

\$616,035,347 Government National Mortgage Association

GINNIE MAE®

Guaranteed HECM MBS REMIC Pass-Through Securities and MX Securities

Ginnie Mae REMIC Trust 2020-H05

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 HECM MBS and (2) a certain previously issued certificate.

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						
AI	\$132,615,309	(5)	NTL(HPT)	HWAC/IO/DLY	38380L4S9	February 2070
FA	132,615,309	(5)	HPT	FLT/HWAC/HZ	38380L4T7	February 2070
Security Group 2						
FK	80,865,903	(5)	HPT	FLT/HWAC/HZ	38380L4U4	March 2070
KI	80,865,903	(5)	NTL(HPT)	HWAC/IO/DLY	38380L4V2	March 2070
Security Group 3						
FJ	151,340,949	(5)	HPT	FLT/HWAC/HZ	38380L4W0	March 2070
JJ	151,340,949	(5)	NTL(HPT)	HWAC/IO/DLY	38380L4X8	March 2070
Security Group 4						
BF(1)	10,000,000	(5)	HPT	FLT/HWAC/HZ	38380L4Y6	March 2070
BI	28,991,331	(5)	NTL(HPT)	HWAC/IO/DLY	38380L4Z3	March 2070
FB(1)	18,991,331	(5)	HPT	FLT/HWAC/HZ	38380L5A7	March 2070
Security Group 5						
CI(1)	119,627,084	(5)	NTL(HPT)	HWAC/IO/DLY	38380L5B5	March 2070
FC	20,000,000	(5)	HPT	FLT/HWAC/HZ	38380L5C3	March 2070
FD	20,000,000	(5)	HPT	FLT/HWAC/HZ	38380L5D1	March 2070
FE	60,000,000	(5)	HPT	FLT/HWAC/HZ	38380L5E9	March 2070
FG	19,627,084	(5)	HPT	FLT/HWAC/HZ	38380L5F6	March 2070
Security Group 6						
FH	15,716,174	(5)	HPT	FLT/HWAC/HZ	38380L5G4	March 2070
HI(1)	15,716,174	(5)	NTL(HPT)	HWAC/IO/DLY	38380L5H2	March 2070
Security Group 7						
DA	53,359,988	1.625%	SC/HSEQ	FIX/HZ	38380L5J8	January 2070
DI	53,359,988	(5)	NTL(SC/HSEQ)	HWAC/IO/DLY	38380L5K5	January 2070
DZ	1,500,000	(5)	SC/HSEQ	HWAC/HZ/DLY	38380L5L3	January 2070
Security Group 8						
FM	32,018,609	(5)	HPT	FLT/HWAC/HZ	38380L7B3	March 2070
MI	32,018,609	(5)	NTL(HPT)	HWAC/IO/DLY	38380L7C1	March 2070
Residual						
RR	0	0.000	NPR	NPR	38380L5M1	March 2070

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

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

See "Risk Factors" beginning on page S-18 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 March 30, 2020.

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

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

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular,
- the HECM MBS Base Prospectus dated October 1, 2007, July 1, 2011 or June 1, 2014, as applicable (the “HECM MBS Base Prospectus”),
- each HECM MBS Prospectus Supplement relating to the HECM MBS (the “HECM MBS Prospectus Supplements,” together with the HECM MBS Base Prospectus, the “HECM MBS Disclosure Documents”) and
- in the case of the Group 7 Securities, the disclosure document relating to the Underlying Certificate (the “Underlying Certificate Disclosure Document”).

The Base Offering Circular, the HECM MBS Disclosure Documents and the Underlying Certificate Disclosure Document 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.

Unless otherwise specifically defined herein, please consult the standard abbreviations of Class Types included in the Base Offering Circular as Appendix I and the glossary included in the Base Offering Circular as Appendix II for definitions of capitalized terms.

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Terms Sheet	S-3	Legal Matters	S-77
Risk Factors	S-18	Schedule I: Available Combinations	S-I-1
The Trust Assets	S-24	Exhibit A: Assumed Characteristics of the	
Ginnie Mae Guaranty	S-26	HECMs and the Participations	
Description of the Securities	S-27	Underlying the Group 1 through 6 and	
Yield, Maturity and Prepayment		8 and Subgroup 7B Trust Assets	A-1
Considerations	S-31	Exhibit B: CPR Percentage in Effect by	
Certain United States Federal Income Tax		HECM Age	B-1
Consequences	S-74	Exhibit C: Draw Curve in Effect by HECM	
ERISA Matters	S-76	Age	C-1
Legal Investment Considerations	S-77	Exhibit D: Underlying Certificate	D-1
Plan of Distribution	S-77	Exhibit E: Updated Exhibit A	E-1
Increase in Size	S-77		

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: Nomura Securities International, Inc.

Co-Sponsor: Tribal Capital Markets, LLC

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: March 30, 2020

Distribution Date: The 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in April 2020.

Trust Assets:

Trust Asset Group or Subgroup ⁽¹⁾	Trust Asset Type ⁽²⁾	HECM MBS Principal Balance	HECM MBS Rate ⁽³⁾	Original Term to Maturity (in years)	Interest Rates or Approximate Weighted Average Margins of Participations ⁽⁴⁾
1	Ginnie Mae II	\$132,615,309	(5)	50	0.890% to 2.730%
2	Ginnie Mae II	80,865,903	(5)	50	0.640% to 2.140%
3	Ginnie Mae II	151,340,949	(5)	50	1.265% to 3.140%
4	Ginnie Mae II	28,991,331	(5)	50	1.694% to 2.890%
5	Ginnie Mae II	119,627,084	(5)	50	0.890% to 2.295%
6	Ginnie Mae II	15,716,174	(5)	50	1.092% to 3.515%
7A	Underlying Certificate	16,486,098	(6)	(6)	(6)
7B	Ginnie Mae II	38,373,890	(5)	50	3.630% to 6.640%
8	Ginnie Mae II	32,018,609	(5)	50	1.622% to 2.049%

(1) The Group 7 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

(2) The Group 1 through 6 and 8 and Subgroup 7B Trust Assets are HECM MBS backed by participation interests (each, a “Participation”) in advances made to borrowers and related amounts in respect of home equity conversion mortgage loans (“HECMs”) insured by FHA. See “*The Trust Assets — The Participations and the HECMs*” in this Supplement. Certain additional information regarding the HECM MBS, including related pool numbers, is set forth in Exhibit A to this Supplement.

(3) The HECM MBS Rate for each Group 1 through 6 and 8 and Subgroup 7B Trust Asset is the weighted average coupon of its related Participation interest rates (“WACR”). WACR constitutes the Weighted Average Coupon Rate for purposes of this Supplement. See “*The Trust Assets — The Trust MBS*” in this Supplement.

(4) For Subgroup 7B, reflects the range of interest rates of the Participations (net of the related Servicing Fee Margin) underlying the related HECM MBS pools at issuance. For Groups 1 through 6 and 8, reflects the range of approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the related HECM MBS pools.

- (5) The applicable index for each of the Group 1 through 6 and 8 Trust Assets is one-year LIBOR (“One-Year LIBOR”). The actual HECM lifetime and annual caps on interest rate adjustments may limit whether the HECM MBS Rate for a particular Group 1 through 6 and 8 Trust Asset remains at One-Year LIBOR (as determined pursuant to the HECM loan documents) plus the applicable margin. *See “The Trust Assets — The Trust MBS” and “Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 6 and 8 securities” in this Supplement.*
- (6) Certain information regarding the Underlying Certificate is set forth in Exhibits D and E to this Supplement.

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

Assumed Characteristics of the HECMs and the Participations Underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets: The assumed characteristics of the HECMs and the Participations underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets are identified in Exhibit A to this Supplement. The assumed characteristics may differ, perhaps significantly, from the characteristics of the HECMs and the related Participations as of the date of issuance of the related HECM MBS, which characteristics are identified in the related HECM MBS Prospectus Supplement. There can be no assurance that the actual characteristics of the HECMs and the Participations underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets will be the same as the assumed characteristics identified in Exhibit A to this Supplement.

Assumed Characteristics of the HECMs and the Participations Underlying the Subgroup 7A Underlying Certificate: The assumed characteristics of the HECMs and the Participations underlying the Underlying Certificate are identified in the respective updated Exhibit A for the Underlying Certificate (the “Updated Exhibit A”) in Exhibit E to this Supplement. The assumed characteristics may differ, perhaps significantly, from the characteristics of the HECMs and the related Participations as of the date of issuance of the related HECM MBS, which characteristics are identified in the related HECM MBS Prospectus Supplement. There can be no assurance that the actual characteristics of the HECMs and the Participations underlying the Underlying Certificate will be the same as the assumed characteristics identified in the Updated Exhibit A in Exhibit E to this Supplement.

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

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

Increased Minimum Denomination Classes: Each Regular and MX Class. *See “Description of the Securities — Form of Securities” in this Supplement.*

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

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

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate(3)</u>	<u>Maximum Rate(4)</u>	<u>Delay (in days)</u>	<u>One-Month LIBOR for Minimum Interest Rate</u>
Security Group 1						
FA	One-Month LIBOR + 0.50%	1.516%	0.50%	7.50%	0	0.00%
Security Group 2						
FK	One-Month LIBOR + 0.61%	2.260%	0.61%	(5)	0	0.00%
Security Group 3						
FJ	One-Month LIBOR + 0.55%	1.550%	0.55%	(6)	0	0.00%
Security Group 4						
BF	One-Month LIBOR + 0.45%	1.820%	0.45%	(7)	0	0.00%
F	One-Month LIBOR + 0.45%	1.820%	0.45%	(8)	0	0.00%
FB	One-Month LIBOR + 0.45%	1.820%	0.45%	(9)	0	0.00%
Security Group 5						
FC	One-Month LIBOR + 0.58%	2.210%	0.58%	(10)	0	0.00%
FD	One-Month LIBOR + 0.60%	2.230%	0.60%	(11)	0	0.00%
FE	One-Month LIBOR + 0.70%	2.330%	0.70%	(12)	0	0.00%
FG	One-Month LIBOR + 1.00%	2.630%	1.00%	(13)	0	0.00%
Security Group 6						
FH	One-Month LIBOR + 0.90%	2.530%	0.90%	(14)	0	0.00%
Security Group 8						
FM	One-Month LIBOR + 1.00%	1.725%	1.00%	7.50%	0	0.00%

- (1) One-Month LIBOR will be established as described under “Description of the Securities — Interest Distributions — Floating Rate Classes” in this Supplement.
- (2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate for each Floating Rate Class will adjust monthly thereafter.
- (3) The minimum rate for any Accrual Period will be the lesser of (i) the rate indicated in this table under the heading “Minimum Rate” and (ii) the WACR for the related Trust Asset Group. In the case of Class F, the minimum rate for any Accrual Period will be limited by the aggregate interest accrued on the related REMIC Classes for that Accrual Period.
- (4) Except as otherwise indicated in this table, the maximum rate for any Accrual Period will be the lesser of (i) the rate indicated in this table under the heading “Maximum Rate” and (ii) the WACR for the related Trust Asset Group. *See “Risk Factors — The maximum rate on each floating rate class could limit the amount of interest that accrues on such class” in this Supplement.*
- (5) The maximum rate for Class FK for any Accrual Period will be the WACR for Trust Asset Group 2.
- (6) The maximum rate for Class FJ for any Accrual Period will be the WACR for Trust Asset Group 3.
- (7) The maximum rate for Class BF for any Accrual Period will be the WACR for Trust Asset Group 4.
- (8) The maximum rate for Class F for any Accrual Period will be limited by the aggregate interest accrued on the related REMIC Classes for that Accrual Period.
- (9) The maximum rate for Class FB for any Accrual Period will be the WACR for Trust Asset Group 4.
- (10) The maximum rate for Class FC for any Accrual Period will be the WACR for Trust Asset Group 5.
- (11) The maximum rate for Class FD for any Accrual Period will be the WACR for Trust Asset Group 5.
- (12) The maximum rate for Class FE for any Accrual Period will be the WACR for Trust Asset Group 5.

- (13) The maximum rate for Class FG for any Accrual Period will be the WACR for Trust Asset Group 5.
(14) The maximum rate for Class FH for any Accrual Period will be the WACR for Trust Asset Group 6.

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

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

<u>Class</u>	<u>Approximate Initial Interest Rate⁽¹⁾</u>
Security Group 1	
AI	1.99848%
Security Group 2	
KI	1.42087%
Security Group 3	
JL	1.84364%
Security Group 4	
BI	2.89696%
Security Group 5	
CI	1.10956%
Security Group 6	
HI	0.92476%
Security Groups 5 and 6	
IO ⁽²⁾	1.08810%
Security Group 7	
DI	2.58242%
DZ	4.20742%
Security Group 8	
MI	2.27087%

- (1) The approximate initial Interest Rates for the Classes set forth in the table above were calculated using the assumed characteristics of the Group 1 through 6 and 8 and Subgroup 7B HECMs and the Participations underlying the related Group 1 through 6 and 8 and Subgroup 7B Trust Assets set forth in Exhibit A, which are provided by the Sponsor as of March 1, 2020. The approximate initial Interest Rates for Classes DI and DZ were also calculated using the assumed characteristics of the Subgroup 7A HECMs and the Participations underlying the Subgroup 7A Trust Asset set forth in Exhibit E, which are provided by the Sponsor as of March 1, 2020. The assumed characteristics include rounded weighted average gross interest rates on the HECMs related to the Participations backing the Trust Assets. The actual initial Interest Rates for such Classes will be calculated based on the interest that accrues on each HECM, aggregated and then rounded to a different level of precision. Therefore the actual initial Interest Rates for such Classes may differ from the approximate initial Interest Rates set forth herein. On or about the first Distribution Date, investors can obtain the actual initial Interest Rates for such Classes for the related Accrual Period from the Trustee's website, www.usbank.com/abs.

- (2) MX Class.

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

Class IO is an MX Class that is an HWAC Class that 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 notional balance for such Accrual Period.

Security Group 1

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

Security Group 2

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

Security Group 3

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

Security Group 4

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

Security Group 5

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

Security Group 6

Class HI Interest Rate: For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period

immediately preceding such Distribution Date on the Group 6 Trust Assets over (II) the Class FH Interest Accrual Amount for such Distribution Date, divided by (b) the outstanding principal balance of the Group 6 Trust Assets as of the related Record Date for Class HI.

