



\$1,476,174,459
Government National Mortgage Association
GINNIE MAE®
Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2020-097

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-15 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 July 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 “exempt securities” under the Securities Exchange Act of 1934.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
ME(1)	\$ 95,571,000	2.500%	PAC/AD	FIX	38382GWE8	March 2050
ML	2,425,000	2.500	PAC/AD	FIX	38382GWF5	July 2050
MZ	19,071,132	2.500	SUP	FIX/Z	38382GWG3	July 2050
Security Group 2						
BA	12,857,143	1.000	PT	FIX	38382GWH1	July 2050
BI	10,000,000	4.500	NTL(PT)	FIX/IO	38382GWH7	July 2050
Security Group 3						
KA(1)	42,924,500	3.000	PAC/AD	FIX	38382GWK4	July 2050
KZ	3,500	3.000	PAC/AD	FIX/Z	38382GWL2	July 2050
ZK	7,072,000	3.000	SUP	FIX/Z	38382GWM0	July 2050
Security Group 4						
YT(1)	68,189,743	3.500	PT	FIX	38382GWN8	July 2050
Security Group 5						
A	46,498,976	1.250	PT	FIX	38382GWP3	July 2050
AI	15,092,134	4.750	NTL(PT)	FIX/IO	38382GWQ1	July 2050
IA	19,512,595	5.000	NL(PT)	FIX/IO	38382GWR9	July 2050
Security Group 6						
DA(1)	57,317,000	3.000	SEQ	FIX	38382GWS7	October 2046
DZ(1)	10,021,000	3.000	SEQ/AD	FIX	38382GWT5	September 2033
DD(1)	20,839,578	3.000	SEQ	FIX/Z	38382GWL2	July 2050
IK(1)	13,237,500	3.000	NL(SEQ)	FIX/IO	38382GWW0	May 2037
KM	31,379,000	3.000	SEQ	FIX	38382GWW8	March 2031
KN	1,500,000	3.000	SEQ	FIX	38382GWW6	January 2036
KP	26,475,000	1.500	SEQ	FIX	38382GWY4	May 2037
KX(1)	2,770,827	3.000	SEQ	FIX	38382GWI1	July 2050
WO(1)	22,540,780	0.000	SC/PT	PO	38382GXA5	March 2050
YK(1)	14,456,234	3.500	NL(SC/PT)	FIX/IO	38382GX83	March 2048
YL(1)	15,833,082	3.000	NL(SC/PT)	FIX/IO	38382GXC1	September 2047
YM(1)	717,079	3.500	NL(SC/PT)	FIX/IO	38382GXD9	November 2038
YN(1)	11,127,850	5.000	NL(SC/PT)	FIX/IO	38382GXE7	April 2050
Security Group 7						
LA	106,955,000	1.375	SEQ	FIX	38382GXF4	March 2050
LB	2,183,375	1.375	SEQ	FIX	38382GXG2	July 2050
LI	66,262,584	3.500	NL(PT)	FIX/IO	38382GXH0	July 2050
Security Group 8						
CI	28,632,243	4.000	NL(PT)	FIX/IO	38382GXJ6	July 2050
CP	23,000,000	1.000	PAC	FIX	38382GXX3	July 2050
CQ	10,585,000	1.000	PAC	FIX	38382GXL1	July 2050
CS	2,000,000	1.000	SUP	FIX	38382GXM9	July 2050
CU	2,591,324	1.000	SUP	FIX	38382GXN7	July 2050
Security Group 9						
HA	34,969,775	2.250	PT	FIX	38382GXP2	July 2050
HB	34,004,509	1.000	PT	FIX	38382GXQ0	July 2050
HI	22,669,672	3.000	NL(PT)	FIX/IO	38382GXR8	July 2050
HY	8,742,443	3.000	NL(PT)	FIX/IO	38382GXS6	July 2050
Security Group 10						
QF	42,816,149	(5)	PT	FLT	38382GXT4	July 2050
QM(1)	47,903,000	1.500	PAC/AD	FIX	38382GXU1	February 2049
QS	42,816,149	(5)	NL(PT)	INV/IO	38382GXV9	July 2050
QW(1)	3,804,000	1.500	PAC/AD	FIX	38382GXW7	February 2050
QY(1)	1,885,000	1.500	PAC/AD	FIX	38382GXZ5	July 2050
ZL	10,632,225	1.500	SUP	FIX/Z	38382GXY3	July 2050
Security Group 11						
BJ	37,439,000	1.500	SEQ	FIX	38382GXZ0	August 2039
BL(1)	13,938,000	1.500	SEQ	FIX	38382GYA4	February 2044
BM(1)	13,059,000	1.500	SEQ	FIX	38382GYB2	September 2047
BN(1)	11,690,719	1.500	SEQ	FIX	38382GYC0	July 2050
IB	30,450,687	2.500	NL(PT)	FIX/IO	38382GYD8	July 2050
Security Group 12						
BP	10,175,000	3.000	PAC/AD	FIX	38382GYE6	April 2050
BQ	187,000	3.000	PAC/AD	FIX	38382GYF3	July 2050
ZB	1,982,183	3.000	SUP	FIX/Z	38382GYG1	July 2050
Security Group 13						
AD	5,361,000	2.500	SEQ/AD	FIX	38382GYH9	March 2041
AE	1,177,000	2.500	SEQ/AD	FIX	38382GYJ5	February 2044
AZ	1,435,353	2.500	SEQ	FIX/Z	38382GYK2	July 2050

(Cover continued on next page)

Wells Fargo Securities

Tribal Capital Markets

The date of this Offering Circular Supplement is July 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 14						
IO	\$135,947,732	3.500%	NTL(SC/PT)	FIX/IO	38382GYL0	December 2049
Security Group 15						
OI	44,037,546	5.000	NTL(SC/PT)	FIX/IO	38382GYM8	February 2049
Security Group 16						
FH(1)	34,072,324	(5)	PT	FLT	38382GYN6	July 2050
HC	81,773,578	2.250	PT	FIX	38382GYP1	July 2050
SH(1)	34,072,324	(5)	NTL(PT)	INV/IO	38382GYQ9	July 2050
Security Group 17						
XI	56,324,775	4.000	NTL(SC/PT)	FIX/IO	38382GYR7	November 2049
Security Group 18						
IX	19,260,056	(5)	NTL(SC/PT)	WAC/INV/IO	38382GYS5	April 2049
Security Group 19						
HD(1)	23,728	1.500	SUP	FIX	38382GYT3	July 2050
HE(1)	125,018	1.500	SUP	FIX	38382GYU0	July 2050
HF(1)	25,435,460	(5)	PT	FLT	38382GYV8	July 2050
HG(1)	129,973	1.500	SUP	FIX	38382GYW6	July 2050
HJ(1)	250,048	1.500	SUP	FIX	38382GYX4	July 2050
HP	20,000,000	1.000	CPT/SCH	FIX	38382GYZ2	July 2050
HS(1)	25,435,460	(5)	NTL(PT)	INV/IO	38382GYZ9	July 2050
IS	677,577	4.500	NTL(CPT/SCH)	FIX/IO	38382GZA3	July 2050
IT	625,209	5.000	NTL(CPT/SCH)	FIX/IO	38382GZB1	July 2050
SI	148,176	4.000	NTL(CPT/SCH)	FIX/IO	38382GZC9	July 2050
VI	4,760,236	3.500	NTL(CPT/SCH/SUP)	FIX/IO	38382GZD7	July 2050
Security Group 20						
XA	11,902,000	2.500	PAC/AD	FIX	38382GZE5	December 2048
XB	1,322,000	2.500	PAC/AD	FIX	38382GF2	July 2050
XC	10,887,000	2.500	PAC/AD	FIX	38382GG0	October 2049
XD	573,000	2.500	PAC/AD	FIX	38382GH8	July 2050
XZ	3,316,000	2.500	SUP	FIX/Z	38382GJ4	July 2050
Security Group 21						
CT	80,948,814	1.250	PT	FIX	38382GZK1	July 2050
IC	47,220,141	3.000	NTL(PT)	FIX/IO	38382GL9	July 2050
Security Group 22						
UG(1)	59,771,073	4.500	PT	FIX	38382GZM7	July 2050
Security Group 23						
T(1)	60,911,433	3.500	PT	FIX	38382GZN5	July 2050
Security Group 24						
FP(1)	56,967,763	(5)	PT	FLT	38382GZP0	July 2050
PA	34,143,108	1.000	PAC/AD	FIX	38382GZQ8	July 2050
PC	1,818,327	1.000	SUP	FIX	38382GZR6	October 2049
PK	1,000,000	1.000	TAC/AD	FIX	38382GZS4	July 2050
PU	1,000,000	1.000	TAC/AD	FIX	38382GZT2	July 2050
PZ	16,074	1.000	PAC	FIX/Z	38382GZU9	July 2050
SP(1)	56,967,763	(5)	NTL(PT)	INV/IO	38382GZV7	July 2050
ZP	1,000	1.000	SUP	FIX/Z	38382GZW5	July 2050
Security Group 25						
DE	29,198,071	0.750	SEQ	FIX	38382GZX3	August 2042
DI(1)	21,898,553	3.000	NTL(SEQ)	FIX/IO	38382GZY1	August 2042
DX(1)	20,000,000	3.000	SEQ	FIX	38382GZZ8	July 2050
Security Group 26						
DG	31,667,000	0.750	SEQ	FIX	38382GA28	August 2042
DY(1)	21,691,876	3.000	SEQ	FIX	38382GA36	July 2050
ID(1)	23,750,250	3.000	NTL(SEQ)	FIX/IO	38382GA44	August 2042
Residual						
RR	0	0.000	NPR	NPR	38382GA51	July 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 14, 15, 17 and 18 Securities and the Class WK, WO, YK, YL, YM and YN Securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Terms Sheet	S-3	ERISA Matters	S-61
Risk Factors	S-15	Legal Investment Considerations	S-61
The Trust Assets	S-20	Plan of Distribution	S-61
Ginnie Mae Guaranty	S-21	Increase in Size	S-62
Description of the Securities	S-21	Legal Matters	S-62
Yield, Maturity and Prepayment		Schedule I: Available Combinations	S-I-1
Considerations	S-26	Schedule II: Scheduled Principal	
Certain United States Federal Income Tax		Balances	S-II-1
Consequences	S-59	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: July 30, 2020

Distribution Dates: For the Group 7 Securities, the 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in August 2020. For the Group 1 through 6 and 8 through 26 Securities, the 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in August 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	Ginnie Mae II	2.50%	30
2	Ginnie Mae II	4.50%	30
3	Ginnie Mae II	3.00%	30
4	Ginnie Mae II	3.50%	30
5A	Ginnie Mae II	4.75%	30
5B	Ginnie Mae II	5.00%	30
6A	Ginnie Mae II	3.00%	30
6B	Underlying Certificates	(1)	(1)
6C	Underlying Certificate	(1)	(1)
6D	Underlying Certificate	(1)	(1)
6E	Underlying Certificate	(1)	(1)
6F	Underlying Certificate	(1)	(1)
7	Ginnie Mae I	3.50%	30
8	Ginnie Mae II	4.00%	30
9A	Ginnie Mae II	3.00%	30
9B	Ginnie Mae II	3.00%	30
10	Ginnie Mae II	3.50%	30
11	Ginnie Mae II	2.50%	30
12	Ginnie Mae II	3.00%	30
13	Ginnie Mae II	2.50%	30
14	Underlying Certificates	(1)	(1)
15	Underlying Certificates	(1)	(1)
16	Ginnie Mae II	3.50%	30

<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>
17	Underlying Certificates	(1)	(1)
18	Underlying Certificates	(1)	(1)
19A	Ginnie Mae II	4.00%	30
19B	Ginnie Mae I	4.00%	30
19C	Ginnie Mae II	4.50%	30
19D	Ginnie Mae I	4.50%	30
19E	Ginnie Mae I	5.00%	30
19F	Ginnie Mae II	3.50%	30
20	Ginnie Mae II	2.50%	30
21	Ginnie Mae II	3.00%	30
22	Ginnie Mae II	4.50%	30
23	Ginnie Mae II	3.50%	30
24	Ginnie Mae II	4.00%	30
25	Ginnie Mae II	3.00%	30
26	Ginnie Mae II	3.00%	30

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

(2) The Group 5, 6, 9 and 19 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

Security Groups: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. 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 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A 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 1 Trust Assets			
\$117,067,132	357	2	2.932%
Group 2 Trust Assets			
\$12,857,143	358	1	5.019%
Group 3 Trust Assets			
\$50,000,000	349	3	3.520%
Group 4 Trust Assets			
\$68,189,743	351	6	3.921%
Subgroup 5A Trust Assets			
\$20,482,182	342	16	5.380%

<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>
Subgroup 5B Trust Assets			
\$26,016,794	349	10	5.717%
Subgroup 6A Trust Assets			
\$150,302,405	349	3	3.520%
Group 7 Trust Assets			
\$109,138,375	301	46	4.000%
Group 8 Trust Assets			
\$38,176,324	357	3	4.378%
Subgroup 9A Trust Assets			
\$34,969,775	360	0	3.510%
Subgroup 9B Trust Assets			
\$34,004,509	359	1	3.469%
Group 10 Trust Assets			
\$107,040,374	353	5	3.914%
Group 11 Trust Assets			
\$76,126,719	351	3	3.020%
Group 12 Trust Assets			
\$12,344,183 ⁽³⁾	360	0	3.404%
Group 13 Trust Assets			
\$7,973,353 ⁽³⁾	358	1	2.894%
Group 16 Trust Assets			
\$115,845,902	357	3	3.956%
Subgroup 19A Trust Assets			
\$1,150,537	359	1	4.347%
Subgroup 19B Trust Assets			
\$1,267,737	321	39	4.500%
Subgroup 19C Trust Assets			
\$3,011,562	348	11	5.011%
Subgroup 19D Trust Assets			
\$12,546,484	321	38	5.000%
Subgroup 19E Trust Assets			
\$21,273,566	338	21	5.500%
Subgroup 19F Trust Assets			
\$6,714,341	357	3	4.034%
Group 20 Trust Assets			
\$28,000,000 ⁽³⁾	359	0	2.860%
Group 21 Trust Assets			
\$80,948,814	353	4	3.510%
Group 22 Trust Assets			
\$59,771,073	350	9	4.984%

<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 23 Trust Assets			
\$60,911,433	349	9	4.029%
Group 24 Trust Assets			
\$94,946,272	354	5	4.420%
Group 25 Trust Assets			
\$49,198,071	349	3	3.510%
Group 26 Trust Assets			
\$53,358,876	354	2	3.535%

⁽¹⁾ As of July 1, 2020.

⁽²⁾ The Mortgage Loans underlying the Group 1 through 5, 8 through 13, 16 and 20 through 26 and Subgroup 6A, 19A, 19C and 19F 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 12, 13 and 20 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 1 through 5, 8 through 13, 16 and 20 through 26 and Subgroup 6A, 19A, 19C and 19F Trust Assets, Mortgage Rates of many of the Mortgage Loans underlying the Group 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A 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 Group 14, 15, 17 and 18 and Subgroup 6B, 6C, 6D, 6E and 6F Trust Assets: See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

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

Modification and Exchange: If you own exchangeable Securities you will be able, upon notice and payment of an exchange fee, to exchange them for a proportionate interest in the related Securities shown on Schedule I to this Supplement. Under certain circumstances, Class WK will be subject to mandatory exchange, with no exchange fee, for its related REMIC Securities. See “Description of the Securities — Modification and Exchange” in this Supplement.

Increased Minimum Denomination Classes: Each Class that constitutes a Principal Only or Interest Only Class or the Class WK Securities. 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:

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>LIBOR for Minimum Interest Rate</u>
Security Group 10						
QF	LIBOR + 0.35%	0.528%	0.350%	6.500%	0	0.000%
QS	6.15% – LIBOR	5.972%	0.000%	6.150%	0	6.150%
Security Group 16						
FH	LIBOR + 0.35%	0.525%	0.350%	6.500%	0	0.000%
SH	6.15% – LIBOR	5.975%	0.000%	6.150%	0	6.150%
Security Group 19						
HF	LIBOR + 0.35%	0.513%	0.350%	6.500%	0	0.000%
HS	6.15% – LIBOR	5.987%	0.000%	6.150%	0	6.150%
Security Group 24						
FP	LIBOR + 0.40%	0.575%	0.400%	6.000%	0	0.000%
SP	5.60% – LIBOR	5.425%	0.000%	5.600%	0	5.600%

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

Each of Classes IX, WK, WX and WY is a Weighted Average Coupon Class. Class IX will accrue interest during each Accrual Period at a per annum Interest Rate equal to the total interest accrued on the Group 18 Trust Assets for that Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class IX (before giving effect to any payments on such Distribution Date) for such Accrual Period. Classes WK, WX and WY will accrue interest during each Accrual Period at an equivalent annualized rate derived by aggregating the accrued interest on its related REMIC Classes for such Accrual Period expressed as a percentage of its outstanding principal balance for such Accrual Period, subject to certain limitations as set forth under “Description of the Securities — Modification and Exchange” in this Supplement. The approximate initial Interest Rate for each Weighted Average Coupon Class, which will be in effect for the first Accrual Period, is as follows:

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
IX	4.79176%
WK	8.69346%
WX	6.28478%
WY	6.28467%

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount and the MZ Accrual Amount will be allocated in the following order of priority:

1. Sequentially, to ME and ML, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date

2. To MZ, until retired
3. Sequentially, to ME and ML, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount will be allocated to BA, until retired

SECURITY GROUP 3

The Group 3 Principal Distribution Amount, the KZ Accrual Amount and the ZK Accrual Amount will be allocated as follows:

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

SECURITY GROUP 4

The Group 4 Principal Distribution Amount will be allocated to YT, until retired

SECURITY GROUP 5

The Group 5 Principal Distribution Amount will be allocated to A, until retired

SECURITY GROUP 6

The Subgroup 6A Principal Distribution Amount, the Subgroup 6B Principal Distribution Amount and the DZ Accrual Amount will be allocated as follows:

- The DZ Accrual Amount, sequentially, to DV and DZ, in that order, until retired
- The Subgroup 6A Principal Distribution Amount, concurrently, as follows:
 1. 2.8414894625%, sequentially, to KN and KX, in that order, until retired
 2. 97.1585105375%, sequentially, to KM, KP, DA, DV and DZ, in that order, until retired
- The Subgroup 6B Principal Distribution Amount to WO, until retired

SECURITY GROUP 7

The Group 7 Principal Distribution Amount will be allocated, sequentially, to LA and LB, in that order, until retired

SECURITY GROUP 8

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

1. Concurrently, to CP and CQ, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. Concurrently, to CS and CU, pro rata, until retired
3. Concurrently, to CP and CQ, pro rata, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 9

The Subgroup 9A Principal Distribution Amount and the Subgroup 9B Principal Distribution Amount will be allocated as follows:

- The Subgroup 9A Principal Distribution Amount to HA, until retired
- The Subgroup 9B Principal Distribution Amount to HB, until retired

SECURITY GROUP 10

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

- The ZL Accrual Amount in the following order of priority:
 1. Sequentially, to QM, QW and QY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To ZL, until retired
- The Group 10 Principal Distribution Amount, concurrently, as follows:
 1. 39.9999994395% to QF, until retired
 2. 60.0000005605% in the following order of priority:
 - a. Sequentially, to QM, QW and QY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. To ZL, until retired
 - c. Sequentially, to QM, QW and QY, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 11

The Group 11 Principal Distribution Amount will be allocated, sequentially, to BJ, BL, BM and BN, in that order, until retired

SECURITY GROUP 12

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

1. Sequentially, to BP and BQ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date

2. To ZB, until retired

3. Sequentially, to BP and BQ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 13

The Group 13 Principal Distribution Amount and the AZ Accrual Amount will be allocated, sequentially, to AD, AE and AZ, in that order, until retired

SECURITY GROUP 16

The Group 16 Principal Distribution Amount will be allocated, concurrently, to FH and HC, pro rata, until retired

SECURITY GROUP 19

The Subgroup 19A Principal Distribution Amount, the Subgroup 19B Principal Distribution Amount, the Subgroup 19C Principal Distribution Amount, the Subgroup 19D Principal Distribution Amount, the Subgroup 19E Principal Distribution Amount and the Subgroup 19F Principal Distribution Amount will be allocated as follows:

- 50% of the Subgroup 19A Principal Distribution Amount, 50% of the Subgroup 19B Principal Distribution Amount, 59.9999961435% of the Subgroup 19C Principal Distribution Amount, 59.9999961435% of the Subgroup 19D Principal Distribution Amount and 69.9999990599% of the Subgroup 19E Principal Distribution Amount to HF, until retired
- The remainder of the Subgroup 19A Principal Distribution Amount and the remainder of the Subgroup 19B Principal Distribution Amount in the following order of priority:
 1. To HP1, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To HD, until retired
 3. To HP1, without regard to its Scheduled Principal Balance, until retired
- The remainder of the Subgroup 19C Principal Distribution Amount and the remainder of the Subgroup 19D Principal Distribution Amount in the following order of priority:
 1. To HP2, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To HE, until retired
 3. To HP2, without regard to its Scheduled Principal Balance, until retired
- The remainder of the Subgroup 19E Principal Distribution Amount in the following order of priority:
 1. To HP3, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To HG, until retired
 3. To HP3, without regard to its Scheduled Principal Balance, until retired
- The Subgroup 19F Principal Distribution Amount in the following order of priority:
 1. To HP4, until reduced to its Scheduled Principal Balance for that Distribution Date

2. To HJ, until retired
3. To HP4, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 20

The Group 20 Principal Distribution Amount and the XZ Accrual Amount will be allocated in the following order of priority:

1. To XA, XB, XC and XD, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
 - a. 53.5731648031%, sequentially, to XA and XB, in that order, until retired
 - b. 46.4268351969%, sequentially, to XC and XD, in that order, until retired
2. To XZ, until retired
3. To XA, XB, XC and XD, in the same manner and priority as step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 21

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

SECURITY GROUP 22

The Group 22 Principal Distribution Amount will be allocated to UG, until retired

SECURITY GROUP 23

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

SECURITY GROUP 24

The Group 24 Principal Distribution Amount, the PZ Accrual Amount and the ZP Accrual Amount will be allocated as follows:

- The PZ Accrual Amount, sequentially, to PA and PZ, in that order, until retired
- The ZP Accrual Amount in the following order of priority:
 1. Concurrently, to PK and PU, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To ZP, until retired
- The Group 24 Principal Distribution Amount, concurrently, as follows:
 1. 59.9999997894% to FP, until retired
 2. 40.0000002106% in the following order of priority:
 - a. Sequentially, to PA and PZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. To PC, until retired

- c. Concurrently, to PK and PU, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
- d. To ZP, until retired
- e. Concurrently, to PK and PU, pro rata, without regard to their Aggregate Scheduled Principal Balance, until retired
- f. Sequentially, to PA and PZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 25

The Group 25 Principal Distribution Amount will be allocated, sequentially, to DE and DX, in that order, until retired

SECURITY GROUP 26

The Group 26 Principal Distribution Amount will be allocated, sequentially, to DG and DY, in that order, until retired

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

Security Group	Classes and Components	Structuring Ranges or Rate
PAC Classes		
1	ME and ML (in the aggregate)	200% PSA through 350% PSA
3	KA and KZ (in the aggregate)	401% PSA through 600% PSA
8	CP and CQ (in the aggregate)	250% PSA through 350% PSA
10	QM, QW and QY (in the aggregate)	208% PSA through 350% PSA
12	BP and BQ (in the aggregate)	130% PSA through 250% PSA
20	XA, XB, XC and XD (in the aggregate)	110% PSA through 185% PSA
24	PA and PZ (in the aggregate)	285% PSA through 375% PSA
Scheduled Components		
19	HP1	260% PSA through 275% PSA
	HP2	260% PSA through 275% PSA
	HP3	260% PSA through 275% PSA
	HP4	247% PSA through 275% PSA
TAC Classes		
24	PK and PU (in the aggregate)	166% PSA

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 1		
MI	\$ 57,342,600	60% of ME (PAC/AD Class)
Security Group 2		
BI	\$ 10,000,000	77.777777778% of BA (PT Class)
Security Group 3		
KI	\$ 28,616,333	66.666666667% of KA (PAC/AD Class)
Security Group 4		
IP	\$ 48,706,959	71.4285714286% of PT (PT Class)
Security Group 5		
AI	\$ 15,092,134	73.6842105263% of the Subgroup 5A Trust Assets
IA	19,512,595	75% of the Subgroup 5B Trust Assets
Security Group 6		
IK	\$ 13,237,500	50% of KP (SEQ Class)
YK	14,456,234	100% of the Subgroup 6C Trust Assets
YL	15,833,082	100% of the Subgroup 6D Trust Assets
YM	717,079	100% of the Subgroup 6E Trust Assets
YN	11,127,850	100% of the Subgroup 6F Trust Assets
Security Group 7		
LI	\$ 66,262,584	60.7142857143% of LA and LB (in the aggregate) (SEQ Classes)
Security Group 8		
CI	\$ 28,632,243	75% of the Group 8 Trust Assets
Security Group 9		
HI	\$ 22,669,672	66.666666667% of HB (PT Class)
HY	8,742,443	25% of HA (PT Class)
Security Group 10		
IL	\$ 7,386,714	14.2857142857% of QM and QW (in the aggregate) (PAC/AD Classes)
IQ	6,843,285	14.2857142857% of QM (PAC/AD Class)
IW	7,656,000	14.2857142857% of QM, QW and QY (in the aggregate) (PAC/AD Classes)
QS	42,816,149	100% of QF (PT Class)
Security Group 11		
IB	\$ 30,450,687	40% of the Group 11 Trust Assets
Security Group 14		
IO	\$135,947,732	100% of the Group 14 Trust Assets
Security Group 15		
OI	\$ 44,037,546	100% of the Group 15 Trust Assets
Security Group 16		
SH	\$ 34,072,324	100% of FH (PT Class)
Security Group 17		
XI	\$ 56,324,775	100% of the Group 17 Trust Assets
Security Group 18		
IX	\$ 19,260,056	100% of the Group 18 Trust Assets

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 19		
HS	\$ 25,435,460	100% of HF (PT Class)
IS	677,577	11.1111111111% of HP2 (SCH Component)
IT	625,209	10% of HP3 (SCH Component)
IV	317,260	60% of HD, HE, HG and HJ (in the aggregate) (SUP Classes)
SI	148,176	12.5% of HP1 (SCH Component)
VI	\$ 4,617,352	71.4285714286% of HP4 (SCH Component)
	142,884	57.1428571429% of HJ (SUP Class)
	<u>\$ 4,760,236</u>	
Security Group 21		
IC	\$ 47,220,141	58.3333333333% of CT (PT Class)
Security Group 22		
UI	\$ 46,488,612	77.7777777778% of UG (PT Class)
Security Group 23		
TI	\$ 43,508,166	71.4285714286% of T (PT Class)
Security Group 24		
SP	\$ 56,967,763	100% of FP (PT Class)
Security Group 25		
DI	\$ 21,898,553	75% of DE (SEQ Class)
Security Group 26		
ID	\$23,750,250	75% of DG (SEQ Class)

Component Class: For purposes of calculating distributions of principal and interest, Class HP is comprised of multiple components having the designations and characteristics set forth below. Components are not separately transferable from the related Class of Securities.

<u>Class</u>	<u>Components</u>	<u>Principal Type</u>	<u>Interest Type</u>	<u>Interest Rate</u>	<u>Original Principal Balance</u>
HP	HP1	SCH	FIX	1.0%	\$1,185,409
	HP2	SCH	FIX	1.0	6,098,201
	HP3	SCH	FIX	1.0	6,252,097
	HP4	SCH	FIX	1.0	6,464,293

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

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

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

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

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

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

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

The levels of LIBOR will affect the yields on the floating rate and inverse floating rate securities and the class IX securities. If LIBOR performs differently from what you expect, the yield on the floating rate and inverse floating rate securities and the class IX 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 and the class IX 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, scheduled and TAC classes and components, the related support class or classes will not receive any principal distribution on that date. If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the PAC, scheduled and TAC classes and components 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 14, 15, 17 and 18 securities and the class WK, WO, YK, YL, YM and YN 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 reductions in notional balance of certain of the underlying certificates included in trust asset groups 14, 15, 17 and 18 on any payment date are calculated, directly or indirectly, on the basis of schedules; no assurance can be given that the underlying certificates will adhere to their schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

In addition, the trust assets underlying certain of the underlying certificates included in trust asset groups 15, 17 and 18 and subgroups 6B, 6C, 6D and 6E 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 your 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 1 through 11, 15, 16, 19 and 21 through 26 trust assets and up to 100% of the mortgage loans underlying the group 12,

13, 14, 17, 18 and 20 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, the elimination of, and uncertainty with respect to, LIBOR could adversely affect your investment in LIBOR Classes. 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 (“ICE”) 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 predicted or assured whether LIBOR will survive in its current form, a modified form, or at all. If LIBOR changes in a manner that causes regulators or market participants to question LIBOR’s continued viability as a benchmark, or if LIBOR becomes unavailable, investors in financial instruments linked to LIBOR will likely experience disparate outcomes based on relevant contractual terms, market or product type, jurisdiction, and a host of other factors. There can be no assurance that legislative or regulatory actions will provide for an effective LIBOR substitute or replacement or that broadly accepted industry practices regarding LIBOR cessation will develop.

