,230.44	1,049,922.51
March 2036	195,134.07	13,204,834.98	6,595,991.25	1,028,483.59
April 2036	189,217.83	12,985,949.96	6,485,390.06	1,007,427.72
May 2036	183,473.78	12,770,223.46	6,376,404.55	986,748.43
June 2036	177,897.06	12,557,612.88	6,269,012.66	966,439.38
July 2036	172,482.91	12,348,076.18	6,163,192.67	946,494.30
August 2036	167,226.73	12,141,571.87	6,058,923.10	926,907.04
September 2036	162,124.02	11,938,059.00	5,956,182.77	907,671.56
October 2036	157,170.42	11,737,497.15	5,854,950.78	888,781.90
November 2036	152,361.70	11,539,846.43	5,755,206.51	870,232.21
December 2036	147,693.74	11,345,067.45	5,656,929.58	852,016.72
January 2037	143,162.53	11,153,121.35	5,560,099.92	834,129.77
February 2037	138,764.17	10,963,969.77	5,464,697.69	816,565.78
March 2037	134,494.89	10,777,574.84	5,370,703.33	799,319.26
April 2037	130,351.00	10,593,899.21	5,278,097.52	782,384.84
May 2037	126,328.92	10,412,905.98	5,186,861.22	765,757.19
June 2037	122,425.19	10,234,558.75	5,096,975.62	749,431.11
July 2037	118,636.41	10,058,821.59	5,008,422.16	733,401.45
August 2037	114,959.31	9,885,659.05	4,921,182.52	717,663.18
September 2037	111,390.68	9,715,036.12	4,835,238.64	702,211.31
October 2037	107,927.44	9,546,918.26	4,750,572.69	687,040.96
November 2037	104,566.55	9,381,271.37	4,667,167.05	672,147.34
December 2037	101,305.09	9,218,061.82	4,585,004.37	657,525.71
January 2038	98,140.21	9,057,256.39	4,504,067.51	643,171.41
February 2038	95,069.14	8,898,822.31	4,424,339.56	629,079.89
March 2038	92,089.18	8,742,727.23	4,345,803.82	615,246.63
April 2038	89,197.72	8,588,939.22	4,268,443.83	601,667.22
May 2038	86,392.21	8,437,426.78	4,192,243.34	588,337.31
June 2038	83,670.19	8,288,158.81	4,117,186.31	575,252.60
July 2038	81,029.24	8,141,104.62	4,043,256.92	562,408.90
August 2038	78,467.04	7,996,233.93	3,970,439.56	549,802.06
September 2038	75,981.32	7,853,516.84	3,898,718.81	537,428.00
October 2038	73,569.87	7,712,923.85	3,828,079.46	525,282.73
November 2038	71,230.54	7,574,425.85	3,758,506.53	513,362.30
December 2038	68,961.26	7,437,994.11	3,689,985.19	501,662.83
January 2039	66,760.00	7,303,600.27	3,622,500.85	490,180.52
February 2039	64,624.79	7,171,216.33	3,556,039.09	478,911.62
March 2039	62,553.72	7,040,814.70	3,490,585.68	467,852.43
April 2039	60,544.94	6,912,368.11	3,426,126.58	456,999.34
May 2039	58,596.63	6,785,849.66	3,362,647.96	446,348.78
June 2039	56,707.05	6,661,232.81	3,300,136.14	435,897.24
July 2039	54,874.49	6,538,491.36	3,238,577.65	425,641.26

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
August 2039	\$ 53,097.29	\$ 6,417,599.47	\$ 3,177,959.16	\$ 415,577.47
September 2039	51,373.85	6,298,531.61	3,118,267.57	405,702.52
October 2039	49,702.60	6,181,262.62	3,059,489.91	396,013.14
November 2039	48,082.02	6,065,767.64	3,001,613.40	386,506.08
December 2039	46,510.63	5,952,022.16	2,944,625.44	377,178.19
January 2040	44,987.01	5,840,001.98	2,888,513.57	368,026.34
February 2040	43,509.74	5,729,683.22	2,833,265.52	359,047.47
March 2040	42,077.50	5,621,042.32	2,778,869.18	350,238.54
April 2040	40,688.94	5,514,056.04	2,725,312.59	341,596.61
May 2040	39,342.81	5,408,701.41	2,672,583.96	333,118.74
June 2040	38,037.85	5,304,955.80	2,620,671.66	324,802.07
July 2040	36,772.86	5,202,796.87	2,569,564.20	316,643.77
August 2040	35,546.67	5,102,202.56	2,519,250.26	308,641.07
September 2040	34,358.13	5,003,151.12	2,469,718.65	300,791.25
October 2040	33,206.15	4,905,621.07	2,420,958.36	293,091.60
November 2040	32,089.64	4,809,591.23	2,372,958.50	285,539.51
December 2040	31,007.57	4,715,040.69	2,325,708.34	278,132.37
January 2041	29,958.91	4,621,948.82	2,279,197.29	270,867.62
February 2041	28,942.69	4,530,295.26	2,233,414.90	263,742.77
March 2041	27,957.94	4,440,059.92	2,188,350.85	256,755.33
April 2041	27,003.74	4,351,222.98	2,143,994.99	249,902.90
May 2041	26,079.19	4,263,764.88	2,100,337.27	243,183.07
June 2041	25,183.39	4,177,666.32	2,057,367.80	236,593.51
July 2041	24,315.52	4,092,908.25	2,015,076.81	230,131.90
August 2041	23,474.72	4,009,471.89	1,973,454.65	223,795.99
September 2041	22,660.21	3,927,338.69	1,932,491.83	217,583.53
October 2041	21,871.20	3,846,490.34	1,892,178.97	211,492.34
November 2041	21,106.94	3,766,908.81	1,852,506.81	205,520.26
December 2041	20,366.68	3,688,576.27	1,813,466.22	199,665.17
January 2042	19,649.71	3,611,475.15	1,775,048.20	193,924.98
February 2042	18,955.34	3,535,588.11	1,737,243.86	188,297.65
March 2042	18,282.89	3,460,898.03	1,700,044.44	182,781.17
April 2042	17,631.70	3,387,388.02	1,663,441.30	177,373.54
May 2042	17,001.15	3,315,041.44	1,627,425.89	172,072.83
June 2042	16,390.61	3,243,841.83	1,591,989.80	166,877.11
July 2042	15,799.48	3,173,772.98	1,557,124.74	161,784.51
August 2042	15,227.18	3,104,818.89	1,522,822.51	156,793.18
September 2042	14,673.14	3,036,963.77	1,489,075.03	151,901.29
October 2042	14,136.81	2,970,192.05	1,455,874.33	147,107.05
November 2042	13,617.67	2,904,488.34	1,423,212.55	142,408.71
December 2042	13,115.19	2,839,837.48	1,391,081.94	137,804.54
January 2043	12,628.87	2,776,224.52	1,359,474.84	133,292.84
February 2043	12,158.22	2,713,634.69	1,328,383.70	128,871.93
March 2043	11,702.77	2,652,053.43	1,297,801.08	124,540.18
April 2043	11,262.05	2,591,466.36	1,267,719.63	120,295.97
May 2043	10,835.62	2,531,859.31	1,238,132.11	116,137.71
June 2043	10,423.05	2,473,218.29	1,209,031.36	112,063.84