Security Group 7

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

Security Group 8

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

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

SECURITY GROUP 1

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

1. Concurrently, to AI and FA, pro rata based on their respective Interest Accrual Amounts, up to the Class AI Interest Accrual Amount and the Class FA Interest Accrual Amount for such Distribution Date
2. To FA, in reduction of its Class Principal Balance, up to the amount of the Class FA Principal Distribution Amount for such Distribution Date, until retired
3. To AI, until the Class AI Deferred Interest Amount is reduced to zero

SECURITY GROUP 2

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

1. Concurrently, to FK and KI, pro rata based on their respective Interest Accrual Amounts, up to the Class FK Interest Accrual Amount and the Class KI Interest Accrual Amount for such Distribution Date
2. To FK, in reduction of its Class Principal Balance, up to the amount of the Class FK Principal Distribution Amount for such Distribution Date, until retired
3. To KI, until the Class KI Deferred Interest Amount is reduced to zero

SECURITY GROUP 3

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

1. Concurrently, to FJ and JI, pro rata based on their respective Interest Accrual Amounts, up to the Class FJ Interest Accrual Amount and the Class JI Interest Accrual Amount for such Distribution Date
2. To FJ, in reduction of its Class Principal Balance, up to the amount of the Class FJ Principal Distribution Amount for such Distribution Date, until retired
3. To JI, until the Class JI Deferred Interest Amount is reduced to zero

SECURITY GROUP 4

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

1. Concurrently, to BF, BI and FB, pro rata based on their respective Interest Accrual Amounts, up to the Class BF Interest Accrual Amount, the Class BI Interest Accrual Amount and the Class FB Interest Accrual Amount for such Distribution Date
2. Concurrently, to BF and FB, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 4 Principal Distribution Amount for such Distribution Date, until retired
3. To BI, until the Class BI Deferred Interest Amount is reduced to zero

SECURITY GROUP 5

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

1. Concurrently, to CI, FC, FD, FE and FG, pro rata based on their respective Interest Accrual Amounts, up to the Class CI Interest Accrual Amount, the Class FC Interest Accrual Amount, the Class FD Interest Accrual Amount, the Class FE Interest Accrual Amount and the Class FG Interest Accrual Amount for such Distribution Date
2. Concurrently, to FC, FD, FE and FG, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 5 Principal Distribution Amount for such Distribution Date, until retired
3. To CI, until the Class CI Deferred Interest Amount is reduced to zero

SECURITY GROUP 6

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

1. Concurrently, to FH and HI, pro rata based on their respective Interest Accrual Amounts, up to the Class FH Interest Accrual Amount and the Class HI Interest Accrual Amount for such Distribution Date
2. To FH, in reduction of its Class Principal Balance, up to the amount of the Class FH Principal Distribution Amount for such Distribution Date, until retired
3. To HI, until the Class HI Deferred Interest Amount is reduced to zero

SECURITY GROUP 7

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

1. Concurrently, to DA and DI, pro rata based on their respective Interest Accrual Amounts, up to the Class DA Interest Accrual Amount and the Class DI Interest Accrual Amount for such Distribution Date
2. To DA, in reduction of its Class Principal Balance, up to the amount of the Class DA Principal Distribution Amount for such Distribution Date, until retired
3. To DI, until the Class DI Deferred Interest Amount is reduced to zero
4. To DZ, up to the Class DZ Interest Accrual Amount for such Distribution Date
5. To DZ, in reduction of its Class Principal Balance, until retired

SECURITY GROUP 8

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

1. Concurrently, to FM and MI, pro rata based on their respective Interest Accrual Amounts, up to the Class FM Interest Accrual Amount and the Class MI Interest Accrual Amount for such Distribution Date
2. To FM, in reduction of its Class Principal Balance, up to the amount of the Class FM Principal Distribution Amount for such Distribution Date, until retired
3. To MI, until the Class MI Deferred Interest Amount is reduced to zero

Available Distribution Amount: For each of Security Groups 1 through 6 and 8, with respect to each Distribution Date, the excess, if any, of (a) the sum of (i) the product of (A) the original principal amount of the related HECM MBS and (B) the Certificate Factor or Calculated Certificate Factor, as applicable, for the preceding Distribution Date and (ii) the interest accrued with respect to such HECM MBS for the related Accrual Period over (b) the product of (i) the original principal amount of such HECM MBS and (ii) the Certificate Factor or Calculated Certificate Factor, as applicable, for the current Distribution Date. For Security Group 7, with respect to each Distribution Date, the sum of (x) for Subgroup 7B, the excess, if any, of (a) the sum of (i) the product of (A) the original principal amount of the related HECM MBS and (B) the Certificate Factor or Calculated Certificate Factor, as applicable, for the preceding Distribution Date and (ii) the interest accrued with respect to such HECM MBS for the related Accrual Period over (b) the product of (i) the original principal amount of such HECM MBS and (ii) the Certificate Factor or Calculated Certificate Factor, as applicable, for the current Distribution Date and (y) for Subgroup 7A, the amounts received in respect of the Subgroup 7A Trust Asset on such Distribution Date.

Security Group 1

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

(or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 1 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

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

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

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

Security Group 2

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

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

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

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

Security Group 3

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

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

Class JI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class JI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class JI on all prior Distribution Dates plus (b) the amount distributed in respect of Class JI on such Distribution Date pursuant to step 1. under Security Group 3 in “Terms Sheet — Distributions” in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class JI Deferred Interest Amount can be calculated by subtracting the Class FJ Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 3 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

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

Security Group 4

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

Class BI Deferred Interest Amount: With respect to any Distribution Date, the excess, if any, of (i) the sum of all Class BI Interest Accrual Amounts for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of Class BI on all prior Distribution Dates plus (b) the amount distributed in respect of Class BI on such Distribution Date pursuant to step 1. under Security Group 4 in “Terms Sheet — Distributions” in this Supplement. After the occur-

rence of any Distribution Date in any month, the remaining Class BI Deferred Interest Amount can be calculated by subtracting the sum of the Class BF Principal Balance and the Class FB Principal Balance after giving effect to any principal distributions (or any additions) made with respect to such Classes as of such Distribution Date from the outstanding principal balance of the Group 4 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

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

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

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

Security Group 5

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

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

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

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

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

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

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

Security Group 6

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

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

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

to step 1. under Security Group 6 in “Terms Sheet — Distributions” in this Supplement. After the occurrence of any Distribution Date in any month, the remaining Class HI Deferred Interest Amount can be calculated by subtracting the Class FH Principal Balance after giving effect to any principal distribution (or any addition) made with respect to such Class as of such Distribution Date from the outstanding principal balance of the Group 6 Trust Assets after giving effect to any payments or accruals on the related HECM MBS as of such Distribution Date.

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

Security Groups 5 and 6

Class IO Deferred Interest Amount: With respect to any Distribution Date, the sum of the Class CI Deferred Interest Amount and the Class HI Deferred Interest Amount.

Security Group 7

Class DA Interest Accrual Amount: For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the Interest Rate on the Class Principal Balance of Class DA as of the related Record Date. If, on any Distribution Date, the Class DA Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class DA pursuant to step 1. under Security Group 7 in “Terms Sheet — Distributions” in this Supplement, such excess will be added to the Class Principal Balance of Class DA (the “Class DA Principal Balance”).

Class DA Principal Distribution Amount: For any Distribution Date, the product of (i) the excess, if any, of (a) the Group 7 Available Distribution Amount for such Distribution Date over (b) the sum of the Class DA Interest Accrual Amount and the Class DI Interest Accrual Amount for such Distribution Date, and (ii) the quotient of (a) the Class DA Principal Balance as of the related Record Date divided by (b) the sum of (x) the Class DA Principal Balance as of the related Record Date and (y) the Class DI Deferred Interest Amount as of the related Record Date.

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

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

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

Class DZ as of the related Record Date. If, on any Distribution Date, the Class DZ Interest Accrual Amount for such Distribution Date exceeds the amount distributed in respect of Class DZ pursuant to step 4. under Security Group 7 in “Terms Sheet — Distributions” in this Supplement, such excess will be added to the Class Principal Balance of Class DZ (the “Class DZ Principal Balance”).

Security Group 8

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

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

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

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

Deferred Interest Amount: Any of the Class AI Deferred Interest Amount, the Class BI Deferred Interest Amount, the Class CI Deferred Interest Amount, the Class DI Deferred Interest Amount, the Class HI Deferred Interest Amount, the Class IO Deferred Interest Amount, the Class JI Deferred Interest Amount, the Class KI Deferred Interest Amount or the Class MI Deferred Interest Amount, as applicable. On or about each Distribution Date, the Deferred Interest Amount is available on reports published by the Trustee on its website, www.usbank.com/abs.

Interest Accrual Amount: Any of the Class AI Interest Accrual Amount, the Class BF Interest Accrual Amount, the Class BI Interest Accrual Amount, the Class CI Interest Accrual Amount, the Class DA Interest Accrual Amount, the Class DI Interest Accrual Amount, the Class DZ Interest Accrual Amount, the Class FA Interest Accrual Amount, the Class FB Interest Accrual Amount, the Class FC Interest Accrual Amount, the Class FD Interest Accrual Amount, the Class FE Interest Accrual Amount, the Class FG Interest Accrual Amount, the Class FH Interest Accrual Amount, the Class FJ Interest Accrual Amount,

the Class FK Interest Accrual Amount, the Class FM Interest Accrual Amount, the Class HI Interest Accrual Amount, the Class JI Interest Accrual Amount, the Class KI Interest Accrual Amount or the Class MI Interest Accrual Amount, as applicable.

Notional Classes: The Notional Classes will not receive distributions of principal based on their Class Notional Balances but have Class Notional Balances for convenience in describing their entitlements to interest. The Class Notional Balance of each Notional Class represents the percentage indicated below of, and reduces or increases to that extent with, (1) the outstanding principal balance of the related Trust Asset Group or Groups indicated or (2) with the Class Principal Balance and Deferred Interest Amount indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents</u>
Security Group 1		
AI	\$132,615,309	100% of the Group 1 Trust Assets
Security Group 2		
KI	80,865,903	100% of the Group 2 Trust Assets
Security Group 3		
JI	151,340,949	100% of the Group 3 Trust Assets
Security Group 4		
BI	28,991,331	100% of the Group 4 Trust Assets
Security Group 5		
CI	119,627,084	100% of the Group 5 Trust Assets
Security Group 6		
HI	15,716,174	100% of the Group 6 Trust Assets
Security Groups 5 and 6		
IO	135,343,258	100% of the Group 5 and Group 6 Trust Assets (in the aggregate)
Security Group 7		
DI	53,359,988	100% of Class DA (SC/HSEQ Class) and the Class DI Deferred Interest Amount (in the aggregate)
Security Group 8		
MI	32,018,609	100% of the Group 8 Trust Assets

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 and Pooling REMICs. All other Classes of REMIC Securities are Regular Classes. See “*Certain United States Federal Income Tax Consequences*” in this Supplement and in the Base Offering Circular.

RISK FACTORS

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

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

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

A catastrophic weather event, pandemic or other natural disaster may affect the rate of principal payments, including prepayments, on the related HECMs. Any such event may damage the related mortgaged properties that secure the HECMs 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 HECMs in such areas resulting in

prepayments on the HECMs related to the participations underlying the trust assets due to governmental mortgage insurance claim payments, loss mitigation arrangements, repurchases or liquidations of defaulted HECMs. Insurance payments on damaged or destroyed homes may also lead to prepayments on the related HECMs. Further, in connection with presidentially declared major disasters, Ginnie Mae may authorize optional special assistance to issuers, including expanded buyout authority which allows issuers, upon receiving written approval from Ginnie Mae, to repurchase eligible HECMs from the related pool underlying a Ginnie Mae MBS certificate, even if such HECMs do not otherwise meet the standard conditions for removal or repurchase.

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

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

It is uncertain when any amounts might be paid on securities backed by HECM MBS because it is

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

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

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

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

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

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

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

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

participations relating to a HECM occurs under such a Ginnie Mae issuer purchase event, the purchase will result in a payment in respect of the related securities and will reduce the weighted average lives of such securities. Reductions in the weighted average lives of the securities will affect, perhaps significantly, the yields on the securities.

The levels of one-month LIBOR and one-year LIBOR, as applicable, will affect payments and yields on the group 1 through 6 and 8 securities.

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

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

Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 6 and 8 securities. If one-year LIBOR increases to a sufficiently high level, the interest rates on the adjustable rate HECMs related to the participations underlying the group 1 through 6 and 8 trust assets may be lim-

ited by caps. As a result, the WACR on the related HECM MBS, as well as the interest rates on the related securities, may be limited. The application of any caps on the adjustable rate HECMs may significantly impact the interest rates on the interest only classes in groups 1 through 6 and 8 because the interest entitlement of such classes of securities is entirely dependent on the WACR of the related trust asset group.

The maximum rate on each floating rate class could limit the amount of interest that accrues on such class.

Each of Classes FA and FM is subject to a maximum rate which is equal to the lesser of the related maximum rate set forth under “Terms Sheet — Interest Rates” for that class and the WACR for the related trust asset group. If one-month LIBOR exceeds certain levels, the interest rate of each of Classes FA and FM may be capped at the related maximum rate set forth under “Terms Sheet — Interest Rates” for that class, even in instances when such rate is less than the WACR for the related trust asset group. The maximum rate on Class F is limited by the interest accrued on its related REMIC classes. Each of Classes BF, FB, FC, FD, FE, FG, FH, FJ and FK is subject to a maximum rate that is equal to the WACR for the related trust asset group.

The mortgage rate index for the HECMs related to the participations underlying the group 1 through 6 and 8 trust assets is different than the interest rate index for the group 1 through 6 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 6 and 8 securities after the initial fixed rate period of the related HECMs.

One-year LIBOR is the mortgage rate index for the HECMs related to the participations underlying the group 1 through 6 and 8 trust assets and one-month LIBOR is the interest rate index for the group 1 through 6 and 8 securities. Because the mortgage rate indices are determined in a different manner and at different times, and because the interest rates on the group 1 through 6 and 8 securities will adjust monthly based on one-month LIBOR whereas the interest rates on the group 1 through 6 and 8

trust assets will adjust annually based on one-year LIBOR after the initial fixed rate period, there may be a mismatch between the interest rates on the group 1 through 6 and 8 trust assets and the interest rates on the group 1 through 6 and 8 securities. In addition, the annual adjustable rate HECMs related to the participations underlying each group 1 through 6 and 8 trust asset may have different interest rate adjustment dates, which may affect the WACR of the related HECM MBS and may magnify the difference between the WACR of the related trust assets and the interest rates on the related securities.