It is uncertain what effect such disparate outcomes or divergent industry practices will have on the performance or value of securities with an interest rate based on LIBOR (“LIBOR Classes”).

In the event of a benchmark transition event with respect to LIBOR, Ginnie Mae will select an alternative index for LIBOR Classes in accordance with the ARRC Endorsed Terms, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR” in the base offering circular. The ARRC Endorsed Terms, however, generally rely on actions to be taken by regulators or the Alternative Reference Rates Committee (“ARRC”) convened by the Federal Reserve Board and the Federal Reserve Bank of New York, and there can be no assurance whether or when those actions will be taken. Further, there can be no assurance that those actions or related events will be sufficient to trigger a change from LIBOR to an alternative index in all circumstances where LIBOR is no longer representative of market interest rates, or that benchmark transition events for the LIBOR Classes will align with similar events in the market generally or in other parts of the financial markets, such as the derivatives market.

The ARRC Endorsed Terms provide for various alternative benchmarks based on availability: the first two alternatives involve the secured overnight financing rate (“SOFR”) published by the Federal Reserve Bank of New York, and the last two alternatives are not currently specified. SOFR is a secured, risk-free rate that is calculated based on different criteria than LIBOR, which is an unsecured rate reflecting counterparty risk. Accordingly, SOFR and LIBOR may diverge, particularly in times of macroeconomic stress. Since the initial publication of SOFR in April 2018, daily changes in SOFR have at times been more volatile than daily changes in comparable benchmark or market rates. Over the lives of the LIBOR Classes, SOFR may diverge from historical or indicative data. Term SOFR, which is the first alternative benchmark, is expected to be a prospective term rate based on SOFR. Term SOFR is currently in development and no assurance can be provided that its development will be completed. If term SOFR is unavailable as of the

benchmark replacement date, as defined in the base offering circular under “Description of the Securities — Interest Rate Indices — Determination of LIBOR”, the next alternative benchmark is compounded SOFR. Compounded SOFR is a compounded average for which there are multiple methodologies, which may also diverge from LIBOR. If a benchmark replacement other than term SOFR is chosen because term SOFR is not initially available, term SOFR will become the benchmark replacement if it later becomes available, which could lead to further volatility in the interest rates on the LIBOR Classes. Moreover, a benchmark replacement adjustment will be applied to compensate for the foregoing effects of any benchmark replacement. However, no assurance can be provided that any benchmark replacement adjustment will be sufficient to produce the economic equivalent of the then-current benchmark, either at the benchmark replacement date or over the lives of the LIBOR Classes. Additionally, Ginnie Mae cannot anticipate how long it will take to develop the systems and processes necessary to adopt a specific benchmark replacement, which may delay and contribute to uncertainty and volatility surrounding any benchmark transition for LIBOR Classes.

Ginnie Mae will have sole discretion with respect to certain elements of the benchmark replacement process, including determining whether a benchmark transition event and its related benchmark replacement date have occurred, determining which benchmark replacement is available, determining the earliest practicable index determination date for using the benchmark replacement, selecting a benchmark replacement in the event term SOFR or compounded SOFR is unavailable, determining benchmark replacement adjustments (if not otherwise determined by applicable governing bodies or authorities) and making benchmark replacement conforming changes (including potential changes affecting the business day convention and index determination date). If Ginnie Mae, in its sole discretion, determines that an alternative index is not administratively feasible, including as a result of technical, administrative or operational issues, then such alternative index will be deemed not

determinable as of such date. Ginnie Mae may determine an alternative not to be administratively feasible even if such alternative index has been adopted by other market participants in similar products. Furthermore, if Ginnie Mae does not select an alternative index on any date as a result of its determination that an alternative higher on the list of ARRC Endorsed Terms is not administratively feasible as of such date and such higher alternative subsequently becomes administratively feasible (as determined by Ginnie Mae in its sole discretion), then Ginnie Mae may elect to replace the previously selected alternative with such higher alternative. Any of the foregoing determinations will be at the sole discretion of Ginnie Mae and may adversely affect the return on LIBOR Classes, the trading market for such classes and the value of such classes. None of the foregoing determinations, or the application thereof to payment calculations on the LIBOR Classes, will be subject to the approval of security holders.

Notwithstanding the foregoing, Ginnie Mae will select only an alternative index as to which it and the trustee will receive an opinion of counsel that the selection of such alternative index will not cause any related Trust REMIC to lose its classification as a REMIC for United States federal income tax purposes.

The securities may not be a suitable investment for you. The securities, especially the group 14, 15, 17 and 18 securities and the class WO, YK, YL, YM and YN securities and, in particular, the component, support, interest only, principal only, accrual and residual classes and the class WK securities, 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 on or prior to the Closing Date and to sell them to the Trust according to the terms of a Trust Agreement between the Sponsor and the Trustee. The Sponsor will make certain representations and warranties with respect to the Trust Assets. All Trust Assets, regardless of whether the assets consist of Trust MBS or the Underlying Certificates, will evidence, directly or indirectly, Ginnie Mae Certificates.

The Trust MBS (Groups 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A)

The Group 7 and Subgroup 19B, 19D and 19E 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 1 through 5, 8 through 13, 16 and 20 through 26 and Subgroup 6A, 19A, 19C and 19F 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 14, 15, 17 and 18 and Subgroups 6B, 6C, 6D, 6E and 6F)

The Group 14, 15, 17 and 18 and Subgroup 6B, 6C, 6D, 6E and 6F Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under "Available Information" in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See "Underlying Certificates" in the Base Offering Circular.

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

The Mortgage Loans

The Mortgage Loans underlying the Group 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A 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 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular.*

Specific information regarding the characteristics of the Mortgage Loans underlying the Trust MBS is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and, in the case of the Group 1 through 5, 8 through 13, 16 and 20 through 26 and Subgroup 6A, 19A, 19C and 19F 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 1 through 5, 8 through 13, 16 and 20 through 26 and Subgroup 6A, 19A, 19C and 19F 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. 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 principal or notional balance.

Distributions

Distributions on the Securities will be made on each Distribution Date as specified under “Terms Sheet — Distribution Dates” 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 and Components

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, and Components will be categorized as shown above under “Terms Sheet — Component Class” in this Supplement. The abbreviations used in this Supplement to describe the interest entitlements of the Classes are explained under “Class Types” in Appendix I to the Base Offering Circular.

Accrual Periods

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate and Delay Classes	The calendar month preceding the related Distribution Date
Floating Rate and Inverse Floating Rate Classes and the Class IX Securities	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” in the Base Offering Circular. In the case of the Group 18 Securities, the Trustee will use the same value of LIBOR as is used for the related Underlying Certificate.

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. If LIBOR becomes unavailable, a replacement rate will be selected, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR” in the Base Offering Circular.

Weighted Average Coupon Classes

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

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 on ginniemae.gov or by calling the Information Agent at (800) 234-GNMA.

Accrual Classes

Each of Classes AZ, DZ, KZ, MZ, PZ, XZ, ZB, ZK, ZL and ZP 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. 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 and Components

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, and Components will be categorized as shown above under “Terms Sheet — Component Class” in 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.

Component Class

Class HP is a Component Class and has Components with the designations and characteristics shown under “Terms Sheet — Component Class” in this Supplement. Components will not be separately issued or transferable.

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 applicable Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of an Accrual Class) or any reduction of Class Notional Balance on that Distribution Date (each, a “Class Factor”).

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

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

- Investors may obtain current Class Factors on ginniemae.gov.

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

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. On any Distribution Date upon the Trustee’s determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate the Trust and retire the Securities.

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

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 1, 2, 3, 7, 8, 9, 13, 14 and 15, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 1, 2, 3, 7, 8, 9, 13, 14 and 15, 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.

In the case of Combination 6, Class WK is a Weighted Average Coupon Class that will accrue interest as described under “Terms Sheet — Interest Rates” in this Supplement. In the event that (1) the Interest Rate of such MX Class will equal or exceed 1,200% per annum for any Accrual Period or (2) the Class Principal Balance of such MX Class will be reduced to zero on any Distribution Date, the Trustee will, prior to the close of business on the last Business Day of the calendar month immediately preceding the related Distribution Date in the first case, and prior to the related Distribution Date on which the Class Principal Balance of such MX Class would be reduced to zero in the second case, effect a mandatory exchange of Class WK for its related REMIC Securities. Thereafter, no further exchanges of such REMIC Securities will be permitted.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@usbank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, Massachusetts, 02110, Attention: Ginnie Mae REMIC Trust 2020-097. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of a mandatory exchange described above. If the notional balance of the interest only securities surrendered exceeds that of the interest only securities received, the fee will be based on the latter. The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

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

Investors in the Group 14, 15, 17 and 18 Securities and the Class WK, WO, YK, YL, YM and YN 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 14, 15, 17 and 18 Securities and the Class WO, YK, YL, YM, YN and WK Securities” in this Supplement.

Accretion Directed Classes

Classes AD, AE, BP, BQ, DV, KA, KZ, ME, ML, PA, PK, PU, QM, QW, QY, XA, XB, XC and XD 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 the Accretion Directed Classes has the AD designation in the suffix position, rather than the prefix position, in its class principal type because it does not have principal payment stability through the applicable pricing prepayment assumption. Class DV will have principal payment stability only through the prepayment rate shown in the table below. The remaining Accretion Directed Classes are not listed in the table below because, although they are entitled to receive payments from the related Accrual Amounts, they do not have principal payment stability through any constant prepayment rate significantly higher than 0% PSA, except within any applicable Effective Ranges.

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

- Moreover, based on the Modeling Assumptions, if the related Mortgage Loans prepay at any constant rate at or below the rate for Class DV shown in the table below, the Class Principal Balance of such Class would be reduced to zero on, but not before, its Final Distribution Date, and the Weighted Average Life of such Class would equal its maximum Weighted Average Life shown in the table below.
- However, the Weighted Average Life of Class DV will be reduced, and may be reduced significantly, at prepayment speeds higher than the constant rates shown in the table below. See “Yield, Maturity and Prepayment Considerations — Decrement Tables” in this Supplement.

Accretion Directed Class

<u>Security Group</u>	<u>Class</u>	<u>Maximum Weighted Average Life (in years)(1)</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
6	DV	7.0	September 2033	152% PSA

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

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

Securities that Receive Principal on the Basis of Schedules

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

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

<u>Security Group</u>	<u>Classes and Components</u>	<u>Initial Effective Ranges or Rate</u>
PAC Classes		
1	ME and ML (in the aggregate)	200% PSA through 350% PSA
3	KA and KZ (in the aggregate)	401% PSA through 600% PSA
8	CP and CQ (in the aggregate)	250% PSA through 350% PSA
10	QM, QW and QY (in the aggregate)	208% PSA through 350% PSA
12	BP and BQ (in the aggregate)	130% PSA through 250% PSA
20	XA, XB, XC and XD (in the aggregate)	110% PSA through 185% PSA
24	PA and PZ (in the aggregate)	285% PSA through 375% PSA
Scheduled Components		
19	HP1	260% PSA through 275% PSA
	HP2	260% PSA through 275% PSA
	HP3	260% PSA through 275% PSA
	HP4	247% PSA through 275% PSA
TAC Classes		
24	PK and PU (in the aggregate)	166% PSA

- The principal payment stability of the Group 1, Group 3, Group 8, Group 10, Group 12 and Group 20 PAC Class or Classes will be supported by the related Support Class or Classes.
- The principal payment stability of the Group 24 PAC Classes will be supported by the TAC Classes and the related Support Classes.
- The principal payment stability of the TAC Classes will be supported by Class ZP.
- The principal payment stability of the Scheduled Components will be supported by the related Support Class.

If all of the Classes supporting a given Class or Component are retired before the Class or Component being supported is retired, the outstanding Class or Component will no longer have an Effective Range or Rate 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 or Rate. If the initial Effective Ranges or Rate were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges or Rate could differ from those shown in the above table or an initial Effective Rate might not exist. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range or at the initial Effective Rate shown for any Class or Component in the above table, that Class or Component 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, Scheduled or TAC Class or Component not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range (or if prepayment rates average the Effective Rate) for that Class or Component. Further, the Effective Range for any PAC or Scheduled Class or Component can narrow, shift over time or cease to exist, and the Effective Rate for any TAC Class can change 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 or Rate for any PAC, Scheduled or TAC Class or Component, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on such related PAC, Scheduled or TAC Class or Component, 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 or Rate for any PAC, Scheduled or TAC Class or Component, its supporting Class or Classes may be retired earlier than that PAC, Scheduled or TAC Class or Component, 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 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the

Mortgage Loans Underlying the Group 1 through 5, 7 through 13, 16 and 19 through 26 and Subgroup 6A 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 1 through 5, 7 through 13, 16 or 19 through 26 or Subgroup 6A Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and each Mortgage Loan underlying a Group 1 through 5, 8 through 13, 16 or 20 through 26 or Subgroup 6A, 19A, 19C or 19F 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 Group 7 Securities are always received on the 16th day of the month and distributions on the Group 1 through 6 and 8 through 26 Securities are always received on the 20th day of the month, in each case, whether or not a Business Day, commencing in August 2020.

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

5. The Closing Date for the Securities is July 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, including that there is no mandatory exchange of Class WK.

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 16th or 20th day of the month, as applicable, and the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

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

Decrement Tables

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

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

and the timing of changes in the rate of prepayments actually experienced on the Mortgage Loans will not follow the pattern described for the PSA assumption.

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Classes M, MA, MB, MC, MD, ME and MI					Class ML					Class MZ				
	0%	200%	300%	350%	600%	0%	200%	300%	350%	600%	0%	200%	300%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	97	93	93	93	93	100	100	100	100	100	103	103	92	87	61
July 2022	95	80	80	80	77	100	100	100	100	100	105	105	73	57	0
July 2023	92	65	65	65	47	100	100	100	100	100	108	108	52	26	0
July 2024	89	52	52	52	29	100	100	100	100	100	111	111	40	8	0
July 2025	86	41	41	41	17	100	100	100	100	100	113	113	34	1	0
July 2026	82	31	31	31	10	100	100	100	100	100	116	115	33	0	0
July 2027	79	23	23	23	5	100	100	100	100	100	119	113	31	0	0
July 2028	76	17	17	17	2	100	100	100	100	100	122	107	28	0	0
July 2029	72	12	12	12	0	100	100	100	100	100	125	100	25	0	0
July 2030	68	9	9	9	0	100	100	100	100	70	128	91	22	0	0
July 2031	64	6	6	6	0	100	100	100	100	43	132	82	19	0	0
July 2032	60	4	4	4	0	100	100	100	100	26	135	73	16	0	0
July 2033	56	2	2	2	0	100	100	100	100	16	138	64	14	0	0
July 2034	52	1	1	1	0	100	100	100	100	10	142	56	11	0	0
July 2035	47	0	0	0	0	100	100	100	100	6	145	48	9	0	0
July 2036	43	0	0	0	0	100	82	82	82	4	149	41	8	0	0
July 2037	38	0	0	0	0	100	61	61	61	2	153	35	6	0	0
July 2038	33	0	0	0	0	100	45	45	45	1	157	30	5	0	0
July 2039	28	0	0	0	0	100	33	33	33	1	161	25	4	0	0
July 2040	22	0	0	0	0	100	24	24	24	0	165	20	3	0	0
July 2041	17	0	0	0	0	100	17	17	17	0	169	17	2	0	0
July 2042	11	0	0	0	0	100	12	12	12	0	173	13	2	0	0
July 2043	5	0	0	0	0	100	8	8	8	0	178	10	1	0	0
July 2044	0	0	0	0	0	41	6	6	6	0	182	8	1	0	0
July 2045	0	0	0	0	0	4	4	4	4	0	159	6	1	0	0
July 2046	0	0	0	0	0	2	2	2	2	0	129	4	0	0	0
July 2047	0	0	0	0	0	1	1	1	1	0	99	3	0	0	0
July 2048	0	0	0	0	0	1	1	1	1	0	67	2	0	0	0
July 2049	0	0	0	0	0	0	0	0	0	0	34	1	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.6	4.9	4.9	4.9	3.3	24.1	18.5	18.5	18.5	11.3	27.2	14.8	5.9	2.3	1.1

Security Group 2 PSA Prepayment Assumption Rates					
Distribution Date	Classes BA and BI				
	0%	300%	595%	900%	1,200%
Initial Percent	100	100	100	100	100
July 2021	99	94	90	85	80
July 2022	97	82	68	54	42
July 2023	96	66	43	25	12
July 2024	95	53	27	11	3
July 2025	93	43	17	5	1
July 2026	91	34	11	2	0
July 2027	90	28	7	1	0
July 2028	88	22	4	0	0
July 2029	86	18	3	0	0
July 2030	84	14	2	0	0
July 2031	81	11	1	0	0
July 2032	79	9	1	0	0
July 2033	77	7	0	0	0
July 2034	74	6	0	0	0
July 2035	71	4	0	0	0
July 2036	68	3	0	0	0
July 2037	65	3	0	0	0
July 2038	61	2	0	0	0
July 2039	58	2	0	0	0
July 2040	54	1	0	0	0
July 2041	50	1	0	0	0
July 2042	46	1	0	0	0
July 2043	41	0	0	0	0
July 2044	36	0	0	0	0
July 2045	31	0	0	0	0
July 2046	26	0	0	0	0
July 2047	20	0	0	0	0
July 2048	14	0	0	0	0
July 2049	7	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	19.3	5.6	3.3	2.4	1.9

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Classes KA, KB, KC, KD, KE, KG, KH, KI, KJ and KL					Class KZ					Class ZK				
	0%	401%	500%	600%	1,000%	0%	401%	500%	600%	1,000%	0%	401%	500%	600%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	98	88	88	88	88	103	103	103	103	103	103	103	90	76	22
July 2022	95	68	68	68	51	106	106	106	106	106	106	106	69	33	0
July 2023	93	45	45	45	20	109	109	109	109	109	109	109	54	3	0
July 2024	90	29	29	29	8	113	113	113	113	113	113	111	51	0	0
July 2025	87	18	18	18	3	116	116	116	116	116	116	103	45	0	0
July 2026	84	11	11	11	1	120	120	120	120	120	120	88	37	0	0
July 2027	81	7	7	7	0	123	123	123	123	123	123	73	29	0	0
July 2028	78	4	4	4	0	127	127	127	127	127	127	59	22	0	0
July 2029	75	3	3	3	0	131	131	131	131	131	131	46	17	0	0
July 2030	71	2	2	2	0	135	135	135	135	135	135	36	12	0	0
July 2031	67	1	1	1	0	139	139	139	139	127	139	27	9	0	0
July 2032	64	1	1	1	0	143	143	143	143	49	143	21	6	0	0
July 2033	60	0	0	0	0	148	148	148	148	19	148	15	4	0	0
July 2034	56	0	0	0	0	152	152	152	152	7	152	11	3	0	0
July 2035	51	0	0	0	0	157	157	157	157	3	157	8	2	0	0
July 2036	47	0	0	0	0	162	162	162	162	1	162	6	1	0	0
July 2037	42	0	0	0	0	166	166	166	166	0	166	4	1	0	0
July 2038	37	0	0	0	0	171	171	171	171	0	171	3	1	0	0
July 2039	32	0	0	0	0	177	177	177	177	0	177	2	0	0	0
July 2040	27	0	0	0	0	182	126	126	126	0	182	2	0	0	0
July 2041	21	0	0	0	0	188	71	71	71	0	188	1	0	0	0
July 2042	16	0	0	0	0	193	39	39	39	0	193	1	0	0	0
July 2043	10	0	0	0	0	199	20	20	20	0	199	0	0	0	0
July 2044	3	0	0	0	0	205	9	9	9	0	205	0	0	0	0
July 2045	0	0	0	0	0	2	2	2	2	0	192	0	0	0	0
July 2046	0	0	0	0	0	0	0	0	0	0	157	0	0	0	0
July 2047	0	0	0	0	0	0	0	0	0	0	120	0	0	0	0
July 2048	0	0	0	0	0	0	0	0	0	0	82	0	0	0	0
July 2049	0	0	0	0	0	0	0	0	0	0	42	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.3	3.3	3.3	3.3	2.2	24.6	21.0	21.0	21.0	12.0	27.4	9.1	5.1	1.6	0.7

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Classes IP, PT, YA, YB, YC, YD, YE, YG and YT				
	0%	300%	606%	950%	1,300%
Initial Percent	100	100	100	100	100
July 2021	99	91	83	75	66
July 2022	97	76	57	39	23
July 2023	95	61	36	16	5
July 2024	94	49	22	7	1
July 2025	92	39	14	3	0
July 2026	90	31	9	1	0
July 2027	88	25	5	1	0
July 2028	86	20	3	0	0
July 2029	84	16	2	0	0
July 2030	81	13	1	0	0
July 2031	79	10	1	0	0
July 2032	76	8	0	0	0
July 2033	74	6	0	0	0
July 2034	71	5	0	0	0
July 2035	68	4	0	0	0
July 2036	65	3	0	0	0
July 2037	61	2	0	0	0
July 2038	58	2	0	0	0
July 2039	54	1	0	0	0
July 2040	51	1	0	0	0
July 2041	47	1	0	0	0
July 2042	42	1	0	0	0
July 2043	38	0	0	0	0
July 2044	33	0	0	0	0
July 2045	28	0	0	0	0
July 2046	23	0	0	0	0
July 2047	18	0	0	0	0
July 2048	12	0	0	0	0
July 2049	6	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	18.6	5.1	2.8	1.9	1.4

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Class A					Class AI					Class IA				
	0%	250%	484%	750%	1,000%	0%	250%	484%	750%	1,000%	0%	250%	484%	750%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	99	89	80	70	60	99	87	77	65	54	99	90	83	74	66
July 2022	98	75	57	39	25	98	73	54	35	21	98	77	60	43	29
July 2023	96	63	40	21	10	96	61	37	19	8	96	64	42	23	11
July 2024	95	52	28	12	4	95	51	26	10	3	95	54	29	12	4
July 2025	93	44	19	6	2	93	42	18	6	1	94	45	20	7	2
July 2026	92	36	13	3	1	92	35	13	3	1	92	37	14	4	1
July 2027	90	30	9	2	0	90	29	9	2	0	90	31	10	2	0
July 2028	88	25	6	1	0	88	24	6	1	0	89	26	7	1	0
July 2029	87	21	4	1	0	86	20	4	0	0	87	21	5	1	0
July 2030	85	17	3	0	0	84	17	3	0	0	85	18	3	0	0
July 2031	82	14	2	0	0	82	14	2	0	0	83	15	2	0	0
July 2032	80	12	1	0	0	80	11	1	0	0	80	12	2	0	0
July 2033	78	9	1	0	0	77	9	1	0	0	78	10	1	0	0
July 2034	75	8	1	0	0	75	7	1	0	0	75	8	1	0	0
July 2035	72	6	0	0	0	72	6	0	0	0	73	7	0	0	0
July 2036	69	5	0	0	0	69	5	0	0	0	70	5	0	0	0
July 2037	66	4	0	0	0	66	4	0	0	0	66	4	0	0	0
July 2038	63	3	0	0	0	62	3	0	0	0	63	3	0	0	0
July 2039	59	3	0	0	0	59	2	0	0	0	59	3	0	0	0
July 2040	55	2	0	0	0	55	2	0	0	0	56	2	0	0	0
July 2041	51	2	0	0	0	51	1	0	0	0	52	2	0	0	0
July 2042	47	1	0	0	0	46	1	0	0	0	47	1	0	0	0
July 2043	42	1	0	0	0	42	1	0	0	0	43	1	0	0	0
July 2044	37	1	0	0	0	37	1	0	0	0	38	1	0	0	0
July 2045	32	0	0	0	0	32	0	0	0	0	32	0	0	0	0
July 2046	26	0	0	0	0	26	0	0	0	0	27	0	0	0	0
July 2047	20	0	0	0	0	20	0	0	0	0	21	0	0	0	0
July 2048	14	0	0	0	0	14	0	0	0	0	14	0	0	0	0
July 2049	7	0	0	0	0	7	0	0	0	0	7	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	5.8	3.2	2.1	1.5	19.4	5.6	3.0	1.9	1.4	19.6	5.9	3.3	2.2	1.6

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Class DA					Class DB					Class DC					Class DV				
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	94	94	94	94	94
July 2022	100	100	100	63	25	100	100	100	100	100	100	100	100	76	51	87	87	87	87	87
July 2023	100	100	43	0	0	100	100	100	93	32	100	100	63	32	11	80	80	80	58	0
July 2024	100	75	5	0	0	100	100	100	39	7	100	84	38	14	2	74	74	74	0	0
July 2025	100	49	0	0	0	100	100	67	16	1	100	67	23	6	1	66	66	0	0	0
July 2026	100	28	0	0	0	100	100	40	7	0	100	53	14	2	0	59	59	0	0	0
July 2027	100	12	0	0	0	100	100	25	3	0	100	42	9	1	0	51	51	0	0	0
July 2028	100	0	0	0	0	100	97	15	1	0	100	34	5	0	0	44	34	0	0	0
July 2029	100	0	0	0	0	100	77	9	0	0	100	27	3	0	0	36	0	0	0	0
July 2030	100	0	0	0	0	100	61	5	0	0	100	21	2	0	0	27	0	0	0	0
July 2031	100	0	0	0	0	100	48	3	0	0	100	17	1	0	0	19	0	0	0	0
July 2032	100	0	0	0	0	100	38	2	0	0	100	13	1	0	0	10	0	0	0	0
July 2033	100	0	0	0	0	100	30	1	0	0	100	10	0	0	0	1	0	0	0	0
July 2034	100	0	0	0	0	100	23	1	0	0	100	8	0	0	0	0	0	0	0	0
July 2035	100	0	0	0	0	100	18	0	0	0	100	6	0	0	0	0	0	0	0	0
July 2036	100	0	0	0	0	100	14	0	0	0	100	5	0	0	0	0	0	0	0	0
July 2037	98	0	0	0	0	100	11	0	0	0	99	4	0	0	0	0	0	0	0	0
July 2038	90	0	0	0	0	100	8	0	0	0	93	3	0	0	0	0	0	0	0	0
July 2039	80	0	0	0	0	100	6	0	0	0	87	2	0	0	0	0	0	0	0	0
July 2040	71	0	0	0	0	100	5	0	0	0	81	2	0	0	0	0	0	0	0	0
July 2041	61	0	0	0	0	100	3	0	0	0	74	1	0	0	0	0	0	0	0	0
July 2042	50	0	0	0	0	100	3	0	0	0	67	1	0	0	0	0	0	0	0	0
July 2043	39	0	0	0	0	100	2	0	0	0	60	1	0	0	0	0	0	0	0	0
July 2044	27	0	0	0	0	100	1	0	0	0	53	0	0	0	0	0	0	0	0	0
July 2045	15	0	0	0	0	100	1	0	0	0	45	0	0	0	0	0	0	0	0	0
July 2046	3	0	0	0	0	100	1	0	0	0	37	0	0	0	0	0	0	0	0	0
July 2047	0	0	0	0	0	81	0	0	0	0	28	0	0	0	0	0	0	0	0	0
July 2048	0	0	0	0	0	55	0	0	0	0	19	0	0	0	0	0	0	0	0	0
July 2049	0	0	0	0	0	28	0	0	0	0	10	0	0	0	0	0	0	0	0	0
July 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)	21.9	5.2	2.9	2.2	1.8	28.2	12.0	6.2	4.1	2.9	24.1	7.5	4.1	2.9	2.2	7.0	5.9	3.8	2.8	2.2

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Class DZ					Classes IK and KP					Class KM					Class KN					
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	103	103	103	103	103	100	100	100	100	71	92	65	36	7	0	95	78	61	43	24	
July 2022	106	106	106	106	106	100	100	7	0	0	85	1	0	0	0	91	39	0	0	0	
July 2023	109	109	109	109	48	100	16	0	0	0	76	0	0	0	0	86	0	0	0	0	
July 2024	113	113	113	58	10	100	0	0	0	0	68	0	0	0	0	80	0	0	0	0	
July 2025	116	116	99	24	2	100	0	0	0	0	59	0	0	0	0	75	0	0	0	0	
July 2026	120	120	60	10	0	100	0	0	0	0	49	0	0	0	0	69	0	0	0	0	
July 2027	123	123	36	4	0	100	0	0	0	0	40	0	0	0	0	63	0	0	0	0	
July 2028	127	127	22	2	0	100	0	0	0	0	29	0	0	0	0	57	0	0	0	0	
July 2029	131	114	13	1	0	100	0	0	0	0	19	0	0	0	0	50	0	0	0	0	
July 2030	135	90	8	0	0	100	0	0	0	0	7	0	0	0	0	43	0	0	0	0	
July 2031	139	71	5	0	0	95	0	0	0	0	0	0	0	0	0	36	0	0	0	0	
July 2032	143	56	3	0	0	80	0	0	0	0	0	0	0	0	0	29	0	0	0	0	
July 2033	148	44	2	0	0	65	0	0	0	0	0	0	0	0	0	21	0	0	0	0	
July 2034	148	34	1	0	0	49	0	0	0	0	0	0	0	0	0	12	0	0	0	0	
July 2035	148	27	1	0	0	32	0	0	0	0	0	0	0	0	0	4	0	0	0	0	
July 2036	148	21	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2037	148	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2038	148	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2039	148	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2040	148	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2041	148	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2042	148	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2043	148	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2044	148	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2045	148	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2046	148	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2047	119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2048	81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 2049	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
July 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)	28.2	12.5	6.7	4.4	3.1	13.9	2.6	1.7	1.3	1.1	5.7	1.2	0.8	0.6	0.5	8.6	1.7	1.1	0.9	0.7	