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
July 2043	\$ 10,023.91	\$ 2,415,529.50	\$ 1,180,410.35	\$ 108,072.82
August 2043	9,637.80	2,358,779.33	1,152,262.12	104,163.16
September 2043	9,264.31	2,302,954.34	1,124,579.80	100,333.35
October 2043	8,903.07	2,248,041.28	1,097,356.63	96,581.96
November 2043	8,553.70	2,194,027.08	1,070,585.94	92,907.54
December 2043	8,215.83	2,140,898.83	1,044,261.13	89,308.69
January 2044	7,889.11	2,088,643.82	1,018,375.73	85,784.03
February 2044	7,573.21	2,037,249.49	992,923.31	82,332.18
March 2044	7,267.78	1,986,703.46	967,897.56	78,951.82
April 2044	6,972.51	1,936,993.50	943,292.26	75,641.63
May 2044	6,687.08	1,888,107.57	919,101.24	72,400.32
June 2044	6,411.19	1,840,033.76	895,318.45	69,226.62
July 2044	6,144.54	1,792,760.36	871,937.91	66,119.27
August 2044	5,886.86	1,746,275.79	848,953.72	63,077.06
September 2044	5,637.85	1,700,568.63	826,360.06	60,098.78
October 2044	5,397.26	1,655,627.62	804,151.19	57,183.24
November 2044	5,164.81	1,611,441.65	782,321.45	54,329.27
December 2044	4,940.27	1,567,999.76	760,865.26	51,535.74
January 2045	4,723.37	1,525,291.14	739,777.10	48,801.51
February 2045	4,513.88	1,483,305.12	719,051.56	46,125.49
March 2045	4,311.57	1,442,031.18	698,683.27	43,506.58
April 2045	4,116.22	1,401,458.95	678,666.96	40,943.71
May 2045	3,927.60	1,361,578.19	658,997.40	38,435.84
June 2045	3,745.51	1,322,378.79	639,669.46	35,981.93
July 2045	3,569.74	1,283,850.81	620,678.08	33,580.98
August 2045	3,400.08	1,245,984.40	602,018.26	31,231.98
September 2045	3,236.36	1,208,769.88	583,685.05	28,933.95
October 2045	3,078.37	1,172,197.68	565,673.62	26,685.94
November 2045	2,925.94	1,136,258.39	547,979.15	24,486.99
December 2045	2,778.89	1,100,942.68	530,596.92	22,336.18
January 2046	2,637.04	1,066,241.39	513,522.27	20,232.60
February 2046	2,500.25	1,032,145.47	496,750.59	18,175.34
March 2046	2,368.33	998,645.98	480,277.36	16,163.53
April 2046	2,241.14	965,734.13	464,098.09	14,196.30
May 2046	2,118.53	933,401.22	448,208.39	12,272.79
June 2046	2,000.34	901,638.70	432,603.89	10,392.18
July 2046	1,886.44	870,438.10	417,280.31	8,553.64
August 2046	1,776.68	839,791.10	402,233.42	6,756.37
September 2046	1,670.94	809,689.47	387,459.05	4,999.56
October 2046	1,569.08	780,125.11	372,953.08	3,282.44
November 2046	1,470.97	751,090.02	358,711.45	1,604.24
December 2046	1,376.51	722,576.32	344,730.18	0.00
January 2047	1,285.56	694,576.22	331,005.30	0.00
February 2047	1,198.01	667,082.05	317,532.93	0.00
March 2047	1,113.75	640,086.25	304,309.24	0.00
April 2047	1,032.67	613,581.35	291,330.45	0.00
May 2047	954.67	587,559.99	278,592.81	0.00