If one-year LIBOR for the group 1 through 6 and 8 trust assets is lower than one-month LIBOR for the group 1 through 6 and 8 securities for any accrual period, interest accruals with respect to the related notional class will be reduced because such notional class is entitled to receive the excess of interest accrued in respect of the related group 1 through 6 and 8 trust assets, as applicable, over the interest distributable to the related floating rate class or classes. In addition, if one-year LIBOR for the group 1 through 6 and 8 trust assets is significantly lower than one-month LIBOR for the group 1 through 6 and 8 securities for any accrual period, interest accruing on the related floating rate class or classes may be reduced because the interest rate on such floating rate class or classes is capped at a rate equal to the WACR of the related group 1 through 6 and 8 trust assets. In the event that one-year LIBOR for the group 1 through 6 and 8 trust assets is higher than one-month LIBOR for the group 1 through 6 and 8 securities, interest accruing on the related floating rate class or classes will not be affected but interest accruals with respect to the related notional class will be increased.

An investment in the securities is subject to significant reinvestment risk. The rate of principal payments on your securities is uncertain. You may be unable to reinvest the payments on your securities at the same returns provided by the securities. Lower prevailing interest rates may result in an unexpected return of principal. In that interest rate climate, higher yielding reinvestment opportunities may be lim-

ited. 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.

The rate of reduction or increase in the principal balance of the underlying certificate will directly affect the rate of reduction or increase in the principal and notional balances of the group 7 securities. The underlying certificate will be sensitive to the rate of payments of principal (including prepayments) of the related HECMs. This supplement contains no information as to whether the underlying certificate has performed as originally anticipated. Additional information as to the underlying certificate may be obtained by performing an analysis of the current class factor of the underlying certificate in light of applicable information contained in the underlying certificate disclosure document.

Changes to, the elimination of, and uncertainty with respect to, LIBOR could adversely affect your investment in the group 1 through 6 and 8 securities. On July 27, 2017, the U.K.-based Financial Conduct Authority (the “FCA”) announced its intention to cease sustaining LIBOR after 2021. The FCA indicated that it does not intend to sustain LIBOR through using its influence or legal powers beyond that date. It is possible that the ICE Benchmark Administration (“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 that 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 sub-

stitute 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 the group 1 through 6 and 8 securities.

In the event of a benchmark transition event with respect to LIBOR, Ginnie Mae will select an alternative index for the group 1 through 6 and 8 securities with an interest rate based on LIBOR (“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 Rates Reference 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 group 1 through 6 and 8 securities, 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 group 1 through 6 and 8 securities. 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 to be 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 the group 1 through 6 and 8 securities, the trading market for such securities and the value of such securities. None of the foregoing determinations, or the application thereof to payment calculations on the group 1 through 6 and 8 securities, 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 7 securities and, in particular, the interest only and residual classes, are not suitable investments for all investors.

In addition, although the sponsor intends to make a market for the purchase and sale of the securities after their initial issuance, it has no obligation to do so. There is no assurance that a secondary market will develop, that any secondary market will continue, or that the price at

which you can sell an investment in any class will enable you to realize a desired yield on that investment.

You will bear the market risks of your investment. The market values of the classes are likely to fluctuate. These fluctuations may be significant and could result in significant losses to you.

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

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

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

The actual characteristics of the HECMs and the participations underlying the trust assets and the underlying certificate affect the weighted average lives and yields of your securities. The yield and decrement tables in this supplement are based on assumed characteristics which are likely to be different from the actual characteristics. Furthermore, certain of the assumed characteristics identified in Exhibits A and E to this supplement, such as maximum claim amount and HECM MBS principal balance, are calculated on an aggregate basis which may cause results to differ, perhaps significantly, from those calculated using the actual

characteristics of the trust assets on a HECM or participation level basis. As a result, the yields on your securities could be lower than you expected, even if the HECMs prepay at the constant prepayment rates set forth in the applicable table.

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 1 through 6 and 8 and Subgroup 7B)

The Group 1 through 6 and 8 and Subgroup 7B Trust Assets are HECM MBS guaranteed by Ginnie Mae, and are based on or backed by Participations in advances made to borrowers and related amounts in respect of HECMs. Each such HECM MBS will accrue interest at the interest rate for that HECM MBS for each accrual period (the “HECM MBS Rate”) as set forth in the related HECM MBS Disclosure Documents. The HECM MBS Rate is generally equal to the weighted average of the interest rates on the Participations (each, the “Participation Interest Rate”).

The interest rate of HECM MBS backed by Participations related to adjustable rate HECMs may be limited by caps on the adjustable rate HECMs. *See “Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 6 and 8 securities” in this Supplement.*

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

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

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

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

The Underlying Certificate (Subgroup 7A)

The Subgroup 7A Trust Asset is an Underlying Certificate that represents a beneficial ownership interest in a separate trust, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. The Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the Underlying Certificate Disclosure Document. The Underlying Certificate Disclosure Document may be obtained from ginniemae.gov or the Information Agent as described under “Available Information” in this Supplement. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of the 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, such offering document. See *“Underlying Certificates” in the Base Offering Circular*.

The Underlying Certificate provides for monthly distributions and is further described in the tables contained in Exhibits D and E to this Supplement. The tables also set forth information regarding approximate weighted average HECM age and gross coupon of the HECMs underlying the Underlying Certificate.

The Participations and the HECMs

The Participations and the related HECMs underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit A and the general characteristics described in the Base Offering Circular and the HECM MBS Disclosure Documents. The Participations and the related HECMs underlying the Underlying Certificate are expected to have, on a weighted average basis, the characteristics set forth in Exhibits D and E to this supplement. The Participations are related to interests in advances made to borrowers and related amounts in respect of first lien, single-family, fixed rate and adjustable rate residential HECM loans insured by the Federal Housing Administration. See *“The Ginnie Mae Certificates — General” in the Base Offering Circular*.

HECM borrowers may choose from various payment plans, which may be limited or influenced by the characteristics of their particular HECM. These characteristics include, among other things, the value of the mortgaged property, the amount disbursed to the HECM borrower at closing, the age of the HECM borrower and in certain cases the age of any non-borrowing spouse, and the type of interest rate selected by the HECM borrower at closing. HECM borrowers may have the ability to change to another available payment plan at any time as long as the change complies with FHA requirements. The “single disbursement lump sum” payment plan allows a single draw at closing of up to a specified percentage of the principal limit of the HECM plus subsequent disbursements after closing for set-asides. The “tenure” payment plan guarantees that the borrower will receive equal monthly payments for so long as

the property remains the borrower's principal residence. The "term" payment plan guarantees that the borrower will receive monthly payments for a fixed term of months as selected by the borrower. The "line of credit" payment plan allows the borrower to draw up to the available line of credit and in amounts of the borrower's choosing. The "modified tenure" payment plan allows the borrower to set aside a portion of loan proceeds as a line of credit and receive the remaining balance in the form of equal monthly payments. The "modified term" payment plan allows the borrower to set aside a portion of the loan proceeds as a line of credit and receive the remaining balance as equal monthly payments for a fixed period of time selected by the borrower. Each payment plan is designed so that no repayments of principal or interest are required until a Maturity Event occurs, which may be deferred in certain circumstances. Any HECM may be prepaid in whole or in part at any time without penalty under each of the payment plans. *See "Risk Factors — HECM borrowers may choose from various payment plans, each of which has different prepayment characteristics that may affect the weighted average lives and yields of the securities" in this Supplement.*

Each annual adjustable rate HECM MBS is backed by Participations related to adjustable rate HECMs with interest rates that adjust (i) on an annual basis, (ii) within twelve (12) months following the issuance of the related HECM MBS and (iii) notwithstanding anything to the contrary in the HECM MBS Disclosure Documents, on the same or different interest rate adjustment dates. *See "Risk Factors — The mortgage rate index for the HECMs related to the participations underlying the group 1 through 6 and 8 trust assets is different than the interest rate index for the group 1 through 6 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 6 and 8 securities after the initial fixed rate period of the related HECMs" in this Supplement.*

Specific information regarding the individual characteristics of the Participations and the related HECMs is not available. For purposes of this Supplement, certain assumptions have been made regarding the characteristics of the Participations and the related HECMs. However, the actual characteristics of many of the Participations and the related HECMs will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Participations and the related HECMs are the same as the assumed characteristics. Small differences in the characteristics of the Participations and the related HECMs can have a significant effect on the Weighted Average Lives and yields of the Securities. *See "Terms Sheet — Assumed Characteristics of the HECMs and the Participations underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets," "Terms Sheet — Assumed Characteristics of the HECMs and Participations underlying the Subgroup 7A Underlying Certificate," "Risk Factors," "Yield, Maturity and Prepayment Considerations" and Exhibits A and E in this Supplement.*

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

Each Regular and MX Class will be issued in minimum dollar denominations of initial principal or notional balance of \$100,000 and integral multiples of \$1 in excess of \$100,000.

Distributions

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

Interest Distributions

The Interest Distribution Amount will be distributed or accrued as described under “Terms Sheet — Distributions” in this Supplement.

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable or accrued on any Class for any Distribution Date will consist of 30 days’ interest on its Class Principal Balance (or Class Notional Balance) as of the related Record Date.

Categories of Classes

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

Accrual Period

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

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

Fixed Rate Class

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

Floating Rate Classes

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

For additional information regarding the manner in which the Trustee determines One-Month LIBOR and calculates the Interest Rates for the Floating Rate Classes, see “Description of the Securities — Interest Rate Indices — Determination of LIBOR” in the Base Offering Circular. We can provide no assurance that One-Month LIBOR 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 the rates for one-month U.S. dollar deposits will not change. Any change in One-Month LIBOR values resulting from any change in reporting or in the determination of One-Month LIBOR may cause One-Month LIBOR to fluctuate disproportionately to changes in other market lending rates. If One-Month 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

HECM MBS Weighted Average Coupon Classes

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

The interest that will be distributed or accrued, as applicable, on each HECM MBS Weighted Average Coupon Class will be limited by the interest that is distributed or accrued in respect of the related Trust Assets. With respect to the Participations underlying the Group 1 through 6 and 8 Trust Assets, see *“Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the group 1 through 6 and 8 securities” in this Supplement and “Risk Factors — The mortgage rate index for the HECMs related to the participations underlying the group 1 through 6 and 8 trust assets is different than the interest rate index for the group 1 through 6 and 8 securities, which may impact, perhaps significantly, the amount of interest distributable to the group 1 through 6 and 8 securities after the initial fixed rate period of the related HECMs” in this Supplement.*

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

HECM MBS Accrual Classes

Each of Classes BF, DA, DZ, FA, FB, FC, FD, FE, FG, FH, FJ, FK and FM is a HECM MBS Accrual Class. Interest will accrue on each HECM MBS Accrual Class and be distributed as described under "HECM MBS Accrual Class" in Appendix II to the Base Offering Circular.

Deferred Interest Amounts

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

Principal Distributions

Amounts distributable in respect of principal will be distributed to the Holders entitled thereto as described under "Terms Sheet — Distributions" in this Supplement. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See "*— Class Factors*" below.

Categories of Classes

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

Notional Classes

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

Residual Securities

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

Class Factors

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

- The Class Factor for any Class of Securities for each month following the issuance of the Securities will reflect its remaining Class Principal Balance (or Class Notional Balance) after giving effect to any principal distribution (or addition to principal) to be made or any addition to or reduction of Class Notional Balance on the Distribution Date occurring in that month.
- The Class Factor for each Class for the month of issuance is 1.00000000.
- The Class Factors for the MX Classes and the Classes of REMIC Securities that are exchangeable for the MX Classes will be calculated assuming that the maximum possible amount of each Class is outstanding at all times, regardless of any exchanges that may occur.
- Investors may obtain current Class Factors on 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 (including any related Deferred Interest Amount). 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 shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class may be exchanged for proportionate interests in the related Classes of REMIC Securities. This process may occur repeatedly.

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

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal or 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 One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2020-H05. 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 or notional balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000). The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

- if a borrower dies and the property is not the principal residence of at least one surviving borrower,
- if a borrower conveys all of his or her title in the mortgaged property and no other borrower retains title to the mortgaged property,
- if the mortgaged property ceases to be the principal residence of a borrower for reasons other than death and the mortgaged property is not the principal residence of at least one surviving borrower,

- if a borrower fails to occupy the mortgaged property for a period of longer than 12 consecutive months because of physical or mental illness and the mortgaged property is not the principal residence of at least one other borrower, or
- if a borrower fails to perform any of its obligations under the HECM (for example, the failure of the borrower to make certain agreed upon repairs to the mortgaged property or the failure of the borrower to pay taxes and hazard insurance premiums).

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

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

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

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

The occurrence of voluntary prepayments by a borrower, Maturity Events and Ginnie Mae Issuer Purchase Events will accelerate the distribution of principal of the Securities. It is uncertain when any

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

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

Investors in the Group 7 Securities are urged to review the discussion under “*Risk Factors — The rate of reduction or increase in the principal balance of the underlying certificate will directly affect the rate of reduction or increase in the principal and notional balances of the group 7 securities*” in this Supplement.

Final Distribution Date

The Final Distribution Date for each Class, which is set forth on the front cover of this Supplement or on Schedule I to this Supplement, is the latest date on which the related Class Principal Balance or Class Notional Balance will be reduced to zero. In the case of each Notional Class, the related Deferred Interest Amount will be reduced to zero no later than the Final Distribution Date for such Notional Class.

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

Modeling Assumptions

The tables that follow have been prepared on the basis of the characteristics of the Underlying Certificate and the following assumptions (the “Modeling Assumptions”), among others:

1. The HECMs and related Participations underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets have the assumed characteristics shown in Exhibit A, and the HECMs and related Participations underlying the Subgroup 7A Trust Asset have the assumed characteristics shown in Exhibit E.
2. The HECMs prepay at the constant percentages of the prepayment curve (described below and in Exhibit B) shown in the related table.
3. Draw activity occurs on the first day of the month and payments on the HECMs occur on the last day of the month, whether or not a Business Day, commencing in March 2020.
4. Distributions, if any, on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in April 2020.
5. A termination of the Trust or the Underlying Trust does not occur.
6. The Closing Date for the Securities is March 30, 2020.
7. No expenses or fees are paid by the Trust other than the Trustee Fee, which is paid as described under “The Trust Assets — The Trustee Fee” in this Supplement.
8. Distributions on the Underlying Certificate are made as described in the Underlying Certificate Disclosure Document.