PSA Prepayment Assumption Rates

Distribution Date	Class KX					Classes WK and WO					Class YK					
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
July 2021	100	100	100	100	100	100	100	100	100	100	95	97	90	90	80	68
July 2022	100	100	95	71	48	100	100	100	84	78	94	76	56	33	12	
July 2023	100	97	58	30	11	100	100	86	79	61	91	61	29	6	0	
July 2024	100	78	36	13	2	100	100	83	68	17	87	48	12	0	0	
July 2025	100	62	22	5	0	100	100	80	49	4	84	36	2	0	0	
July 2026	100	50	13	2	0	100	87	72	20	1	80	26	0	0	0	
July 2027	100	40	8	1	0	100	84	65	8	0	77	18	0	0	0	
July 2028	100	32	5	0	0	100	84	49	4	0	73	11	0	0	0	
July 2029	100	25	3	0	0	100	83	30	2	0	69	6	0	0	0	
July 2030	100	20	2	0	0	100	81	17	1	0	64	2	0	0	0	
July 2031	100	16	1	0	0	99	76	11	0	0	60	0	0	0	0	
July 2032	100	12	1	0	0	97	71	7	0	0	56	0	0	0	0	
July 2033	100	10	0	0	0	95	67	4	0	0	51	0	0	0	0	
July 2034	100	8	0	0	0	94	64	3	0	0	46	0	0	0	0	
July 2035	100	6	0	0	0	92	59	2	0	0	41	0	0	0	0	
July 2036	97	5	0	0	0	90	49	1	0	0	35	0	0	0	0	
July 2037	92	3	0	0	0	88	38	1	0	0	30	0	0	0	0	
July 2038	87	3	0	0	0	86	28	0	0	0	24	0	0	0	0	
July 2039	81	2	0	0	0	84	21	0	0	0	18	0	0	0	0	
July 2040	75	2	0	0	0	84	16	0	0	0	12	0	0	0	0	
July 2041	69	1	0	0	0	84	12	0	0	0	6	0	0	0	0	
July 2042	63	1	0	0	0	84	9	0	0	0	0	0	0	0	0	
July 2043	56	1	0	0	0	76	7	0	0	0	0	0	0	0	0	
July 2044	49	0	0	0	0	50	5	0	0	0	0	0	0	0	0	
July 2045	42	0	0	0	0	30	3	0	0	0	0	0	0	0	0	
July 2046	34	0	0	0	0	24	2	0	0	0	0	0	0	0	0	
July 2047	26	0	0	0	0	13	1	0	0	0	0	0	0	0	0	
July 2048	18	0	0	0	0	6	1	0	0	0	0	0	0	0	0	
July 2049	9	0	0	0	0	1	0	0	0	0	0	0	0	0	0	
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	23.5	7.2	3.9	2.8	2.1	23.2	15.0	7.6	4.7	3.1	12.5	4.2	2.4	1.7	1.3	

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Class YL					Class YM					Class YN				
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	97	91	90	77	64	72	33	29	0	0	99	90	81	72	62
July 2022	93	77	53	28	6	44	23	0	0	0	97	75	54	36	20
July 2023	90	61	24	1	0	14	0	0	0	0	95	61	33	15	4
July 2024	86	45	7	0	0	3	0	0	0	0	94	49	20	6	1
July 2025	83	32	0	0	0	0	0	0	0	0	92	39	13	3	0
July 2026	79	21	0	0	0	0	0	0	0	0	90	31	8	1	0
July 2027	75	13	0	0	0	0	0	0	0	0	88	25	5	0	0
July 2028	71	6	0	0	0	0	0	0	0	0	86	20	3	0	0
July 2029	66	1	0	0	0	0	0	0	0	0	83	16	2	0	0
July 2030	62	0	0	0	0	0	0	0	0	0	81	13	1	0	0
July 2031	57	0	0	0	0	0	0	0	0	0	79	10	1	0	0
July 2032	52	0	0	0	0	0	0	0	0	0	76	8	0	0	0
July 2033	48	0	0	0	0	0	0	0	0	0	73	6	0	0	0
July 2034	42	0	0	0	0	0	0	0	0	0	70	5	0	0	0
July 2035	37	0	0	0	0	0	0	0	0	0	67	4	0	0	0
July 2036	32	0	0	0	0	0	0	0	0	0	64	3	0	0	0
July 2037	26	0	0	0	0	0	0	0	0	0	60	2	0	0	0
July 2038	20	0	0	0	0	0	0	0	0	0	56	2	0	0	0
July 2039	14	0	0	0	0	0	0	0	0	0	53	1	0	0	0
July 2040	8	0	0	0	0	0	0	0	0	0	48	1	0	0	0
July 2041	2	0	0	0	0	0	0	0	0	0	44	1	0	0	0
July 2042	0	0	0	0	0	0	0	0	0	0	39	1	0	0	0
July 2043	0	0	0	0	0	0	0	0	0	0	35	0	0	0	0
July 2044	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0
July 2045	0	0	0	0	0	0	0	0	0	0	24	0	0	0	0
July 2046	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0
July 2047	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0
July 2048	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0
July 2049	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.9	4.0	2.2	1.6	1.2	1.8	0.9	0.5	0.3	0.2	18.1	5.2	2.7	1.8	1.4

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Class LA					Class LB					Class LI				
	0%	200%	373%	600%	800%	0%	200%	373%	600%	800%	0%	200%	373%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	98	86	75	62	50	100	100	100	100	100	98	86	76	62	51
July 2022	96	73	56	38	24	100	100	100	100	100	96	74	57	39	26
July 2023	94	62	42	23	11	100	100	100	100	100	94	63	43	24	13
July 2024	92	53	31	13	5	100	100	100	100	100	93	54	33	15	7
July 2025	90	45	23	8	1	100	100	100	100	100	90	46	25	9	3
July 2026	88	38	17	4	0	100	100	100	100	83	88	39	18	6	2
July 2027	86	32	12	2	0	100	100	100	100	42	86	33	14	4	1
July 2028	83	27	8	0	0	100	100	100	100	21	84	28	10	2	0
July 2029	81	22	6	0	0	100	100	100	67	10	81	24	8	1	0
July 2030	78	18	4	0	0	100	100	100	41	5	79	20	6	1	0
July 2031	76	15	2	0	0	100	100	100	25	3	76	17	4	1	0
July 2032	73	12	1	0	0	100	100	100	15	1	73	14	3	0	0
July 2033	70	10	0	0	0	100	100	100	9	1	71	11	2	0	0
July 2034	67	8	0	0	0	100	100	81	5	0	68	9	2	0	0
July 2035	64	6	0	0	0	100	100	59	3	0	65	8	1	0	0
July 2036	61	4	0	0	0	100	100	42	2	0	61	6	1	0	0
July 2037	57	3	0	0	0	100	100	29	1	0	58	5	1	0	0
July 2038	54	2	0	0	0	100	100	20	1	0	55	4	0	0	0
July 2039	50	1	0	0	0	100	100	14	0	0	51	3	0	0	0
July 2040	46	0	0	0	0	100	100	9	0	0	47	2	0	0	0
July 2041	42	0	0	0	0	100	81	6	0	0	43	2	0	0	0
July 2042	38	0	0	0	0	100	55	3	0	0	39	1	0	0	0
July 2043	34	0	0	0	0	100	33	2	0	0	35	1	0	0	0
July 2044	29	0	0	0	0	100	16	1	0	0	31	0	0	0	0
July 2045	24	0	0	0	0	100	1	0	0	0	26	0	0	0	0
July 2046	20	0	0	0	0	100	0	0	0	0	21	0	0	0	0
July 2047	14	0	0	0	0	100	0	0	0	0	16	0	0	0	0
July 2048	9	0	0	0	0	100	0	0	0	0	11	0	0	0	0
July 2049	4	0	0	0	0	100	0	0	0	0	6	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.7	5.7	3.3	2.0	1.4	29.8	22.4	16.2	10.2	7.2	17.9	6.0	3.5	2.1	1.5

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Class CI					Classes CP and CQ					Classes CS and CU				
	0%	250%	300%	350%	600%	0%	250%	300%	350%	600%	0%	250%	300%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	99	94	93	92	87	98	93	93	93	93	100	100	92	84	45
July 2022	97	82	79	77	63	97	80	80	80	72	100	100	77	54	0
July 2023	96	69	64	59	40	95	64	64	64	45	100	100	61	24	0
July 2024	94	57	51	46	25	93	51	51	51	28	100	100	52	8	0
July 2025	92	47	41	36	16	91	40	40	40	18	100	100	48	1	0
July 2026	91	39	33	27	10	89	31	31	31	11	100	100	46	0	0
July 2027	89	33	26	21	6	87	24	24	24	7	100	96	44	0	0
July 2028	87	27	21	16	4	85	19	19	19	4	100	90	40	0	0
July 2029	85	22	17	12	2	83	14	14	14	3	100	82	36	0	0
July 2030	83	18	13	10	1	80	11	11	11	2	100	74	31	0	0
July 2031	80	15	11	7	1	78	8	8	8	1	100	65	27	0	0
July 2032	78	12	8	6	1	75	6	6	6	1	100	57	23	0	0
July 2033	75	10	7	4	0	72	5	5	5	0	100	49	20	0	0
July 2034	72	8	5	3	0	69	4	4	4	0	100	42	17	0	0
July 2035	69	7	4	2	0	65	3	3	3	0	100	36	14	0	0
July 2036	66	5	3	2	0	62	2	2	2	0	100	30	11	0	0
July 2037	63	4	2	1	0	58	2	2	2	0	100	25	9	0	0
July 2038	60	3	2	1	0	54	1	1	1	0	100	21	7	0	0
July 2039	56	3	1	1	0	50	1	1	1	0	100	17	6	0	0
July 2040	52	2	1	1	0	46	1	1	1	0	100	14	5	0	0
July 2041	48	2	1	0	0	41	0	0	0	0	100	11	4	0	0
July 2042	44	1	1	0	0	36	0	0	0	0	100	9	3	0	0
July 2043	40	1	0	0	0	31	0	0	0	0	100	7	2	0	0
July 2044	35	1	0	0	0	26	0	0	0	0	100	5	2	0	0
July 2045	30	1	0	0	0	20	0	0	0	0	100	4	1	0	0
July 2046	24	0	0	0	0	14	0	0	0	0	100	3	1	0	0
July 2047	19	0	0	0	0	8	0	0	0	0	100	2	0	0	0
July 2048	13	0	0	0	0	1	0	0	0	0	100	1	0	0	0
July 2049	7	0	0	0	0	0	0	0	0	0	55	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.0	6.2	5.4	4.8	3.1	17.6	5.1	5.1	5.1	3.4	29.1	13.9	7.3	2.2	0.9

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Class HA					Classes HB and HI					Class HY				
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	98	94	90	86	81	98	94	89	84	78	98	94	90	86	81
July 2022	97	82	68	54	41	97	81	66	51	37	97	82	68	54	41
July 2023	95	66	42	24	10	95	65	41	22	9	95	66	42	24	10
July 2024	93	53	26	10	2	93	52	25	9	2	93	53	26	10	2
July 2025	91	43	16	4	0	91	42	15	4	0	91	43	16	4	0
July 2026	89	34	10	2	0	89	33	9	2	0	89	34	10	2	0
July 2027	87	27	6	1	0	87	27	6	1	0	87	27	6	1	0
July 2028	85	22	4	0	0	85	21	3	0	0	85	22	4	0	0
July 2029	83	17	2	0	0	83	17	2	0	0	83	17	2	0	0
July 2030	80	14	1	0	0	80	13	1	0	0	80	14	1	0	0
July 2031	78	11	1	0	0	78	11	1	0	0	78	11	1	0	0
July 2032	75	9	0	0	0	75	8	0	0	0	75	9	0	0	0
July 2033	72	7	0	0	0	72	7	0	0	0	72	7	0	0	0
July 2034	69	5	0	0	0	69	5	0	0	0	69	5	0	0	0
July 2035	66	4	0	0	0	66	4	0	0	0	66	4	0	0	0
July 2036	63	3	0	0	0	63	3	0	0	0	63	3	0	0	0
July 2037	60	2	0	0	0	60	2	0	0	0	60	2	0	0	0
July 2038	56	2	0	0	0	56	2	0	0	0	56	2	0	0	0
July 2039	53	1	0	0	0	53	1	0	0	0	53	1	0	0	0
July 2040	49	1	0	0	0	49	1	0	0	0	49	1	0	0	0
July 2041	45	1	0	0	0	45	1	0	0	0	45	1	0	0	0
July 2042	41	1	0	0	0	41	1	0	0	0	41	1	0	0	0
July 2043	36	0	0	0	0	36	0	0	0	0	36	0	0	0	0
July 2044	32	0	0	0	0	32	0	0	0	0	32	0	0	0	0
July 2045	27	0	0	0	0	27	0	0	0	0	27	0	0	0	0
July 2046	22	0	0	0	0	22	0	0	0	0	22	0	0	0	0
July 2047	17	0	0	0	0	17	0	0	0	0	17	0	0	0	0
July 2048	12	0	0	0	0	12	0	0	0	0	12	0	0	0	0
July 2049	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	5.5	3.2	2.3	1.9	18.3	5.4	3.1	2.2	1.8	18.3	5.5	3.2	2.3	1.9

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes IL, QT, QU and QV					Classes IQ, QM, QN and QP					Classes IW, WM, WN and WP					Classes QF and QS					
	0%	208%	300%	350%	600%	0%	208%	300%	350%	600%	0%	208%	300%	350%	600%	0%	208%	300%	350%	600%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
July 2021	98	92	92	92	92	98	91	91	91	91	98	92	92	92	92	99	93	91	90	85	
July 2022	96	78	78	78	70	95	76	76	76	68	96	79	79	79	71	97	83	77	74	59	
July 2023	93	63	63	63	43	93	60	60	60	38	94	64	64	64	45	95	71	62	57	37	
July 2024	91	50	50	50	25	90	46	46	46	19	91	52	52	52	28	94	61	50	44	23	
July 2025	88	39	39	39	14	87	34	34	34	8	89	41	41	41	17	92	52	40	34	15	
July 2026	86	29	29	29	8	84	23	23	23	0	86	31	31	31	11	90	44	32	26	9	
July 2027	83	21	21	21	3	81	15	15	15	0	83	24	24	24	7	88	38	25	20	6	
July 2028	80	16	16	16	1	78	9	9	9	0	81	19	19	19	4	86	32	20	15	4	
July 2029	77	11	11	11	0	75	4	4	4	0	78	14	14	14	3	84	27	16	12	2	
July 2030	73	8	8	8	0	71	0	0	0	0	74	11	11	11	2	81	23	13	9	1	
July 2031	70	5	5	5	0	68	0	0	0	0	71	8	8	8	1	79	19	10	7	1	
July 2032	67	3	3	3	0	64	0	0	0	0	68	6	6	6	1	76	16	8	5	1	
July 2033	63	1	1	1	0	60	0	0	0	0	64	5	5	5	0	74	14	6	4	0	
July 2034	59	0	0	0	0	56	0	0	0	0	60	4	4	4	0	71	11	5	3	0	
July 2035	55	0	0	0	0	51	0	0	0	0	57	3	3	3	0	68	10	4	2	0	
July 2036	51	0	0	0	0	47	0	0	0	0	52	2	2	2	0	65	8	3	2	0	
July 2037	46	0	0	0	0	42	0	0	0	0	48	2	2	2	0	61	7	2	1	0	
July 2038	42	0	0	0	0	37	0	0	0	0	44	1	1	1	0	58	5	2	1	0	
July 2039	37	0	0	0	0	32	0	0	0	0	39	1	1	1	0	54	4	1	1	0	
July 2040	31	0	0	0	0	26	0	0	0	0	34	1	1	1	0	51	4	1	0	0	
July 2041	26	0	0	0	0	20	0	0	0	0	29	0	0	0	0	47	3	1	0	0	
July 2042	20	0	0	0	0	14	0	0	0	0	23	0	0	0	0	42	2	1	0	0	
July 2043	15	0	0	0	0	8	0	0	0	0	18	0	0	0	0	38	2	0	0	0	
July 2044	8	0	0	0	0	1	0	0	0	0	12	0	0	0	0	33	1	0	0	0	
July 2045	2	0	0	0	0	0	0	0	0	0	5	0	0	0	0	28	1	0	0	0	
July 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	1	0	0	0	
July 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0	
July 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	
July 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	
July 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)	15.1	4.7	4.7	4.7	3.1	14.3	4.1	4.1	4.1	2.8	15.4	5.1	5.1	5.1	3.3	18.6	6.8	5.2	4.6	2.9	

PSA Prepayment Assumption Rates

Distribution Date	Class QW					Class QY					Class ZL										
	0%	208%	300%	350%	600%	0%	208%	300%	350%	600%	0%	208%	300%	350%	600%						
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100						
July 2021	100	100	100	100	100	100	100	100	100	100	102	102	89	82	48						
July 2022	100	100	100	100	100	100	100	100	100	100	103	103	68	50	0						
July 2023	100	100	100	100	100	100	100	100	100	100	105	105	50	22	0						
July 2024	100	100	100	100	100	100	100	100	100	100	106	106	39	7	0						
July 2025	100	100	100	100	100	100	100	100	100	100	108	108	34	1	0						
July 2026	100	100	100	100	100	100	100	100	100	100	109	109	33	0	0						
July 2027	100	100	100	100	46	100	100	100	100	100	111	106	31	0	0						
July 2028	100	100	100	100	10	100	100	100	100	100	113	100	28	0	0						
July 2029	100	100	100	100	0	100	100	100	100	74	114	93	25	0	0						
July 2030	100	100	100	100	0	100	100	100	100	46	116	84	22	0	0						
July 2031	100	67	67	67	0	100	100	100	100	28	118	76	19	0	0						
July 2032	100	39	39	39	0	100	100	100	100	18	120	67	16	0	0						
July 2033	100	18	18	18	0	100	100	100	100	11	122	59	14	0	0						
July 2034	100	1	1	1	0	100	100	100	100	7	123	51	11	0	0						
July 2035	100	0	0	0	0	100	77	77	77	4	125	44	9	0	0						
July 2036	100	0	0	0	0	100	58	58	58	2	127	38	8	0	0						
July 2037	100	0	0	0	0	100	43	43	43	1	129	32	6	0	0						
July 2038	100	0	0	0	0	100	32	32	32	1	131	27	5	0	0						
July 2039	100	0	0	0	0	100	23	23	23	1	133	22	4	0	0						
July 2040	100	0	0	0	0	100	17	17	17	0	135	18	3	0	0						
July 2041	100	0	0	0	0	100	12	12	12	0	137	15	2	0	0						
July 2042	100	0	0	0	0	100	9	9	9	0	139	12	2	0	0						
July 2043	100	0	0	0	0	100	6	6	6	0	141	9	1	0	0						
July 2044	100	0	0	0	0	100	4	4	4	0	143	7	1	0	0						
July 2045	24	0	0	0	0	100	3	3	3	0	145	5	1	0	0						
July 2046	0	0	0	0	0	2	2	2	2	0	141	4	0	0	0						
July 2047	0	0	0	0	0	1	1	1	1	0	108	2	0	0	0						
July 2048	0	0	0	0	0	0	0	0	0	0	74	1	0	0	0						
July 2049	0	0	0	0	0	0	0	0	0	0	38	0	0	0	0						
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Weighted Average																					
Life (years)	24.7	11.8	11.8	11.8	7.0	25.6	17.4	17.4	17.4	10.5	28.0	14.5	5.8	2.1	0.9						

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Class BJ					Class BK					Class BL				
	0%	300%	662%	1,000%	1,400%	0%	300%	662%	1,000%	1,400%	0%	300%	662%	1,000%	1,400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	96	84	70	57	41	100	100	100	100	100	100	100	100	100	100
July 2022	93	56	18	0	0	100	100	100	86	53	100	100	100	61	0
July 2023	89	25	0	0	0	100	100	69	34	9	100	100	15	0	0
July 2024	85	0	0	0	0	100	99	41	13	1	100	97	0	0	0
July 2025	81	0	0	0	0	100	79	24	5	0	100	42	0	0	0
July 2026	76	0	0	0	0	100	63	14	2	0	100	0	0	0	0
July 2027	72	0	0	0	0	100	50	8	1	0	100	0	0	0	0
July 2028	67	0	0	0	0	100	40	5	0	0	100	0	0	0	0
July 2029	62	0	0	0	0	100	31	3	0	0	100	0	0	0	0
July 2030	57	0	0	0	0	100	25	2	0	0	100	0	0	0	0
July 2031	52	0	0	0	0	100	20	1	0	0	100	0	0	0	0
July 2032	46	0	0	0	0	100	15	1	0	0	100	0	0	0	0
July 2033	40	0	0	0	0	100	12	0	0	0	100	0	0	0	0
July 2034	34	0	0	0	0	100	9	0	0	0	100	0	0	0	0
July 2035	28	0	0	0	0	100	7	0	0	0	100	0	0	0	0
July 2036	21	0	0	0	0	100	6	0	0	0	100	0	0	0	0
July 2037	15	0	0	0	0	100	4	0	0	0	100	0	0	0	0
July 2038	8	0	0	0	0	100	3	0	0	0	100	0	0	0	0
July 2039	0	0	0	0	0	100	3	0	0	0	100	0	0	0	0
July 2040	0	0	0	0	0	93	2	0	0	0	80	0	0	0	0
July 2041	0	0	0	0	0	85	1	0	0	0	59	0	0	0	0
July 2042	0	0	0	0	0	77	1	0	0	0	36	0	0	0	0
July 2043	0	0	0	0	0	69	1	0	0	0	13	0	0	0	0
July 2044	0	0	0	0	0	60	1	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0
July 2046	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0
July 2047	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0
July 2048	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0
July 2049	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.7	2.2	1.4	1.1	0.9	24.9	8.2	4.2	2.9	2.2	21.4	4.9	2.7	2.1	1.7

PSA Prepayment Assumption Rates

Distribution Date	Class BM					Class BN					Class IB				
	0%	300%	662%	1,000%	1,400%	0%	300%	662%	1,000%	1,400%	0%	300%	662%	1,000%	1,400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	100	100	100	100	100	100	100	100	100	100	98	92	85	79	71
July 2022	100	100	100	100	67	100	100	100	100	100	96	78	60	44	27
July 2023	100	100	100	11	0	100	100	100	100	28	94	63	35	17	4
July 2024	100	100	31	0	0	100	100	100	44	4	93	50	21	7	1
July 2025	100	100	0	0	0	100	100	79	17	1	90	40	12	3	0
July 2026	100	97	0	0	0	100	100	46	7	0	88	32	7	1	0
July 2027	100	59	0	0	0	100	100	27	3	0	86	25	4	0	0
July 2028	100	28	0	0	0	100	100	16	1	0	84	20	2	0	0
July 2029	100	4	0	0	0	100	100	9	0	0	81	16	1	0	0
July 2030	100	0	0	0	0	100	82	5	0	0	79	13	1	0	0
July 2031	100	0	0	0	0	100	65	3	0	0	76	10	0	0	0
July 2032	100	0	0	0	0	100	51	2	0	0	73	8	0	0	0
July 2033	100	0	0	0	0	100	40	1	0	0	71	6	0	0	0
July 2034	100	0	0	0	0	100	31	1	0	0	68	5	0	0	0
July 2035	100	0	0	0	0	100	24	0	0	0	65	4	0	0	0
July 2036	100	0	0	0	0	100	19	0	0	0	61	3	0	0	0
July 2037	100	0	0	0	0	100	14	0	0	0	58	2	0	0	0
July 2038	100	0	0	0	0	100	11	0	0	0	55	2	0	0	0
July 2039	100	0	0	0	0	100	8	0	0	0	51	1	0	0	0
July 2040	100	0	0	0	0	100	6	0	0	0	47	1	0	0	0
July 2041	100	0	0	0	0	100	5	0	0	0	43	1	0	0	0
July 2042	100	0	0	0	0	100	3	0	0	0	39	1	0	0	0
July 2043	100	0	0	0	0	100	2	0	0	0	35	0	0	0	0
July 2044	88	0	0	0	0	100	2	0	0	0	31	0	0	0	0
July 2045	62	0	0	0	0	100	1	0	0	0	26	0	0	0	0
July 2046	34	0	0	0	0	100	1	0	0	0	21	0	0	0	0
July 2047	5	0	0	0	0	100	0	0	0	0	16	0	0	0	0
July 2048	0	0	0	0	0	72	0	0	0	0	11	0	0	0	0
July 2049	0	0	0	0	0	37	0	0	0	0	6	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.4	7.4	3.8	2.7	2.1	28.6	13.2	6.4	4.2	2.9	17.9	5.2	2.8	2.0	1.5

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Class BP					Class BQ					Class ZB				
	0%	130%	200%	250%	400%	0%	130%	200%	250%	400%	0%	130%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	97	95	95	95	95	100	100	100	100	100	103	103	97	93	81
July 2022	95	86	86	86	86	100	100	100	100	100	106	106	86	71	29
July 2023	92	76	76	76	69	100	100	100	100	100	109	109	70	43	0
July 2024	89	65	65	65	51	100	100	100	100	100	113	113	58	22	0
July 2025	86	55	55	55	37	100	100	100	100	100	116	116	50	9	0
July 2026	83	47	47	47	27	100	100	100	100	100	120	120	46	2	0
July 2027	80	39	39	39	19	100	100	100	100	100	123	123	46	0	0
July 2028	76	31	31	31	14	100	100	100	100	100	127	125	45	0	0
July 2029	73	26	26	26	10	100	100	100	100	100	131	123	43	0	0
July 2030	69	21	21	21	7	100	100	100	100	100	135	120	41	0	0
July 2031	65	17	17	17	4	100	100	100	100	100	139	115	38	0	0
July 2032	61	13	13	13	3	100	100	100	100	100	143	108	35	0	0
July 2033	57	10	10	10	1	100	100	100	100	100	148	101	32	0	0
July 2034	53	8	8	8	1	100	100	100	100	100	152	93	29	0	0
July 2035	48	6	6	6	0	100	100	100	100	95	157	86	25	0	0
July 2036	43	5	5	5	0	100	100	100	100	69	162	78	22	0	0
July 2037	38	3	3	3	0	100	100	100	100	49	166	70	20	0	0
July 2038	33	2	2	2	0	100	100	100	100	35	171	62	17	0	0
July 2039	28	1	1	1	0	100	100	100	100	25	177	55	14	0	0
July 2040	22	1	1	1	0	100	100	100	100	17	182	48	12	0	0
July 2041	16	0	0	0	0	100	100	100	100	12	188	41	10	0	0
July 2042	10	0	0	0	0	100	84	84	84	8	193	35	8	0	0
July 2043	4	0	0	0	0	100	64	64	64	6	199	29	7	0	0
July 2044	0	0	0	0	0	47	47	47	47	4	194	24	5	0	0
July 2045	0	0	0	0	0	34	34	34	34	2	166	19	4	0	0
July 2046	0	0	0	0	0	23	23	23	23	1	136	14	3	0	0
July 2047	0	0	0	0	0	15	15	15	15	1	105	10	2	0	0
July 2048	0	0	0	0	0	9	9	9	9	0	71	6	1	0	0
July 2049	0	0	0	0	0	4	4	4	4	0	37	3	1	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.7	6.6	6.6	6.6	4.8	24.9	24.3	24.3	24.3	17.8	27.0	18.5	9.2	2.9	1.6

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Class AD					Class AE					Class AZ				
	0%	100%	182%	300%	400%	0%	100%	182%	300%	400%	0%	100%	182%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	97	94	92	90	87	100	100	100	100	100	103	103	103	103	103
July 2022	93	85	78	70	63	100	100	100	100	100	105	105	105	105	105
July 2023	90	73	61	46	34	100	100	100	100	100	108	108	108	108	108
July 2024	86	62	46	26	11	100	100	100	100	100	111	111	111	111	111
July 2025	82	52	32	9	0	100	100	100	100	73	113	113	113	113	113
July 2026	78	42	20	0	0	100	100	100	82	14	116	116	116	116	116
July 2027	74	33	9	0	0	100	100	100	33	0	119	119	119	119	94
July 2028	70	24	0	0	0	100	100	100	0	0	122	122	122	116	69
July 2029	65	16	0	0	0	100	100	61	0	0	125	125	125	92	51
July 2030	61	9	0	0	0	100	100	27	0	0	128	128	128	73	37
July 2031	56	2	0	0	0	100	100	0	0	0	132	132	129	57	27
July 2032	51	0	0	0	0	100	77	0	0	0	135	135	110	45	20
July 2033	46	0	0	0	0	100	48	0	0	0	138	138	94	35	14
July 2034	41	0	0	0	0	100	21	0	0	0	142	142	80	28	10
July 2035	35	0	0	0	0	100	0	0	0	0	145	142	68	22	8
July 2036	29	0	0	0	0	100	0	0	0	0	149	126	57	17	5
July 2037	23	0	0	0	0	100	0	0	0	0	153	112	48	13	4
July 2038	17	0	0	0	0	100	0	0	0	0	157	98	40	10	3
July 2039	11	0	0	0	0	100	0	0	0	0	161	86	33	8	2
July 2040	4	0	0	0	0	100	0	0	0	0	165	74	27	6	1
July 2041	0	0	0	0	0	87	0	0	0	0	169	63	22	4	1
July 2042	0	0	0	0	0	54	0	0	0	0	173	54	17	3	1
July 2043	0	0	0	0	0	20	0	0	0	0	178	45	14	2	0
July 2044	0	0	0	0	0	0	0	0	0	0	170	36	11	2	0
July 2045	0	0	0	0	0	0	0	0	0	0	144	29	8	1	0
July 2046	0	0	0	0	0	0	0	0	0	0	117	22	6	1	0
July 2047	0	0	0	0	0	0	0	0	0	0	90	15	4	0	0
July 2048	0	0	0	0	0	0	0	0	0	0	61	9	2	0	0
July 2049	0	0	0	0	0	0	0	0	0	0	31	4	1	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.6	5.4	3.9	2.9	2.4	22.1	13.0	9.4	6.7	5.4	26.9	20.8	16.4	11.9	9.5