<u>Distribution Date</u>	<u>Classes KA, KD and KZ (in the aggregate)</u>	<u>Classes PA and PB (in the aggregate)</u>	<u>Classes JK and JP (in the aggregate)</u>	<u>Classes UA and UB (in the aggregate)</u>
June 2047	\$ 879.65	\$ 562,014.92	\$ 266,092.67	\$ 0.00
July 2047	807.50	536,938.97	253,826.38	0.00
August 2047	738.14	512,325.08	241,790.38	0.00
September 2047	671.46	488,166.29	229,981.14	0.00
October 2047	607.39	464,455.74	218,395.18	0.00
November 2047	545.83	441,186.65	207,029.07	0.00
December 2047	486.70	418,352.34	195,879.45	0.00
January 2048	429.92	395,946.23	184,942.96	0.00
February 2048	375.41	373,961.82	174,216.33	0.00
March 2048	323.09	352,392.71	163,696.32	0.00
April 2048	272.89	331,232.57	153,379.73	0.00
May 2048	224.74	310,475.19	143,263.42	0.00
June 2048	178.56	290,114.41	133,344.28	0.00
July 2048	134.30	270,144.18	123,619.25	0.00
August 2048	91.88	250,558.52	114,085.31	0.00
September 2048	51.24	231,351.56	104,739.49	0.00
October 2048	12.32	212,517.47	95,578.85	0.00
November 2048	0.00	194,050.53	86,600.49	0.00
December 2048	0.00	175,945.09	77,801.58	0.00
January 2049	0.00	158,195.58	69,179.30	0.00
February 2049	0.00	140,796.51	60,730.87	0.00
March 2049	0.00	123,742.47	52,453.57	0.00
April 2049	0.00	107,028.12	44,344.70	0.00
May 2049	0.00	90,648.19	36,401.60	0.00
June 2049	0.00	74,597.49	28,621.67	0.00
July 2049	0.00	58,870.91	21,002.31	0.00
August 2049	0.00	43,463.39	13,541.00	0.00
September 2049	0.00	28,369.96	6,235.21	0.00
October 2049	0.00	13,585.72	0.00	0.00
November 2049 and thereafter . . .	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
Initial Balance	\$35,202,000.00	\$34,761,382.00	\$68,182,649.00	\$2,000,000.00
February 2020	34,869,288.08	34,675,859.25	68,033,129.27	1,986,591.14
March 2020	34,515,494.76	34,575,097.94	67,862,840.05	1,966,473.01
April 2020	34,141,087.19	34,459,138.26	67,671,847.22	1,939,658.16
May 2020	33,746,571.26	34,328,035.93	67,460,232.62	1,906,173.36
June 2020	33,332,490.47	34,181,862.25	67,228,094.08	1,866,059.60
July 2020	32,899,424.84	34,020,704.03	66,975,545.29	1,819,372.18
August 2020	32,447,989.58	33,844,663.60	66,702,715.85	1,766,180.61
September 2020	31,978,833.70	33,653,858.70	66,409,751.08	1,706,568.62
October 2020	31,492,638.48	33,448,422.41	66,096,812.00	1,640,634.05
November 2020	30,990,115.87	33,228,503.04	65,764,075.15	1,568,488.71
December 2020	30,472,006.72	32,994,263.93	65,411,732.47	1,490,258.20
January 2021	29,939,078.98	32,745,883.36	65,039,991.14	1,406,081.71
February 2021	29,392,125.76	32,483,554.26	64,649,073.37	1,316,111.78
March 2021	28,831,963.36	32,207,484.06	64,239,216.23	1,220,514.00
April 2021	28,259,429.11	31,917,894.39	63,810,671.40	1,119,466.66
May 2021	27,675,379.29	31,615,020.82	63,363,704.93	1,013,160.45
June 2021	27,080,686.84	31,299,112.55	62,898,596.98	901,797.97
July 2021	26,476,239.14	30,970,432.11	62,415,641.55	785,593.37
August 2021	25,862,935.60	30,629,254.97	61,915,146.16	664,771.86
September 2021	25,262,293.87	30,275,869.20	61,397,431.53	539,569.18
October 2021	24,674,051.96	29,910,575.04	60,862,831.27	410,231.08
November 2021	24,097,953.29	29,533,684.52	60,311,691.51	277,012.75
December 2021	23,533,746.50	29,145,520.99	59,744,370.52	140,178.24
January 2022	22,981,185.37	28,746,418.68	59,161,238.35	0.00
February 2022	22,440,028.72	28,336,722.19	58,562,676.39	0.00
March 2022	21,910,040.32	27,916,786.04	57,949,077.00	0.00
April 2022	21,390,988.75	27,486,974.11	57,320,843.06	0.00
May 2022	20,882,647.33	27,047,659.12	56,678,387.49	0.00
June 2022	20,384,794.02	26,599,222.11	56,022,132.87	0.00
July 2022	19,897,211.33	26,155,882.38	55,371,457.39	0.00
August 2022	19,419,686.22	25,717,583.67	54,726,315.57	0.00
September 2022	18,952,010.01	25,284,270.32	54,086,662.26	0.00
October 2022	18,493,978.29	24,855,887.27	53,452,452.70	0.00
November 2022	18,045,390.85	24,432,380.07	52,823,642.45	0.00
December 2022	17,606,051.56	24,013,694.85	52,200,187.47	0.00
January 2023	17,175,768.32	23,599,778.34	51,582,044.03	0.00
February 2023	16,754,352.97	23,190,577.83	50,969,168.79	0.00
March 2023	16,341,621.19	22,786,041.20	50,361,518.72	0.00
April 2023	15,937,392.46	22,386,116.88	49,759,051.15	0.00
May 2023	15,541,489.93	21,990,753.88	49,161,723.76	0.00
June 2023	15,153,740.42	21,599,901.74	48,569,494.56	0.00
July 2023	14,773,974.25	21,213,510.57	47,982,321.89	0.00
August 2023	14,402,025.26	20,831,531.02	47,400,164.43	0.00
September 2023	14,037,730.67	20,453,914.26	46,822,981.20	0.00
October 2023	13,682,227.39	20,080,612.00	46,250,731.52	0.00
November 2023	13,335,594.33	19,711,576.48	45,683,375.07	0.00
December 2023	12,997,612.63	19,346,760.47	45,120,871.83	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2024	\$12,668,068.78	\$18,986,117.22	\$44,563,182.11	\$ 0.00
February 2024	12,346,754.48	18,629,600.52	44,010,266.53	0.00
March 2024	12,033,466.56	18,277,164.64	43,462,086.03	0.00
April 2024	11,728,006.78	17,928,764.37	42,918,601.86	0.00
May 2024	11,430,181.79	17,584,354.98	42,379,775.59	0.00
June 2024	11,139,802.96	17,243,892.22	41,845,569.09	0.00