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

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

11. The initial Interest Rates on the Group 1 through 6 and 8 Securities will be based on the initial rates as shown under “Terms Sheet — Interest Rates” in this Supplement; however, the interest rates on the Group 1 through 6 and 8 adjustable rate HECMs for each period preceding the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A is based on the information set forth in Exhibit A. For purposes of the Group 1 through 6 and 8 decrement tables, in all periods on or subsequent to the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A, the constant value of One-Year LIBOR shown with respect to any such decrement table is used to calculate the interest rate with respect to the Group 1 through 6 and 8 HECMs, while on all Distribution Dates occurring after the first Distribution Date, the constant value of One-Month LIBOR shown with respect to such decrement table is used to calculate the interest rate with respect to the applicable Class.

12. The HECMs and the Participations underlying the Group 1 through 6 and 8 Trust Assets each have annual interest rate adjustment caps of 2%.

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

14. No borrower changes payment plans.

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

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

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

- For example, most of the HECMs will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 20th of the month, draw activity and prepayments, if any, will occur throughout the month, draws will occur in respect of set asides for property charges and repairs, the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement and One-Month LIBOR on the Group 1 through 6 and 8 Securities may differ from One-Year LIBOR on the related adjustable rate HECMs.
- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

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

Decrement Tables

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement is based on a prepayment curve (“PPC”) consisting of a series of Constant Prepayment Rates (“CPRs”). CPR is the standard prepayment assumption model of The Securities Industry and Financial Markets Association. CPR represents a constant rate of prepayment on the

HECMs each month relative to the then outstanding aggregate principal balance of the HECMs for the life of those HECMs. See *“Yield, Maturity and Prepayment Considerations — Standard Prepayment Assumption Models” in the Base Offering Circular.*

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

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

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumptions that the related HECMs prepay at the PPC Prepayment Assumption Rates set forth in such tables, One-Month LIBOR and One-Year LIBOR, as applicable, are constant at the rates set forth in such tables and draws, if any, occur at the Draw Rates set forth in Exhibit C. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each PPC Prepayment Assumption Rate and each indicated level of One-Month LIBOR or One-Year LIBOR, as applicable. The Weighted Average Life of each Class is calculated by:

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

The information shown for each Notional Class is for illustrative purposes only, as a Notional Class is not entitled to distributions of principal based on its Class Notional Balance and has no Weighted Average Life. The Weighted Average Life shown for each Notional Class has been calculated on the assumption that a reduction in the Class Notional Balance thereof is a distribution of principal and further does not factor in any entitlement to the applicable Deferred Interest Amount. See the footnotes below related to the decrement tables for each Notional Class.

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

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

Security Group 1 PPC Prepayment Assumption Rates															
Distribution Date	Class AI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class AI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class AI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	99	98	97	95	104	100	99	97	96	104	100	99	97	96
March 2022	106	95	91	88	84	110	99	95	91	88	110	99	95	91	88
March 2023	108	89	83	77	72	117	96	89	83	77	119	98	91	85	79
March 2024	111	82	73	66	59	124	91	82	73	66	130	96	86	77	69
March 2025	113	74	64	55	47	132	86	74	64	54	141	92	80	68	58
March 2026	116	67	55	45	36	140	80	66	54	43	153	88	72	59	48
March 2027	119	59	46	36	27	148	74	57	44	34	162	81	64	51	41
March 2028	122	52	38	28	20	156	67	49	36	25	2	1	1	1	0
March 2029	125	45	31	21	14	83	30	21	14	9	2	1	0	0	0
March 2030	128	38	25	16	9	2	1	0	0	0	2	1	0	0	0
March 2031	130	32	19	11	6	2	0	0	0	0	1	0	0	0	0
March 2032	133	27	15	8	4	2	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	5	2	1	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	1	1	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	115	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	59	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2049 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	8.8	7.2	6.1	5.3	9.0	7.7	6.8	6.0	5.4	7.2	6.8	6.1	5.6	5.1

PPC Prepayment Assumption Rates															
Distribution Date	Class AI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class AI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class AI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	99	98	97	95	104	100	99	97	96	104	100	99	97	96
March 2022	106	95	91	88	84	110	99	95	91	88	110	99	95	91	88
March 2023	108	89	83	77	72	117	96	89	83	77	119	98	91	85	79
March 2024	111	82	73	66	59	124	91	82	73	66	130	96	86	77	69
March 2025	113	74	64	55	47	132	86	74	64	54	141	92	80	68	58
March 2026	116	67	55	45	36	140	80	66	54	43	153	88	72	59	48
March 2027	119	59	46	36	27	148	74	57	44	34	162	81	64	51	41
March 2028	122	52	38	28	20	156	67	49	36	25	2	1	1	1	0
March 2029	125	45	31	21	14	83	30	21	14	9	2	1	0	0	0
March 2030	128	38	25	16	9	2	1	0	0	0	2	1	0	0	0
March 2031	130	32	19	11	6	2	0	0	0	0	1	0	0	0	0
March 2032	133	27	15	8	4	2	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	5	2	1	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	1	1	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	115	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	59	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2049 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	8.8	7.2	6.1	5.3	9.0	7.7	6.8	6.0	5.4	7.2	6.8	6.1	5.6	5.1

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

**Security Group 1
PPC Prepayment Assumption Rates**

Distribution Date	Class AI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class AI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class AI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	99	98	97	95	104	100	99	97	96	104	100	99	97	96
March 2022	106	95	91	88	84	110	99	95	91	88	110	99	95	91	88
March 2023	108	89	83	77	72	117	96	89	83	77	119	98	91	85	79
March 2024	111	82	73	66	59	124	91	82	73	66	130	96	86	77	69
March 2025	113	74	64	55	47	132	86	74	64	54	141	92	80	68	58
March 2026	116	67	55	45	36	140	80	66	54	43	153	88	72	59	48
March 2027	119	59	46	36	27	148	74	57	44	34	102	51	40	31	24
March 2028	122	52	38	28	20	156	67	49	36	25	2	1	1	1	0
March 2029	125	45	31	21	14	83	30	21	14	9	2	1	0	0	0
March 2030	128	38	25	16	9	2	1	0	0	0	2	1	0	0	0
March 2031	130	32	19	11	6	2	0	0	0	0	1	0	0	0	0
March 2032	133	27	15	8	4	2	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	5	2	1	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	1	1	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	115	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	59	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2049 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	8.8	7.2	6.1	5.3	9.0	7.7	6.8	6.0	5.4	7.2	6.8	6.1	5.6	5.1

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

PPC Prepayment Assumption Rates

Distribution Date	Class FA 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FA 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FA 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	99	98	97	95	101	100	99	97	96	101	100	99	97	96
March 2022	102	95	91	88	84	102	98	95	91	88	102	99	95	91	88
March 2023	103	89	83	77	72	103	96	89	83	77	103	98	91	85	79
March 2024	105	82	73	66	59	105	91	82	73	66	105	95	86	77	69
March 2025	106	74	64	55	47	106	86	74	63	54	106	92	80	68	58
March 2026	107	67	55	45	36	107	80	66	54	43	107	88	72	59	48
March 2027	108	59	46	36	27	108	74	57	44	34	68	51	40	31	24
March 2028	109	52	38	28	20	109	67	49	36	25	1	1	1	1	0
March 2029	111	45	31	21	14	56	30	21	14	9	1	1	0	0	0
March 2030	112	38	25	15	9	1	1	0	0	0	1	1	0	0	0
March 2031	113	32	19	11	6	1	0	0	0	0	1	0	0	0	0
March 2032	114	27	15	8	4	1	0	0	0	0	0	0	0	0	0
March 2033	115	22	11	5	2	1	0	0	0	0	0	0	0	0	0
March 2034	117	18	8	4	1	0	0	0	0	0	0	0	0	0	0
March 2035	118	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	119	11	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	93	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	47	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	29	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2049 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	8.8	7.2	6.1	5.3	9.0	7.7	6.8	6.0	5.4	7.2	6.8	6.1	5.6	5.1

**Security Group 1
PPC Prepayment Assumption Rates**

Distribution Date	Class FA 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FA 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FA 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	99	98	97	95	104	100	99	97	96	104	100	99	97	96
March 2022	106	95	91	88	84	110	98	95	91	88	110	99	95	91	88
March 2023	108	89	83	77	72	116	96	89	83	77	116	98	91	85	79
March 2024	111	82	73	66	59	123	91	82	73	66	123	96	86	77	69
March 2025	113	74	64	55	47	130	86	74	63	54	130	92	80	68	58
March 2026	116	67	55	45	36	137	80	66	54	43	137	88	72	59	48
March 2027	119	59	46	36	27	145	74	57	44	34	90	51	40	31	24
March 2028	121	52	38	28	20	153	67	49	36	25	2	1	1	1	0
March 2029	124	45	31	21	14	81	30	21	14	9	2	1	0	0	0
March 2030	127	38	25	15	9	2	1	0	0	0	2	1	0	0	0
March 2031	130	32	19	11	6	2	0	0	0	0	1	0	0	0	0
March 2032	133	27	15	8	4	2	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	5	2	1	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	1	1	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	115	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	59	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2049 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	8.8	7.2	6.1	5.3	9.0	7.7	6.8	6.0	5.4	7.2	6.8	6.1	5.6	5.1

PPC Prepayment Assumption Rates

Distribution Date	Class FA 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FA 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FA 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	99	98	97	95	104	100	99	97	96	104	100	99	97	96
March 2022	106	95	91	88	84	110	98	95	91	88	110	99	95	91	88
March 2023	108	89	83	77	72	117	96	89	83	77	119	98	91	85	79
March 2024	111	82	73	66	59	124	91	82	73	66	128	96	86	77	69
March 2025	113	74	64	55	47	131	86	74	63	54	138	92	80	68	58
March 2026	116	67	55	45	36	139	80	66	54	43	148	88	72	59	48
March 2027	119	59	46	36	27	148	74	57	44	34	98	51	40	31	24
March 2028	121	52	38	28	20	156	67	49	36	25	2	1	1	1	0
March 2029	124	45	31	21	14	83	30	21	14	9	2	1	0	0	0
March 2030	127	38	25	15	9	2	1	0	0	0	2	1	0	0	0
March 2031	130	32	19	11	6	2	0	0	0	0	1	0	0	0	0
March 2032	133	27	15	8	4	2	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	5	2	1	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	1	1	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	115	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	59	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2049 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	8.8	7.2	6.1	5.3	9.0	7.7	6.8	6.0	5.4	7.2	6.8	6.1	5.6	5.1

Security Group 2 PPC Prepayment Assumption Rates															
Distribution Date	Class FK 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FK 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FK 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	98	96	95	93	101	99	97	95	94	101	99	97	95	94
March 2022	103	93	89	85	81	103	97	93	88	84	103	97	93	89	85
March 2023	104	87	80	74	68	104	94	86	80	73	104	96	88	82	75
March 2024	105	80	71	63	55	105	89	79	70	62	105	94	83	74	65
March 2025	106	72	61	52	43	106	84	71	60	50	106	91	77	65	55
March 2026	108	65	52	42	33	108	78	63	50	40	108	86	69	56	44
March 2027	109	57	44	33	25	109	71	54	41	31	77	57	44	33	25
March 2028	110	50	36	26	18	108	62	45	32	22	74	49	36	26	18
March 2029	112	43	29	19	12	78	40	27	18	12	5	3	2	1	1
March 2030	113	36	23	14	8	75	33	21	13	8	0	0	0	0	0
March 2031	114	30	18	10	5	5	2	1	0	0	0	0	0	0	0
March 2032	115	25	13	7	3	4	1	1	0	0	0	0	0	0	0
March 2033	116	20	10	5	2	4	1	0	0	0	0	0	0	0	0
March 2034	116	16	7	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	116	13	5	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	116	10	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	118	8	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	84	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	80	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	81	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	37	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	8.6	6.9	5.8	5.0	10.1	8.1	6.9	6.0	5.3	7.8	7.1	6.4	5.7	5.1

PPC Prepayment Assumption Rates															
Distribution Date	Class FK 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FK 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FK 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	98	96	95	93	104	99	97	95	94	104	99	97	95	94
March 2022	106	93	89	85	81	110	97	93	88	84	110	97	93	89	85
March 2023	109	87	80	74	68	117	94	86	80	73	117	96	88	82	75
March 2024	111	80	71	63	55	124	89	79	70	62	124	94	83	74	65
March 2025	114	72	61	52	43	131	84	71	60	50	131	91	77	65	55
March 2026	117	65	52	42	33	139	78	63	50	40	138	86	69	56	44
March 2027	120	57	44	33	25	146	71	54	41	31	101	57	44	33	25
March 2028	123	50	36	26	18	150	62	45	32	22	101	49	36	26	18
March 2029	126	43	29	19	12	111	40	27	18	12	7	3	2	1	1
March 2030	129	36	23	14	8	111	33	21	13	8	0	0	0	0	0
March 2031	131	30	18	10	5	7	2	1	0	0	0	0	0	0	0
March 2032	134	25	13	7	3	6	1	1	0	0	0	0	0	0	0
March 2033	136	20	10	5	2	7	1	0	0	0	0	0	0	0	0
March 2034	138	16	7	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	139	13	5	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	141	10	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	144	8	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	104	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	100	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	102	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	48	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.0	8.6	6.9	5.8	5.0	10.1	8.1	6.9	6.0	5.3	7.8	7.1	6.4	5.7	5.1