**Security Group 14
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class IO</u>				
	<u>0%</u>	<u>100%</u>	<u>257%</u>	<u>450%</u>	<u>600%</u>
Initial Percent	100	100	100	100	100
July 2021	97	90	78	65	54
July 2022	94	80	61	39	25
July 2023	91	71	46	22	12
July 2024	87	63	33	13	6
July 2025	84	55	23	8	3
July 2026	80	48	17	5	2
July 2027	76	41	12	3	1
July 2028	72	34	9	2	1
July 2029	68	28	7	1	0
July 2030	64	23	5	1	0
July 2031	59	19	4	1	0
July 2032	55	15	3	0	0
July 2033	50	12	2	0	0
July 2034	45	11	2	0	0
July 2035	40	9	1	0	0
July 2036	34	8	1	0	0
July 2037	29	7	1	0	0
July 2038	23	6	1	0	0
July 2039	18	4	0	0	0
July 2040	16	4	0	0	0
July 2041	13	3	0	0	0
July 2042	11	2	0	0	0
July 2043	8	2	0	0	0
July 2044	6	1	0	0	0
July 2045	3	1	0	0	0
July 2046	1	0	0	0	0
July 2047	0	0	0	0	0
July 2048	0	0	0	0	0
July 2049	0	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	12.8	6.9	3.6	2.1	1.5

**Security Group 15
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class OI</u>				
	<u>0%</u>	<u>250%</u>	<u>473%</u>	<u>750%</u>	<u>1,000%</u>
Initial Percent	100	100	100	100	100
July 2021	98	84	71	54	40
July 2022	96	69	48	27	12
July 2023	94	56	32	12	3
July 2024	92	46	21	4	1
July 2025	90	37	13	2	0
July 2026	87	30	7	1	0
July 2027	85	23	4	0	0
July 2028	82	18	2	0	0
July 2029	80	14	2	0	0
July 2030	77	10	1	0	0
July 2031	74	7	1	0	0
July 2032	70	4	0	0	0
July 2033	67	3	0	0	0
July 2034	63	2	0	0	0
July 2035	59	2	0	0	0
July 2036	55	1	0	0	0
July 2037	51	1	0	0	0
July 2038	47	1	0	0	0
July 2039	42	1	0	0	0
July 2040	37	0	0	0	0
July 2041	32	0	0	0	0
July 2042	26	0	0	0	0
July 2043	20	0	0	0	0
July 2044	14	0	0	0	0
July 2045	7	0	0	0	0
July 2046	4	0	0	0	0
July 2047	1	0	0	0	0
July 2048	0	0	0	0	0
July 2049	0	0	0	0	0
Weighted Average Life (years)	16.0	4.6	2.5	1.5	1.0

**Security Group 16
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Classes FH, HC, HT and SH</u>				
	<u>0%</u>	<u>300%</u>	<u>606%</u>	<u>950%</u>	<u>1,300%</u>
Initial Percent	100	100	100	100	100
July 2021	99	93	87	80	73
July 2022	97	79	63	46	31
July 2023	95	64	39	20	7
July 2024	94	51	25	8	1
July 2025	92	41	15	3	0
July 2026	90	33	9	1	0
July 2027	88	26	6	1	0
July 2028	86	21	4	0	0
July 2029	84	17	2	0	0
July 2030	81	13	1	0	0
July 2031	79	10	1	0	0
July 2032	76	8	1	0	0
July 2033	74	6	0	0	0
July 2034	71	5	0	0	0
July 2035	68	4	0	0	0
July 2036	65	3	0	0	0
July 2037	61	2	0	0	0
July 2038	58	2	0	0	0
July 2039	54	1	0	0	0
July 2040	51	1	0	0	0
July 2041	47	1	0	0	0
July 2042	42	1	0	0	0
July 2043	38	0	0	0	0
July 2044	33	0	0	0	0
July 2045	28	0	0	0	0
July 2046	23	0	0	0	0
July 2047	18	0	0	0	0
July 2048	12	0	0	0	0
July 2049	6	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	18.6	5.3	3.0	2.1	1.6

**Security Group 17
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class XI</u>				
	<u>0%</u>	<u>350%</u>	<u>678%</u>	<u>1,000%</u>	<u>1,400%</u>
Initial Percent	100	100	100	100	100
July 2021	98	84	77	67	51
July 2022	96	65	48	29	11
July 2023	93	48	28	11	1
July 2024	91	34	16	3	0
July 2025	88	24	8	1	0
July 2026	85	16	4	0	0
July 2027	83	10	2	0	0
July 2028	80	6	1	0	0
July 2029	77	3	0	0	0
July 2030	73	2	0	0	0
July 2031	70	1	0	0	0
July 2032	66	1	0	0	0
July 2033	63	1	0	0	0
July 2034	59	1	0	0	0
July 2035	55	0	0	0	0
July 2036	51	0	0	0	0
July 2037	46	0	0	0	0
July 2038	41	0	0	0	0
July 2039	37	0	0	0	0
July 2040	32	0	0	0	0
July 2041	26	0	0	0	0
July 2042	21	0	0	0	0
July 2043	16	0	0	0	0
July 2044	12	0	0	0	0
July 2045	7	0	0	0	0
July 2046	3	0	0	0	0
July 2047	1	0	0	0	0
July 2048	0	0	0	0	0
July 2049	0	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	15.2	3.5	2.4	1.6	1.1

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Class IX				
	0%	300%	641%	950%	1,300%
Initial Percent	100	100	100	100	100
July 2021	98	82	63	46	27
July 2022	96	66	38	20	6
July 2023	94	53	23	8	1
July 2024	92	42	14	3	0
July 2025	90	34	8	1	0
July 2026	88	27	5	1	0
July 2027	85	22	3	0	0
July 2028	83	17	2	0	0
July 2029	80	14	1	0	0
July 2030	77	11	1	0	0
July 2031	74	8	0	0	0
July 2032	71	7	0	0	0
July 2033	68	5	0	0	0
July 2034	65	4	0	0	0
July 2035	61	3	0	0	0
July 2036	57	2	0	0	0
July 2037	53	2	0	0	0
July 2038	49	1	0	0	0
July 2039	45	1	0	0	0
July 2040	40	1	0	0	0
July 2041	36	1	0	0	0
July 2042	31	0	0	0	0
July 2043	27	0	0	0	0
July 2044	22	0	0	0	0
July 2045	17	0	0	0	0
July 2046	11	0	0	0	0
July 2047	6	0	0	0	0
July 2048	1	0	0	0	0
July 2049	0	0	0	0	0
Weighted Average Life (years)	16.7	4.5	2.1	1.3	0.8

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Class HD					Class HE					Classes HF, HS and HW					Class HG				
	0%	200%	456%	750%	1,000%	0%	200%	456%	750%	1,000%	0%	200%	456%	750%	1,000%	0%	200%	456%	750%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	100	100	0	0	0	100	100	0	0	0	99	88	74	59	45	100	100	0	0	0
July 2022	100	100	0	0	0	100	100	0	0	0	97	76	53	32	18	100	100	0	0	0
July 2023	100	100	0	0	0	100	100	0	0	0	96	66	38	17	7	100	100	0	0	0
July 2024	100	100	0	0	0	100	100	0	0	0	94	57	27	9	3	100	100	0	0	0
July 2025	100	100	0	0	0	100	100	0	0	0	92	49	19	5	1	100	100	0	0	0
July 2026	100	100	0	0	0	100	100	0	0	0	90	42	14	3	0	100	100	0	0	0
July 2027	100	100	0	0	0	100	100	0	0	0	89	36	10	1	0	100	100	0	0	0
July 2028	100	100	0	0	0	100	100	0	0	0	87	31	7	1	0	100	100	0	0	0
July 2029	100	100	0	0	0	100	100	0	0	0	84	26	5	0	0	100	100	0	0	0
July 2030	100	100	0	0	0	100	100	0	0	0	82	22	3	0	0	100	100	0	0	0
July 2031	100	100	0	0	0	100	100	0	0	0	80	19	2	0	0	100	100	0	0	0
July 2032	100	100	0	0	0	100	100	0	0	0	77	16	2	0	0	100	100	0	0	0
July 2033	100	100	0	0	0	100	100	0	0	0	75	14	1	0	0	100	100	0	0	0
July 2034	100	100	0	0	0	100	100	0	0	0	72	11	1	0	0	100	100	0	0	0
July 2035	100	100	0	0	0	100	100	0	0	0	69	10	1	0	0	100	100	0	0	0
July 2036	100	100	0	0	0	100	100	0	0	0	66	8	0	0	0	100	100	0	0	0
July 2037	100	100	0	0	0	100	100	0	0	0	63	7	0	0	0	100	100	0	0	0
July 2038	100	100	0	0	0	100	100	0	0	0	59	5	0	0	0	100	100	0	0	0
July 2039	100	100	0	0	0	100	100	0	0	0	56	4	0	0	0	100	100	0	0	0
July 2040	100	100	0	0	0	100	100	0	0	0	52	3	0	0	0	100	100	0	0	0
July 2041	100	94	0	0	0	100	82	0	0	0	48	3	0	0	0	100	93	0	0	0
July 2042	100	75	0	0	0	100	63	0	0	0	44	2	0	0	0	100	74	0	0	0
July 2043	100	58	0	0	0	100	47	0	0	0	39	2	0	0	0	100	58	0	0	0
July 2044	100	43	0	0	0	100	33	0	0	0	34	1	0	0	0	100	43	0	0	0
July 2045	100	30	0	0	0	100	21	0	0	0	29	1	0	0	0	100	30	0	0	0
July 2046	100	19	0	0	0	100	10	0	0	0	24	0	0	0	0	100	19	0	0	0
July 2047	100	11	0	0	0	100	3	0	0	0	19	0	0	0	0	100	9	0	0	0
July 2048	100	6	0	0	0	100	2	0	0	0	13	0	0	0	0	100	1	0	0	0
July 2049	100	3	0	0	0	100	0	0	0	0	7	0	0	0	0	100	0	0	0	0
July 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)	29.9	23.9	0.1	0.1	0.1	29.9	23.1	0.1	0.1	0.1	18.9	6.5	3.1	1.8	1.2	29.9	23.8	0.1	0.1	0.1

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Class XA					Class XB					Class XC				
	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	97	95	95	95	95	100	100	100	100	100	100	98	95	95	95
July 2022	95	87	87	87	86	100	100	100	100	100	100	95	88	88	88
July 2023	92	77	77	77	62	100	100	100	100	100	100	92	78	78	78
July 2024	89	67	67	67	43	100	100	100	100	100	100	90	69	69	69
July 2025	86	58	58	58	29	100	100	100	100	100	100	87	60	60	60
July 2026	83	50	50	50	19	100	100	100	100	100	100	84	53	53	53
July 2027	80	42	42	42	11	100	100	100	100	100	100	81	45	45	45
July 2028	76	35	35	35	5	100	100	100	100	100	100	77	38	38	38
July 2029	73	28	28	28	1	100	100	100	100	100	100	74	32	32	32
July 2030	69	23	23	23	0	100	100	100	100	78	71	27	27	27	3
July 2031	65	18	18	18	0	100	100	100	100	57	67	22	22	22	1
July 2032	61	14	14	14	0	100	100	100	100	42	63	18	18	18	0
July 2033	57	10	10	10	0	100	100	100	100	30	59	15	15	15	0
July 2034	53	7	7	7	0	100	100	100	100	22	55	12	12	12	0
July 2035	49	4	4	4	0	100	100	100	100	16	51	9	9	9	0
July 2036	44	2	2	2	0	100	100	100	100	11	47	7	7	7	0
July 2037	39	0	0	0	0	100	95	95	95	8	42	5	5	5	0
July 2038	34	0	0	0	0	100	79	79	79	6	38	3	3	3	0
July 2039	29	0	0	0	0	100	65	65	65	4	33	2	2	2	0
July 2040	24	0	0	0	0	100	54	54	54	3	28	0	0	0	0
July 2041	18	0	0	0	0	100	43	43	43	2	22	0	0	0	0
July 2042	12	0	0	0	0	100	35	35	35	1	17	0	0	0	0
July 2043	6	0	0	0	0	100	27	27	27	1	11	0	0	0	0
July 2044	0	0	0	0	0	100	21	21	21	1	5	0	0	0	0
July 2045	0	0	0	0	0	43	16	16	16	0	0	0	0	0	0
July 2046	0	0	0	0	0	11	11	11	11	0	0	0	0	0	0
July 2047	0	0	0	0	0	8	8	8	8	0	0	0	0	0	0
July 2048	0	0	0	0	0	4	4	4	4	0	0	0	0	0	0
July 2049	0	0	0	0	0	2	2	2	2	0	0	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.8	6.7	6.7	6.7	4.0	25.1	21.1	21.1	21.1	12.3	14.4	7.3	7.3	7.3	4.3

PSA Prepayment Assumption Rates

Distribution Date	Class XD					Class XZ				
	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2021	100	100	100	100	100	103	103	98	94	71
July 2022	100	100	100	100	100	105	105	89	76	0
July 2023	100	100	100	100	100	108	108	77	50	0
July 2024	100	100	100	100	100	111	111	66	30	0
July 2025	100	100	100	100	100	113	113	59	15	0
July 2026	100	100	100	100	100	116	116	55	6	0
July 2027	100	100	100	100	100	119	119	53	1	0
July 2028	100	100	100	100	100	122	122	53	0	0
July 2029	100	100	100	100	100	125	124	53	0	0
July 2030	100	100	100	100	100	128	123	52	0	0
July 2031	100	100	100	100	100	132	120	50	0	0
July 2032	100	100	100	100	83	135	116	47	0	0
July 2033	100	100	100	100	60	138	111	45	0	0
July 2034	100	100	100	100	44	142	105	41	0	0
July 2035	100	100	100	100	32	145	98	38	0	0
July 2036	100	100	100	100	23	149	91	35	0	0
July 2037	100	100	100	100	16	153	84	32	0	0
July 2038	100	100	100	100	12	157	76	28	0	0
July 2039	100	100	100	100	8	161	68	25	0	0
July 2040	100	100	100	100	6	165	61	22	0	0
July 2041	100	87	87	87	4	169	53	19	0	0
July 2042	100	69	69	69	3	173	46	16	0	0
July 2043	100	55	55	55	2	178	39	13	0	0
July 2044	100	42	42	42	1	182	33	11	0	0
July 2045	86	31	31	31	1	187	26	9	0	0
July 2046	23	23	23	23	0	170	20	7	0	0
July 2047	15	15	15	15	0	131	15	5	0	0
July 2048	9	9	9	9	0	90	9	3	0	0
July 2049	4	4	4	4	0	46	4	1	0	0
July 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.8	23.9	23.9	23.9	14.5	27.9	20.0	11.5	3.2	1.3

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Classes CT and IC				
	0%	300%	625%	950%	1,300%
Initial Percent	100	100	100	100	100
July 2021	98	92	85	78	71
July 2022	97	78	60	44	28
July 2023	95	62	37	18	6
July 2024	93	50	22	8	1
July 2025	91	40	14	3	0
July 2026	89	32	8	1	0
July 2027	87	25	5	1	0
July 2028	85	20	3	0	0
July 2029	83	16	2	0	0
July 2030	80	13	1	0	0
July 2031	78	10	1	0	0
July 2032	75	8	0	0	0
July 2033	72	6	0	0	0
July 2034	69	5	0	0	0
July 2035	66	4	0	0	0
July 2036	63	3	0	0	0
July 2037	60	2	0	0	0
July 2038	56	2	0	0	0
July 2039	53	1	0	0	0
July 2040	49	1	0	0	0
July 2041	45	1	0	0	0
July 2042	41	1	0	0	0
July 2043	36	0	0	0	0
July 2044	32	0	0	0	0
July 2045	27	0	0	0	0
July 2046	22	0	0	0	0
July 2047	17	0	0	0	0
July 2048	12	0	0	0	0
July 2049	6	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	18.3	5.2	2.9	2.0	1.6

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Classes UA, UB, UC, UD, UE, UG and UI				
	0%	100%	201%	350%	500%
Initial Percent	100	100	100	100	100
July 2021	99	95	92	88	83
July 2022	97	89	81	70	60
July 2023	96	82	70	54	41
July 2024	95	76	60	42	28
July 2025	93	70	52	33	19
July 2026	91	64	45	25	13
July 2027	90	59	38	19	9
July 2028	88	54	33	15	6
July 2029	86	49	28	11	4
July 2030	84	45	24	9	3
July 2031	81	41	20	7	2
July 2032	79	37	17	5	1
July 2033	77	33	15	4	1
July 2034	74	30	12	3	1
July 2035	71	27	10	2	0
July 2036	68	24	9	2	0
July 2037	65	21	7	1	0
July 2038	61	19	6	1	0
July 2039	58	17	5	1	0
July 2040	54	14	4	0	0
July 2041	50	12	3	0	0
July 2042	46	10	3	0	0
July 2043	41	9	2	0	0
July 2044	36	7	1	0	0
July 2045	31	5	1	0	0
July 2046	26	4	1	0	0
July 2047	20	3	0	0	0
July 2048	14	1	0	0	0
July 2049	7	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	19.3	10.5	6.9	4.4	3.2

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Classes T, TA, TB, TC, TD, TE, TG, TH, TI, TJ, TK and TL				
	0%	350%	746%	1,100%	1,500%
Initial Percent	100	100	100	100	100
July 2021	99	87	75	64	52
July 2022	97	70	44	25	9
July 2023	95	54	24	8	1
July 2024	94	42	13	3	0
July 2025	92	32	7	1	0
July 2026	90	25	4	0	0
July 2027	88	19	2	0	0
July 2028	86	15	1	0	0
July 2029	84	11	1	0	0
July 2030	81	9	0	0	0
July 2031	79	6	0	0	0
July 2032	76	5	0	0	0
July 2033	74	4	0	0	0
July 2034	71	3	0	0	0
July 2035	68	2	0	0	0
July 2036	65	2	0	0	0
July 2037	61	1	0	0	0
July 2038	58	1	0	0	0
July 2039	54	1	0	0	0
July 2040	51	0	0	0	0
July 2041	47	0	0	0	0
July 2042	42	0	0	0	0
July 2043	38	0	0	0	0
July 2044	33	0	0	0	0
July 2045	28	0	0	0	0
July 2046	23	0	0	0	0
July 2047	18	0	0	0	0
July 2048	12	0	0	0	0
July 2049	6	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average Life (years)	18.6	4.4	2.2	1.5	1.1

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Classes FP, PH and SP					Class PA					Class PC				
	0%	285%	330%	375%	700%	0%	285%	330%	375%	700%	0%	285%	330%	375%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	99	92	91	90	82	99	91	91	91	91	100	100	79	57	0
July 2022	97	78	75	73	54	97	76	76	76	60	100	100	42	0	0
July 2023	96	64	59	55	31	95	59	59	59	34	100	100	11	0	0
July 2024	94	52	47	42	17	93	46	46	46	19	100	100	0	0	0
July 2025	92	42	37	32	10	92	35	35	35	11	100	100	0	0	0
July 2026	91	34	29	24	6	90	27	27	27	6	100	95	0	0	0
July 2027	89	27	22	18	3	88	20	20	20	3	100	82	0	0	0
July 2028	87	22	17	14	2	85	15	15	15	2	100	65	0	0	0
July 2029	85	18	14	10	1	83	11	11	11	1	100	46	0	0	0
July 2030	83	14	11	8	1	81	9	9	9	1	100	27	0	0	0
July 2031	80	11	8	6	0	78	6	6	6	0	100	8	0	0	0
July 2032	78	9	6	4	0	75	5	5	5	0	100	0	0	0	0
July 2033	75	7	5	3	0	72	4	4	4	0	100	0	0	0	0
July 2034	72	6	4	2	0	69	3	3	3	0	100	0	0	0	0
July 2035	69	5	3	2	0	66	2	2	2	0	100	0	0	0	0
July 2036	66	4	2	1	0	63	1	1	1	0	100	0	0	0	0
July 2037	63	3	2	1	0	59	1	1	1	0	100	0	0	0	0
July 2038	60	2	1	1	0	55	1	1	1	0	100	0	0	0	0
July 2039	56	2	1	1	0	51	1	1	1	0	100	0	0	0	0
July 2040	52	1	1	0	0	47	0	0	0	0	100	0	0	0	0
July 2041	48	1	1	0	0	42	0	0	0	0	100	0	0	0	0
July 2042	44	1	0	0	0	38	0	0	0	0	100	0	0	0	0
July 2043	40	1	0	0	0	33	0	0	0	0	100	0	0	0	0
July 2044	35	0	0	0	0	27	0	0	0	0	100	0	0	0	0
July 2045	30	0	0	0	0	22	0	0	0	0	100	0	0	0	0
July 2046	24	0	0	0	0	16	0	0	0	0	100	0	0	0	0
July 2047	19	0	0	0	0	10	0	0	0	0	100	0	0	0	0
July 2048	13	0	0	0	0	3	0	0	0	0	100	0	0	0	0
July 2049	7	0	0	0	0	0	0	0	0	0	28	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.0	5.5	4.9	4.4	2.6	17.8	4.6	4.6	4.6	2.8	28.8	8.7	1.8	1.1	0.4

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Classes PK and PU					Class PZ					Class ZP				
	0%	285%	330%	375%	700%	0%	285%	330%	375%	700%	0%	285%	330%	375%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2021	100	100	100	100	11	101	101	101	101	101	101	101	101	101	0
July 2022	100	100	100	87	0	102	102	102	102	102	102	102	102	0	0
July 2023	100	100	100	33	0	103	103	103	103	103	103	103	103	0	0
July 2024	100	100	96	7	0	104	104	104	104	104	104	104	0	0	0
July 2025	100	100	90	0	0	105	105	105	105	105	105	105	0	0	0
July 2026	100	100	87	0	0	106	106	106	106	106	106	106	0	0	0
July 2027	100	100	80	0	0	107	107	107	107	107	107	107	0	0	0
July 2028	100	100	71	0	0	108	108	108	108	108	108	108	0	0	0
July 2029	100	100	62	0	0	109	109	109	109	109	109	109	0	0	0
July 2030	100	100	54	0	0	111	111	111	111	111	111	111	0	0	0
July 2031	100	100	45	0	0	112	112	112	112	112	112	112	0	0	0
July 2032	100	92	38	0	0	113	113	113	113	113	113	0	0	0	0
July 2033	100	77	31	0	0	114	114	114	114	114	114	0	0	0	0
July 2034	100	65	26	0	0	115	115	115	115	115	115	0	0	0	0
July 2035	100	53	21	0	0	116	116	116	116	72	116	0	0	0	0
July 2036	100	44	17	0	0	117	117	117	117	40	117	0	0	0	0
July 2037	100	36	13	0	0	119	119	119	119	22	119	0	0	0	0
July 2038	100	29	11	0	0	120	120	120	120	12	120	0	0	0	0
July 2039	100	23	8	0	0	121	121	121	121	6	121	0	0	0	0
July 2040	100	18	6	0	0	122	122	122	122	3	122	0	0	0	0
July 2041	100	14	5	0	0	123	123	123	123	2	123	0	0	0	0
July 2042	100	11	4	0	0	125	125	125	125	1	125	0	0	0	0
July 2043	100	8	3	0	0	126	126	126	126	0	126	0	0	0	0
July 2044	100	6	2	0	0	127	127	127	127	0	127	0	0	0	0
July 2045	100	4	1	0	0	128	125	125	125	0	128	0	0	0	0
July 2046	100	3	1	0	0	130	77	77	77	0	130	0	0	0	0
July 2047	100	2	1	0	0	131	44	44	44	0	131	0	0	0	0
July 2048	100	1	0	0	0	132	21	21	21	0	132	0	0	0	0
July 2049	100	0	0	0	0	5	5	5	5	0	134	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.6	16.3	11.2	2.8	0.8	28.5	26.6	26.6	26.6	15.9	30.0	11.5	3.6	1.8	0.6

**Security Group 25
PSA Prepayment Assumption Rates**

Distribution Date	Classes DE and DI					Classes DX and WX				
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2021	97	87	77	66	55	100	100	100	100	100
July 2022	94	64	35	9	0	100	100	100	100	76
July 2023	91	38	0	0	0	100	100	93	48	17
July 2024	88	17	0	0	0	100	100	57	20	4
July 2025	85	0	0	0	0	100	99	35	8	1
July 2026	82	0	0	0	0	100	79	21	4	0
July 2027	78	0	0	0	0	100	63	13	1	0
July 2028	74	0	0	0	0	100	50	8	1	0
July 2029	71	0	0	0	0	100	40	5	0	0
July 2030	66	0	0	0	0	100	32	3	0	0
July 2031	62	0	0	0	0	100	25	2	0	0
July 2032	58	0	0	0	0	100	20	1	0	0
July 2033	53	0	0	0	0	100	15	1	0	0
July 2034	48	0	0	0	0	100	12	0	0	0
July 2035	43	0	0	0	0	100	9	0	0	0
July 2036	38	0	0	0	0	100	7	0	0	0
July 2037	32	0	0	0	0	100	6	0	0	0
July 2038	26	0	0	0	0	100	4	0	0	0
July 2039	20	0	0	0	0	100	3	0	0	0
July 2040	14	0	0	0	0	100	2	0	0	0
July 2041	7	0	0	0	0	100	2	0	0	0
July 2042	0	0	0	0	0	100	1	0	0	0
July 2043	0	0	0	0	0	90	1	0	0	0
July 2044	0	0	0	0	0	79	1	0	0	0
July 2045	0	0	0	0	0	67	0	0	0	0
July 2046	0	0	0	0	0	55	0	0	0	0
July 2047	0	0	0	0	0	42	0	0	0	0
July 2048	0	0	0	0	0	29	0	0	0	0
July 2049	0	0	0	0	0	15	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.8	2.6	1.6	1.3	1.0	26.3	9.2	4.9	3.3	2.5

**Security Group 26
PSA Prepayment Assumption Rates**

Distribution Date	Classes DG and ID					Classes DY and WY				
	0%	300%	625%	950%	1,300%	0%	300%	625%	950%	1,300%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2021	97	88	79	70	59	100	100	100	100	100
July 2022	94	66	39	14	0	100	100	100	100	84
July 2023	91	40	0	0	0	100	100	97	51	19
July 2024	88	18	0	0	0	100	100	59	22	4
July 2025	85	1	0	0	0	100	100	36	9	1
July 2026	82	0	0	0	0	100	81	22	4	0
July 2027	78	0	0	0	0	100	64	13	2	0
July 2028	74	0	0	0	0	100	51	8	1	0
July 2029	71	0	0	0	0	100	41	5	0	0
July 2030	66	0	0	0	0	100	32	3	0	0
July 2031	62	0	0	0	0	100	26	2	0	0
July 2032	58	0	0	0	0	100	20	1	0	0
July 2033	53	0	0	0	0	100	16	1	0	0
July 2034	48	0	0	0	0	100	12	0	0	0
July 2035	43	0	0	0	0	100	10	0	0	0
July 2036	38	0	0	0	0	100	7	0	0	0
July 2037	32	0	0	0	0	100	6	0	0	0
July 2038	26	0	0	0	0	100	4	0	0	0
July 2039	20	0	0	0	0	100	3	0	0	0
July 2040	14	0	0	0	0	100	3	0	0	0
July 2041	7	0	0	0	0	100	2	0	0	0
July 2042	0	0	0	0	0	100	1	0	0	0
July 2043	0	0	0	0	0	90	1	0	0	0
July 2044	0	0	0	0	0	79	1	0	0	0
July 2045	0	0	0	0	0	67	0	0	0	0
July 2046	0	0	0	0	0	55	0	0	0	0
July 2047	0	0	0	0	0	42	0	0	0	0
July 2048	0	0	0	0	0	29	0	0	0	0
July 2049	0	0	0	0	0	15	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.8	2.6	1.7	1.3	1.1	26.3	9.3	5.0	3.4	2.6

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, and
- in the case of the Group 14, 15, 17 and 18 Securities and the Class WK, WO, YK, YL, YM and YN 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 or the Class IX Securities, 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 (especially the Principal Only Classes), slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in the MX Class that is subject to mandatory exchange should consider that differing rates of reduction in the related REMIC Securities may ultimately cause that Class to become a Principal Only Class or to be exchanged for the related REMIC Securities (consisting primarily or exclusively of an Interest Only Class or Classes).

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 and the Class IX Securities

Low levels of LIBOR can reduce the yield of the Floating Rate Classes. High levels of LIBOR can significantly reduce the yield of the Inverse Floating Rate Classes and the Class IX Securities. 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 and Delay Classes

The effective yield on any Fixed Rate or Delay Class will be less than the yield otherwise produced by its Interest Rate and purchase price because, on each Distribution Date, 30 days’ interest will be payable on (or added to the principal amount of) that Class even though interest began to accrue approximately 46 or 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 and the Class IX Securities, 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 (in the case of interest-bearing Classes), and
2. converting the monthly rates to corporate bond equivalent rates.