July 2024	10,856,686.27	16,907,332.33	41,315,944.52	0.00
August 2024	10,580,652.22	16,574,632.04	40,790,864.38	0.00
September 2024	10,311,525.70	16,245,748.52	40,270,291.44	0.00
October 2024	10,049,135.89	15,920,639.43	39,754,188.78	0.00
November 2024	9,793,316.17	15,599,262.88	39,242,519.77	0.00
December 2024	9,543,903.98	15,281,577.44	38,735,248.08	0.00
January 2025	9,300,740.77	14,967,542.14	38,232,337.66	0.00
February 2025	9,063,671.86	14,657,116.45	37,733,752.77	0.00
March 2025	8,832,546.36	14,350,260.27	37,239,457.94	0.00
April 2025	8,607,217.10	14,046,933.94	36,749,417.97	0.00
May 2025	8,387,540.50	13,747,098.26	36,263,597.98	0.00
June 2025	8,173,376.53	13,450,714.41	35,781,963.35	0.00
July 2025	7,964,588.56	13,157,744.04	35,304,479.72	0.00
August 2025	7,761,043.34	12,868,149.19	34,831,113.04	0.00
September 2025	7,562,610.88	12,581,892.33	34,361,829.50	0.00
October 2025	7,369,164.39	12,298,936.31	33,896,595.59	0.00
November 2025	7,180,580.19	12,019,244.42	33,435,378.05	0.00
December 2025	6,996,737.63	11,742,780.33	32,978,143.89	0.00
January 2026	6,817,519.04	11,469,508.12	32,524,860.39	0.00
February 2026	6,642,809.64	11,201,615.66	32,075,495.08	0.00
March 2026	6,472,497.44	10,939,851.64	31,630,015.78	0.00
April 2026	6,306,473.25	10,684,077.81	31,188,390.53	0.00
May 2026	6,144,630.54	10,434,159.00	30,750,587.65	0.00
June 2026	5,986,865.39	10,189,963.08	30,316,575.71	0.00
July 2026	5,833,076.45	9,951,360.84	29,886,323.53	0.00
August 2026	5,683,164.87	9,718,225.98	29,459,800.19	0.00
September 2026	5,537,034.22	9,490,435.01	29,036,974.99	0.00
October 2026	5,394,590.45	9,267,867.21	28,617,817.51	0.00
November 2026	5,255,741.82	9,050,404.55	28,202,297.56	0.00
December 2026	5,120,398.84	8,837,931.64	27,790,385.19	0.00
January 2027	4,988,474.26	8,630,335.67	27,382,050.70	0.00
February 2027	4,859,882.93	8,427,506.35	26,977,264.61	0.00
March 2027	4,734,541.84	8,229,335.86	26,575,997.69	0.00
April 2027	4,612,369.99	8,035,718.80	26,178,220.96	0.00
May 2027	4,493,288.41	7,846,552.11	25,783,905.64	0.00
June 2027	4,377,220.06	7,661,735.06	25,393,023.20	0.00
July 2027	4,264,089.79	7,481,169.16	25,005,545.33	0.00
August 2027	4,153,824.32	7,304,758.11	24,621,443.98	0.00
September 2027	4,046,352.17	7,132,407.81	24,240,691.27	0.00
October 2027	3,941,603.63	6,964,026.22	23,863,259.60	0.00
November 2027	3,839,510.71	6,799,523.39	23,490,337.77	0.00
December 2027	3,740,007.08	6,638,811.39	23,122,939.91	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2028	\$ 3,643,028.07	\$ 6,481,804.23	\$22,760,986.75	\$ 0.00
February 2028	3,548,510.59	6,328,417.88	22,404,400.14	0.00
March 2028	3,456,393.14	6,178,570.17	22,053,103.02	0.00
April 2028	3,366,615.69	6,032,180.80	21,707,019.42	0.00
May 2028	3,279,119.74	5,889,171.23	21,366,074.45	0.00
June 2028	3,193,848.20	5,749,464.73	21,030,194.24	0.00
July 2028	3,110,745.42	5,612,986.26	20,699,306.01	0.00
August 2028	3,029,757.11	5,479,662.46	20,373,337.96	0.00
September 2028	2,950,830.32	5,349,421.64	20,052,219.32	0.00
October 2028	2,873,913.42	5,222,193.71	19,735,880.33	0.00
November 2028	2,798,956.06	5,097,910.14	19,424,252.18	0.00
December 2028	2,725,909.13	4,976,503.97	19,117,267.05	0.00
January 2029	2,654,724.73	4,857,909.71	18,814,858.09	0.00
February 2029	2,585,356.15	4,742,063.36	18,516,959.36	0.00
March 2029	2,517,757.85	4,628,902.36	18,223,505.87	0.00
April 2029	2,451,885.40	4,518,365.55	17,934,433.55	0.00
May 2029	2,387,695.48	4,410,393.15	17,649,679.21	0.00
June 2029	2,325,145.84	4,304,926.71	17,369,180.59	0.00
July 2029	2,264,195.28	4,201,909.12	17,092,876.27	0.00
August 2029	2,204,803.62	4,101,284.54	16,820,705.71	0.00
September 2029	2,146,931.69	4,002,998.38	16,552,609.24	0.00
October 2029	2,090,541.27	3,906,997.30	16,288,528.01	0.00
November 2029	2,035,595.10	3,813,229.14	16,028,404.01	0.00
December 2029	1,982,056.84	3,721,642.92	15,772,180.07	0.00
January 2030	1,929,891.06	3,632,188.81	15,519,799.78	0.00
February 2030	1,879,063.21	3,544,818.11	15,271,207.58	0.00
March 2030	1,829,539.58	3,459,483.21	15,026,348.65	0.00
April 2030	1,781,287.33	3,376,137.57	14,785,168.98	0.00
May 2030	1,734,274.41	3,294,735.71	14,547,615.31	0.00
June 2030	1,688,469.57	3,215,233.16	14,313,635.12	0.00
July 2030	1,643,842.34	3,137,586.47	14,083,176.66	0.00
August 2030	1,600,363.02	3,061,753.16	13,856,188.88	0.00
September 2030	1,558,002.64	2,987,691.72	13,632,621.49	0.00
October 2030	1,516,732.94	2,915,361.55	13,412,424.88	0.00
November 2030	1,476,526.37	2,844,723.00	13,195,550.16	0.00
December 2030	1,437,356.09	2,775,737.29	12,981,949.13	0.00
January 2031	1,399,195.89	2,708,366.54	12,771,574.26	0.00
February 2031	1,362,020.23	2,642,573.70	12,564,378.71	0.00
March 2031	1,325,804.22	2,578,322.57	12,360,316.30	0.00
April 2031	1,290,523.57	2,515,577.78	12,159,341.49	0.00
May 2031	1,256,154.60	2,454,304.74	11,961,409.41	0.00
June 2031	1,222,674.24	2,394,469.64	11,766,475.80	0.00
July 2031	1,190,059.96	2,336,039.46	11,574,497.06	0.00
August 2031	1,158,289.83	2,278,981.91	11,385,430.17	0.00