Security Group 2 PPC Prepayment Assumption Rates															
Distribution Date	Class FK 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FK 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FK 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	98	96	95	93	104	99	97	95	94	104	99	97	95	94
March 2022	106	93	89	85	81	110	97	93	88	84	111	97	93	89	85
March 2023	109	87	80	74	68	117	94	86	80	73	120	96	88	82	75
March 2024	111	80	71	63	55	125	89	79	70	62	131	94	83	74	65
March 2025	114	72	61	52	43	132	84	71	60	50	144	91	77	65	55
March 2026	117	65	52	42	33	141	78	63	50	40	155	86	69	56	44
March 2027	120	57	44	33	25	149	71	54	41	31	117	57	44	33	25
March 2028	123	50	36	26	18	153	62	45	32	22	120	49	36	26	18
March 2029	126	43	29	19	12	114	40	27	18	12	8	3	2	1	1
March 2030	129	36	23	14	8	114	33	21	13	8	0	0	0	0	0
March 2031	131	30	18	10	5	7	2	1	0	0	0	0	0	0	0
March 2032	134	25	13	7	3	6	1	1	0	0	0	0	0	0	0
March 2033	136	20	10	5	2	7	1	0	0	0	0	0	0	0	0
March 2034	138	16	7	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	139	13	5	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	141	10	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	144	8	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	104	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	100	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	102	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	48	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.0	8.6	6.9	5.8	5.0	10.1	8.1	6.9	6.0	5.3	7.9	7.1	6.4	5.7	5.1

PPC Prepayment Assumption Rates															
Distribution Date	Class KI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class KI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class KI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	98	96	95	93	104	99	97	95	94	104	99	97	95	94
March 2022	106	93	89	85	81	110	97	93	88	84	111	97	93	89	85
March 2023	109	87	80	74	68	117	94	86	80	73	120	96	88	82	75
March 2024	111	80	71	63	55	125	89	79	70	62	131	94	83	74	65
March 2025	114	72	61	52	43	133	84	71	60	50	144	91	77	65	55
March 2026	117	65	52	42	33	141	78	63	50	40	156	86	69	56	44
March 2027	120	57	44	33	25	150	71	54	41	31	117	57	44	33	25
March 2028	123	50	36	26	18	154	62	45	32	22	120	49	36	26	18
March 2029	126	43	29	19	12	115	40	27	18	12	8	3	2	1	1
March 2030	129	36	23	14	8	114	33	21	13	8	0	0	0	0	0
March 2031	131	30	18	10	5	7	2	1	0	0	0	0	0	0	0
March 2032	135	25	13	7	3	6	1	1	0	0	0	0	0	0	0
March 2033	137	20	10	5	2	7	1	0	0	0	0	0	0	0	0
March 2034	138	16	7	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	139	13	5	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	141	10	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	144	8	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	104	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	100	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	103	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	48	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.0	8.6	6.9	5.8	5.0	10.1	8.1	6.9	6.0	5.3	7.9	7.1	6.4	5.7	5.1

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

Security Group 2 PPC Prepayment Assumption Rates															
Distribution Date	Class KI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class KI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class KI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	98	96	95	93	104	99	97	95	94	104	99	97	95	94
March 2022	106	93	89	85	81	110	97	93	88	84	111	97	93	89	85
March 2023	109	87	80	74	68	117	94	86	80	73	120	96	88	82	75
March 2024	111	80	71	63	55	125	89	79	70	62	131	94	83	74	65
March 2025	114	72	61	52	43	133	84	71	60	50	144	91	77	65	55
March 2026	117	65	52	42	33	141	78	63	50	40	156	86	69	56	44
March 2027	120	57	44	33	25	150	71	54	41	31	117	57	44	33	25
March 2028	123	50	36	26	18	154	62	45	32	22	120	49	36	26	18
March 2029	126	43	29	19	12	115	40	27	18	12	8	3	2	1	1
March 2030	129	36	23	14	8	114	33	21	13	8	0	0	0	0	0
March 2031	131	30	18	10	5	7	2	1	0	0	0	0	0	0	0
March 2032	135	25	13	7	3	6	1	1	0	0	0	0	0	0	0
March 2033	137	20	10	5	2	7	1	0	0	0	0	0	0	0	0
March 2034	138	16	7	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	139	13	5	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	141	10	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	144	8	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	104	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	100	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	103	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	48	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.0	8.6	6.9	5.8	5.0	10.1	8.1	6.9	6.0	5.3	7.9	7.1	6.4	5.7	5.1

PPC Prepayment Assumption Rates															
Distribution Date	Class KI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class KI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class KI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	98	96	95	93	104	99	97	95	94	104	99	97	95	94
March 2022	106	93	89	85	81	110	97	93	88	84	111	97	93	89	85
March 2023	109	87	80	74	68	117	94	86	80	73	120	96	88	82	75
March 2024	111	80	71	63	55	125	89	79	70	62	131	94	83	74	65
March 2025	114	72	61	52	43	133	84	71	60	50	144	91	77	65	55
March 2026	117	65	52	42	33	141	78	63	50	40	156	86	69	56	44
March 2027	120	57	44	33	25	150	71	54	41	31	117	57	44	33	25
March 2028	123	50	36	26	18	154	62	45	32	22	120	49	36	26	18
March 2029	126	43	29	19	12	115	40	27	18	12	8	3	2	1	1
March 2030	129	36	23	14	8	114	33	21	13	8	0	0	0	0	0
March 2031	131	30	18	10	5	7	2	1	0	0	0	0	0	0	0
March 2032	135	25	13	7	3	6	1	1	0	0	0	0	0	0	0
March 2033	137	20	10	5	2	7	1	0	0	0	0	0	0	0	0
March 2034	138	16	7	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	139	13	5	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	141	10	4	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	144	8	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	104	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	100	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	103	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	48	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2044	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2045	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2046	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2048 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.0	8.6	6.9	5.8	5.0	10.1	8.1	6.9	6.0	5.3	7.9	7.1	6.4	5.7	5.1

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

Security Group 3 PPC Prepayment Assumption Rates															
Distribution Date	Class FJ 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FJ 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FJ 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	100	99	98	97	101	100	99	98	97	101	100	99	98	97
March 2022	102	96	93	89	86	102	99	96	92	89	102	99	96	92	89
March 2023	104	90	84	79	74	104	96	90	85	79	104	98	92	86	80
March 2024	105	83	75	68	61	105	92	84	75	68	105	96	87	78	70
March 2025	106	76	66	57	49	106	87	76	65	56	106	93	81	70	60
March 2026	107	68	57	47	38	107	81	67	55	45	107	89	73	60	49
March 2027	109	61	48	37	29	108	75	59	46	35	108	83	66	51	39
March 2028	110	53	40	29	21	110	68	50	37	27	60	42	31	23	17
March 2029	111	46	32	22	15	83	45	31	22	15	1	0	0	0	0
March 2030	112	39	26	16	10	67	32	21	13	8	0	0	0	0	0
March 2031	113	33	20	12	7	1	0	0	0	0	0	0	0	0	0
March 2032	115	28	16	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	116	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	117	18	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	119	15	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	120	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	121	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	91	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	89	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	57	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	9.1	7.4	6.3	5.5	9.9	8.3	7.3	6.4	5.7	8.0	7.4	6.7	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class FJ 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FJ 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FJ 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	86	109	99	96	92	89	109	99	96	92	89
March 2023	108	90	85	79	74	115	96	90	85	79	116	98	92	86	80
March 2024	111	83	75	68	61	122	93	84	75	68	122	96	87	78	70
March 2025	114	76	66	57	49	129	88	76	65	56	129	93	81	70	60
March 2026	117	69	57	47	38	137	82	68	55	45	137	89	74	60	49
March 2027	119	61	48	37	29	144	75	59	46	35	144	84	66	51	39
March 2028	122	54	40	29	21	152	68	51	37	27	82	42	31	23	17
March 2029	125	46	32	22	15	119	45	32	22	15	1	0	0	0	0
March 2030	128	40	26	16	10	100	32	21	13	8	1	0	0	0	0
March 2031	131	33	20	12	7	1	0	0	0	0	0	0	0	0	0
March 2032	134	28	16	8	4	1	0	0	0	0	0	0	0	0	0
March 2033	137	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	18	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	146	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	149	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	112	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	73	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	9.1	7.4	6.3	5.5	10.0	8.3	7.3	6.4	5.7	8.0	7.4	6.7	6.0	5.5

Security Group 3 PPC Prepayment Assumption Rates															
Distribution Date	Class FJ 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FJ 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FJ 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	86	109	99	96	92	89	109	99	96	92	89
March 2023	108	90	85	79	74	116	96	90	85	79	118	98	92	86	80
March 2024	111	83	75	68	61	123	93	84	75	68	128	96	87	78	70
March 2025	114	76	66	57	49	131	88	76	65	56	139	93	81	70	60
March 2026	117	69	57	47	38	139	82	68	55	45	151	89	74	60	49
March 2027	119	61	48	37	29	147	75	59	46	35	164	84	66	51	39
March 2028	122	54	40	29	21	156	68	51	37	27	94	42	31	23	17
March 2029	125	46	32	22	15	122	45	32	22	15	1	0	0	0	0
March 2030	128	40	26	16	10	103	32	21	13	8	1	0	0	0	0
March 2031	131	33	20	12	7	1	0	0	0	0	0	0	0	0	0
March 2032	134	28	16	8	4	1	0	0	0	0	0	0	0	0	0
March 2033	137	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	18	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	146	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	149	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	112	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	73	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	9.1	7.4	6.3	5.5	10.0	8.3	7.3	6.4	5.7	8.0	7.4	6.7	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class JI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class JI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class JI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	86	109	99	96	92	89	109	99	96	93	89
March 2023	109	90	85	79	74	116	97	91	85	79	118	98	92	86	80
March 2024	111	83	75	68	61	123	93	84	75	68	128	96	87	78	70
March 2025	114	76	66	57	49	131	88	76	66	56	139	93	81	70	60
March 2026	117	69	57	47	38	139	82	68	56	45	152	89	74	61	49
March 2027	120	61	48	37	29	147	75	59	46	35	164	84	66	51	39
March 2028	123	54	40	29	21	156	68	51	37	27	95	42	31	23	17
March 2029	126	47	32	22	15	122	45	32	22	15	1	0	0	0	0
March 2030	128	40	26	16	10	103	32	21	13	8	1	0	0	0	0
March 2031	131	33	20	12	7	1	0	0	0	0	0	0	0	0	0
March 2032	134	28	16	8	4	1	0	0	0	0	0	0	0	0	0
March 2033	137	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	18	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	144	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	147	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	149	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	112	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	73	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	9.1	7.4	6.3	5.5	10.0	8.3	7.3	6.4	5.7	8.0	7.4	6.7	6.0	5.5

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

Security Group 3 PPC Prepayment Assumption Rates															
Distribution Date	Class JI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class JI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class JI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	86	109	99	96	92	89	109	99	96	93	89
March 2023	109	90	85	79	74	116	97	91	85	79	118	98	92	86	80
March 2024	111	83	75	68	61	123	93	84	75	68	128	96	87	78	70
March 2025	114	76	66	57	49	131	88	76	66	56	139	93	81	70	60
March 2026	117	69	57	47	38	139	82	68	56	45	152	89	74	61	49
March 2027	120	61	48	37	29	147	75	59	46	35	164	84	66	51	39
March 2028	123	54	40	29	21	156	68	51	37	27	95	42	31	23	17
March 2029	126	47	32	22	15	122	45	32	22	15	1	0	0	0	0
March 2030	128	40	26	16	10	103	32	21	13	8	1	0	0	0	0
March 2031	131	33	20	12	7	1	0	0	0	0	0	0	0	0	0
March 2032	134	28	16	8	4	1	0	0	0	0	0	0	0	0	0
March 2033	137	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	18	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	144	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	147	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	149	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	112	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	73	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	9.1	7.4	6.3	5.5	10.0	8.3	7.3	6.4	5.7	8.0	7.4	6.7	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class JI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class JI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class JI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	86	109	99	96	92	89	109	99	96	93	89
March 2023	109	90	85	79	74	116	97	91	85	79	118	98	92	86	80
March 2024	111	83	75	68	61	123	93	84	75	68	128	96	87	78	70
March 2025	114	76	66	57	49	131	88	76	66	56	139	93	81	70	60
March 2026	117	69	57	47	38	139	82	68	56	45	152	89	74	61	49
March 2027	120	61	48	37	29	147	75	59	46	35	164	84	66	51	39
March 2028	123	54	40	29	21	156	68	51	37	27	95	42	31	23	17
March 2029	126	47	32	22	15	122	45	32	22	15	1	0	0	0	0
March 2030	128	40	26	16	10	103	32	21	13	8	1	0	0	0	0
March 2031	131	33	20	12	7	1	0	0	0	0	0	0	0	0	0
March 2032	134	28	16	8	4	1	0	0	0	0	0	0	0	0	0
March 2033	137	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	18	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	144	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	147	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	149	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	112	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	73	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.5	9.1	7.4	6.3	5.5	10.0	8.3	7.3	6.4	5.7	8.0	7.4	6.7	6.0	5.5

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

Security Group 4 PPC Prepayment Assumption Rates															
Distribution Date	Class BF 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class BF 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class BF 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	94	91	87	84	101	95	92	88	85	101	95	92	88	85
March 2022	102	86	80	73	67	102	91	84	77	71	102	91	84	78	71
March 2023	103	78	69	60	53	103	85	75	66	57	103	88	77	68	59
March 2024	104	70	59	49	40	104	79	66	55	45	86	67	56	47	38
March 2025	106	62	49	38	29	63	42	33	26	20	46	32	26	20	15
March 2026	102	52	38	28	20	37	22	17	12	9	32	20	15	11	8
March 2027	86	37	25	17	11	32	17	12	8	5	1	0	0	0	0
March 2028	64	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	44	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	31	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	31	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	32	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.3	5.9	5.0	4.2	3.7	5.7	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

PPC Prepayment Assumption Rates															
Distribution Date	Class BF 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class BF 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class BF 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	105	95	92	88	85	105	95	92	88	85
March 2022	107	86	80	73	67	111	91	84	77	71	111	91	84	78	71
March 2023	111	78	69	60	53	117	85	75	66	57	117	88	77	68	59
March 2024	115	70	59	49	40	124	79	66	55	45	101	67	56	47	38
March 2025	118	62	49	38	29	76	42	33	26	20	56	32	26	20	15
March 2026	116	52	38	28	20	47	22	17	12	9	40	20	15	11	8
March 2027	99	37	25	17	11	42	17	12	8	5	1	0	0	0	0
March 2028	75	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