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate Class and the Class IX Securities 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 Original Class Principal Balance or original Class Notional Balance) plus accrued interest (in the case of interest-bearing Classes) 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 MI to Prepayments
Assumed Price 8.125%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>300%</u>	<u>350%</u>	<u>599%</u>	<u>600%</u>
12.9%	12.9%	12.9%	0.0%	0.0%

SECURITY GROUP 2

**Sensitivity of Class BI to Prepayments
Assumed Price 14.449%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>593%</u>	<u>595%</u>	<u>900%</u>	<u>1,200%</u>
15.4%	0.0%	(0.1)%	(16.9)%	(34.0)%

SECURITY GROUP 3

**Sensitivity of Class KI to Prepayments
Assumed Price 8.5%***

PSA Prepayment Assumption Rates				
<u>401%</u>	<u>500%</u>	<u>600%</u>	<u>717%</u>	<u>1,000%</u>
5.6%	5.6%	5.6%	0.0%	(15.5)%

SECURITY GROUP 4

**Sensitivity of Class IP to Prepayments
Assumed Price 11.375%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>511%</u>	<u>606%</u>	<u>950%</u>	<u>1,300%</u>
12.7%	0.0%	(5.9)%	(28.9)%	(54.9)%

SECURITY GROUP 5

**Sensitivity of Class AI to Prepayments
Assumed Price 15.25%***

PSA Prepayment Assumption Rates				
<u>250%</u>	<u>449%</u>	<u>484%</u>	<u>750%</u>	<u>1,000%</u>
14.0%	0.0%	(2.6)%	(23.4)%	(45.7)%

**Sensitivity of Class IA to Prepayments
Assumed Price 18.25%***

PSA Prepayment Assumption Rates				
<u>250%</u>	<u>426%</u>	<u>484%</u>	<u>750%</u>	<u>1,000%</u>
11.4%	0.0%	(3.8)%	(22.6)%	(42.3)%

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

SECURITY GROUP 6

**Sensitivity of Class IK to Prepayments
Assumed Price 6.0481%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>448%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
18.3%	0.1%	(18.8)%	(49.0)%	(76.0)%

**Sensitivity of Class WK to Prepayments
Assumed Price 98.0218%***

PSA Prepayment Assumption Rates			
<u>300%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
2.9%	3.1%	3.6%	4.3%

**Sensitivity of Class WO to Prepayments
Assumed Price 84.1444%**

PSA Prepayment Assumption Rates			
<u>300%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
1.2%	2.3%	3.8%	5.8%

**Sensitivity of Class YK to Prepayments
Assumed Price 5.25%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>625%</u>	<u>950%</u>	<u>1,068%</u>	<u>1,300%</u>
54.1%	34.4%	9.4%	0.0%	(18.0)%

**Sensitivity of Class YL to Prepayments
Assumed Price 4.5%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>625%</u>	<u>950%</u>	<u>981%</u>	<u>1,300%</u>
53.6%	30.3%	2.7%	0.0%	(26.6)%

**Sensitivity of Class YM to Prepayments
Assumed Price 3.0%***

PSA Prepayment Assumption Rates				
<u>268%</u>	<u>300%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
0.1%	(7.2)%	(89.5)%	**	**

* 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 YN to Prepayments
Assumed Price 7.5%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>625%</u>	<u>950%</u>	<u>1,137%</u>	<u>1,300%</u>
54.5%	34.7%	13.2%	0.0%	(12.2)%

SECURITY GROUP 7

**Sensitivity of Class LI to Prepayments
Assumed Price 20.5%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>204%</u>	<u>373%</u>	<u>600%</u>	<u>800%</u>
0.3%	0.0%	(11.8)%	(29.0)%	(45.7)%

SECURITY GROUP 8

**Sensitivity of Class CI to Prepayments
Assumed Price 12.5203%***

PSA Prepayment Assumption Rates				
<u>250%</u>	<u>300%</u>	<u>350%</u>	<u>575%</u>	<u>600%</u>
18.1%	15.4%	12.7%	0.1%	(1.4)%

SECURITY GROUP 9

**Sensitivity of Class HI to Prepayments
Assumed Price 12.0%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>442%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
7.7%	0.0%	(10.1)%	(29.0)%	(50.1)%

**Sensitivity of Class HY to Prepayments
Assumed Price 12.0%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>453%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
8.0%	0.0%	(9.3)%	(27.3)%	(47.4)%

SECURITY GROUP 10

**Sensitivity of Class IL to Prepayments
Assumed Price 14.0%***

PSA Prepayment Assumption Rates				
<u>208%</u>	<u>300%</u>	<u>350%</u>	<u>424%</u>	<u>600%</u>
4.3%	4.3%	4.3%	0.0%	(12.0)%

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

**Sensitivity of Class IQ to Prepayments
Assumed Price 12.5%***

PSA Prepayment Assumption Rates				
<u>208%</u>	<u>300%</u>	<u>350%</u>	<u>419%</u>	<u>600%</u>
4.5%	4.5%	4.5%	0.0%	(14.0)%

**Sensitivity of Class IW to Prepayments
Assumed Price 15.0%***

PSA Prepayment Assumption Rates				
<u>208%</u>	<u>300%</u>	<u>350%</u>	<u>435%</u>	<u>600%</u>
4.3%	4.3%	4.3%	0.0%	(9.5)%

**Sensitivity of Class QS to Prepayments
Assumed Price 16.0%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>208%</u>	<u>300%</u>	<u>350%</u>	<u>600%</u>
0.100%	27.2%	22.1%	19.3%	4.7%
0.178%	26.6%	21.5%	18.7%	4.1%
3.164%	5.0%	(0.4)%	(3.4)%	(18.9)%
6.150% and above	**	**	**	**

SECURITY GROUP 11

**Sensitivity of Class IB to Prepayments
Assumed Price 6.0%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>662%</u>	<u>782%</u>	<u>1,000%</u>	<u>1,400%</u>
26.2%	6.8%	0.0%	(12.5)%	(36.8)%

SECURITY GROUP 14

**Sensitivity of Class IO to Prepayments
Assumed Price 4.6312%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>257%</u>	<u>450%</u>	<u>600%</u>	<u>649%</u>
69.5%	51.1%	26.4%	6.6%	0.1%

SECURITY GROUP 15

**Sensitivity of Class OI to Prepayments
Assumed Price 11.3228%***

PSA Prepayment Assumption Rates				
<u>250%</u>	<u>473%</u>	<u>509%</u>	<u>750%</u>	<u>1,000%</u>
24.5%	3.6%	0.0%	(25.6)%	(54.5)%

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

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

SECURITY GROUP 16

**Sensitivity of Class SH to Prepayments
Assumed Price 18.3431%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>300%</u>	<u>606%</u>	<u>950%</u>	<u>1,300%</u>
0.1000%	17.1%	0.2%	(20.2)%	(42.2)%
0.1750%	16.6%	(0.4)%	(20.7)%	(42.8)%
3.1625%	(2.7)%	(21.2)%	(44.0)%	(69.5)%
6.1500% and above	**	**	**	**

SECURITY GROUP 17

**Sensitivity of Class XI to Prepayments
Assumed Price 4.9862%***

<u>PSA Prepayment Assumption Rates</u>				
<u>350%</u>	<u>678%</u>	<u>1,000%</u>	<u>1,215%</u>	<u>1,400%</u>
61.3%	44.6%	19.3%	0.0%	(18.2)%

SECURITY GROUP 18

**Sensitivity of Class IX to Prepayments
Assumed Price 8.1172%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>300%</u>	<u>641%</u>	<u>950%</u>	<u>1,300%</u>
0.100000%	41.3%	11.5%	(20.1)%	(65.2)%
0.186750%	41.0%	11.3%	(20.3)%	(65.4)%
3.193375%	32.9%	3.8%	(27.1)%	(71.3)%
6.200000% and above	24.8%	(3.6)%	(33.9)%	(77.2)%

SECURITY GROUP 19

**Sensitivity of Class HO to Prepayments
Assumed Price 96.5%**

<u>PSA Prepayment Assumption Rates</u>			
<u>200%</u>	<u>456%</u>	<u>750%</u>	<u>1,000%</u>
0.2%	11.0%	20.8%	26.8%

* 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 15.0%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>456%</u>	<u>750%</u>	<u>1,000%</u>
0.1000%	27.5%	8.2%	(16.7)%	(40.9)%
0.1630%	27.1%	7.7%	(17.1)%	(41.2)%
3.1565%	5.3%	(12.7)%	(35.9)%	(58.6)%
6.1500% and above	**	**	**	**

**Sensitivity of Class IS to Prepayments
Assumed Price 13.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>456%</u>	<u>461%</u>	<u>750%</u>	<u>1,000%</u>
18.2%	0.4%	0.0%	(24.1)%	(48.1)%

**Sensitivity of Class IT to Prepayments
Assumed Price 15.0%***

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>456%</u>	<u>466%</u>	<u>750%</u>	<u>1,000%</u>
18.6%	0.8%	0.1%	(23.6)%	(47.6)%

**Sensitivity of Class IV to Prepayments
Assumed Price 2.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>293%</u>	<u>456%</u>	<u>750%</u>	<u>1,000%</u>
115.8%	0.3%	**	**	**

**Sensitivity of Class SI to Prepayments
Assumed Price 12.0%***

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>456%</u>	<u>528%</u>	<u>750%</u>	<u>1,000%</u>
19.9%	4.8%	0.0%	(15.3)%	(33.8)%

**Sensitivity of Class VI to Prepayments
Assumed Price 11.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>200%</u>	<u>456%</u>	<u>545%</u>	<u>750%</u>	<u>1,000%</u>
18.7%	5.1%	0.0%	(11.9)%	(27.2)%

* 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.

SECURITY GROUP 21

**Sensitivity of Class IC to Prepayments
Assumed Price 11.5%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>436%</u>	<u>625%</u>	<u>950%</u>	<u>1,300%</u>
7.9%	0.0%	(11.3)%	(32.1)%	(56.5)%

SECURITY GROUP 22

**Sensitivity of Class UI to Prepayments
Assumed Price 10.0%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>201%</u>	<u>350%</u>	<u>500%</u>	<u>727%</u>
40.2%	34.2%	25.0%	15.4%	0.0%

SECURITY GROUP 23

**Sensitivity of Class TI to Prepayments
Assumed Price 9.75%***

PSA Prepayment Assumption Rates				
<u>350%</u>	<u>570%</u>	<u>746%</u>	<u>1,100%</u>	<u>1,500%</u>
14.3%	0.0%	(12.1)%	(39.2)%	(75.6)%

SECURITY GROUP 24

**Sensitivity of Class SP to Prepayments
Assumed Price 16.3167%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>285%</u>	<u>330%</u>	<u>375%</u>	<u>700%</u>
0.1000%	18.2%	15.6%	13.0%	(6.4)%
0.1750%	17.6%	15.1%	12.5%	(7.0)%
2.8875%	(1.8)%	(4.5)%	(7.2)%	(28.0)%
5.6000% and above	**	**	**	**

SECURITY GROUP 25

**Sensitivity of Class DI to Prepayments
Assumed Price 4.5%***

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>625%</u>	<u>677%</u>	<u>950%</u>	<u>1,300%</u>
38.5%	4.9%	0.1%	(22.9)%	(48.6)%

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

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

SECURITY GROUP 26

Sensitivity of Class ID to Prepayments Assumed Price 4.75%*

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>625%</u>	<u>666%</u>	<u>950%</u>	<u>1,300%</u>
35.4%	3.6%	0.1%	(22.2)%	(45.9)%

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

In the opinion of 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 Principal Only, 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 300% PSA in the case of the Group 1, 8 and 10 Securities, 595% PSA in the case of the Group 2 Securities, 500% PSA in the case of the Group 3 Securities, 606% PSA in the case of the Group 4 and 16 Securities, 484% PSA in the case of the Group 5 Securities, 625% PSA in the case of the Group 6, 9, 21, 25 and 26 Securities, 373% PSA in the case of the Group 7 Securities, 662% PSA in the case of the Group 11 Securities, 200% PSA in the case of the Group 12 Securities, 182% PSA in the case of the Group 13 Securities, 257% PSA in the case of the Group 14 Securities, 473% PSA in the case of the Group 15 Securities, 678% PSA in the case of the Group 17 Securities, 641% PSA in the case of the Group 18 Securities, 456% PSA in the case of the Group 19 Securities, 150% PSA in the case of the Group 20 Securities, 201% PSA in the case of the Group 22 Securities, 746% PSA in the case of the Group 23 Securities and 330% PSA in the case of the Group 24 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.

Residual Securities

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

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

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

MX Securities

For a discussion of certain United States federal income tax consequences applicable to the MX Classes, see “*Certain United States Federal Income Tax Consequences — Tax Treatment of MX Securities*”, “*— Exchanges of MX Classes and Regular Classes*” and “*— Taxation of Foreign Holders of REMIC Securities and MX Securities*” in the Base Offering Circular.

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

ERISA MATTERS

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

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

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

See “ERISA Considerations” in the Base Offering Circular.

The Residual Securities are not offered to, and may not be transferred to, a Plan Investor.

LEGAL INVESTMENT CONSIDERATIONS

Institutions whose investment activities are subject to legal investment laws and regulations or to review by certain regulatory authorities may be subject to restrictions on investment in the Securities. **No representation is made about the proper characterization of any Class for legal investment or other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.**

Investors should consult their own legal advisors regarding applicable investment restrictions and the effect of any restrictions on the liquidity of the Securities prior to investing in the Securities.

See “Legal Investment Considerations” in the Base Offering Circular.

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX **Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) July 1, 2020 on the Fixed Rate and Delay Classes and (2) July 20, 2020 on the Floating Rate and Inverse Floating Rate Classes and the Class IX Securities. 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), (2) the Original Component Principal Balance of each Component of each related Class and (3) the Scheduled Principal Balances or Aggregate Scheduled Principal Balances of each Class or Component 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.

Schedule I

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 1 Combination 1(6) ME	\$95,571,000	M	\$95,571,000	PAC/AD	1.00%	FIX	38382GA69	March 2050
		MA	95,571,000	PAC/AD	1.25	FIX	38382GA77	March 2050
		MB	95,571,000	PAC/AD	1.50	FIX	38382GA85	March 2050
		MC	95,571,000	PAC/AD	1.75	FIX	38382GA93	March 2050
		MD	95,571,000	PAC/AD	2.00	FIX	38382GB27	March 2050
		MI	57,342,600	NTL(PAC/AD)	2.50	FIX/IO	38382GB35	March 2050
Security Group 3 Combination 2(6) KA	\$42,924,500	KB	\$42,924,500	PAC/AD	2.75%	FIX	38382GB43	July 2050
		KC	42,924,500	PAC/AD	2.50	FIX	38382GB50	July 2050
		KD	42,924,500	PAC/AD	2.25	FIX	38382GB68	July 2050
		KE	42,924,500	PAC/AD	2.00	FIX	38382GB76	July 2050
		KG	42,924,500	PAC/AD	1.75	FIX	38382GB84	July 2050
		KH	42,924,500	PAC/AD	1.50	FIX	38382GB92	July 2050
		KI	28,616,333	NTL(PAC/AD)	3.00	FIX/IO	38382GC26	July 2050
		KJ	42,924,500	PAC/AD	1.25	FIX	38382GC34	July 2050
		KL	42,924,500	PAC/AD	1.00	FIX	38382GC42	July 2050
		Security Group 4 Combination 3(6) YT	\$68,189,743	IP	\$48,706,959	NTL(PT)	3.50%	FIX/IO
PT	68,189,743			PT	1.50	FIX	38382GC67	July 2050
YA	68,189,743			PT	1.00	FIX	38382GC75	July 2050
YB	68,189,743			PT	1.25	FIX	38382GC83	July 2050
YC	68,189,743			PT	1.75	FIX	38382GC91	July 2050
YD	68,189,743			PT	2.00	FIX	38382GD25	July 2050
YE	68,189,743	PT	2.50	FIX	38382GD33	July 2050		
YG	68,189,743	PT	3.00	FIX	38382GD41	July 2050		

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Maximum Original Class Principal Balance or Class Notional Balance(2)	Related MX Class	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 6								
Combination 4								
DA	\$57,317,000	\$90,948,405	DC	SEQ	3.00%	FIX	38382GD58	July 2050
DV	10,021,000							
DZ	20,839,578							
KX	2,770,827							
Combination 5								
DV	\$10,021,000	\$30,860,578	DB	SEQ	3.00%	FIX	38382GD66	July 2050
DZ	20,839,578							
Combination 6								
IK	\$13,237,500	\$22,540,780	WK(7)	SC/PT	(5)	WAC/DLY	38382GD74	April 2050
WO	22,540,780							
YK	14,456,234							
YL	15,833,082							
YM	717,079							
YN	11,127,850							
Security Group 10								
Combination 7(6)								
QM	\$47,903,000	\$ 6,843,285	IQ	NTL(PAC/AD)	3.50%	FIX/IO	38382GD82	February 2049
		47,903,000	QN	PAC/AD	1.25	FIX	38382GD90	February 2049
		47,903,000	QP	PAC/AD	1.00	FIX	38382GE24	February 2049
Combination 8(6)								
QM	\$47,903,000	\$ 7,386,714	IL	NTL(PAC/AD)	3.50%	FIX/IO	38382GE32	February 2050
QW	3,804,000	51,707,000	QT	PAC/AD	1.50	FIX	38382GE40	February 2050
		51,707,000	QU	PAC/AD	1.25	FIX	38382GE57	February 2050
		51,707,000	QV	PAC/AD	1.00	FIX	38382GE65	February 2050
Combination 9(6)								
QM	\$47,903,000	\$ 7,656,000	IW	NTL(PAC/AD)	3.50%	FIX/IO	38382GE73	July 2050
QW	3,804,000	53,592,000	WM	PAC/AD	1.50	FIX	38382GE81	July 2050
QY	1,885,000	53,592,000	WN	PAC/AD	1.25	FIX	38382GE99	July 2050
		53,592,000	WP	PAC/AD	1.00	FIX	38382GF23	July 2050

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	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							
BL	\$13,938,000	\$38,687,719	SEQ	1.50%	FIX	38382GF31	July 2050
BM	13,059,000						
BN	11,690,719						
Security Group 16							
Combination 11							
FH	\$34,072,324	\$34,072,324	PT	6.50%	FIX	38382GF49	July 2050
SH	34,072,324						
Security Group 19							
Combination 12							
HF	\$25,435,460	\$25,435,460	PT	6.50%	FIX	38382GF56	July 2050
HS	25,435,460						
Combination 13(6)							
HD	\$ 23,728	\$ 528,767	SUP	1.00%	FIX	38382GF64	July 2050
HE	125,018	528,767	SUP	0.75	FIX	38382GF72	July 2050
HG	129,973	528,767	SUP	0.50	FIX	38382GF80	July 2050
HJ	250,048	528,767	SUP	0.25	FIX	38382GF98	July 2050
		528,767	SUP	0.00	PO	38382GG22	July 2050
		528,767	SUP	1.50	FIX	38382GG30	July 2050
		317,260	NTL(SUP)	2.50	FIX/IO	38382GG48	July 2050
Security Group 22							
Combination 14(6)							
UG	\$59,771,073	\$59,771,073	PT	1.00%	FIX	38382GG55	July 2050
		59,771,073	PT	1.25	FIX	38382GG63	July 2050
		59,771,073	PT	1.50	FIX	38382GG71	July 2050
		59,771,073	PT	1.75	FIX	38382GG89	July 2050
		59,771,073	PT	2.00	FIX	38382GG97	July 2050
		46,488,612	NTL(PT)	4.50	FIX/IO	38382GJ86	July 2050

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 23 Combination 15(6)								
T	\$60,911,433	TA	\$60,911,433	PT	1.00%	FIX	38382GH21	July 2050
		TB	60,911,433	PT	1.25	FIX	38382GH39	July 2050
		TC	60,911,433	PT	1.50	FIX	38382GH47	July 2050
		TD	60,911,433	PT	1.75	FIX	38382GH54	July 2050
		TE	60,911,433	PT	2.00	FIX	38382GH62	July 2050
		TG	60,911,433	PT	2.25	FIX	38382GH70	July 2050
		TH	60,911,433	PT	2.50	FIX	38382GH88	July 2050
		TI	43,508,166	NTL(PT)	3.50	FIX/IO	38382GH96	July 2050
		TJ	60,911,433	PT	2.75	FIX	38382Gj29	July 2050
		TK	60,911,433	PT	3.00	FIX	38382Gj37	July 2050
		TL	60,911,433	PT	3.25	FIX	38382Gj45	July 2050
Security Group 24 Combination 16								
FP	\$56,967,763	PH	\$56,967,763	PT	6.00%	FIX	38382Gj52	July 2050
SP	56,967,763							
Security Group 25 Combination 17								
DI	\$21,898,553	WX	\$20,000,000	PT	(5)	WAC/DLY	38382Gj60	July 2050
DX	20,000,000							
Security Group 26 Combination 18								
DY	\$21,691,876	WY	\$21,691,876	PT	(5)	WAC/DLY	38382Gj78	July 2050
ID	23,750,250							

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

(2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.

(3) As defined under "Class Types" in Appendix I to the Base Offering Circular.

(4) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.

(5) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in this Supplement.

- (6) In the case of Combinations 1, 2, 3, 7, 8, 9, 13, 14 and 15, various subcombinations are permitted. See *“Description of the Securities — Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations.*
- (7) In the event that either (1) the Interest Rate of this MX Class will equal or exceed 1,200% per annum for any Accrual Period or (2) the Class Principal Balance of this MX Class will be reduced to zero on any Distribution Date, the Trustee will, prior to the close of business on the last Business Day of the calendar month immediately preceding the related Distribution Date in the first case, and prior to the related Distribution Date on which the Class Principal Balance of this MX Class would be reduced to zero in the second case, effect a mandatory exchange of this MX Class for its related REMIC Securities and, thereafter, no further exchanges of such REMIC Securities will be permitted.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
Initial Balance	\$97,996,000.00	\$42,928,000.00	\$33,585,000.00	\$53,592,000.00
August 2020	97,632,950.12	42,692,445.96	33,468,697.31	53,346,641.20
September 2020	97,230,496.21	42,423,067.11	33,336,317.74	53,078,928.67
October 2020	96,788,845.53	42,120,097.06	33,187,947.21	52,789,035.76
November 2020	96,308,245.56	41,783,838.94	33,023,692.22	52,477,159.73
December 2020	95,788,983.85	41,414,665.33	32,843,679.83	52,143,521.54
January 2021	95,231,387.84	41,013,017.90	32,648,057.55	51,788,365.68
February 2021	94,635,824.56	40,579,406.96	32,436,993.18	51,411,959.82
March 2021	94,002,700.28	40,114,410.55	32,210,674.70	51,014,594.60
April 2021	93,332,460.06	39,618,673.53	31,969,309.95	50,596,583.22
May 2021	92,625,587.33	39,092,906.24	31,713,126.46	50,158,261.07
June 2021	91,882,603.28	38,537,883.04	31,442,371.03	49,699,985.29
July 2021	91,104,066.23	37,954,440.55	31,157,309.47	49,222,134.33
August 2021	90,290,571.01	37,343,475.71	30,858,226.14	48,725,107.38
September 2021	89,442,748.13	36,705,943.56	30,545,423.54	48,209,323.87
October 2021	88,561,263.00	36,042,854.84	30,219,221.83	47,675,222.89
November 2021	87,646,815.06	35,355,273.40	29,879,958.26	47,123,262.50
December 2021	86,700,136.83	34,644,313.29	29,527,986.68	46,553,919.15
January 2022	85,721,992.89	33,911,135.82	29,163,676.90	45,967,686.91
February 2022	84,713,178.85	33,156,946.29	28,787,414.06	45,365,076.80
March 2022	83,674,520.23	32,382,990.65	28,399,597.96	44,746,616.01
April 2022	82,606,871.29	31,590,551.94	28,000,642.36	44,112,847.10
May 2022	81,511,113.82	30,780,946.57	27,590,974.24	43,464,327.19
June 2022	80,388,155.85	29,955,520.55	27,171,033.05	42,801,627.13
July 2022	79,238,930.38	29,115,645.53	26,741,269.88	42,125,330.59
August 2022	78,064,393.97	28,262,714.74	26,302,146.68	41,436,033.22
September 2022	76,865,525.39	27,398,138.88	25,854,135.39	40,754,879.94
October 2022	75,643,324.16	26,523,341.93	25,397,717.07	40,081,775.10
November 2022	74,398,809.06	25,669,165.08	24,947,900.24	39,416,624.17
December 2022	73,168,479.27	24,835,114.64	24,504,591.55	38,759,333.71
January 2023	71,952,170.84	24,020,708.62	24,067,698.94	38,109,811.32
February 2023	70,749,721.67	23,225,476.43	23,637,131.64	37,467,965.70
March 2023	69,560,971.47	22,448,958.62	23,212,800.15	36,833,706.59
April 2023	68,385,761.74	21,690,706.62	22,794,616.21	36,206,944.75
May 2023	67,223,935.77	20,950,282.49	22,382,492.80	35,587,591.98
June 2023	66,075,338.61	20,227,258.66	21,976,344.10	34,975,561.10
July 2023	64,939,817.03	19,521,217.70	21,576,085.50	34,370,765.92
August 2023	63,817,219.53	18,831,752.05	21,181,633.55	33,773,121.26
September 2023	62,707,396.32	18,158,463.84	20,792,906.00	33,182,542.89
October 2023	61,610,199.26	17,500,964.60	20,409,821.70	32,598,947.58
November 2023	60,525,481.92	16,858,875.09	20,032,300.68	32,022,253.05
December 2023	59,453,099.46	16,231,825.05	19,660,264.04	31,452,377.95
January 2024	58,392,908.70	15,619,453.02	19,293,634.02	30,889,241.89
February 2024	57,344,768.07	15,021,406.09	18,932,333.93	30,332,765.38

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
March 2024	\$56,308,537.57	\$14,443,737.02	\$18,576,288.15	\$29,782,869.88
April 2024	55,284,078.78	13,888,143.03	18,225,422.10	29,239,477.73
May 2024	54,271,254.84	13,353,785.02	17,879,662.28	28,702,512.16
June 2024	53,269,930.42	12,839,855.63	17,538,936.18	28,171,897.31
July 2024	52,279,971.72	12,345,578.06	17,203,172.32	27,647,558.17
August 2024	51,301,246.43	11,870,204.91	16,872,300.22	27,129,420.60
September 2024	50,333,623.75	11,413,017.06	16,546,250.38	26,617,411.33
October 2024	49,376,974.33	10,973,322.66	16,224,954.27	26,111,457.91
November 2024	48,431,170.27	10,550,456.01	15,908,344.32	25,611,488.74
December 2024	47,496,085.13	10,143,776.66	15,596,353.90	25,117,433.06
January 2025	46,571,593.88	9,752,668.40	15,288,917.33	24,629,220.90
February 2025	45,657,572.89	9,376,538.38	14,985,969.82	24,146,783.10
March 2025	44,753,899.94	9,014,816.21	14,687,447.51	23,670,051.31
April 2025	43,860,454.17	8,666,953.12	14,393,287.42	23,198,957.98
May 2025	42,977,116.08	8,332,421.13	14,103,427.45	22,733,436.30
June 2025	42,103,767.52	8,010,712.30	13,817,806.39	22,273,420.28
July 2025	41,240,291.67	7,701,337.92	13,536,363.86	21,818,844.64
August 2025	40,386,573.02	7,403,827.83	13,259,040.34	21,369,644.91
September 2025	39,542,497.38	7,117,729.71	12,985,777.14	20,925,757.31
October 2025	38,707,951.82	6,842,608.39	12,716,516.39	20,487,118.84
November 2025	37,882,824.70	6,578,045.22	12,451,201.03	20,053,667.21
December 2025	37,067,005.63	6,323,637.42	12,189,774.81	19,625,340.83
January 2026	36,260,517.69	6,078,997.51	11,932,182.25	19,203,211.11
February 2026	35,471,174.92	5,843,752.72	11,678,368.66	18,789,948.90
March 2026	34,698,618.96	5,617,544.44	11,428,904.49	18,385,371.03
April 2026	33,942,498.83	5,400,027.66	11,184,646.57	17,989,298.10
May 2026	33,202,470.81	5,190,870.49	10,945,488.02	17,601,554.34
June 2026	32,478,198.28	4,989,753.64	10,711,324.12	17,221,967.58
July 2026	31,769,351.54	4,796,369.95	10,482,052.27	16,850,369.15
August 2026	31,075,607.73	4,610,423.94	10,257,571.96	16,486,593.85
September 2026	30,396,650.66	4,431,631.35	10,037,784.73	16,130,479.82
October 2026	29,732,170.65	4,259,718.75	9,822,594.09	15,781,868.54
November 2026	29,081,864.43	4,094,423.07	9,611,905.54	15,440,604.71
December 2026	28,445,435.00	3,935,491.27	9,405,626.49	15,106,536.19
January 2027	27,822,591.51	3,782,679.93	9,203,666.21	14,779,513.97
February 2027	27,213,049.11	3,635,754.89	9,005,935.84	14,459,392.08
March 2027	26,616,528.84	3,494,490.89	8,812,348.32	14,146,027.53
April 2027	26,032,757.53	3,358,671.26	8,622,818.35	13,839,280.26
May 2027	25,461,467.65	3,228,087.56	8,437,262.36	13,539,013.07
June 2027	24,902,397.20	3,102,539.29	8,255,598.51	13,245,091.56
July 2027	24,355,289.62	2,981,833.59	8,077,746.58	12,957,384.10
August 2027	23,819,893.65	2,865,784.95	7,903,628.02	12,675,761.74
September 2027	23,295,963.23	2,754,214.92	7,733,165.85	12,400,098.17
October 2027	22,783,257.42	2,646,951.83	7,566,284.68	12,130,269.66
November 2027	22,281,540.26	2,543,830.59	7,402,910.64	11,866,155.03
December 2027	21,790,580.67	2,444,692.36	7,242,971.37	11,607,635.57
January 2028	21,310,152.37	2,349,384.40	7,086,395.97	11,354,595.00