September 2031	1,127,342.44	2,223,265.42	11,199,232.76	0.00
October 2031	1,097,196.92	2,168,859.16	11,015,863.02	0.00
November 2031	1,067,832.94	2,115,732.99	10,835,279.78	0.00
December 2031	1,039,230.65	2,063,857.44	10,657,442.41	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2032	\$ 1,011,370.71	\$ 2,013,203.71	\$10,482,310.89	\$ 0.00
February 2032	984,234.27	1,963,743.68	10,309,845.74	0.00
March 2032	957,802.95	1,915,449.83	10,140,008.08	0.00
April 2032	932,058.81	1,868,295.28	9,972,759.54	0.00
May 2032	906,984.38	1,822,253.77	9,808,062.32	0.00
June 2032	882,562.62	1,777,299.61	9,645,879.16	0.00
July 2032	858,776.92	1,733,407.73	9,486,173.32	0.00
August 2032	835,611.08	1,690,553.60	9,328,908.58	0.00
September 2032	813,049.31	1,648,713.25	9,174,049.24	0.00
October 2032	791,076.21	1,607,863.27	9,021,560.12	0.00
November 2032	769,676.78	1,567,980.76	8,871,406.52	0.00
December 2032	748,836.38	1,529,043.35	8,723,554.25	0.00
January 2033	728,540.75	1,491,029.20	8,577,969.60	0.00
February 2033	708,775.98	1,453,916.93	8,434,619.34	0.00
March 2033	689,528.51	1,417,685.66	8,293,470.71	0.00
April 2033	670,785.12	1,382,315.01	8,154,491.44	0.00
May 2033	652,532.92	1,347,785.02	8,017,649.68	0.00
June 2033	634,759.36	1,314,076.22	7,882,914.08	0.00
July 2033	617,452.18	1,281,169.56	7,750,253.69	0.00
August 2033	600,599.45	1,249,046.44	7,619,638.05	0.00
September 2033	584,189.53	1,217,688.68	7,491,037.09	0.00
October 2033	568,211.08	1,187,078.51	7,364,421.20	0.00
November 2033	552,653.02	1,157,198.57	7,239,761.19	0.00
December 2033	537,504.59	1,128,031.89	7,117,028.27	0.00
January 2034	522,755.26	1,099,561.89	6,996,194.07	0.00
February 2034	508,394.80	1,071,772.36	6,877,230.63	0.00
March 2034	494,413.22	1,044,647.49	6,760,110.40	0.00
April 2034	480,800.78	1,018,171.79	6,644,806.19	0.00
May 2034	467,547.99	992,330.15	6,531,291.23	0.00
June 2034	454,645.61	967,107.81	6,419,539.12	0.00
July 2034	442,084.61	942,490.31	6,309,523.84	0.00
August 2034	429,856.20	918,463.58	6,201,219.76	0.00
September 2034	417,951.82	895,013.81	6,094,601.57	0.00
October 2034	406,363.12	872,127.55	5,989,644.38	0.00
November 2034	395,081.95	849,791.63	5,886,323.62	0.00
December 2034	384,100.39	827,993.21	5,784,615.08	0.00
January 2035	373,410.69	806,719.72	5,684,494.90	0.00
February 2035	363,005.33	785,958.88	5,585,939.56	0.00
March 2035	352,876.95	765,698.71	5,488,925.88	0.00
April 2035	343,018.39	745,927.47	5,393,431.01	0.00
May 2035	333,422.67	726,633.74	5,299,432.43	0.00
June 2035	324,083.00	707,806.31	5,206,907.95	0.00
July 2035	314,992.74	689,434.26	5,115,835.68	0.00
August 2035	306,145.42	671,506.91	5,026,194.07	0.00
September 2035	297,534.76	654,013.82	4,937,961.85	0.00
October 2035	289,154.61	636,944.81	4,851,118.08	0.00
November 2035	280,998.98	620,289.90	4,765,642.11	0.00
December 2035	273,062.06	604,039.38	4,681,513.59	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2036	\$ 265,338.15	\$ 588,183.72	\$ 4,598,712.46	\$ 0.00
February 2036	257,821.72	572,713.65	4,517,218.96	0.00
March 2036	250,507.37	557,620.09	4,437,013.60	0.00
April 2036	243,389.85	542,894.17	4,358,077.17	0.00
May 2036	236,464.01	528,527.24	4,280,390.75	0.00
June 2036	229,724.88	514,510.82	4,203,935.69	0.00
July 2036	223,167.59	500,836.65	4,128,693.60	0.00
August 2036	216,787.38	487,496.66	4,054,646.35	0.00
September 2036	210,579.63	474,482.96	3,981,776.10	0.00
October 2036	204,539.85	461,787.83	3,910,065.23	0.00
November 2036	198,663.63	449,403.74	3,839,496.41	0.00
December 2036	192,946.71	437,323.35	3,770,052.53	0.00
January 2037	187,384.91	425,539.46	3,701,716.75	0.00
February 2037	181,974.17	414,045.05	3,634,472.46	0.00
March 2037	176,710.54	402,833.26	3,568,303.29	0.00
April 2037	171,590.14	391,897.40	3,503,193.12	0.00
May 2037	166,609.24	381,230.92	3,439,126.04	0.00
June 2037	161,764.15	370,827.43	3,376,086.39	0.00
July 2037	157,051.33	360,680.67	3,314,058.74	0.00
August 2037	152,467.28	350,784.56	3,253,027.86	0.00
September 2037	148,008.62	341,133.13	3,192,978.76	0.00
October 2037	143,672.05	331,720.56	3,133,896.66	0.00
November 2037	139,454.35	322,541.17	3,075,766.99	0.00
December 2037	135,352.39	313,589.39	3,018,575.41	0.00
January 2038	131,363.12	304,859.81	2,962,307.77	0.00
February 2038	127,483.55	296,347.13	2,906,950.12	0.00
March 2038	123,710.80	288,046.16	2,852,488.74	0.00
April 2038	120,042.04	279,951.86	2,798,910.08	0.00
May 2038	116,474.51	272,059.29	2,746,200.80	0.00
June 2038	113,005.54	264,363.62	2,694,347.75	0.00
July 2038	109,632.52	256,860.14	2,643,337.98	0.00
August 2038	106,352.89	249,544.25	2,593,158.72	0.00
September 2038	103,164.19	242,411.46	2,543,797.38	0.00
October 2038	100,064.00	235,457.37	2,495,241.57	0.00
November 2038	97,049.96	228,677.70	2,447,479.06	0.00
December 2038	94,119.78	222,068.26	2,400,497.82	0.00
January 2039	91,271.24	215,624.97	2,354,285.97	0.00
February 2039	88,502.16	209,343.82	2,308,831.84	0.00
March 2039	85,810.41	203,220.92	2,264,123.89	0.00
April 2039	83,193.94	197,252.46	2,220,150.76	0.00