Security Group 4 PPC Prepayment Assumption Rates															
Distribution Date	Class BF 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class BF 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class BF 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	105	95	92	88	85	105	95	92	88	85
March 2022	107	86	80	73	67	113	91	84	77	71	114	91	84	78	71
March 2023	111	78	69	60	53	121	85	75	66	57	124	88	77	68	59
March 2024	115	70	59	49	40	129	79	66	55	45	109	67	56	47	38
March 2025	118	62	49	38	29	80	42	33	26	20	62	32	26	20	15
March 2026	116	52	38	28	20	50	22	17	12	9	46	20	15	11	8
March 2027	99	37	25	17	11	45	17	12	8	5	1	0	0	0	0
March 2028	75	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

PPC Prepayment Assumption Rates															
Distribution Date	Class BI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class BI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class BI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	106	95	92	88	85	106	95	92	88	85
March 2022	108	86	80	73	67	113	91	84	77	71	114	91	84	78	71
March 2023	111	78	69	60	53	121	85	75	66	57	124	88	77	68	59
March 2024	115	70	59	49	40	130	79	66	55	45	110	67	56	47	38
March 2025	119	62	49	38	29	80	42	33	26	20	62	32	26	20	15
March 2026	116	52	38	28	20	50	22	17	12	9	46	20	15	11	8
March 2027	99	37	25	17	11	45	17	12	8	5	1	0	0	0	0
March 2028	76	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

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

Security Group 4 PPC Prepayment Assumption Rates															
Distribution Date	Class BI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class BI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class BI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	106	95	92	88	85	106	95	92	88	85
March 2022	108	86	80	73	67	113	91	84	77	71	114	91	84	78	71
March 2023	111	78	69	60	53	121	85	75	66	57	124	88	77	68	59
March 2024	115	70	59	49	40	130	79	66	55	45	110	67	56	47	38
March 2025	119	62	49	38	29	80	42	33	26	20	62	32	26	20	15
March 2026	116	52	38	28	20	50	22	17	12	9	46	20	15	11	8
March 2027	99	37	25	17	11	45	17	12	8	5	1	0	0	0	0
March 2028	76	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

PPC Prepayment Assumption Rates															
Distribution Date	Class BI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class BI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class BI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	106	95	92	88	85	106	95	92	88	85
March 2022	108	86	80	73	67	113	91	84	77	71	114	91	84	78	71
March 2023	111	78	69	60	53	121	85	75	66	57	124	88	77	68	59
March 2024	115	70	59	49	40	130	79	66	55	45	110	67	56	47	38
March 2025	119	62	49	38	29	80	42	33	26	20	62	32	26	20	15
March 2026	116	52	38	28	20	50	22	17	12	9	46	20	15	11	8
March 2027	99	37	25	17	11	45	17	12	8	5	1	0	0	0	0
March 2028	76	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

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

Security Group 4 PPC Prepayment Assumption Rates															
Distribution Date	Class F 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class F 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class F 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	94	91	87	84	101	95	92	88	85	101	95	92	88	85
March 2022	102	86	80	73	67	102	91	84	77	71	102	91	84	78	71
March 2023	103	78	69	60	53	103	85	75	66	57	103	88	77	68	59
March 2024	104	70	59	49	40	104	79	66	55	45	86	67	56	47	38
March 2025	106	62	49	38	29	63	42	33	26	20	46	32	26	20	15
March 2026	102	52	38	28	20	37	22	17	12	9	32	20	15	11	8
March 2027	86	37	25	17	11	32	17	12	8	5	1	0	0	0	0
March 2028	64	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	44	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	31	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	31	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	32	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.3	5.9	5.0	4.2	3.7	5.7	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

PPC Prepayment Assumption Rates															
Distribution Date	Class F 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class F 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class F 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	105	95	92	88	85	105	95	92	88	85
March 2022	107	86	80	73	67	111	91	84	77	71	111	91	84	78	71
March 2023	111	78	69	60	53	117	85	75	66	57	117	88	77	68	59
March 2024	115	70	59	49	40	124	79	66	55	45	101	67	56	47	38
March 2025	118	62	49	38	29	76	42	33	26	20	56	32	26	20	15
March 2026	116	52	38	28	20	47	22	17	12	9	40	20	15	11	8
March 2027	99	37	25	17	11	42	17	12	8	5	1	0	0	0	0
March 2028	75	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

Security Group 4 PPC Prepayment Assumption Rates															
Distribution Date	Class F 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class F 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class F 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	105	95	92	88	85	105	95	92	88	85
March 2022	107	86	80	73	67	113	91	84	77	71	114	91	84	78	71
March 2023	111	78	69	60	53	121	85	75	66	57	124	88	77	68	59
March 2024	115	70	59	49	40	129	79	66	55	45	109	67	56	47	38
March 2025	118	62	49	38	29	80	42	33	26	20	62	32	26	20	15
March 2026	116	52	38	28	20	50	22	17	12	9	46	20	15	11	8
March 2027	99	37	25	17	11	45	17	12	8	5	1	0	0	0	0
March 2028	75	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

PPC Prepayment Assumption Rates															
Distribution Date	Class FB 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FB 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FB 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	94	91	87	84	101	95	92	88	85	101	95	92	88	85
March 2022	102	86	80	73	67	102	91	84	77	71	102	91	84	78	71
March 2023	103	78	69	60	53	103	85	75	66	57	103	88	77	68	59
March 2024	104	70	59	49	40	104	79	66	55	45	86	67	56	47	38
March 2025	106	62	49	38	29	63	42	33	26	20	46	32	26	20	15
March 2026	102	52	38	28	20	37	22	17	12	9	32	20	15	11	8
March 2027	86	37	25	17	11	32	17	12	8	5	1	0	0	0	0
March 2028	64	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	44	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	31	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	31	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	32	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.3	5.9	5.0	4.2	3.7	5.7	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

Security Group 4 PPC Prepayment Assumption Rates															
Distribution Date	Class FB 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FB 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FB 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	105	95	92	88	85	105	95	92	88	85
March 2022	107	86	80	73	67	111	91	84	77	71	111	91	84	78	71
March 2023	111	78	69	60	53	117	85	75	66	57	117	88	77	68	59
March 2024	115	70	59	49	40	124	79	66	55	45	101	67	56	47	38
March 2025	118	62	49	38	29	76	42	33	26	20	56	32	26	20	15
March 2026	116	52	38	28	20	47	22	17	12	9	40	20	15	11	8
March 2027	99	37	25	17	11	42	17	12	8	5	1	0	0	0	0
March 2028	75	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

PPC Prepayment Assumption Rates															
Distribution Date	Class FB 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FB 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FB 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	94	91	87	84	105	95	92	88	85	105	95	92	88	85
March 2022	107	86	80	73	67	113	91	84	77	71	114	91	84	78	71
March 2023	111	78	69	60	53	121	85	75	66	57	124	88	77	68	59
March 2024	115	70	59	49	40	129	79	66	55	45	109	67	56	47	38
March 2025	118	62	49	38	29	80	42	33	26	20	62	32	26	20	15
March 2026	116	52	38	28	20	50	22	17	12	9	46	20	15	11	8
March 2027	99	37	25	17	11	45	17	12	8	5	1	0	0	0	0
March 2028	75	23	15	9	6	1	0	0	0	0	0	0	0	0	0
March 2029	53	13	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2030	38	8	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2031	39	6	3	2	1	0	0	0	0	0	0	0	0	0	0
March 2032	40	5	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2033	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2034 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.4	5.9	5.0	4.2	3.7	5.8	4.8	4.3	3.8	3.4	5.0	4.4	4.0	3.6	3.2

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class CI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class CI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class CI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	69	128	97	88	79	71
March 2025	114	77	67	58	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	147	75	59	46	36	139	72	56	44	34
March 2028	122	54	40	29	21	155	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class CI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class CI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class CI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	69	128	97	88	79	71
March 2025	114	77	67	58	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	147	75	59	46	36	139	72	56	44	34
March 2028	122	54	40	29	21	155	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

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

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class CI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class CI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class CI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	104	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	69	128	97	88	79	71
March 2025	114	77	67	58	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	147	75	59	46	36	139	72	56	44	34
March 2028	122	54	40	29	21	155	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

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

PPC Prepayment Assumption Rates															
Distribution Date	Class FC 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FC 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FC 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	100	99	98	97	101	100	99	98	97	101	100	99	98	97
March 2022	103	96	93	90	87	103	99	96	93	90	103	99	96	93	90
March 2023	104	90	85	80	75	104	96	91	85	80	104	98	92	86	81
March 2024	105	83	76	68	62	105	93	84	76	68	105	96	87	79	71
March 2025	106	76	66	57	49	106	88	76	66	57	106	93	81	70	61
March 2026	108	69	57	47	38	107	81	68	56	46	107	89	74	61	50
March 2027	108	61	48	37	29	109	75	59	46	36	94	71	56	44	34
March 2028	110	53	40	29	21	110	68	51	37	27	50	34	26	19	14
March 2029	111	46	32	22	15	78	42	29	20	14	1	1	1	0	0
March 2030	112	40	26	17	10	51	24	16	10	6	0	0	0	0	0
March 2031	114	33	20	12	7	1	1	0	0	0	0	0	0	0	0
March 2032	115	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	116	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	118	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	119	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	120	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	121	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	91	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	86	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.7	8.2	7.2	6.4	5.7	7.8	7.3	6.6	6.0	5.5

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class FC 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FC 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FC 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	116	98	92	87	81
March 2024	111	84	76	69	62	122	93	84	76	68	122	97	88	79	71
March 2025	114	76	66	57	49	129	88	76	66	57	129	94	81	70	61
March 2026	116	69	57	47	39	136	82	68	56	46	137	89	74	61	50
March 2027	119	61	48	38	29	144	75	59	46	36	124	72	56	44	34
March 2028	121	54	40	29	21	152	68	51	37	27	68	35	26	19	14
March 2029	124	47	33	22	15	111	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	75	24	16	10	6	0	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class FC 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FC 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FC 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	68	128	97	88	79	71
March 2025	114	76	66	57	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	146	75	59	46	36	139	72	56	44	34
March 2028	121	54	40	29	21	154	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class FD 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FD 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FD 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	100	99	98	97	101	100	99	98	97	101	100	99	98	97
March 2022	103	96	93	90	87	103	99	96	93	90	103	99	96	93	90
March 2023	104	90	85	80	75	104	96	91	85	80	104	98	92	86	81
March 2024	105	83	76	68	62	105	93	84	76	68	105	96	87	79	71
March 2025	106	76	66	57	49	106	88	76	66	57	106	93	81	70	61
March 2026	108	69	57	47	38	108	81	68	56	46	108	89	74	61	50
March 2027	109	61	48	37	29	109	75	59	46	36	94	71	56	44	34
March 2028	110	53	40	29	21	110	68	51	37	27	50	34	26	19	14
March 2029	111	46	32	22	15	78	42	29	20	14	1	1	1	0	0
March 2030	113	40	26	17	10	51	24	16	10	6	0	0	0	0	0
March 2031	114	33	20	12	7	1	1	0	0	0	0	0	0	0	0
March 2032	115	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	117	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	118	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	119	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	120	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	122	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	92	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	86	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.7	8.2	7.2	6.4	5.7	7.8	7.3	6.6	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class FD 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FD 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FD 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	116	98	92	87	81
March 2024	111	84	76	69	62	122	93	84	76	68	122	97	88	79	71
March 2025	114	76	66	57	49	130	88	76	66	57	130	94	81	70	61
March 2026	116	69	57	47	39	137	82	68	56	46	137	89	74	61	50
March 2027	119	61	48	38	29	144	75	59	46	36	124	72	56	44	34
March 2028	121	54	40	29	21	152	68	51	37	27	68	35	26	19	14
March 2029	124	47	33	22	15	111	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	75	24	16	10	6	0	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

**Security Group 5
PPC Prepayment Assumption Rates**

Distribution Date	Class FD 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FD 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FD 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	68	128	97	88	79	71
March 2025	114	76	66	57	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	146	75	59	46	36	139	72	56	44	34
March 2028	121	54	40	29	21	154	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

PPC Prepayment Assumption Rates

Distribution Date	Class FE 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FE 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FE 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	101	100	99	98	97	101	100	99	98	97	101	100	99	98	97
March 2022	103	96	93	90	87	103	99	96	93	90	103	99	96	93	90
March 2023	104	90	85	80	75	104	97	91	85	80	104	98	92	86	81
March 2024	106	83	76	68	62	106	93	84	76	68	106	96	87	79	71
March 2025	107	76	66	57	49	107	88	76	66	57	107	93	81	70	61
March 2026	108	69	57	47	38	108	81	68	56	46	108	89	74	61	50
March 2027	109	61	48	37	29	110	75	59	46	36	95	71	56	44	34
March 2028	111	53	40	29	21	111	68	51	37	27	50	34	26	19	14
March 2029	112	46	32	22	15	79	42	29	20	14	1	1	1	0	0
March 2030	114	40	26	17	10	51	24	16	10	6	0	0	0	0	0
March 2031	115	33	20	12	7	1	1	0	0	0	0	0	0	0	0
March 2032	117	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	118	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	120	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	121	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	122	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	124	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	93	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	88	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.7	8.2	7.2	6.4	5.7	7.8	7.3	6.6	6.0	5.5

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class FE 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FE 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FE 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	116	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	68	123	97	88	79	71
March 2025	114	76	66	57	49	130	88	76	66	57	130	94	81	70	61
March 2026	116	69	57	47	39	137	82	68	56	46	137	89	74	61	50
March 2027	119	61	48	38	29	145	75	59	46	36	124	72	56	44	34
March 2028	121	54	40	29	21	153	68	51	37	27	68	35	26	19	14
March 2029	124	47	33	22	15	111	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	76	24	16	10	6	0	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class FE 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FE 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FE 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	68	128	97	88	79	71
March 2025	114	76	66	57	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	146	75	59	46	36	139	72	56	44	34
March 2028	121	54	40	29	21	154	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class FG 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FG 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FG 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	102	100	99	98	97	102	100	99	98	97	102	100	99	98	97
March 2022	103	96	93	90	87	103	99	96	93	90	103	99	96	93	90
March 2023	105	90	85	80	75	105	97	91	85	80	105	98	92	87	81
March 2024	107	84	76	69	62	107	93	84	76	68	107	96	87	79	71
March 2025	109	76	66	57	49	109	88	76	66	57	109	93	81	70	61
March 2026	110	69	57	47	38	110	82	68	56	46	110	89	74	61	50
March 2027	112	61	48	38	29	112	75	59	46	36	97	71	56	44	34
March 2028	113	53	40	29	21	113	68	51	37	27	51	34	26	19	14
March 2029	115	46	33	22	15	81	42	29	20	14	1	1	1	0	0
March 2030	117	40	26	17	10	53	24	16	10	6	0	0	0	0	0
March 2031	119	33	20	12	7	1	1	0	0	0	0	0	0	0	0
March 2032	121	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	123	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	125	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	127	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	128	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	130	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	98	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	92	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.7	8.2	7.2	6.4	5.7	7.8	7.3	6.6	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class FG 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FG 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FG 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	116	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	68	123	97	88	79	71
March 2025	114	77	66	58	49	131	88	76	66	57	131	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	139	89	74	61	50
March 2027	119	61	48	38	29	146	75	59	46	36	126	72	56	44	34
March 2028	121	54	40	29	21	154	68	51	37	27	69	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	0	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