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
February 2028	\$20,840,033.77	\$ 2,257,759.76	\$ 6,933,115.00	\$11,106,919.43
March 2028	20,380,007.88	2,169,677.10	6,783,060.43	10,864,497.31
April 2028	19,929,862.21	2,085,000.48	6,636,165.61	10,627,219.36
May 2028	19,489,388.68	2,003,599.14	6,492,365.26	10,394,978.56
June 2028	19,058,383.52	1,925,347.32	6,351,595.41	10,167,670.06
July 2028	18,636,647.19	1,850,124.05	6,213,793.43	9,945,191.19
August 2028	18,223,984.32	1,777,812.97	6,078,897.92	9,727,441.36
September 2028	17,820,203.56	1,708,302.18	5,946,848.77	9,514,322.06
October 2028	17,425,117.56	1,641,484.05	5,817,587.08	9,305,736.81
November 2028	17,038,542.85	1,577,255.05	5,691,055.15	9,101,591.09
December 2028	16,660,299.78	1,515,515.62	5,567,196.47	8,901,792.34
January 2029	16,290,212.44	1,456,169.98	5,445,955.66	8,706,249.88
February 2029	15,928,108.57	1,399,126.05	5,327,278.51	8,514,874.91
March 2029	15,573,819.49	1,344,295.25	5,211,111.88	8,327,580.46
April 2029	15,227,180.04	1,291,592.36	5,097,403.73	8,144,281.32
May 2029	14,888,028.49	1,240,935.47	4,986,103.07	7,964,894.08
June 2029	14,556,206.48	1,192,245.77	4,877,159.99	7,789,336.99
July 2029	14,231,558.93	1,145,447.47	4,770,525.55	7,617,530.02
August 2029	13,913,934.02	1,100,467.69	4,666,151.84	7,449,394.77
September 2029	13,603,183.08	1,057,236.33	4,563,991.94	7,284,854.47
October 2029	13,299,160.52	1,015,685.98	4,463,999.85	7,123,833.90
November 2029	13,001,723.81	975,751.82	4,366,130.55	6,966,259.42
December 2029	12,710,733.37	937,371.49	4,270,339.92	6,812,058.90
January 2030	12,426,052.56	900,485.03	4,176,584.75	6,661,161.68
February 2030	12,147,547.55	865,034.79	4,084,822.72	6,513,498.56
March 2030	11,875,087.34	830,965.32	3,995,012.36	6,369,001.79
April 2030	11,608,543.64	798,223.29	3,907,113.06	6,227,605.00
May 2030	11,347,790.84	766,757.42	3,821,085.06	6,089,243.17
June 2030	11,092,705.97	736,518.41	3,736,889.37	5,953,852.65
July 2030	10,843,168.61	707,458.82	3,654,487.84	5,821,371.10
August 2030	10,599,060.86	679,533.07	3,573,843.09	5,691,737.45
September 2030	10,360,267.28	652,697.29	3,494,918.49	5,564,891.90
October 2030	10,126,674.87	626,909.33	3,417,678.20	5,440,775.89
November 2030	9,898,172.95	602,128.64	3,342,087.06	5,319,332.06
December 2030	9,674,653.18	578,316.23	3,268,110.69	5,200,504.24
January 2031	9,456,009.50	555,434.60	3,195,715.37	5,084,237.43
February 2031	9,242,138.03	533,447.71	3,124,868.09	4,970,477.74
March 2031	9,032,937.09	512,320.89	3,055,536.53	4,859,172.42
April 2031	8,828,307.14	492,020.80	2,987,689.02	4,750,269.80
May 2031	8,628,150.69	472,515.41	2,921,294.53	4,643,719.29
June 2031	8,432,372.33	453,773.89	2,856,322.70	4,539,471.33
July 2031	8,240,878.62	435,766.61	2,792,743.75	4,437,477.39
August 2031	8,053,578.10	418,465.09	2,730,528.56	4,337,689.95
September 2031	7,870,381.20	401,841.92	2,669,648.58	4,240,062.48
October 2031	7,691,200.27	385,870.76	2,610,075.84	4,144,549.41
November 2031	7,515,949.46	370,526.31	2,551,782.98	4,051,106.09
December 2031	7,344,544.73	355,784.19	2,494,743.16	3,959,688.83

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
January 2032	\$ 7,176,903.83	\$ 341,621.02	\$ 2,438,930.14	\$ 3,870,254.84
February 2032	7,012,946.20	328,014.27	2,384,318.17	3,782,762.19
March 2032	6,852,593.01	314,942.31	2,330,882.07	3,697,169.85
April 2032	6,695,767.04	302,384.33	2,278,597.16	3,613,437.64
May 2032	6,542,392.74	290,320.33	2,227,439.27	3,531,526.18
June 2032	6,392,396.13	278,731.09	2,177,384.74	3,451,396.96
July 2032	6,245,704.76	267,598.11	2,128,410.38	3,373,012.22
August 2032	6,102,247.75	256,903.61	2,080,493.50	3,296,335.01
September 2032	5,961,955.67	246,630.52	2,033,611.85	3,221,329.15
October 2032	5,824,760.59	236,762.40	1,987,743.67	3,147,959.21
November 2032	5,690,595.97	227,283.46	1,942,867.62	3,076,190.49
December 2032	5,559,396.70	218,178.52	1,898,962.83	3,005,989.00
January 2033	5,431,099.04	209,432.98	1,856,008.84	2,937,321.49
February 2033	5,305,640.58	201,032.82	1,813,985.61	2,870,155.38
March 2033	5,182,960.23	192,964.54	1,772,873.54	2,804,458.77
April 2033	5,062,998.20	185,215.18	1,732,653.40	2,740,200.42
May 2033	4,945,695.94	177,772.27	1,693,306.40	2,677,349.75
June 2033	4,830,996.15	170,623.85	1,654,814.09	2,615,876.83
July 2033	4,718,842.75	163,758.38	1,617,158.44	2,555,752.31
August 2033	4,609,180.81	157,164.80	1,580,321.78	2,496,947.51
September 2033	4,501,956.60	150,832.46	1,544,286.80	2,439,434.29
October 2033	4,397,117.49	144,751.14	1,509,036.56	2,383,185.14
November 2033	4,294,611.99	138,911.01	1,474,554.46	2,328,173.11
December 2033	4,194,389.69	133,302.61	1,440,824.25	2,274,371.81
January 2034	4,096,401.23	127,916.86	1,407,830.02	2,221,755.41
February 2034	4,000,598.32	122,745.03	1,375,556.19	2,170,298.60
March 2034	3,906,933.68	117,778.72	1,343,987.49	2,119,976.61
April 2034	3,815,361.02	113,009.88	1,313,108.98	2,070,765.20
May 2034	3,725,835.05	108,430.74	1,282,906.02	2,022,640.63
June 2034	3,638,311.44	104,033.86	1,253,364.29	1,975,579.64
July 2034	3,552,746.77	99,812.08	1,224,469.75	1,929,559.47
August 2034	3,469,098.57	95,758.50	1,196,208.66	1,884,557.85
September 2034	3,387,325.26	91,866.52	1,168,567.58	1,840,552.94
October 2034	3,307,386.15	88,129.78	1,141,533.31	1,797,523.40
November 2034	3,229,241.41	84,542.16	1,115,092.96	1,755,448.31
December 2034	3,152,852.04	81,097.81	1,089,233.90	1,714,307.20
January 2035	3,078,179.89	77,791.06	1,063,943.76	1,674,080.01
February 2035	3,005,187.61	74,616.50	1,039,210.42	1,634,747.13
March 2035	2,933,838.64	71,568.92	1,015,022.02	1,596,289.34
April 2035	2,864,097.21	68,643.30	991,366.96	1,558,687.83
May 2035	2,795,928.30	65,834.84	968,233.85	1,521,924.18
June 2035	2,729,297.65	63,138.90	945,611.56	1,485,980.38
July 2035	2,664,171.70	60,551.05	923,489.20	1,450,838.76
August 2035	2,600,517.63	58,067.02	901,856.08	1,416,482.05
September 2035	2,538,303.32	55,682.69	880,701.76	1,382,893.34
October 2035	2,477,497.31	53,394.12	860,016.00	1,350,056.06
November 2035	2,418,068.84	51,197.53	839,788.78	1,317,954.01

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
December 2035	\$ 2,359,987.79	\$ 49,089.27	\$ 820,010.29	\$ 1,286,571.31
January 2036	2,303,224.68	47,065.84	800,670.92	1,255,892.43
February 2036	2,247,750.67	45,123.89	781,761.27	1,225,902.17
March 2036	2,193,537.53	43,260.18	763,272.13	1,196,585.63
April 2036	2,140,557.63	41,471.60	745,194.48	1,167,928.24
May 2036	2,088,783.93	39,755.18	727,519.49	1,139,915.73
June 2036	2,038,189.98	38,108.05	710,238.54	1,112,534.14
July 2036	1,988,749.89	36,527.46	693,343.14	1,085,769.80
August 2036	1,940,438.30	35,010.76	676,825.02	1,059,609.32
September 2036	1,893,230.43	33,555.42	660,676.06	1,034,039.61
October 2036	1,847,102.02	32,158.98	644,888.34	1,009,047.84
November 2036	1,802,029.31	30,819.10	629,454.06	984,621.46
December 2036	1,757,989.06	29,533.54	614,365.63	960,748.19
January 2037	1,714,958.54	28,300.13	599,615.58	937,416.00
February 2037	1,672,915.50	27,116.78	585,196.63	914,613.12
March 2037	1,631,838.16	25,981.51	571,101.63	892,328.02
April 2037	1,591,705.22	24,892.38	557,323.60	870,549.43
May 2037	1,552,495.82	23,847.57	543,855.67	849,266.31
June 2037	1,514,189.56	22,845.29	530,691.17	828,467.85
July 2037	1,476,766.49	21,883.84	517,823.52	808,143.48
August 2037	1,440,207.06	20,961.60	505,246.30	788,282.84
September 2037	1,404,492.16	20,077.00	492,953.24	768,875.80
October 2037	1,369,603.09	19,228.52	480,938.16	749,912.45
November 2037	1,335,521.55	18,414.71	469,195.06	731,383.08
December 2037	1,302,229.63	17,634.20	457,718.02	713,278.19
January 2038	1,269,709.82	16,885.63	446,501.28	695,588.48
February 2038	1,237,944.96	16,167.73	435,539.19	678,304.85
March 2038	1,206,918.30	15,479.27	424,826.22	661,418.39
April 2038	1,176,613.41	14,819.07	414,356.94	644,920.40
May 2038	1,147,014.24	14,185.98	404,126.06	628,802.33
June 2038	1,118,105.08	13,578.91	394,128.39	613,055.84
July 2038	1,089,870.56	12,996.82	384,358.85	597,672.75
August 2038	1,062,295.64	12,438.70	374,812.47	582,645.07
September 2038	1,035,365.61	11,903.59	365,484.38	567,964.98
October 2038	1,009,066.07	11,390.55	356,369.82	553,624.80
November 2038	983,382.93	10,898.69	347,464.12	539,617.06
December 2038	958,302.43	10,427.17	338,762.72	525,934.41
January 2039	933,811.09	9,975.14	330,261.16	512,569.67
February 2039	909,895.70	9,541.84	321,955.06	499,515.81
March 2039	886,543.38	9,126.49	313,840.14	486,765.97
April 2039	863,741.49	8,728.38	305,912.22	474,313.41
May 2039	841,477.70	8,346.79	298,167.18	462,151.56
June 2039	819,739.92	7,981.07	290,601.03	450,273.96
July 2039	798,516.34	7,630.56	283,209.82	438,674.32
August 2039	777,795.39	7,294.66	275,989.73	427,346.46
September 2039	757,565.77	6,972.76	268,936.98	416,284.35
October 2039	737,816.41	6,664.29	262,047.90	405,482.08

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
November 2039	\$ 718,536.49	\$ 6,368.71	\$ 255,318.87	\$ 394,933.87
December 2039	699,715.43	6,085.50	248,746.38	384,634.07
January 2040	681,342.87	5,814.14	242,326.97	374,577.13
February 2040	663,408.68	5,554.16	236,057.26	364,757.66
March 2040	645,902.96	5,305.08	229,933.95	355,170.33
April 2040	628,816.00	5,066.48	223,953.80	345,809.98
May 2040	612,138.34	4,837.90	218,113.64	336,671.52
June 2040	595,860.69	4,618.95	212,410.38	327,750.00
July 2040	579,973.98	4,409.23	206,840.98	319,040.56
August 2040	564,469.35	4,208.37	201,402.48	310,538.44
September 2040	549,338.12	4,015.99	196,091.96	302,239.01
October 2040	534,571.79	3,831.75	190,906.60	294,137.70
November 2040	520,162.07	3,655.31	185,843.60	286,230.06
December 2040	506,100.84	3,486.36	180,900.25	278,511.76
January 2041	492,380.15	3,324.58	176,073.88	270,978.51
February 2041	478,992.24	3,169.68	171,361.88	263,626.17
March 2041	465,929.51	3,021.38	166,761.72	256,450.64
April 2041	453,184.52	2,879.40	162,270.88	249,447.95
May 2041	440,750.02	2,743.48	157,886.93	242,614.18
June 2041	428,618.90	2,613.37	153,607.48	235,945.52
July 2041	416,784.21	2,488.83	149,430.20	229,438.24
August 2041	405,239.14	2,369.63	145,352.79	223,088.68
September 2041	393,977.06	2,255.55	141,373.01	216,893.27
October 2041	382,991.46	2,146.37	137,488.68	210,848.52
November 2041	372,275.98	2,041.89	133,697.65	204,950.99
December 2041	361,824.41	1,941.92	129,997.83	199,197.35
January 2042	351,630.66	1,846.26	126,387.17	193,584.32
February 2042	341,688.80	1,754.75	122,863.65	188,108.70
March 2042	331,993.01	1,667.19	119,425.32	182,767.36
April 2042	322,537.60	1,583.44	116,070.25	177,557.24
May 2042	313,317.02	1,503.32	112,796.56	172,475.34
June 2042	304,325.82	1,426.69	109,602.42	167,518.72
July 2042	295,558.70	1,353.41	106,486.02	162,684.53
August 2042	287,010.46	1,283.32	103,445.61	157,969.96
September 2042	278,676.00	1,216.30	100,479.46	153,372.26
October 2042	270,550.37	1,152.21	97,585.89	148,888.75
November 2042	262,628.71	1,090.94	94,763.25	144,516.81
December 2042	254,906.27	1,032.37	92,009.93	140,253.88
January 2043	247,378.39	976.38	89,324.35	136,097.44
February 2043	240,040.55	922.85	86,704.97	132,045.04
March 2043	232,888.29	871.70	84,150.28	128,094.27
April 2043	225,917.28	822.81	81,658.80	124,242.80
May 2043	219,123.28	776.09	79,229.08	120,488.32
June 2043	212,502.13	731.45	76,859.73	116,828.59
July 2043	206,049.78	688.80	74,549.35	113,261.41
August 2043	199,762.26	648.06	72,296.59	109,784.63
September 2043	193,635.70	609.14	70,100.13	106,396.16

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
October 2043	\$ 187,666.31	\$ 571.96	\$ 67,958.68	\$ 103,093.95
November 2043	181,850.37	536.46	65,870.96	99,875.97
December 2043	176,184.28	502.55	63,835.76	96,740.28
January 2044	170,664.48	470.18	61,851.85	93,684.94
February 2044	165,287.52	439.27	59,918.05	90,708.08
March 2044	160,050.01	409.77	58,033.20	87,807.87
April 2044	154,948.64	381.61	56,196.17	84,982.50
May 2044	149,980.20	354.73	54,405.86	82,230.23
June 2044	145,141.50	329.08	52,661.17	79,549.34
July 2044	140,429.47	304.60	50,961.06	76,938.14
August 2044	135,841.08	281.25	49,304.49	74,395.01
September 2044	131,373.39	258.97	47,690.44	71,918.32
October 2044	127,023.51	237.73	46,117.92	69,506.52
November 2044	122,788.63	217.46	44,585.96	67,158.07
December 2044	118,665.98	198.14	43,093.62	64,871.47
January 2045	114,652.87	179.72	41,639.97	62,645.26
February 2045	110,746.68	162.16	40,224.10	60,478.00
March 2045	106,944.83	145.42	38,845.13	58,368.29
April 2045	103,244.81	129.46	37,502.19	56,314.76
May 2045	99,644.16	114.26	36,194.43	54,316.07
June 2045	96,140.48	99.78	34,921.04	52,370.92
July 2045	92,731.43	85.99	33,681.18	50,478.02
August 2045	89,414.71	72.85	32,474.09	48,636.12
September 2045	86,188.09	60.34	31,298.97	46,844.00
October 2045	83,049.37	48.42	30,155.08	45,100.47
November 2045	79,996.42	37.09	29,041.66	43,404.36
December 2045	77,027.14	26.29	27,958.01	41,754.52
January 2046	74,139.50	16.03	26,903.41	40,149.84
February 2046	71,331.50	6.26	25,877.17	38,589.23
March 2046	68,601.19	0.00	24,878.62	37,071.63
April 2046	65,946.67	0.00	23,907.09	35,595.98
May 2046	63,366.07	0.00	22,961.93	34,161.28
June 2046	60,857.57	0.00	22,042.52	32,766.52
July 2046	58,419.41	0.00	21,148.24	31,410.73
August 2046	56,049.84	0.00	20,278.48	30,092.97
September 2046	53,747.17	0.00	19,432.65	28,812.31
October 2046	51,509.74	0.00	18,610.18	27,567.83
November 2046	49,335.94	0.00	17,810.50	26,358.65
December 2046	47,224.18	0.00	17,033.06	25,183.90
January 2047	45,172.93	0.00	16,277.33	24,042.74
February 2047	43,180.66	0.00	15,542.77	22,934.33
March 2047	41,245.92	0.00	14,828.87	21,857.87
April 2047	39,367.26	0.00	14,135.14	20,812.58
May 2047	37,543.27	0.00	13,461.06	19,797.66
June 2047	35,772.58	0.00	12,806.18	18,812.39
July 2047	34,053.86	0.00	12,170.01	17,856.00
August 2047	32,385.79	0.00	11,552.09	16,927.79

<u>Distribution Date</u>	<u>Classes ME and ML (in the aggregate)</u>	<u>Classes KA and KZ (in the aggregate)</u>	<u>Classes CP and CQ (in the aggregate)</u>	<u>Classes QM, QW and QY (in the aggregate)</u>
September 2047	\$ 30,767.09	\$ 0.00	\$ 10,951.99	\$ 16,027.05
October 2047	29,196.51	0.00	10,369.26	15,153.09
November 2047	27,672.84	0.00	9,803.47	14,305.25
December 2047	26,194.88	0.00	9,254.20	13,482.86
January 2048	24,761.47	0.00	8,721.05	12,685.28
February 2048	23,371.48	0.00	8,203.61	11,911.90
March 2048	22,023.79	0.00	7,701.49	11,162.09
April 2048	20,717.32	0.00	7,214.32	10,435.27
May 2048	19,451.01	0.00	6,741.72	9,730.83
June 2048	18,223.83	0.00	6,283.33	9,048.23
July 2048	17,034.77	0.00	5,838.78	8,386.90
August 2048	15,882.86	0.00	5,407.74	7,746.29
September 2048	14,767.11	0.00	4,989.86	7,125.88
October 2048	13,686.61	0.00	4,584.81	6,525.14
November 2048	12,640.42	0.00	4,192.27	5,943.58
December 2048	11,627.66	0.00	3,811.91	5,380.69
January 2049	10,647.46	0.00	3,443.44	4,836.00
February 2049	9,698.95	0.00	3,086.54	4,309.03
March 2049	8,781.32	0.00	2,740.93	3,799.31
April 2049	7,893.74	0.00	2,406.31	3,306.41
May 2049	7,035.42	0.00	2,082.41	2,829.88
June 2049	6,205.60	0.00	1,768.94	2,369.30
July 2049	5,403.51	0.00	1,465.64	1,924.24
August 2049	4,628.41	0.00	1,172.25	1,494.29
September 2049	3,879.59	0.00	888.50	1,079.06
October 2049	3,156.35	0.00	614.16	678.16
November 2049	2,458.00	0.00	348.97	291.21
December 2049	1,783.87	0.00	92.70	0.00
January 2050	1,133.31	0.00	0.00	0.00
February 2050	505.68	0.00	0.00	0.00
March 2050 and thereafter	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
Initial Balance	\$10,362,000.00	\$1,185,409.00	\$6,098,201.00	\$6,252,097.00
August 2020	10,334,616.50	1,174,222.23	6,012,419.47	6,179,964.54
September 2020	10,304,498.75	1,162,932.45	5,927,296.69	6,105,541.26
October 2020	10,271,656.07	1,151,538.15	5,842,824.01	6,028,909.63
November 2020	10,236,099.56	1,140,038.18	5,758,993.74	5,950,154.88
December 2020	10,197,842.15	1,128,431.75	5,675,799.06	5,869,364.82
January 2021	10,156,898.58	1,116,718.46	5,593,234.04	5,786,629.72
February 2021	10,113,285.39	1,104,898.25	5,511,293.63	5,702,042.10
March 2021	10,067,020.90	1,092,971.42	5,429,973.61	5,615,696.57
April 2021	10,018,125.22	1,080,938.64	5,349,270.60	5,527,689.65
May 2021	9,966,620.21	1,068,800.93	5,269,182.00	5,440,987.96
June 2021	9,912,529.50	1,056,559.68	5,189,705.98	5,355,572.54
July 2021	9,855,878.41	1,044,216.59	5,110,841.45	5,271,424.65
August 2021	9,796,694.01	1,031,773.74	5,032,588.05	5,188,525.87
September 2021	9,735,005.03	1,019,233.53	4,954,946.09	5,106,858.01
October 2021	9,670,841.87	1,006,598.67	4,877,916.54	5,026,403.15
November 2021	9,604,236.56	993,872.22	4,801,500.98	4,947,143.64
December 2021	9,535,222.75	981,057.53	4,725,701.60	4,869,062.07
January 2022	9,463,835.67	968,158.26	4,650,521.13	4,792,141.28
February 2022	9,390,112.07	955,178.36	4,575,962.83	4,716,364.37
March 2022	9,314,090.24	942,122.08	4,502,525.70	4,641,714.66
April 2022	9,235,809.95	928,993.92	4,430,193.25	4,568,175.74
May 2022	9,155,312.40	915,798.64	4,358,949.26	4,495,731.41
June 2022	9,072,640.19	902,541.26	4,288,777.72	4,424,365.72
July 2022	8,987,837.29	889,227.03	4,219,662.86	4,354,062.93
August 2022	8,900,949.00	875,861.42	4,151,589.14	4,284,807.56
September 2022	8,812,021.88	862,450.12	4,084,541.23	4,216,584.31
October 2022	8,721,103.74	848,998.98	4,018,504.04	4,149,378.14
November 2022	8,628,243.57	835,514.08	3,953,462.70	4,083,174.20
December 2022	8,533,491.50	822,001.62	3,889,402.54	4,017,957.87
January 2023	8,436,898.77	808,693.92	3,826,309.12	3,953,714.72
February 2023	8,340,984.22	795,587.93	3,764,168.20	3,890,430.55
March 2023	8,245,742.85	782,680.68	3,702,965.73	3,828,091.36
April 2023	8,151,169.70	769,969.21	3,642,687.90	3,766,683.34
May 2023	8,057,259.85	757,450.64	3,583,321.08	3,706,192.88
June 2023	7,964,008.41	745,122.10	3,524,851.83	3,646,606.59
July 2023	7,871,410.51	732,980.78	3,467,266.92	3,587,911.24
August 2023	7,779,461.33	721,023.90	3,410,553.31	3,530,093.81
September 2023	7,688,156.07	709,248.73	3,354,698.13	3,473,141.47
October 2023	7,597,489.99	697,652.57	3,299,688.73	3,417,041.56
November 2023	7,507,458.36	686,232.76	3,245,512.61	3,361,781.61
December 2023	7,418,056.47	674,986.70	3,192,157.48	3,307,349.34
January 2024	7,329,279.68	663,911.80	3,139,611.21	3,253,732.64
February 2024	7,241,123.35	653,005.52	3,087,861.86	3,200,919.56
March 2024	7,153,582.89	642,265.35	3,036,897.65	3,148,898.34
April 2024	7,066,653.73	631,688.84	2,986,706.97	3,097,657.39
May 2024	6,980,331.34	621,273.55	2,937,278.40	3,047,185.27
June 2024	6,894,611.22	611,017.08	2,888,600.66	2,997,470.73

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2024	\$ 6,809,488.90	\$ 600,917.08	\$2,840,662.64	\$2,948,502.66
August 2024	6,724,959.93	590,971.21	2,793,453.42	2,900,270.13
September 2024	6,641,019.92	581,177.19	2,746,962.20	2,852,762.35
October 2024	6,557,664.48	571,532.75	2,701,178.35	2,805,968.70
November 2024	6,474,889.26	562,035.68	2,656,091.41	2,759,878.69
December 2024	6,392,689.96	552,683.78	2,611,691.05	2,714,482.02
January 2025	6,311,062.27	543,474.88	2,567,967.10	2,669,768.51
February 2025	6,230,001.94	534,406.86	2,524,909.54	2,625,728.13
March 2025	6,149,504.74	525,477.62	2,482,508.51	2,582,350.99
April 2025	6,069,566.47	516,685.09	2,440,754.25	2,539,627.38
May 2025	5,990,182.97	508,027.24	2,399,637.19	2,497,547.67
June 2025	5,911,350.09	499,502.06	2,359,147.87	2,456,102.43
July 2025	5,833,063.71	491,107.57	2,319,276.98	2,415,282.32
August 2025	5,755,319.76	482,841.82	2,280,015.34	2,375,078.15
September 2025	5,678,114.18	474,702.88	2,241,358.37	2,335,480.89
October 2025	5,601,442.93	466,688.88	2,203,328.19	2,296,484.94
November 2025	5,525,302.03	458,797.94	2,165,914.93	2,258,113.91
December 2025	5,449,687.49	451,028.23	2,129,108.85	2,220,358.00
January 2026	5,374,595.37	443,377.94	2,092,900.35	2,183,207.61
February 2026	5,300,021.75	435,845.28	2,057,280.00	2,146,653.26
March 2026	5,225,962.75	428,429.08	2,022,238.50	2,110,685.63
April 2026	5,152,414.50	421,133.83	1,987,766.71	2,075,295.53
May 2026	5,079,373.15	413,957.60	1,953,855.63	2,040,473.93
June 2026	5,006,834.91	406,898.50	1,920,496.38	2,006,211.91
July 2026	4,934,795.99	399,954.66	1,887,680.24	1,972,500.73
August 2026	4,863,252.63	393,124.26	1,855,398.62	1,939,331.74
September 2026	4,792,201.09	386,405.50	1,823,643.05	1,906,696.45
October 2026	4,721,637.68	379,796.60	1,792,405.21	1,874,586.49
November 2026	4,651,558.71	373,295.80	1,761,676.90	1,842,993.63
December 2026	4,581,960.52	366,901.40	1,731,450.05	1,811,909.76
January 2027	4,512,839.49	360,611.70	1,701,716.71	1,781,326.90
February 2027	4,444,192.01	354,425.02	1,672,469.07	1,751,237.18
March 2027	4,376,014.51	348,339.74	1,643,699.41	1,721,632.86
April 2027	4,308,303.42	342,354.23	1,615,400.17	1,692,506.33
May 2027	4,241,055.22	336,466.91	1,587,563.87	1,663,850.07
June 2027	4,174,266.40	330,676.21	1,560,183.17	1,635,656.71
July 2027	4,108,307.31	324,980.58	1,533,250.85	1,607,918.97
August 2027	4,043,339.94	319,378.53	1,506,759.77	1,580,629.69
September 2027	3,979,349.84	313,868.54	1,480,702.94	1,553,781.81
October 2027	3,916,322.77	308,449.15	1,455,073.44	1,527,368.41
November 2027	3,854,244.67	303,118.92	1,429,864.50	1,501,382.63
December 2027	3,793,101.71	297,876.42	1,405,069.41	1,475,817.77
January 2028	3,732,880.23	292,720.26	1,380,681.61	1,450,667.18
February 2028	3,673,566.80	287,649.04	1,356,694.61	1,425,924.36
March 2028	3,615,148.14	282,661.41	1,333,102.04	1,401,582.87
April 2028	3,557,611.20	277,756.05	1,309,897.60	1,377,636.40
May 2028	3,500,943.09	272,931.62	1,287,075.14	1,354,078.72
June 2028	3,445,131.10	268,186.84	1,264,628.54	1,330,903.70