May 2039	80,650.74	191,434.71	2,176,901.28	0.00
June 2039	78,178.84	185,764.05	2,134,364.41	0.00
July 2039	75,776.35	180,236.93	2,092,529.29	0.00
August 2039	73,441.40	174,849.87	2,051,385.21	0.00
September 2039	71,172.18	169,599.50	2,010,921.63	0.00
October 2039	68,966.93	164,482.51	1,971,128.14	0.00
November 2039	66,823.93	159,495.67	1,931,994.51	0.00
December 2039	64,741.52	154,635.83	1,893,510.63	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2040	\$ 62,718.06	\$ 149,899.92	\$ 1,855,666.58	\$ 0.00
February 2040	60,751.97	145,284.93	1,818,452.53	0.00
March 2040	58,841.70	140,787.91	1,781,858.85	0.00
April 2040	56,985.75	136,406.02	1,745,876.00	0.00
May 2040	55,182.65	132,136.44	1,710,494.62	0.00
June 2040	53,430.97	127,976.45	1,675,705.47	0.00
July 2040	51,729.33	123,923.38	1,641,499.44	0.00
August 2040	50,076.37	119,974.62	1,607,867.56	0.00
September 2040	48,470.77	116,127.63	1,574,801.00	0.00
October 2040	46,911.25	112,379.92	1,542,291.04	0.00
November 2040	45,396.56	108,729.07	1,510,329.11	0.00
December 2040	43,925.48	105,172.71	1,478,906.76	0.00
January 2041	42,496.83	101,708.53	1,448,015.65	0.00
February 2041	41,109.45	98,334.27	1,417,647.58	0.00
March 2041	39,762.22	95,047.72	1,387,794.45	0.00
April 2041	38,454.04	91,846.74	1,358,448.31	0.00
May 2041	37,183.84	88,729.22	1,329,601.30	0.00
June 2041	35,950.60	85,693.11	1,301,245.68	0.00
July 2041	34,753.29	82,736.41	1,273,373.85	0.00
August 2041	33,590.93	79,857.17	1,245,978.28	0.00
September 2041	32,462.58	77,053.47	1,219,051.58	0.00
October 2041	31,367.28	74,323.45	1,192,586.47	0.00
November 2041	30,304.14	71,665.29	1,166,575.76	0.00
December 2041	29,272.28	69,077.22	1,141,012.38	0.00
January 2042	28,270.82	66,557.50	1,115,889.36	0.00
February 2042	27,298.93	64,104.43	1,091,199.83	0.00
March 2042	26,355.80	61,716.38	1,066,937.03	0.00
April 2042	25,440.63	59,391.72	1,043,094.29	0.00
May 2042	24,552.65	57,128.87	1,019,665.04	0.00
June 2042	23,691.11	54,926.31	996,642.82	0.00
July 2042	22,855.27	52,782.54	974,021.26	0.00
August 2042	22,044.42	50,696.08	951,794.07	0.00
September 2042	21,257.86	48,665.51	929,955.06	0.00
October 2042	20,494.92	46,689.43	908,498.16	0.00
November 2042	19,754.94	44,766.49	887,417.35	0.00
December 2042	19,037.29	42,895.35	866,706.71	0.00
January 2043	18,341.33	41,074.71	846,360.43	0.00
February 2043	17,666.46	39,303.31	826,372.76	0.00
March 2043	17,012.10	37,579.92	806,738.04	0.00
April 2043	16,377.66	35,903.32	787,450.72	0.00
May 2043	15,762.58	34,272.35	768,505.30	0.00
June 2043	15,166.33	32,685.85	749,896.38	0.00
July 2043	14,588.37	31,142.69	731,618.62	0.00
August 2043	14,028.18	29,641.80	713,666.80	0.00
September 2043	13,485.27	28,182.09	696,035.73	0.00
October 2043	12,959.15	26,762.52	678,720.34	0.00
November 2043	12,449.33	25,382.09	661,715.60	0.00
December 2043	11,955.37	24,039.80	645,016.58	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2044	\$ 11,476.80	\$ 22,734.67	\$ 628,618.41	\$ 0.00
February 2044	11,013.20	21,465.77	612,516.31	0.00
March 2044	10,564.13	20,232.17	596,705.54	0.00
April 2044	10,129.18	19,032.97	581,181.47	0.00
May 2044	9,707.95	17,867.29	565,939.51	0.00
June 2044	9,300.05	16,734.29	550,975.14	0.00
July 2044	8,905.08	15,633.11	536,283.94	0.00
August 2044	8,522.69	14,562.95	521,861.51	0.00
September 2044	8,152.51	13,523.02	507,703.55	0.00
October 2044	7,794.19	12,512.52	493,805.81	0.00
November 2044	7,447.39	11,530.72	480,164.12	0.00
December 2044	7,111.77	10,576.86	466,774.34	0.00
January 2045	6,787.01	9,650.23	453,632.43	0.00
February 2045	6,472.80	8,750.13	440,734.38	0.00
March 2045	6,168.82	7,875.86	428,076.26	0.00
April 2045	5,874.79	7,026.76	415,654.20	0.00
May 2045	5,590.41	6,202.18	403,464.37	0.00
June 2045	5,315.41	5,401.48	391,503.01	0.00
July 2045	5,049.49	4,624.03	379,766.43	0.00
August 2045	4,792.41	3,869.24	368,250.97	0.00
September 2045	4,543.90	3,136.50	356,953.03	0.00
October 2045	4,303.71	2,425.25	345,869.09	0.00
November 2045	4,071.59	1,734.92	334,995.66	0.00
December 2045	3,847.31	1,064.97	324,329.30	0.00
January 2046	3,630.63	414.85	313,866.63	0.00
February 2046	3,421.33	0.00	303,604.33	0.00
March 2046	3,219.19	0.00	293,539.12	0.00
April 2046	3,023.99	0.00	283,667.77	0.00
May 2046	2,835.53	0.00	273,987.10	0.00
June 2046	2,653.61	0.00	264,493.98	0.00
July 2046	2,478.03	0.00	255,185.33	0.00
August 2046	2,308.61	0.00	246,058.10	0.00
September 2046	2,145.15	0.00	237,109.32	0.00
October 2046	1,987.47	0.00	228,336.03	0.00
November 2046	1,835.41	0.00	219,735.34	0.00
December 2046	1,688.78	0.00	211,304.39	0.00
January 2047	1,547.44	0.00	203,040.37	0.00
February 2047	1,411.21	0.00	194,940.50	0.00
March 2047	1,279.93	0.00	187,002.08	0.00
April 2047	1,153.47	0.00	179,222.40	0.00
May 2047	1,031.66	0.00	171,598.83	0.00
June 2047	914.37	0.00	164,128.76	0.00
July 2047	801.46	0.00	156,809.64	0.00
August 2047	692.80	0.00	149,638.93	0.00
September 2047	588.24	0.00	142,614.15	0.00
October 2047	487.66	0.00	135,732.86	0.00
November 2047	390.95	0.00	128,992.65	0.00
December 2047	297.97	0.00	122,391.14	0.00