Security Group 5 PPC Prepayment Assumption Rates															
Distribution Date	Class FG 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FG 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FG 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	103	100	99	98	97	103	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	69	62	123	93	84	76	68	128	97	88	79	71
March 2025	114	77	66	58	49	131	88	76	66	57	139	94	81	70	61
March 2026	116	69	57	47	39	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	38	29	146	75	59	46	36	139	72	56	44	34
March 2028	121	54	40	29	21	154	68	51	37	27	78	35	26	19	14
March 2029	124	47	33	22	15	113	42	30	20	14	2	1	1	0	0
March 2030	127	40	26	17	10	77	24	16	10	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	1	0	0	0	0
March 2032	133	28	16	9	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	1	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	1	0	0	0	0	0	0	0	0	0
March 2035	142	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	113	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	107	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.2	9.1	7.5	6.3	5.5	9.8	8.2	7.2	6.4	5.7	7.9	7.3	6.6	6.0	5.5

Security Group 6 PPC Prepayment Assumption Rates															
Distribution Date	Class FH 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FH 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FH 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	102	100	99	97	96	102	100	99	98	97	102	100	99	98	97
March 2022	103	95	92	89	86	103	99	95	92	89	103	99	95	92	89
March 2023	105	89	84	78	73	105	96	90	84	78	105	98	91	85	80
March 2024	106	82	74	67	60	106	92	83	74	67	106	96	86	78	70
March 2025	108	75	65	56	48	108	87	75	65	55	108	93	80	69	59
March 2026	110	67	56	46	37	110	81	67	55	44	110	89	73	60	49
March 2027	111	60	47	36	28	111	74	58	45	35	95	71	56	43	33
March 2028	113	53	39	28	20	113	68	50	37	26	1	0	0	0	0
March 2029	115	45	32	22	14	61	32	22	15	10	0	0	0	0	0
March 2030	116	39	25	16	10	0	0	0	0	0	0	0	0	0	0
March 2031	118	33	20	12	7	0	0	0	0	0	0	0	0	0	0
March 2032	120	27	15	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	122	22	11	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	124	18	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	125	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	127	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2037	129	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	69	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	8.9	7.3	6.2	5.4	9.0	7.8	6.9	6.1	5.5	7.2	6.8	6.2	5.7	5.2

Security Group 6 PPC Prepayment Assumption Rates															
Distribution Date	Class FH 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FH 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FH 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	97	96	104	100	99	98	97	104	100	99	98	97
March 2022	106	95	92	89	86	109	99	95	92	89	110	99	95	92	89
March 2023	108	89	84	78	73	116	96	90	84	78	116	98	91	85	80
March 2024	111	83	74	67	60	123	92	83	75	67	124	96	86	78	70
March 2025	113	75	65	56	48	131	87	75	65	55	131	93	80	69	59
March 2026	116	68	56	46	37	139	81	67	55	44	139	89	73	60	49
March 2027	119	60	47	36	28	147	74	58	45	35	126	71	56	43	33
March 2028	121	53	39	28	20	156	68	50	37	26	1	0	0	0	0
March 2029	124	46	32	22	14	88	32	22	15	10	0	0	0	0	0
March 2030	127	39	25	16	10	0	0	0	0	0	0	0	0	0	0
March 2031	130	33	20	12	7	0	0	0	0	0	0	0	0	0	0
March 2032	133	27	15	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	80	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	8.9	7.3	6.2	5.4	9.0	7.8	6.9	6.1	5.5	7.3	6.8	6.2	5.7	5.2

PPC Prepayment Assumption Rates															
Distribution Date	Class FH 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FH 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FH 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	97	96	104	100	99	98	97	104	100	99	98	97
March 2022	106	95	92	89	86	109	99	95	92	89	110	99	95	92	89
March 2023	108	89	84	78	73	116	96	90	84	78	118	98	91	85	80
March 2024	111	83	74	67	60	123	92	83	75	67	129	96	86	78	70
March 2025	113	75	65	56	48	131	87	75	65	55	140	93	80	69	59
March 2026	116	68	56	46	37	139	81	67	55	44	152	89	73	60	49
March 2027	119	60	47	36	28	147	74	58	45	35	140	71	56	43	33
March 2028	121	53	39	28	20	156	68	50	37	26	1	0	0	0	0
March 2029	124	46	32	22	14	88	32	22	15	10	0	0	0	0	0
March 2030	127	39	25	16	10	0	0	0	0	0	0	0	0	0	0
March 2031	130	33	20	12	7	0	0	0	0	0	0	0	0	0	0
March 2032	133	27	15	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	80	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	8.9	7.3	6.2	5.4	9.0	7.8	6.9	6.1	5.5	7.3	6.8	6.2	5.7	5.2

Security Group 6 PPC Prepayment Assumption Rates															
Distribution Date	Class HI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class HI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class HI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	97	96	104	100	99	98	97	104	100	99	98	97
March 2022	106	95	92	89	86	110	99	95	92	89	110	99	95	92	89
March 2023	108	90	84	78	73	116	96	90	84	78	118	98	92	85	80
March 2024	111	83	74	67	60	123	92	83	75	67	129	96	87	78	70
March 2025	113	75	65	56	48	131	87	75	65	55	140	93	80	69	59
March 2026	116	68	56	46	37	139	81	67	55	44	152	89	73	60	49
March 2027	119	60	47	36	28	147	75	58	45	35	140	71	56	43	33
March 2028	121	53	39	28	20	156	68	50	37	26	1	0	0	0	0
March 2029	124	46	32	22	14	88	32	22	15	10	0	0	0	0	0
March 2030	127	39	25	16	10	0	0	0	0	0	0	0	0	0	0
March 2031	130	33	20	12	7	0	0	0	0	0	0	0	0	0	0
March 2032	133	27	15	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	80	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	8.9	7.3	6.2	5.4	9.0	7.8	6.9	6.1	5.5	7.3	6.8	6.2	5.7	5.2

PPC Prepayment Assumption Rates															
Distribution Date	Class HI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class HI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class HI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	97	96	104	100	99	98	97	104	100	99	98	97
March 2022	106	95	92	89	86	110	99	95	92	89	110	99	95	92	89
March 2023	108	90	84	78	73	116	96	90	84	78	118	98	92	85	80
March 2024	111	83	74	67	60	123	92	83	75	67	129	96	87	78	70
March 2025	113	75	65	56	48	131	87	75	65	55	140	93	80	69	59
March 2026	116	68	56	46	37	139	81	67	55	44	152	89	73	60	49
March 2027	119	60	47	36	28	147	75	58	45	35	140	71	56	43	33
March 2028	121	53	39	28	20	156	68	50	37	26	1	0	0	0	0
March 2029	124	46	32	22	14	88	32	22	15	10	0	0	0	0	0
March 2030	127	39	25	16	10	0	0	0	0	0	0	0	0	0	0
March 2031	130	33	20	12	7	0	0	0	0	0	0	0	0	0	0
March 2032	133	27	15	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	80	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	8.9	7.3	6.2	5.4	9.0	7.8	6.9	6.1	5.5	7.3	6.8	6.2	5.7	5.2

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

Security Group 6 PPC Prepayment Assumption Rates															
Distribution Date	Class HI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class HI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class HI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	97	96	104	100	99	98	97	104	100	99	98	97
March 2022	106	95	92	89	86	110	99	95	92	89	110	99	95	92	89
March 2023	108	90	84	78	73	116	96	90	84	78	118	98	92	85	80
March 2024	111	83	74	67	60	123	92	83	75	67	129	96	87	78	70
March 2025	113	75	65	56	48	131	87	75	65	55	140	93	80	69	59
March 2026	116	68	56	46	37	139	81	67	55	44	152	89	73	60	49
March 2027	119	60	47	36	28	147	75	58	45	35	140	71	56	43	33
March 2028	121	53	39	28	20	156	68	50	37	26	1	0	0	0	0
March 2029	124	46	32	22	14	88	32	22	15	10	0	0	0	0	0
March 2030	127	39	25	16	10	0	0	0	0	0	0	0	0	0	0
March 2031	130	33	20	12	7	0	0	0	0	0	0	0	0	0	0
March 2032	133	27	15	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	22	11	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	139	18	8	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	142	14	6	2	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	80	4	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	8.9	7.3	6.2	5.4	9.0	7.8	6.9	6.1	5.5	7.3	6.8	6.2	5.7	5.2

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

Security Groups 5 and 6 PPC Prepayment Assumption Rates															
Distribution Date	Class IO* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class IO* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class IO* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	68	62	123	93	84	76	68	128	97	87	79	71
March 2025	114	76	66	57	49	131	88	76	66	57	139	94	81	70	60
March 2026	116	69	57	47	38	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	37	29	147	75	59	46	36	140	72	56	44	34
March 2028	122	54	40	29	21	155	68	51	37	27	69	31	23	17	12
March 2029	124	46	32	22	15	110	41	29	20	13	2	1	1	0	0
March 2030	127	40	26	17	10	68	21	14	9	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	109	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.1	9.1	7.4	6.3	5.5	9.7	8.1	7.2	6.4	5.7	7.8	7.2	6.6	6.0	5.5

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

Security Groups 5 and 6 PPC Prepayment Assumption Rates															
Distribution Date	Class IO* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class IO* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class IO* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	68	62	123	93	84	76	68	128	97	87	79	71
March 2025	114	76	66	57	49	131	88	76	66	57	139	94	81	70	60
March 2026	116	69	57	47	38	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	37	29	147	75	59	46	36	140	72	56	44	34
March 2028	122	54	40	29	21	155	68	51	37	27	69	31	23	17	12
March 2029	124	46	32	22	15	110	41	29	20	13	2	1	1	0	0
March 2030	127	40	26	17	10	68	21	14	9	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	109	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.1	9.1	7.4	6.3	5.5	9.7	8.1	7.2	6.4	5.7	7.8	7.2	6.6	6.0	5.5

PPC Prepayment Assumption Rates															
Distribution Date	Class IO* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class IO* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class IO* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	100	99	98	97	104	100	99	98	97	104	100	99	98	97
March 2022	106	96	93	90	87	109	99	96	93	90	109	99	96	93	90
March 2023	108	91	85	80	75	116	97	91	85	80	118	98	92	87	81
March 2024	111	84	76	68	62	123	93	84	76	68	128	97	87	79	71
March 2025	114	76	66	57	49	131	88	76	66	57	139	94	81	70	60
March 2026	116	69	57	47	38	138	82	68	56	46	151	89	74	61	50
March 2027	119	61	48	37	29	147	75	59	46	36	140	72	56	44	34
March 2028	122	54	40	29	21	155	68	51	37	27	69	31	23	17	12
March 2029	124	46	32	22	15	110	41	29	20	13	2	1	1	0	0
March 2030	127	40	26	17	10	68	21	14	9	6	1	0	0	0	0
March 2031	130	34	20	12	7	2	1	0	0	0	0	0	0	0	0
March 2032	133	28	16	8	4	0	0	0	0	0	0	0	0	0	0
March 2033	136	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2034	140	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2035	143	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2036	145	12	4	2	1	0	0	0	0	0	0	0	0	0	0
March 2037	148	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	109	5	2	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.1	9.1	7.4	6.3	5.5	9.7	8.1	7.2	6.4	5.7	7.8	7.2	6.6	6.0	5.5

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

Security Group 7 PPC Prepayment Assumption Rates															
Distribution Date	Class DA					Class DI*					Class DZ				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	82	74	70	67	63	84	74	70	67	63	104	104	104	104	104
March 2022	80	63	57	51	46	83	63	57	51	46	109	109	109	109	109
March 2023	79	55	46	39	32	84	55	46	39	32	113	113	113	114	114
March 2024	50	30	23	18	14	54	30	23	18	14	118	118	119	119	119
March 2025	18	8	6	4	2	20	8	6	4	2	124	124	124	124	124
March 2026	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
March 2027	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
March 2028 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	3.6	2.8	2.6	2.3	2.1	3.7	2.8	2.6	2.3	2.1	5.9	5.8	5.7	5.7	5.6

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

Security Group 8 PPC Prepayment Assumption Rates															
Distribution Date	Class FM 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class FM 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class FM 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	102	97	95	92	90	102	98	96	94	91	102	98	96	94	91
March 2022	103	91	86	82	77	103	96	91	86	81	103	96	91	86	82
March 2023	105	84	77	70	64	105	92	84	76	69	105	95	86	79	71
March 2024	107	77	68	59	51	107	87	76	66	58	107	93	81	71	61
March 2025	108	70	58	48	40	108	81	68	56	47	108	89	75	62	51
March 2026	110	62	49	39	30	110	75	60	47	36	106	81	65	51	39
March 2027	112	55	41	30	22	110	67	50	37	27	73	51	38	28	20
March 2028	114	47	33	23	16	109	59	41	29	19	39	24	17	12	8
March 2029	116	41	27	17	11	74	35	23	15	9	1	1	0	0	0
March 2030	117	34	21	12	7	75	30	18	11	6	0	0	0	0	0
March 2031	117	28	16	9	4	3	1	0	0	0	0	0	0	0	0
March 2032	119	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2033	121	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2034	121	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	117	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2036	118	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	120	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	81	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	81	2	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	82	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	41	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.6	8.3	6.6	5.5	4.7	10.0	7.8	6.6	5.7	5.0	7.6	6.9	6.1	5.4	4.8