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2028	\$ 3,390,162.74	\$ 263,520.43	\$1,242,551.84	\$1,308,105.32
August 2028	3,336,025.65	258,931.14	1,220,839.13	1,285,677.63
September 2028	3,282,707.68	254,417.73	1,199,484.61	1,263,614.78
October 2028	3,230,196.84	249,978.98	1,178,482.57	1,241,911.02
November 2028	3,178,481.31	245,613.71	1,157,827.37	1,220,560.68
December 2028	3,127,549.46	241,320.72	1,137,513.49	1,199,558.18
January 2029	3,077,389.79	237,098.87	1,117,535.47	1,178,898.02
February 2029	3,027,991.00	232,947.01	1,097,887.96	1,158,574.81
March 2029	2,979,341.94	228,864.02	1,078,565.66	1,138,583.20
April 2029	2,931,431.60	224,848.79	1,059,563.38	1,118,917.97
May 2029	2,884,249.15	220,900.24	1,040,876.00	1,099,573.94
June 2029	2,837,783.92	217,017.29	1,022,498.49	1,080,546.04
July 2029	2,792,025.38	213,198.89	1,004,425.89	1,061,829.27
August 2029	2,746,963.14	209,444.00	986,653.32	1,043,418.70
September 2029	2,702,586.99	205,751.60	969,175.97	1,025,309.48
October 2029	2,658,886.84	202,120.69	951,989.11	1,007,496.84
November 2029	2,615,852.76	198,550.27	935,088.09	989,976.08
December 2029	2,573,474.95	195,039.38	918,468.33	972,742.58
January 2030	2,531,743.77	191,587.05	902,125.31	955,791.78
February 2030	2,490,649.69	188,192.34	886,054.60	939,119.20
March 2030	2,450,183.34	184,854.32	870,251.83	922,720.42
April 2030	2,410,335.48	181,572.08	854,712.70	906,591.10
May 2030	2,371,097.00	178,344.71	839,432.96	890,726.97
June 2030	2,332,458.91	175,171.35	824,408.46	875,123.80
July 2030	2,294,412.38	172,051.10	809,635.09	859,777.46
August 2030	2,256,948.67	168,983.11	795,108.82	844,683.86
September 2030	2,220,059.20	165,966.55	780,825.66	829,838.99
October 2030	2,183,735.48	163,000.57	766,781.71	815,238.89
November 2030	2,147,969.17	160,084.37	752,973.12	800,879.67
December 2030	2,112,752.03	157,217.13	739,396.09	786,757.49
January 2031	2,078,075.96	154,398.07	726,046.90	772,868.58
February 2031	2,043,932.95	151,626.40	712,921.88	759,209.22
March 2031	2,010,315.13	148,901.36	700,017.40	745,775.77
April 2031	1,977,214.73	146,222.20	687,329.92	732,564.62
May 2031	1,944,624.10	143,588.16	674,855.92	719,572.22
June 2031	1,912,535.68	140,998.52	662,591.97	706,795.09
July 2031	1,880,942.05	138,452.56	650,534.67	694,229.79
August 2031	1,849,835.88	135,949.57	638,680.69	681,872.94
September 2031	1,819,209.94	133,488.85	627,026.73	669,721.22
October 2031	1,789,057.12	131,069.72	615,569.57	657,771.35
November 2031	1,759,370.40	128,691.50	604,306.01	646,020.10
December 2031	1,730,142.86	126,353.52	593,232.93	634,464.30
January 2032	1,701,367.69	124,055.14	582,347.25	623,100.83
February 2032	1,673,038.18	121,795.70	571,645.92	611,926.60
March 2032	1,645,147.71	119,574.58	561,125.96	600,938.60
April 2032	1,617,689.74	117,391.15	550,784.43	590,133.83
May 2032	1,590,657.87	115,244.80	540,618.43	579,509.37
June 2032	1,564,045.74	113,134.93	530,625.13	569,062.32

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2032	\$ 1,537,847.11	\$ 111,060.93	\$ 520,801.70	\$ 558,789.85
August 2032	1,512,055.83	109,022.23	511,145.40	548,689.15
September 2032	1,486,665.84	107,018.24	501,653.51	538,757.48
October 2032	1,461,671.16	105,048.41	492,323.36	528,992.11
November 2032	1,437,065.89	103,112.17	483,152.31	519,390.37
December 2032	1,412,844.24	101,208.98	474,137.79	509,949.65
January 2033	1,389,000.48	99,338.30	465,277.23	500,667.36
February 2033	1,365,528.97	97,499.59	456,568.14	491,540.94
March 2033	1,342,424.16	95,692.33	448,008.04	482,567.89
April 2033	1,319,680.57	93,916.01	439,594.50	473,745.74
May 2033	1,297,292.81	92,170.12	431,325.15	465,072.08
June 2033	1,275,255.55	90,454.17	423,197.62	456,544.50
July 2033	1,253,563.56	88,767.66	415,209.59	448,160.65
August 2033	1,232,211.67	87,110.11	407,358.80	439,918.22
September 2033	1,211,194.80	85,481.04	399,643.00	431,814.93
October 2033	1,190,507.92	83,879.99	392,059.98	423,848.53
November 2033	1,170,146.10	82,306.50	384,607.56	416,016.82
December 2033	1,150,104.45	80,760.11	377,283.62	408,317.63
January 2034	1,130,378.20	79,240.39	370,086.05	400,748.80
February 2034	1,110,962.59	77,746.89	363,012.78	393,308.24
March 2034	1,091,852.98	76,279.17	356,061.77	385,993.87
April 2034	1,073,044.76	74,836.83	349,231.02	378,803.66
May 2034	1,054,533.41	73,419.43	342,518.55	371,735.59
June 2034	1,036,314.48	72,026.57	335,922.42	364,787.69
July 2034	1,018,383.56	70,657.85	329,440.73	357,958.01
August 2034	1,000,736.32	69,312.86	323,071.59	351,244.64
September 2034	983,368.49	67,991.22	316,813.15	344,645.69
October 2034	966,275.88	66,692.53	310,663.60	338,159.31
November 2034	949,454.32	65,416.43	304,621.13	331,783.67
December 2034	932,899.75	64,162.53	298,683.99	325,516.98
January 2035	916,608.12	62,930.47	292,850.43	319,357.45
February 2035	900,575.49	61,719.90	287,118.77	313,303.37
March 2035	884,797.93	60,530.44	281,487.30	307,353.00
April 2035	869,271.60	59,361.76	275,954.38	301,504.66
May 2035	853,992.70	58,213.51	270,518.39	295,756.70
June 2035	838,957.50	57,085.35	265,177.71	290,107.48
July 2035	824,162.30	55,976.95	259,930.78	284,555.39
August 2035	809,603.48	54,887.98	254,776.05	279,098.85
September 2035	795,277.47	53,818.12	249,711.98	273,736.31
October 2035	781,180.72	52,767.04	244,737.09	268,466.22
November 2035	767,309.78	51,734.45	239,849.88	263,287.08
December 2035	753,661.22	50,720.03	235,048.91	258,197.40
January 2036	740,231.66	49,723.48	230,332.74	253,195.73
February 2036	727,017.79	48,744.49	225,699.97	248,280.63
March 2036	714,016.32	47,782.79	221,149.22	243,450.67
April 2036	701,224.03	46,838.08	216,679.12	238,704.48
May 2036	688,637.75	45,910.08	212,288.33	234,040.66
June 2036	676,254.34	44,998.50	207,975.53	229,457.89

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2036	\$ 664,070.70	\$ 44,103.08	\$ 203,739.42	\$ 224,954.82
August 2036	652,083.82	43,223.54	199,578.72	220,530.15
September 2036	640,290.67	42,359.63	195,492.18	216,182.60
October 2036	628,688.32	41,511.07	191,478.56	211,910.90
November 2036	617,273.86	40,677.62	187,536.65	207,713.80
December 2036	606,044.41	39,859.01	183,665.24	203,590.08
January 2037	594,997.15	39,055.00	179,863.16	199,538.53
February 2037	584,129.31	38,265.35	176,129.25	195,557.96
March 2037	573,438.13	37,489.81	172,462.37	191,647.21
April 2037	562,920.92	36,728.15	168,861.39	187,805.13
May 2037	552,575.02	35,980.13	165,325.22	184,030.57
June 2037	542,397.81	35,245.53	161,852.76	180,322.44
July 2037	532,386.69	34,524.12	158,442.95	176,679.63
August 2037	522,539.13	33,815.67	155,094.73	173,101.07
September 2037	512,852.62	33,119.98	151,807.07	169,585.69
October 2037	503,324.69	32,436.82	148,578.95	166,132.46
November 2037	493,952.89	31,765.98	145,409.38	162,740.33
December 2037	484,734.85	31,107.26	142,297.35	159,408.31
January 2038	475,668.18	30,460.45	139,241.92	156,135.39
February 2038	466,750.56	29,825.35	136,242.11	152,920.60
March 2038	457,979.71	29,201.76	133,297.00	149,762.97
April 2038	449,353.35	28,589.49	130,405.66	146,661.55
May 2038	440,869.27	27,988.34	127,567.18	143,615.41
June 2038	432,525.27	27,398.13	124,780.67	140,623.64
July 2038	424,319.18	26,818.67	122,045.24	137,685.33
August 2038	416,248.89	26,249.79	119,360.04	134,799.58
September 2038	408,312.29	25,691.29	116,724.22	131,965.53
October 2038	400,507.32	25,143.00	114,136.92	129,182.31
November 2038	392,831.94	24,604.76	111,597.34	126,449.08
December 2038	385,284.14	24,076.38	109,104.66	123,765.00
January 2039	377,861.96	23,557.71	106,658.09	121,129.26
February 2039	370,563.43	23,048.57	104,256.84	118,541.04
March 2039	363,386.66	22,548.81	101,900.13	115,999.55
April 2039	356,329.75	22,058.25	99,587.22	113,504.01
May 2039	349,390.83	21,576.76	97,317.35	111,053.65
June 2039	342,568.07	21,104.17	95,089.79	108,647.71
July 2039	335,859.68	20,640.32	92,903.81	106,285.45
August 2039	329,263.86	20,185.08	90,758.71	103,966.14
September 2039	322,778.87	19,738.29	88,653.79	101,689.06
October 2039	316,402.99	19,299.81	86,588.36	99,453.49
November 2039	310,134.50	18,869.49	84,561.74	97,258.74
December 2039	303,971.74	18,447.19	82,573.27	95,104.13
January 2040	297,913.05	18,032.79	80,622.29	92,988.97
February 2040	291,956.81	17,626.14	78,708.17	90,912.60
March 2040	286,101.42	17,227.10	76,830.25	88,874.37
April 2040	280,345.31	16,835.55	74,987.93	86,873.64
May 2040	274,686.91	16,451.36	73,180.59	84,909.77
June 2040	269,124.69	16,074.40	71,407.63	82,982.14

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2040	\$ 263,657.15	\$ 15,704.55	\$ 69,668.45	\$ 81,090.13
August 2040	258,282.81	15,341.68	67,962.48	79,233.15
September 2040	253,000.20	14,985.68	66,289.13	77,410.60
October 2040	247,807.88	14,636.42	64,647.84	75,621.89
November 2040	242,704.42	14,293.79	63,038.06	73,866.46
December 2040	237,688.44	13,957.67	61,459.24	72,143.74
January 2041	232,758.56	13,627.95	59,910.85	70,453.17
February 2041	227,913.41	13,304.52	58,392.36	68,794.20
March 2041	223,151.66	12,987.27	56,903.24	67,166.30
April 2041	218,472.00	12,676.09	55,442.99	65,568.94
May 2041	213,873.13	12,370.87	54,011.11	64,001.60
June 2041	209,353.78	12,071.52	52,607.09	62,463.76
July 2041	204,912.68	11,777.93	51,230.46	60,954.93
August 2041	200,548.59	11,490.00	49,880.73	59,474.60
September 2041	196,260.30	11,207.63	48,557.44	58,022.29
October 2041	192,046.61	10,930.72	47,260.13	56,597.52
November 2041	187,906.33	10,659.19	45,988.33	55,199.82
December 2041	183,838.29	10,392.92	44,741.60	53,828.72
January 2042	179,841.35	10,131.84	43,519.50	52,483.77
February 2042	175,914.38	9,875.85	42,321.61	51,164.51
March 2042	172,056.26	9,624.85	41,147.48	49,870.51
April 2042	168,265.89	9,378.78	39,996.71	48,601.33
May 2042	164,542.20	9,137.52	38,868.89	47,356.55
June 2042	160,884.13	8,901.01	37,763.60	46,135.73
July 2042	157,290.61	8,669.16	36,680.46	44,938.48
August 2042	153,760.63	8,441.89	35,619.06	43,764.37
September 2042	150,293.16	8,219.11	34,579.03	42,613.02
October 2042	146,887.21	8,000.74	33,559.98	41,484.02
November 2042	143,541.78	7,786.71	32,561.55	40,377.00
December 2042	140,255.91	7,576.95	31,583.37	39,291.56
January 2043	137,028.64	7,371.36	30,625.07	38,227.34
February 2043	133,859.03	7,169.89	29,686.31	37,183.96
March 2043	130,746.15	6,972.46	28,766.73	36,161.07
April 2043	127,689.09	6,778.99	27,866.00	35,158.30
May 2043	124,686.95	6,589.41	26,983.77	34,175.31
June 2043	121,738.85	6,403.66	26,119.73	33,211.75
July 2043	118,843.90	6,221.67	25,273.53	32,267.28
August 2043	116,001.26	6,043.37	24,444.86	31,341.56
September 2043	113,210.07	5,868.69	23,633.42	30,434.28
October 2043	110,469.50	5,697.57	22,838.88	29,545.10
November 2043	107,778.74	5,529.95	22,060.94	28,673.71
December 2043	105,136.97	5,365.75	21,299.30	27,819.80
January 2044	102,543.40	5,204.93	20,553.68	26,983.05
February 2044	99,997.25	5,047.42	19,823.78	26,163.17
March 2044	97,497.75	4,893.16	19,109.32	25,359.86
April 2044	95,044.13	4,742.09	18,410.01	24,572.83
May 2044	92,635.64	4,594.16	17,725.59	23,801.78
June 2044	90,271.56	4,449.30	17,055.78	23,046.45

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2044	\$ 87,951.15	\$ 4,307.46	\$ 16,400.31	\$ 22,306.54
August 2044	85,673.71	4,168.59	15,758.94	21,581.79
September 2044	83,438.52	4,032.64	15,131.39	20,871.92
October 2044	81,244.91	3,899.54	14,517.42	20,176.68
November 2044	79,092.17	3,769.25	13,916.78	19,495.80
December 2044	76,979.65	3,641.72	13,329.22	18,829.02
January 2045	74,906.69	3,516.90	12,754.51	18,176.10
February 2045	72,872.62	3,394.73	12,192.41	17,536.79
March 2045	70,876.82	3,275.17	11,642.69	16,910.84
April 2045	68,918.65	3,158.17	11,105.12	16,298.02
May 2045	66,997.48	3,043.68	10,579.47	15,698.09
June 2045	65,112.72	2,931.67	10,065.53	15,110.81
July 2045	63,263.75	2,822.07	9,563.08	14,535.97
August 2045	61,449.99	2,714.85	9,071.91	13,973.34
September 2045	59,670.84	2,609.97	8,591.80	13,422.69
October 2045	57,925.74	2,507.38	8,122.56	12,883.82
November 2045	56,214.12	2,407.03	7,663.98	12,356.50
December 2045	54,535.42	2,308.90	7,215.86	11,840.54
January 2046	52,889.10	2,212.92	6,778.01	11,335.72
February 2046	51,274.61	2,119.08	6,350.23	10,841.84
March 2046	49,691.42	2,027.32	5,932.34	10,358.70
April 2046	48,139.02	1,937.60	5,524.15	9,886.12
May 2046	46,616.87	1,849.90	5,125.48	9,423.89
June 2046	45,124.49	1,764.16	4,736.14	8,971.83
July 2046	43,661.36	1,680.37	4,355.98	8,529.75
August 2046	42,227.00	1,598.46	3,984.80	8,097.47
September 2046	40,820.93	1,518.43	3,622.44	7,674.80
October 2046	39,442.66	1,440.22	3,268.74	7,261.59
November 2046	38,091.73	1,363.80	2,923.52	6,857.64
December 2046	36,767.67	1,289.14	2,586.64	6,462.79
January 2047	35,470.04	1,216.21	2,257.92	6,076.87
February 2047	34,198.38	1,144.97	1,937.22	5,699.72
March 2047	32,952.26	1,075.40	1,624.38	5,331.18
April 2047	31,731.24	1,007.45	1,319.25	4,971.08
May 2047	30,534.90	968.02	1,246.39	4,619.27
June 2047	29,362.81	929.45	1,175.17	4,275.59
July 2047	28,214.56	891.73	1,105.56	3,939.89
August 2047	27,089.75	854.85	1,037.52	3,612.04
September 2047	25,987.97	818.78	971.03	3,291.87
October 2047	24,908.84	783.51	906.06	2,979.24
November 2047	23,851.96	749.03	842.57	2,674.02
December 2047	22,816.95	715.33	780.55	2,376.06
January 2048	21,803.43	682.38	719.96	2,085.23
February 2048	20,811.04	650.18	660.78	1,801.39
March 2048	19,839.41	618.71	602.98	1,524.41
April 2048	18,888.19	587.95	546.54	1,254.17
May 2048	17,957.02	557.90	491.42	990.53
June 2048	17,045.55	528.53	437.61	733.37

<u>Distribution Date</u>	<u>Classes BP and BQ (in the aggregate)</u>	<u>Component HP1</u>	<u>Component HP2</u>	<u>Component HP3</u>
July 2048	\$ 16,153.44	\$ 499.85	\$ 385.08	\$ 482.57
August 2048	15,280.36	471.82	333.81	238.00
September 2048	14,425.98	444.45	283.77	0.00
October 2048	13,589.96	417.72	234.93	0.00
November 2048	12,772.00	391.61	187.28	0.00
December 2048	11,971.77	366.12	140.80	0.00
January 2049	11,188.96	341.24	95.45	0.00
February 2049	10,423.27	316.94	51.22	0.00
March 2049	9,674.40	293.22	8.09	0.00
April 2049	8,942.05	270.08	0.00	0.00
May 2049	8,225.94	247.49	0.00	0.00
June 2049	7,525.77	225.45	0.00	0.00
July 2049	6,841.26	203.94	0.00	0.00
August 2049	6,172.14	182.97	0.00	0.00
September 2049	5,518.13	162.51	0.00	0.00
October 2049	4,878.97	142.55	0.00	0.00
November 2049	4,254.39	123.09	0.00	0.00
December 2049	3,644.13	104.12	0.00	0.00
January 2050	3,047.93	85.63	0.00	0.00
February 2050	2,465.55	67.60	0.00	0.00
March 2050	1,896.74	50.03	0.00	0.00
April 2050	1,341.24	32.92	0.00	0.00
May 2050	798.84	16.24	0.00	0.00
June 2050	269.27	0.00	0.00	0.00
July 2050 and thereafter	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
Initial Balance	\$6,464,293.00	\$24,684,000.00	\$34,159,182.00	\$2,000,000.00
August 2020	6,443,396.50	24,622,547.91	33,997,062.14	1,999,999.17
September 2020	6,419,709.48	24,555,852.99	33,816,801.57	1,999,998.33
October 2020	6,393,247.56	24,483,936.72	33,618,555.01	1,999,997.50
November 2020	6,364,029.90	24,406,823.52	33,402,503.80	1,999,996.66
December 2020	6,332,079.15	24,324,540.77	33,168,855.80	1,999,995.83
January 2021	6,297,421.50	24,237,118.78	32,917,845.10	1,999,994.99
February 2021	6,260,086.60	24,144,590.82	32,649,731.74	1,999,994.15
March 2021	6,220,107.55	24,046,993.04	32,364,801.30	1,999,993.31
April 2021	6,177,520.85	23,944,364.46	32,063,364.50	1,999,992.47
May 2021	6,132,366.37	23,836,746.98	31,745,756.67	1,999,991.64
June 2021	6,084,687.27	23,724,185.31	31,412,337.20	1,999,990.80
July 2021	6,034,529.96	23,606,726.98	31,063,488.91	1,999,989.95
August 2021	5,981,944.03	23,484,422.27	30,699,617.35	1,999,989.11
September 2021	5,926,982.15	23,357,324.17	30,321,150.06	1,999,988.27
October 2021	5,869,700.02	23,225,488.40	29,928,535.76	1,999,987.43
November 2021	5,810,156.24	23,088,973.28	29,522,243.49	1,999,986.58
December 2021	5,748,412.25	22,947,839.76	29,102,761.70	1,999,985.74
January 2022	5,684,532.22	22,802,151.35	28,670,597.25	1,999,984.89
February 2022	5,618,582.91	22,651,974.04	28,226,274.43	1,999,984.05
March 2022	5,550,633.62	22,497,376.32	27,770,333.91	1,999,983.20
April 2022	5,480,755.97	22,338,429.02	27,303,331.56	1,999,982.35
May 2022	5,409,023.89	22,175,205.38	26,825,837.39	1,999,981.51
June 2022	5,335,513.39	22,007,780.87	26,338,434.32	1,999,980.66
July 2022	5,260,302.48	21,836,233.22	25,841,716.96	1,999,979.81
August 2022	5,183,471.02	21,660,642.32	25,336,290.38	1,999,978.96
September 2022	5,105,100.55	21,481,090.13	24,839,241.60	1,999,978.11
October 2022	5,025,274.20	21,297,660.69	24,350,434.27	1,999,977.25
November 2022	4,946,594.65	21,110,439.95	23,869,734.27	1,999,976.40
December 2022	4,869,045.80	20,919,515.79	23,397,009.61	1,999,975.55
January 2023	4,792,611.80	20,724,977.89	22,932,130.42	1,999,974.70
February 2023	4,717,276.98	20,531,647.17	22,474,968.93	1,999,973.84
March 2023	4,643,025.91	20,339,516.13	22,025,399.41	1,999,972.99
April 2023	4,569,843.38	20,148,577.31	21,583,298.17	1,999,972.13
May 2023	4,497,714.37	19,958,823.32	21,148,543.49	1,999,971.27
June 2023	4,426,624.07	19,770,246.77	20,721,015.63	1,999,970.42
July 2023	4,356,557.90	19,582,840.36	20,300,596.74	1,999,969.56
August 2023	4,287,501.44	19,396,596.79	19,887,170.91	1,999,968.70
September 2023	4,219,440.51	19,211,508.84	19,480,624.05	1,999,967.84
October 2023	4,152,361.10	19,027,569.30	19,080,843.95	1,999,966.98
November 2023	4,086,249.41	18,844,771.03	18,687,720.18	1,999,966.12
December 2023	4,021,091.81	18,663,106.92	18,301,144.09	1,999,965.26
January 2024	3,956,874.89	18,482,569.89	17,921,008.78	1,999,964.40
February 2024	3,893,585.39	18,303,152.92	17,547,209.08	1,999,963.53
March 2024	3,831,210.25	18,124,849.02	17,179,641.50	1,999,962.67
April 2024	3,769,736.61	17,947,651.26	16,818,204.22	1,999,961.80
May 2024	3,709,151.76	17,771,552.72	16,462,797.08	1,999,960.94

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
June 2024	\$3,649,443.18	\$17,596,546.54	\$16,113,321.51	\$1,999,960.07
July 2024	3,590,598.51	17,422,625.91	15,769,680.54	1,999,959.21
August 2024	3,532,605.58	17,249,784.03	15,431,778.76	1,999,958.34
September 2024	3,475,452.37	17,078,014.17	15,099,522.29	1,999,957.47
October 2024	3,419,127.05	16,907,309.61	14,772,818.79	1,999,956.60
November 2024	3,363,617.92	16,737,663.71	14,451,577.37	1,999,955.73
December 2024	3,308,913.48	16,569,069.83	14,135,708.63	1,999,954.86
January 2025	3,255,002.37	16,401,521.39	13,825,124.63	1,999,953.99
February 2025	3,201,873.38	16,235,011.84	13,519,738.81	1,999,953.12
March 2025	3,149,515.47	16,069,534.67	13,219,466.02	1,999,952.25
April 2025	3,097,917.75	15,905,083.41	12,924,222.51	1,999,951.37
May 2025	3,047,069.47	15,741,651.64	12,633,925.84	1,999,950.50
June 2025	2,996,960.05	15,579,232.95	12,348,494.94	1,999,949.63
July 2025	2,947,579.04	15,417,821.00	12,067,850.02	1,999,948.75
August 2025	2,898,916.13	15,257,409.45	11,791,912.59	1,999,947.87
September 2025	2,850,961.18	15,097,992.04	11,522,124.74	1,999,947.00
October 2025	2,803,704.17	14,939,562.50	11,258,389.33	1,999,946.12
November 2025	2,757,135.21	14,782,114.65	11,000,572.49	1,999,945.24
December 2025	2,711,244.58	14,625,642.30	10,748,543.29	1,999,944.36
January 2026	2,666,022.66	14,470,139.32	10,502,173.67	1,999,943.48
February 2026	2,621,459.99	14,315,599.61	10,261,338.36	1,999,942.60
March 2026	2,577,547.22	14,162,017.10	10,025,914.84	1,999,941.72
April 2026	2,534,275.15	14,009,385.78	9,795,783.28	1,999,940.84
May 2026	2,491,634.70	13,857,699.64	9,570,826.46	1,999,939.96
June 2026	2,449,616.91	13,706,952.73	9,350,929.75	1,999,939.07
July 2026	2,408,212.94	13,557,139.13	9,135,981.01	1,999,938.19
August 2026	2,367,414.11	13,408,252.95	8,925,870.56	1,999,937.31
September 2026	2,327,211.81	13,260,288.34	8,720,491.13	1,999,936.42
October 2026	2,287,640.33	13,113,239.48	8,519,737.82	1,999,935.53
November 2026	2,248,715.46	12,967,100.58	8,323,507.99	1,999,934.65
December 2026	2,210,426.91	12,821,865.91	8,131,701.28	1,999,933.76
January 2027	2,172,764.52	12,677,529.74	7,944,219.53	1,999,932.87
February 2027	2,135,718.33	12,534,086.38	7,760,966.71	1,999,931.98
March 2027	2,099,278.51	12,391,530.20	7,581,848.94	1,999,931.09
April 2027	2,063,435.39	12,249,855.58	7,406,774.36	1,999,930.20
May 2027	2,028,179.46	12,109,056.93	7,235,653.14	1,999,929.31
June 2027	1,993,501.34	11,969,128.70	7,068,397.43	1,999,928.42
July 2027	1,959,391.82	11,830,065.39	6,904,921.31	1,999,927.52
August 2027	1,925,841.82	11,691,861.49	6,745,140.73	1,999,926.63
September 2027	1,892,842.40	11,554,511.57	6,588,973.51	1,999,925.73
October 2027	1,860,384.78	11,418,010.21	6,436,339.25	1,999,924.84
November 2027	1,828,460.29	11,282,352.00	6,287,159.34	1,999,923.94
December 2027	1,797,060.41	11,147,531.61	6,141,356.89	1,999,923.05
January 2028	1,766,176.77	11,013,543.70	5,998,856.69	1,999,922.15
February 2028	1,735,801.09	10,880,382.98	5,859,585.21	1,999,921.25
March 2028	1,705,925.26	10,748,044.19	5,723,470.51	1,999,920.35
April 2028	1,676,541.28	10,616,522.10	5,590,442.24	1,999,919.45