<u>Distribution Date</u>	<u>Class NA</u>	<u>Classes T and TZ (in the aggregate)</u>	<u>Classes H and HL (in the aggregate)</u>	<u>Class XP</u>
January 2048	\$ 208.61	\$ 0.00	\$ 115,925.99	\$ 0.00
February 2048	122.76	0.00	109,594.92	0.00
March 2048	40.31	0.00	103,395.66	0.00
April 2048	0.00	0.00	97,325.97	0.00
May 2048	0.00	0.00	91,383.67	0.00
June 2048	0.00	0.00	85,566.58	0.00
July 2048	0.00	0.00	79,872.59	0.00
August 2048	0.00	0.00	74,299.61	0.00
September 2048	0.00	0.00	68,845.56	0.00
October 2048	0.00	0.00	63,508.42	0.00
November 2048	0.00	0.00	58,286.19	0.00
December 2048	0.00	0.00	53,176.90	0.00
January 2049	0.00	0.00	48,178.62	0.00
February 2049	0.00	0.00	43,289.45	0.00
March 2049	0.00	0.00	38,507.49	0.00
April 2049	0.00	0.00	33,830.91	0.00
May 2049	0.00	0.00	29,257.89	0.00
June 2049	0.00	0.00	24,786.64	0.00
July 2049	0.00	0.00	20,415.39	0.00
August 2049	0.00	0.00	16,142.41	0.00
September 2049	0.00	0.00	11,965.99	0.00
October 2049	0.00	0.00	7,884.46	0.00
November 2049	0.00	0.00	3,896.15	0.00
December 2049 and thereafter	0.00	0.00	0.00	0.00