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
May 2028	\$1,647,641.27	\$10,485,811.50	\$ 5,460,431.62	\$1,999,918.55
June 2028	1,619,217.49	10,355,907.24	5,333,371.35	1,999,917.65
July 2028	1,591,262.32	10,226,911.66	5,209,195.64	1,999,916.75
August 2028	1,563,768.23	10,099,381.38	5,087,840.12	1,999,915.85
September 2028	1,536,727.85	9,973,300.58	4,969,241.88	1,999,914.94
October 2028	1,510,133.89	9,848,653.59	4,853,339.35	1,999,914.04
November 2028	1,483,979.21	9,725,424.92	4,740,072.34	1,999,913.13
December 2028	1,458,256.75	9,603,599.24	4,629,382.00	1,999,912.23
January 2029	1,432,959.59	9,483,161.36	4,521,210.74	1,999,911.32
February 2029	1,408,080.88	9,364,096.29	4,415,502.27	1,999,910.41
March 2029	1,383,613.92	9,246,389.15	4,312,201.54	1,999,909.51
April 2029	1,359,552.09	9,130,025.26	4,211,254.70	1,999,908.60
May 2029	1,335,888.89	9,014,990.06	4,112,609.09	1,999,907.69
June 2029	1,312,617.90	8,901,269.16	4,016,213.23	1,999,906.78
July 2029	1,289,732.82	8,788,848.31	3,922,016.75	1,999,905.87
August 2029	1,267,227.44	8,677,713.43	3,829,970.42	1,999,904.95
September 2029	1,245,095.66	8,567,850.56	3,740,026.07	1,999,904.04
October 2029	1,223,331.46	8,459,245.92	3,652,136.61	1,999,903.13
November 2029	1,201,928.93	8,351,885.84	3,566,256.00	1,999,902.22
December 2029	1,180,882.24	8,245,756.81	3,482,339.19	1,999,901.30
January 2030	1,160,185.66	8,140,845.46	3,400,342.15	1,999,900.38
February 2030	1,139,833.55	8,037,138.57	3,320,221.81	1,999,899.47
March 2030	1,119,820.35	7,934,623.04	3,241,936.06	1,999,898.55
April 2030	1,100,140.60	7,833,285.93	3,165,443.72	1,999,897.63
May 2030	1,080,788.92	7,733,114.42	3,090,704.51	1,999,896.71
June 2030	1,061,760.02	7,634,095.83	3,017,679.06	1,999,895.80
July 2030	1,043,048.68	7,536,217.60	2,946,328.86	1,999,894.88
August 2030	1,024,649.78	7,439,467.33	2,876,616.26	1,999,893.95
September 2030	1,006,558.27	7,343,832.73	2,808,504.43	1,999,893.03
October 2030	988,769.19	7,249,301.65	2,741,957.38	1,999,892.11
November 2030	971,277.64	7,155,862.05	2,676,939.89	1,999,891.19
December 2030	954,078.82	7,063,502.04	2,613,417.53	1,999,890.26
January 2031	937,167.98	6,972,209.83	2,551,356.65	1,999,889.34
February 2031	920,540.47	6,881,973.79	2,490,724.33	1,999,888.41
March 2031	904,191.71	6,792,782.38	2,431,488.37	1,999,887.49
April 2031	888,117.17	6,704,624.20	2,373,617.31	1,999,886.56
May 2031	872,312.41	6,617,487.95	2,317,080.38	1,999,885.63
June 2031	856,773.07	6,531,362.47	2,261,847.47	1,999,884.70
July 2031	841,494.83	6,446,236.71	2,207,889.18	1,999,883.77
August 2031	826,473.47	6,362,099.73	2,155,176.72	1,999,882.84
September 2031	811,704.82	6,278,940.73	2,103,681.97	1,999,881.91
October 2031	797,184.77	6,196,748.99	2,053,377.43	1,999,880.98
November 2031	782,909.29	6,115,513.92	2,004,236.19	1,999,880.05
December 2031	768,874.41	6,035,225.06	1,956,231.97	1,999,879.11
January 2032	755,076.21	5,955,872.01	1,909,339.06	1,999,878.18
February 2032	741,510.85	5,877,444.54	1,863,532.30	1,999,877.25
March 2032	728,174.54	5,799,932.49	1,818,787.13	1,999,876.31

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
April 2032	\$ 715,063.55	\$ 5,723,325.81	\$ 1,775,079.51	\$1,999,875.37
May 2032	702,174.23	5,647,614.57	1,732,385.95	1,999,874.44
June 2032	689,502.96	5,572,788.95	1,690,683.46	1,999,873.50
July 2032	677,046.18	5,498,839.20	1,649,949.59	1,999,872.56
August 2032	664,800.40	5,425,755.71	1,610,162.38	1,999,871.62
September 2032	652,762.19	5,353,528.95	1,571,300.35	1,999,870.68
October 2032	640,928.16	5,282,149.50	1,533,342.51	1,999,869.74
November 2032	629,294.98	5,211,608.05	1,496,268.33	1,999,868.80
December 2032	617,859.36	5,141,895.36	1,460,057.74	1,999,867.85
January 2033	606,618.09	5,073,002.32	1,424,691.14	1,999,866.91
February 2033	595,567.98	5,004,919.88	1,390,149.32	1,999,865.97
March 2033	584,705.92	4,937,639.13	1,356,413.55	1,999,865.02
April 2033	574,028.83	4,871,151.22	1,323,465.48	1,999,864.08
May 2033	563,533.69	4,805,447.40	1,291,287.20	1,999,863.13
June 2033	553,217.51	4,740,519.03	1,259,861.17	1,999,862.18
July 2033	543,077.37	4,676,357.55	1,229,170.26	1,999,861.23
August 2033	533,110.39	4,612,954.48	1,199,197.72	1,999,860.28
September 2033	523,313.73	4,550,301.45	1,169,927.19	1,999,859.33
October 2033	513,684.59	4,488,390.16	1,141,342.64	1,999,858.38
November 2033	504,220.24	4,427,212.42	1,113,428.44	1,999,857.43
December 2033	494,917.96	4,366,760.11	1,086,169.27	1,999,856.48
January 2034	485,775.10	4,307,025.21	1,059,550.18	1,999,855.53
February 2034	476,789.04	4,247,999.76	1,033,556.56	1,999,854.57
March 2034	467,957.20	4,189,675.91	1,008,174.10	1,999,853.62
April 2034	459,277.05	4,132,045.88	983,388.83	1,999,852.66
May 2034	450,746.09	4,075,101.98	959,187.09	1,999,851.71
June 2034	442,361.88	4,018,836.61	935,555.53	1,999,850.75
July 2034	434,121.99	3,963,242.23	912,481.09	1,999,849.79
August 2034	426,024.05	3,908,311.39	889,951.01	1,999,848.83
September 2034	418,065.72	3,854,036.72	867,952.82	1,999,847.88
October 2034	410,244.71	3,800,410.93	846,474.31	1,999,846.92
November 2034	402,558.74	3,747,426.81	825,503.57	1,999,845.95
December 2034	395,005.59	3,695,077.22	805,028.95	1,999,844.99
January 2035	387,583.06	3,643,355.10	785,039.06	1,999,844.03
February 2035	380,289.01	3,592,253.47	765,522.75	1,999,843.07
March 2035	373,121.31	3,541,765.41	746,469.15	1,999,842.10
April 2035	366,077.86	3,491,884.08	727,867.62	1,999,841.14
May 2035	359,156.62	3,442,602.73	709,707.76	1,999,840.17
June 2035	352,355.56	3,393,914.65	691,979.39	1,999,839.21
July 2035	345,672.70	3,345,813.24	674,672.59	1,999,838.24
August 2035	339,106.08	3,298,291.94	657,777.64	1,999,837.27
September 2035	332,653.76	3,251,344.27	641,285.05	1,999,836.30
October 2035	326,313.86	3,204,963.81	625,185.54	1,999,835.33
November 2035	320,084.52	3,159,144.24	609,470.04	1,999,834.36
December 2035	313,963.89	3,113,879.28	594,129.68	1,999,833.39
January 2036	307,950.17	3,069,162.71	579,155.80	1,999,832.42
February 2036	302,041.60	3,024,988.39	564,539.93	1,999,831.44

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
March 2036	\$ 296,236.41	\$ 2,981,350.27	\$ 550,273.78	\$1,999,830.47
April 2036	290,532.89	2,938,242.31	536,349.28	1,999,829.50
May 2036	284,929.35	2,895,658.59	522,758.51	1,999,828.52
June 2036	279,424.12	2,853,593.21	509,493.74	1,999,827.54
July 2036	274,015.57	2,812,040.36	496,547.42	1,999,826.57
August 2036	268,702.09	2,770,994.29	483,912.16	1,999,825.59
September 2036	263,482.09	2,730,449.29	471,580.75	1,999,824.61
October 2036	258,354.01	2,690,399.74	459,546.13	1,999,823.63
November 2036	253,316.32	2,650,840.06	447,801.42	1,999,822.65
December 2036	248,367.50	2,611,764.75	436,339.87	1,999,821.67
January 2037	243,506.08	2,573,168.34	425,154.90	1,999,820.69
February 2037	238,730.60	2,535,045.44	414,240.08	1,999,819.71
March 2037	234,039.60	2,497,390.72	403,589.12	1,999,818.72
April 2037	229,431.69	2,460,198.89	393,195.88	1,999,817.74
May 2037	224,905.47	2,423,464.73	383,054.34	1,999,816.75
June 2037	220,459.57	2,387,183.08	373,158.64	1,999,815.77
July 2037	216,092.64	2,351,348.83	363,503.04	1,999,814.78
August 2037	211,803.36	2,315,956.91	354,081.94	1,999,813.79
September 2037	207,590.42	2,281,002.33	344,889.86	1,999,812.80
October 2037	203,452.55	2,246,480.15	335,921.44	1,999,811.81
November 2037	199,388.49	2,212,385.45	327,171.45	1,999,810.82
December 2037	195,396.98	2,178,713.41	318,634.79	1,999,809.83
January 2038	191,476.81	2,145,459.23	310,306.46	1,999,808.84
February 2038	187,626.79	2,112,618.18	302,181.57	1,999,807.85
March 2038	183,845.72	2,080,185.57	294,255.35	1,999,806.85
April 2038	180,132.44	2,048,156.76	286,523.14	1,999,805.86
May 2038	176,485.82	2,016,527.17	278,980.39	1,999,804.87
June 2038	172,904.72	1,985,292.26	271,622.65	1,999,803.87
July 2038	169,388.05	1,954,447.54	264,445.57	1,999,802.87
August 2038	165,934.71	1,923,988.58	257,444.89	1,999,801.87
September 2038	162,543.62	1,893,910.98	250,616.47	1,999,800.88
October 2038	159,213.75	1,864,210.40	243,956.24	1,999,799.88
November 2038	155,944.05	1,834,882.54	237,460.25	1,999,798.88
December 2038	152,733.50	1,805,923.15	231,124.61	1,999,797.88
January 2039	149,581.09	1,777,328.04	224,945.55	1,999,796.87
February 2039	146,485.86	1,749,093.03	218,919.36	1,999,795.87
March 2039	143,446.81	1,721,214.02	213,042.43	1,999,794.87
April 2039	140,463.00	1,693,686.94	207,311.23	1,999,793.86
May 2039	137,533.50	1,666,507.76	201,722.31	1,999,792.86
June 2039	134,657.36	1,639,672.50	196,272.30	1,999,791.85
July 2039	131,833.70	1,613,177.22	190,957.91	1,999,790.85
August 2039	129,061.61	1,587,018.03	185,775.92	1,999,789.84
September 2039	126,340.21	1,561,191.08	180,723.19	1,999,788.83
October 2039	123,668.65	1,535,692.55	175,796.64	1,999,787.82
November 2039	121,046.06	1,510,518.68	170,993.28	1,999,786.81
December 2039	118,471.62	1,485,665.73	166,310.17	1,999,785.80
January 2040	115,944.50	1,461,130.02	161,744.46	1,999,784.79

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
February 2040	\$ 113,463.88	\$ 1,436,907.90	\$ 157,293.34	\$ 1,999,783.78
March 2040	111,028.99	1,412,995.76	152,954.08	1,999,782.76
April 2040	108,639.03	1,389,390.03	148,724.01	1,999,781.75
May 2040	106,293.22	1,366,087.18	144,600.52	1,999,780.73
June 2040	103,990.83	1,343,083.72	140,581.07	1,999,779.72
July 2040	101,731.09	1,320,376.20	136,663.16	1,999,778.70
August 2040	99,513.28	1,297,961.19	132,844.38	1,999,777.68
September 2040	97,336.68	1,275,835.32	129,122.33	1,999,776.66
October 2040	95,200.57	1,253,995.26	125,494.69	1,999,775.64
November 2040	93,104.26	1,232,437.68	121,959.22	1,999,774.62
December 2040	91,047.07	1,211,159.33	118,513.68	1,999,773.60
January 2041	89,028.32	1,190,156.96	115,155.92	1,999,772.58
February 2041	87,047.34	1,169,427.39	111,883.82	1,999,771.56
March 2041	85,103.49	1,148,967.44	108,695.33	1,996,568.44
April 2041	83,196.12	1,128,773.99	105,588.42	1,965,198.18
May 2041	81,324.60	1,108,843.94	102,561.13	1,934,129.98
June 2041	79,488.31	1,089,174.24	99,611.53	1,903,362.03
July 2041	77,686.64	1,069,761.84	96,737.75	1,872,892.49
August 2041	75,918.99	1,050,603.77	93,937.96	1,842,719.54
September 2041	74,184.77	1,031,697.06	91,210.35	1,812,841.35
October 2041	72,483.41	1,013,038.77	88,553.19	1,783,256.05
November 2041	70,814.31	994,626.02	85,964.76	1,753,961.79
December 2041	69,176.94	976,455.93	83,443.40	1,724,956.72
January 2042	67,570.73	958,525.68	80,987.47	1,696,238.96
February 2042	65,995.14	940,832.46	78,595.38	1,667,806.64
March 2042	64,449.64	923,373.49	76,265.58	1,639,657.88
April 2042	62,933.70	906,146.05	73,996.55	1,611,790.80
May 2042	61,446.81	889,147.40	71,786.80	1,584,203.50
June 2042	59,988.46	872,374.89	69,634.90	1,556,894.09
July 2042	58,558.14	855,825.84	67,539.41	1,529,860.70
August 2042	57,155.37	839,497.64	65,498.98	1,503,101.39
September 2042	55,779.67	823,387.70	63,512.23	1,476,614.31
October 2042	54,430.55	807,493.45	61,577.87	1,450,397.52
November 2042	53,107.56	791,812.35	59,694.60	1,424,449.13
December 2042	51,810.23	776,341.90	57,861.17	1,398,767.24
January 2043	50,538.11	761,079.60	56,076.34	1,373,349.97
February 2043	49,290.76	746,023.01	54,338.94	1,348,195.37
March 2043	48,067.74	731,169.71	52,647.77	1,323,301.59
April 2043	46,868.62	716,517.28	51,001.71	1,298,666.70
May 2043	45,692.99	702,063.36	49,399.64	1,274,288.80
June 2043	44,540.41	687,805.59	47,840.48	1,250,166.00
July 2043	43,410.49	673,741.67	46,323.15	1,226,296.41
August 2043	42,302.83	659,869.28	44,846.62	1,202,678.14
September 2043	41,217.03	646,186.16	43,409.88	1,179,309.29
October 2043	40,152.69	632,690.07	42,011.94	1,156,187.97
November 2043	39,109.45	619,378.78	40,651.84	1,133,312.31
December 2043	38,086.93	606,250.10	39,328.63	1,110,680.42

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
January 2044	\$ 37,084.75	\$ 593,301.85	\$ 38,041.39	\$1,088,290.44
February 2044	36,102.56	580,531.89	36,789.23	1,066,140.48
March 2044	35,139.99	567,938.10	35,571.26	1,044,228.69
April 2044	34,196.70	555,518.37	34,386.64	1,022,553.18
May 2044	33,272.35	543,270.63	33,234.52	1,001,112.13
June 2044	32,366.58	531,192.82	32,114.10	979,903.66
July 2044	31,479.08	519,282.91	31,024.56	958,925.95
August 2044	30,609.51	507,538.90	29,965.15	938,177.13
September 2044	29,757.56	495,958.79	28,935.09	917,655.39
October 2044	28,922.89	484,540.63	27,933.65	897,358.89
November 2044	28,105.22	473,282.47	26,960.11	877,285.80
December 2044	27,304.21	462,182.38	26,013.75	857,434.33
January 2045	26,519.59	451,238.49	25,093.90	837,802.64
February 2045	25,751.05	440,448.89	24,199.87	818,388.96
March 2045	24,998.29	429,811.74	23,331.02	799,191.48
April 2045	24,261.05	419,325.20	22,486.70	780,208.40
May 2045	23,539.02	408,987.46	21,666.29	761,437.96
June 2045	22,831.95	398,796.71	20,869.18	742,878.37
July 2045	22,139.55	388,751.19	20,094.77	724,527.89
August 2045	21,461.56	378,849.13	19,342.48	706,384.74
September 2045	20,797.71	369,088.81	18,611.75	688,447.18
October 2045	20,147.76	359,468.50	17,902.02	670,713.47
November 2045	19,511.44	349,986.50	17,212.75	653,181.87
December 2045	18,888.51	340,641.15	16,543.42	635,850.66
January 2046	18,278.72	331,430.78	15,893.52	618,718.13
February 2046	17,681.84	322,353.74	15,262.53	601,782.56
March 2046	17,097.61	313,408.43	14,649.97	585,042.27
April 2046	16,525.82	304,593.22	14,055.37	568,495.55
May 2046	15,966.24	295,906.54	13,478.26	552,140.73
June 2046	15,418.63	287,346.81	12,918.18	535,976.14
July 2046	14,882.78	278,912.50	12,374.69	520,000.11
August 2046	14,358.47	270,602.05	11,847.36	504,210.98
September 2046	13,845.49	262,413.96	11,335.77	488,607.11
October 2046	13,343.63	254,346.73	10,839.50	473,186.87
November 2046	12,852.68	246,398.87	10,358.15	457,948.63
December 2046	12,372.44	238,568.93	9,891.34	442,890.77
January 2047	11,902.71	230,855.44	9,438.67	428,011.69
February 2047	11,443.30	223,256.98	8,999.77	413,309.79
March 2047	10,994.00	215,772.14	8,574.29	398,783.46
April 2047	10,554.65	208,399.50	8,161.87	384,431.14
May 2047	10,125.03	201,137.69	7,762.16	370,251.26
June 2047	9,704.99	193,985.34	7,374.82	356,242.26
July 2047	9,294.33	186,941.09	6,999.52	342,402.59
August 2047	8,892.88	180,003.61	6,635.95	328,730.69
September 2047	8,500.47	173,171.57	6,283.79	315,225.05
October 2047	8,116.93	166,443.67	5,942.73	301,884.15
November 2047	7,742.08	159,818.60	5,612.48	288,706.46

<u>Distribution Date</u>	<u>Component HP4</u>	<u>Classes XA, XB, XC and XD (in the aggregate)</u>	<u>Classes PA and PZ (in the aggregate)</u>	<u>Classes PK and PU (in the aggregate)</u>
December 2047	\$ 7,375.77	\$ 153,295.10	\$ 5,292.74	\$ 275,690.50
January 2048	7,017.84	146,871.90	4,983.24	262,834.75
February 2048	6,668.12	140,547.75	4,683.69	250,137.76
March 2048	6,326.46	134,321.41	4,393.84	237,598.02
April 2048	5,992.70	128,191.66	4,113.40	225,214.10
May 2048	5,666.70	122,157.29	3,842.14	212,984.53
June 2048	5,348.31	116,217.12	3,579.79	200,907.88
July 2048	5,037.38	110,369.96	3,326.12	188,982.70
August 2048	4,733.77	104,614.64	3,080.89	177,207.58
September 2048	4,437.34	98,950.01	2,843.86	165,581.10
October 2048	4,147.95	93,374.94	2,614.82	154,101.85
November 2048	3,865.46	87,888.28	2,393.53	142,768.46
December 2048	3,589.75	82,488.93	2,179.80	131,579.52
January 2049	3,320.69	77,175.79	1,973.40	120,533.67
February 2049	3,058.13	71,947.77	1,774.13	109,629.54
March 2049	2,801.96	66,803.78	1,581.80	98,865.78
April 2049	2,552.06	61,742.78	1,396.21	88,241.04
May 2049	2,308.30	56,763.70	1,217.17	77,753.99
June 2049	2,070.56	51,865.50	1,044.51	67,403.30
July 2049	1,838.72	47,047.16	878.03	57,187.66
August 2049	1,612.68	42,307.65	717.57	47,105.76
September 2049	1,392.31	37,645.99	562.95	37,156.31
October 2049	1,177.50	33,061.16	414.01	27,338.01
November 2049	968.15	28,552.20	270.59	17,649.60
December 2049	764.15	24,118.13	132.53	8,089.80
January 2050	565.39	19,757.98	0.00	0.00
February 2050	371.77	15,470.82	0.00	0.00
March 2050	183.19	11,255.70	0.00	0.00
April 2050	0.00	7,111.71	0.00	0.00
May 2050	0.00	3,037.91	0.00	0.00
June 2050 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(D)	Final Distribution Date	Principal Type(U)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(C)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
6B	Ginnie Mae	2020-047	OB(6)	April 30, 2020	38382EAP2	0.0%	PO	February 2050	SC/PT	2,637,000	0.99999998	\$ 2,136,021	81.0019719378%	II
6B	Ginnie Mae	2020-047	OC(7)	April 30, 2020	38382EAP7	0.0	PO	March 2050	SC/PT	6,656,900	1.00000000	\$ 5,392,221	81.0019829050	II
6B	Ginnie Mae	2020-047	OE(8)	April 30, 2020	38382EAP8	0.0	PO	November 2048	SC/PT	433,404	1.00000000	351,066	81.0020212088	II
6B	Ginnie Mae	2020-047	OG(9)	April 30, 2020	38382EAR0	0.0	PO	July 2039	SC/PT	4,381,000	1.00000000	3,548,697	81.0019858480	II
6B	Ginnie Mae	2020-047	OH(10)	April 30, 2020	38382EAS6	0.0	PO	October 2049	SC/PT	2,643,757	1.00000000	2,141,496	81.0019982926	II
6B	Ginnie Mae	2020-047	OI(11)	April 30, 2020	38382EAT4	0.0	PO	February 2049	SC/PT	2,059,670	1.00000000	1,668,374	81.0020051756	II
6B	Ginnie Mae	2020-047	OJ(12)	April 30, 2020	38382EAT1	0.0	PO	August 2048	SC/PT	1,317,710	1.00000000	1,067,371	81.0019655311	II
6B	Ginnie Mae	2020-047	OK(13)	April 30, 2020	38382EAV9	0.0	PO	November 2049	SC/PT	1,927,158	1.00000000	1,561,036	81.0019708574	II
6B	Ginnie Mae	2020-047	OL(14)	April 30, 2020	38382EAW7	0.0	PO	September 2049	SC/PT	441,430	1.00000000	357,567	81.0019708574	II
6B	Ginnie Mae	2020-047	OM(15)	April 30, 2020	38382EAX5	0.0	PO	March 2050	SC/PT	3,624,271	1.00000000	2,935,731	81.0019725346	II
6B	Ginnie Mae	2020-047	ON(16)	April 30, 2020	38382EAY3	0.0	PO	March 2050	SC/PT	1,705,143	1.00000000	1,381,200	81.0020039375	II
6C	Ginnie Mae	2020-047	OY(17)	April 30, 2020	38382EAF3	3.5	FIX/IO	March 2048	NTL(SC/PT)	18,115,812	0.98514859	14,456,234	81.0019832398	II
6D	Ginnie Mae	2020-047	YL(18)	April 30, 2020	38382EBG1	3.0	FIX/IO	September 2047	NTL(SC/PT)	19,884,478	0.98300475	15,833,082	81.0019855688	II
6E	Ginnie Mae	2020-047	YM(19)	April 30, 2020	38382EBH9	3.5	FIX/IO	November 2038	NTL(SC/PT)	1,384,801	0.63926972	717,079	81.0019634590	II
6F	Ginnie Mae	2020-047	YN(19)	April 30, 2020	38382EBJ5	5.0	FIX/IO	April 2050	NTL(PT)	15,233,526	0.90181034	11,127,850	81.0019820756	II
14	Ginnie Mae	2016-111	IP(3)(5)	August 30, 2016	38379Y2N7	3.5	FIX/IO	August 2046	NTL(PAC/AD)	115,714,285	0.28290884	25,461,796	77.7777772733	II
14	Ginnie Mae	2016-111	IL(3)(5)	August 30, 2016	38379Y3P1	3.5	FIX/IO	August 2046	NTL(PAC/AD)	123,332,642	0.31213291	37,640,826	58.0836909229	II
14	Ginnie Mae	2017-099	JI(3)(5)	July 28, 2017	38380Y4P8	3.5	FIX/IO	June 2047	NTL(PAC/AD)	88,838,571	0.46733050	24,114,590	27.1222222222	II
14	Ginnie Mae	2018-130	NI(5)	August 30, 2017	38380YDK7	3.5	FIX/IO	January 2047	NTL(PAC/AD)	39,701,142	0.39735147	15,775,307	39.7222222222	II
14	Ginnie Mae	2018-013	IC(3)(5)	January 30, 2018	38380YWN9	3.5	FIX/IO	January 2048	NTL(PAC/AD)	37,566,226	0.45915887	17,260,136	45.5499999999	II
14	Ginnie Mae	2019-159	IL(3)(5)	December 30, 2019	38382BJL0	3.5	FIX/IO	December 2049	NTL(PAC/AD)	27,062,142	0.86994647	15,695,077	57.9999999999	II
15	Ginnie Mae	2018-037	IO	March 29, 2018	38380VWY3	5.0	FIX/IO	March 2048	NTL(PT)	39,407,773	0.62138699	3,928,258	16.049062503	II
15	Ginnie Mae	2018-072	IO	May 30, 2018	38380WG45	5.0	FIX/IO	May 2048	NTL(PT)	15,838,500	0.40350556	4,776,901	30.1499999999	II
15	Ginnie Mae	2018-077	IO	June 29, 2018	38380XLA3	5.0	FIX/IO	June 2048	NTL(PT)	16,600,000	0.59108295	3,927,155	23.6538461538	II
15	Ginnie Mae	2019-036	IP(20)	March 29, 2019	38381IRK35	5.0	FIX/IO	February 2049	NTL(SC/SCH/AD)	9,667,944	0.89916040	4,347,966	45.0000000000	II
15	Ginnie Mae	2019-056	IP(20)	May 29, 2019	38381VVM9	5.0	FIX/IO	November 2046	NTL(SC/SCH/AD)	23,472,000	0.77269608	18,136,722	77.3111111111	II
15	Ginnie Mae	2019-097	II(3)(21)	August 30, 2019	38381YKRW3	5.0	FIX/IO	May 2048	NTL(SC/PT)	15,864,438	0.94407416	3,510,757	22.1388888889	II
17	Ginnie Mae	2020-061	IB(22)	May 29, 2020	38382E540	5.0	FIX/IO	October 2047	NTL(SC/PT)	5,730,256	0.59012608	5,409,787	100.0000000000	II
17	Ginnie Mae	2018-018	IB(5)	February 28, 2018	38380KQ65	4.0	FIX/IO	February 2048	NTL(PT)	20,000,000	0.34869808	6,973,991	34.8699500000	II
17	Ginnie Mae	2019-111	IE(5)(24)	September 30, 2019	38381YLV4	4.0	FIX/IO	May 2049	NTL(SC/PT)	17,105,697	0.37815291	6,496,459	37.9333333333	II
17	Ginnie Mae	2020-005	IA(5)	December 30, 2020	38382BYH0	4.0	FIX/IO	November 2049	NTL(PAC/AD)	29,640,957	0.94791782	28,097,191	100.0000000000	II
17	Ginnie Mae	2020-005	IA(5)	December 30, 2020	38382CNE7	4.0	FIX/IO	September 2049	NTL(PAC/AD)	22,465,623	0.96566018	14,757,164	65.7222222222	II
18	Ginnie Mae	2018-128	IB(5)	September 28, 2018	38381AA88	4.5	FIX/IO	September 2048	NTL(SEQ)	6,198,143	0.52321860	3,242,984	52.3222222222	II
18	Ginnie Mae	2019-012	IO(5)	January 30, 2019	38381BPR9	4.5	FIX/IO	January 2049	NTL(PT)	15,687,244	0.37662288	5,905,665	37.6666666667	II
18	Ginnie Mae	2019-016	BI(5)(24)	February 28, 2019	38381RQ66	4.5	FIX/IO	January 2049	NTL(SC/SEQ)	8,408,488	0.44246660	3,720,458	44.2466666667	II
18	Ginnie Mae	2019-018	SB(5)(25)	February 28, 2019	38381BSV4	(4)	INV/IO	November 2048	NTL(SC/SEQ)	7,444,583	0.49881590	3,713,476	50.0000000000	II
18	Ginnie Mae	2019-031	IE(3)(5)	March 29, 2019	38381RC72	4.5	FIX/IO	March 2049	NTL(PAC/AD)	7,673,370	0.33803450	1,334,491	17.2572222222	II
18	Ginnie Mae	2019-052	GI(3)(5)	April 30, 2019	38381VHV5	4.5	FIX/IO	April 2049	NTL(PT)	8,846,435	0.29097953	5,217,224	59.0222222222	II

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

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

(3) MX Class.

(4) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in the related Underlying Certificate Disclosure Document.

(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) Class OB is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:

- REMIC Class B from 2020-016

- (7) Class OC is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class GY from 2020-021
 - REMIC Class GY from 2020-032
- (8) Class OE is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class JT from 2019-059
- (9) Class OG is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class VL from 2019-052
- (10) Class OH is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class MY from 2020-005
- (11) Class OJ is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class HW from 2018-139
 - REMIC Class HY from 2019-023
- (12) Class OT is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class BE from 2018-091
 - REMIC Class PW from 2018-134
- (13) Class OU is backed by previously issued Ginnie Mae REMIC certificates, which are further backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - REMIC Class QY from 2019-125, further backed by:
 - MX Class QT from 2019-112
 - REMIC Class NY from 2019-140
- (14) Class OV is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - MX Class Y from 2019-119
- (15) Class OW is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class MA from 2020-036
 - REMIC Class MB from 2020-036
 - REMIC Class MC from 2020-036
- (16) Class OX is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class LY from 2020-036
- (17) Class YK is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - MX Class MI from 2020-005
- (18) Class YL is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - REMIC Class XI from 2020-015
- (19) Class YM is backed by a previously issued Ginnie Mae REMIC certificate, which is further backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class PD from 2012-007
 - REMIC Class VA from 2013-117

- (20) Class IP is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class NA from 2018-091
- (21) Class JI is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - MX Class TC from 2019-035
- (22) Class IB is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - MX Class ED from 2018-120
- (23) Class IE is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class IG from 2018-080
 - REMIC Class BI from 2018-137
 - REMIC Class IJ from 2019-065
- (24) Class BI is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class GI from 2019-004
- (25) Class SB is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
 - REMIC Class SK from 2018-154



\$1,476,174,459

**Government National
Mortgage Association**

GINNIE MAE[®]

**Guaranteed REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2020-097**

OFFERING CIRCULAR SUPPLEMENT
July 24, 2020

**Wells Fargo Securities
Tribal Capital Markets**