Underlying Certificates

Trust Asset Group or Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(2)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Approximate Weighted Coupon of Mortgage Loans(3)	Approximate Weighted Remaining Maturity of Mortgage Loans (in months)(3)	Approximate Weighted Average Age of Mortgage Loans	Ginnie Mae or II
1	Ginnie Mae	2017-187	DN(4)(5)(6)	December 29, 2017	38380UHF3	4.0%	FIX	March 2041	SC/PT	\$120,076,012	0.69236381	\$41,594,456	50.0316516175%	(6)	(6)	(6)	II
8A	Ginnie Mae	2019-152	ZU(7)	December 30, 2019	38382BB44	3.5	FIX/Z	December 2049	SUP	5,955,501	1.00291666	4,468,496	74.8132021135	(7)	(7)	(7)	II
8A	Ginnie Mae	2019-153	LZ	December 30, 2019	38382BL68	3.5	FIX/Z	December 2049	SUP	4,419,881	1.00291667	4,432,773	100.0000000000	3.987%	356	3	II
8A	Ginnie Mae	2019-162	GZ(5)	December 30, 2019	38382BQP1	3.5	FIX/Z	December 2049	SUP	10,750,439	0.07784723	7,287,155	100.0000000000	3.985	349	8	II
8A	Ginnie Mae	2019-162	Z	December 30, 2019	38382BQF3	3.5	FIX/Z	December 2049	SUP	5,940,122	1.00291666	5,957,447	100.0000000000	4.011	357	2	II
8B	Ginnie Mae	2019-111	ZN(8)	September 30, 2019	38381YNN6	3.5	FIX/Z	May 2048	SC/SUP	4,130,662	0.79697094	3,292,017	100.0000000000	(8)	(8)	(8)	II
9	Ginnie Mae	2016-141	PI	October 28, 2016	38380CAY9	5.0	FIX/O	August 2046	NTL(PAC/AD)	16,270,100	0.42465725	6,909,216	100.0000000000	5.403	246	107	II
9	Ginnie Mae	2017-174	DI	November 30, 2017	38380KBB0	5.0	FIX/O	November 2047	NTL(PT)	15,917,710	0.61154828	9,734,448	100.0000000000	5.427	248	104	II

(1) As defined under “Class Types” in Appendix I to the Base Offering Circular.

(2) Underlying Certificate Factors are as of January 2020.

(3) Based on information as of January 2020.

(4) MX Class.

(5) More than 10% of the Mortgage Loans underlying this Underlying Certificate may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

(6) Ginnie Mae 2017-187 Class DN is backed by a previously issued MX certificate, Class AY from Ginnie Mae 2010-139, and previously issued REMIC certificates, Class JN from Ginnie Mae 2010-145, Class JY from Ginnie Mae 2010-160, Class CB from Ginnie Mae 2011-008, Class Z from Ginnie Mae 2011-022, Class PM from Ginnie Mae 2011-024 and Class JY from Ginnie Mae 2011-045. These previously issued certificates are backed by certain mortgage loans whose approximate weighted average characteristics are as follows:

Series	Class	Approximate Weighted Average Coupon of Mortgage Loans(3)	Approximate Weighted Remaining Maturity of Mortgage Loans (in months)(3)	Approximate Weighted Average Age of Mortgage Loans (in months)(3)
2010-139	AY	4.493%	241	112
2010-145	JN	4.428	240	111
2010-160	JY	4.392	242	110
2011-008	CB	4.393	241	110
2011-022	Z	4.380	242	109
2011-024	PM	4.389	243	109
2011-045	JY	4.400	247	108

- (7) Ginnie Mae 2019-152 Class ZU is backed by the Subgroup 19A and Subgroup 19B Trust Assets whose approximate weighted average characteristics are as follows:

Series	Trust Asset Subgroup	Approximate Weighted Average	Approximate Weighted Average
		Remaining Term to Maturity of Mortgage Loans (in months)(3)	Loan Age of Mortgage Loans (in months)(3)
2019-152	19A	355	2
2019-152	19B	355	2

- (8) Ginnie Mae 2019-111 Class ZN is backed by a previously issued MX certificate, Class MA from Ginnie Mae 2019-018. Ginnie Mae 2019-018 Class MA is in turn backed by previously issued REMIC certificates, Classes CD and CE from Ginnie Mae 2018-076, and a previously issued MX certificate, Class TB from Ginnie Mae 2018-104. These previously issued certificates are backed by certain mortgage loans whose approximate weighted average characteristics are as follows:

Series	Class(es)	Approximate Weighted Average	Approximate Weighted Average
		Coupon of Mortgage Loans(3)	Remaining Term to Maturity of Mortgage Loans (in months)(3)
2018-076 2018-104	CD and CE	4.948%	337
	TB	5.074	336
			22
			23



\$983,247,775

**Government National
Mortgage Association**

GINNIE MAE®

**Guaranteed REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2020-004**

OFFERING CIRCULAR SUPPLEMENT
January 24, 2020

**Wells Fargo Securities
Tribal Capital Markets**