Security Group 8 PPC Prepayment Assumption Rates															
Distribution Date	Class FM 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class FM 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class FM 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	97	95	92	90	105	98	96	94	91	105	98	96	94	91
March 2022	106	91	86	82	77	111	96	91	86	81	111	96	91	86	82
March 2023	109	84	77	70	64	118	92	84	76	69	118	95	86	79	71
March 2024	112	77	68	59	51	126	87	76	66	58	126	93	81	71	61
March 2025	115	70	58	48	40	134	81	68	56	47	134	89	75	62	51
March 2026	118	62	49	39	30	142	75	60	47	36	136	81	65	51	39
March 2027	121	55	41	30	22	148	67	50	37	27	97	51	38	28	20
March 2028	124	47	33	23	16	152	59	41	29	19	53	24	17	12	8
March 2029	127	41	27	17	11	108	35	23	15	9	2	1	0	0	0
March 2030	130	34	21	12	7	113	30	18	11	6	0	0	0	0	0
March 2031	130	28	16	9	4	4	1	0	0	0	0	0	0	0	0
March 2032	134	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2033	137	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2034	140	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	135	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2036	138	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	142	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	97	2	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	50	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.6	8.3	6.6	5.5	4.7	10.0	7.8	6.6	5.7	5.0	7.6	6.9	6.1	5.4	4.8

PPC Prepayment Assumption Rates															
Distribution Date	Class FM 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class FM 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class FM 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	97	95	92	90	105	98	96	94	91	105	98	96	94	91
March 2022	106	91	86	82	77	111	96	91	86	81	112	96	91	86	82
March 2023	109	84	77	70	64	118	92	84	76	69	121	95	86	79	71
March 2024	112	77	68	59	51	126	87	76	66	58	130	93	81	71	61
March 2025	115	70	58	48	40	134	81	68	56	47	140	89	75	62	51
March 2026	118	62	49	39	30	143	75	60	47	36	144	81	65	51	39
March 2027	121	55	41	30	22	149	67	50	37	27	103	51	38	28	20
March 2028	124	47	33	23	16	153	59	41	29	19	58	24	17	12	8
March 2029	127	41	27	17	11	108	35	23	15	9	2	1	0	0	0
March 2030	130	34	21	12	7	114	30	18	11	6	0	0	0	0	0
March 2031	130	28	16	9	4	4	1	0	0	0	0	0	0	0	0
March 2032	134	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2033	137	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2034	140	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	135	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2036	138	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	142	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	97	2	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	50	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.6	8.3	6.6	5.5	4.7	10.0	7.8	6.6	5.7	5.0	7.6	6.9	6.1	5.4	4.8

Security Group 8 PPC Prepayment Assumption Rates															
Distribution Date	Class MI* 0.62000% One-Month LIBOR 0.82000% One-Year LIBOR					Class MI* 0.62000% One-Month LIBOR 4.46100% One-Year LIBOR					Class MI* 0.62000% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	97	95	92	90	105	98	96	94	91	105	98	96	94	91
March 2022	106	91	86	82	77	111	96	91	86	81	112	96	91	86	82
March 2023	109	84	77	70	64	119	92	84	76	69	122	95	86	79	71
March 2024	112	77	68	59	51	126	87	76	66	58	134	93	81	71	61
March 2025	115	70	58	48	40	134	81	68	56	47	148	89	75	62	51
March 2026	118	62	49	39	30	143	75	60	47	36	155	81	65	51	39
March 2027	121	55	41	30	22	149	67	50	37	27	112	51	38	28	20
March 2028	124	47	33	23	16	154	59	41	29	19	64	24	17	12	8
March 2029	127	41	27	17	11	109	35	23	15	9	2	1	0	0	0
March 2030	130	34	21	12	7	114	30	18	11	6	0	0	0	0	0
March 2031	131	28	16	9	4	4	1	0	0	0	0	0	0	0	0
March 2032	134	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2033	138	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2034	140	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	136	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2036	138	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	142	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	97	2	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	51	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.6	8.3	6.6	5.5	4.7	10.0	7.8	6.6	5.7	5.0	7.6	6.9	6.1	5.4	4.8

PPC Prepayment Assumption Rates															
Distribution Date	Class MI* 5.11950% One-Month LIBOR 0.82000% One-Year LIBOR					Class MI* 5.11950% One-Month LIBOR 4.46100% One-Year LIBOR					Class MI* 5.11950% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	97	95	92	90	105	98	96	94	91	105	98	96	94	91
March 2022	106	91	86	82	77	111	96	91	86	81	112	96	91	86	82
March 2023	109	84	77	70	64	119	92	84	76	69	122	95	86	79	71
March 2024	112	77	68	59	51	126	87	76	66	58	134	93	81	71	61
March 2025	115	70	58	48	40	134	81	68	56	47	148	89	75	62	51
March 2026	118	62	49	39	30	143	75	60	47	36	155	81	65	51	39
March 2027	121	55	41	30	22	149	67	50	37	27	112	51	38	28	20
March 2028	124	47	33	23	16	154	59	41	29	19	64	24	17	12	8
March 2029	127	41	27	17	11	109	35	23	15	9	2	1	0	0	0
March 2030	130	34	21	12	7	114	30	18	11	6	0	0	0	0	0
March 2031	131	28	16	9	4	4	1	0	0	0	0	0	0	0	0
March 2032	134	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2033	138	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2034	140	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	136	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2036	138	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	142	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	97	2	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	51	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.6	8.3	6.6	5.5	4.7	10.0	7.8	6.6	5.7	5.0	7.6	6.9	6.1	5.4	4.8

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

Security Group 8 PPC Prepayment Assumption Rates															
Distribution Date	Class MI* 9.61900% One-Month LIBOR 0.82000% One-Year LIBOR					Class MI* 9.61900% One-Month LIBOR 4.46100% One-Year LIBOR					Class MI* 9.61900% One-Month LIBOR 8.10200% One-Year LIBOR				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
March 2021	103	97	95	92	90	105	98	96	94	91	105	98	96	94	91
March 2022	106	91	86	82	77	111	96	91	86	81	112	96	91	86	82
March 2023	109	84	77	70	64	119	92	84	76	69	122	95	86	79	71
March 2024	112	77	68	59	51	126	87	76	66	58	134	93	81	71	61
March 2025	115	70	58	48	40	134	81	68	56	47	148	89	75	62	51
March 2026	118	62	49	39	30	143	75	60	47	36	155	81	65	51	39
March 2027	121	55	41	30	22	149	67	50	37	27	112	51	38	28	20
March 2028	124	47	33	23	16	154	59	41	29	19	64	24	17	12	8
March 2029	127	41	27	17	11	109	35	23	15	9	2	1	0	0	0
March 2030	130	34	21	12	7	114	30	18	11	6	0	0	0	0	0
March 2031	131	28	16	9	4	4	1	0	0	0	0	0	0	0	0
March 2032	134	23	12	6	3	0	0	0	0	0	0	0	0	0	0
March 2033	138	19	9	4	2	0	0	0	0	0	0	0	0	0	0
March 2034	140	15	6	3	1	0	0	0	0	0	0	0	0	0	0
March 2035	136	11	4	2	0	0	0	0	0	0	0	0	0	0	0
March 2036	138	9	3	1	0	0	0	0	0	0	0	0	0	0	0
March 2037	142	7	2	1	0	0	0	0	0	0	0	0	0	0	0
March 2038	96	3	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2039	97	2	1	0	0	0	0	0	0	0	0	0	0	0	0
March 2040	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2041	51	1	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2042	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
March 2043 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.6	8.3	6.6	5.5	4.7	10.0	7.8	6.6	5.7	5.0	7.6	6.9	6.1	5.4	4.8

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

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Regular or MX Class based on the anticipated yield of that Class resulting from its purchase price, the investor's own projection of Maturity Events and deferrals of Maturity Events in respect of the HECMs related to the Participations underlying the HECM MBS, the investor's own projection of prepayments in respect of the HECMs related to the Participations underlying the HECM MBS, the investor's own projection of the occurrence of any Ginnie Mae Issuer Purchase Events, the investor's own projection of draw activity with respect to the HECMs, in the case of the Group 1 through 6 and 8 Securities, the investor's own projection of One-Month LIBOR under a variety of scenarios, in the case of the Group 1 through 6 and 8 Securities, the investor's own projection of One-Year LIBOR under a variety of scenarios and, in the case of the Group 7 Securities, the investor's own projection of the rate of reduction and increase in principal balance of the Underlying Certificate under a variety of scenarios. **No representation is made regarding Maturity Events or prepayments in respect of the HECMs related to the Participations underlying the HECM MBS, the occurrence of any Ginnie Mae Issuer Purchase Events, One-Month LIBOR levels, One-Year LIBOR levels, draw activity with respect to the HECMs, the Underlying Certificate rate of reduction or increase in principal balance or the yield on any Class.**

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

One-Month LIBOR and One-Year LIBOR: Effect on Yields of the Floating Rate Classes

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

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

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

Yield Tables

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PPC and in the case of Classes AI, BI, CI, HI, IO, JI, KI and MI at various constant levels of One-Month LIBOR and One-Year LIBOR.

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

The yields were calculated by

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

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to Classes BF, FA, FB, FC, FD, FE, FG, FH, FJ, FK and FM for each Accrual Period following the first Accrual Period will be based on the indicated level of One-Month LIBOR, (2) the HECM MBS Rates applicable to the Group 1 through 6 and 8 Trust Assets for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A will be based on the indicated level of One-Year LIBOR and (3) the purchase price of each Class (expressed as a percentage of its original Class Notional Balance) plus accrued interest is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

SECURITY GROUP 1

Sensitivity of Class AI to Prepayments

Assumed Price 9.1875%*

0.82000% One-Year LIBOR

One-Month LIBOR	PPC Prepayment Assumption Rates			
	75%	100%	125%	150%
0.62000%	4.8%	1.2%	(2.5)%	(6.2)%
5.11950%	(33.6)%	(40.1)%	(49.4)%	**
9.61900%	(33.6)%	(40.1)%	(49.4)%	**

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

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

Sensitivity of Class AI to Prepayments
Assumed Price 9.1875%*
4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	43.1%	40.8%	38.0%	35.0%
5.11950%	(22.2)%	(25.5)%	(29.0)%	(32.4)%
9.61900%	(48.1)%	(54.6)%	(65.0)%	**

Sensitivity of Class AI to Prepayments
Assumed Price 9.1875%*
8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	53.3%	51.0%	48.2%	45.2%
5.11950%	8.9%	5.9%	2.9%	(0.2)%
9.61900%	(14.7)%	(17.7)%	(20.8)%	(23.8)%

SECURITY GROUP 2

Sensitivity of Class KI to Prepayments
Assumed Price 8.9375%*
0.82000% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	5.0%	1.0%	(3.0)%	(7.0)%
5.11950%	(47.1)%	**	**	**
9.61900%	(47.1)%	**	**	**

Sensitivity of Class KI to Prepayments
Assumed Price 8.9375%*
4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	45.3%	41.8%	38.4%	34.9%
5.11950%	(20.5)%	(24.2)%	(27.8)%	(31.6)%
9.61900%	(67.6)%	**	**	**

* 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.

Sensitivity of Class KI to Prepayments
Assumed Price 8.9375%*
8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	57.1%	53.6%	50.0%	46.4%
5.11950%	13.3%	9.8%	6.3%	2.7%
9.61900%	(80.1)%	**	**	**

SECURITY GROUP 3

Sensitivity of Class JI to Prepayments
Assumed Price 9.625%*
0.82000% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	4.6%	1.2%	(2.3)%	(5.8)%
5.11950%	(30.8)%	(35.7)%	(40.9)%	(46.5)%
9.61900%	(30.8)%	(35.7)%	(40.9)%	(46.5)%

Sensitivity of Class JI to Prepayments
Assumed Price 9.625%*
4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	38.8%	36.5%	34.0%	31.3%
5.11950%	(18.8)%	(22.0)%	(25.3)%	(28.6)%
9.61900%	(42.4)%	(46.2)%	(50.3)%	(54.9)%

Sensitivity of Class JI to Prepayments
Assumed Price 9.625%*
8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	47.8%	45.6%	43.1%	40.4%
5.11950%	8.7%	5.7%	2.7%	(0.4)%
9.61900%	(48.9)%	(52.5)%	(56.5)%	(60.9)%

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

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

SECURITY GROUP 4

Sensitivity of Class BI to Prepayments

Assumed Price 11.5625%*

0.82000% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	4.2%	(0.6)%	(5.4)%	(10.4)%
5.11950%	**	**	**	**
9.61900%	**	**	**	**

Sensitivity of Class BI to Prepayments

Assumed Price 11.5625%*

4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	36.0%	31.2%	26.3%	21.3%
5.11950%	(21.2)%	(25.3)%	(29.4)%	(33.6)%
9.61900%	**	**	**	**

Sensitivity of Class BI to Prepayments

Assumed Price 11.5625%*

8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	43.9%	39.0%	34.0%	28.9%
5.11950%	(2.7)%	(6.9)%	(11.2)%	(15.6)%
9.61900%	**	**	**	**

SECURITY GROUP 5

Sensitivity of Class CI to Prepayments

Assumed Price 7.8125%*

0.82000% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	5.5%	2.3%	(1.0)%	(4.4)%
5.11950%	(31.7)%	(36.2)%	(40.8)%	(45.6)%
9.61900%	(31.7)%	(36.2)%	(40.8)%	(45.6)%

* 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.

Sensitivity of Class CI to Prepayments
Assumed Price 7.8125%*
4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	45.2%	43.3%	41.1%	38.6%
5.11950%	(24.9)%	(28.0)%	(31.2)%	(34.4)%
9.61900%	(44.4)%	(47.5)%	(50.7)%	(54.1)%

Sensitivity of Class CI to Prepayments
Assumed Price 7.8125%*
8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	54.9%	53.0%	50.8%	48.2%
5.11950%	11.0%	8.1%	5.1%	2.1%
9.61900%	(51.2)%	(54.0)%	(56.9)%	(60.0)%

SECURITY GROUP 6

Sensitivity of Class HI to Prepayments
Assumed Price 5.0625%*
0.82000% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	9.7%	6.7%	3.5%	0.2%
5.11950%	(32.8)%	(38.0)%	(43.8)%	(50.6)%
9.61900%	(32.8)%	(38.0)%	(43.8)%	(50.6)%

Sensitivity of Class HI to Prepayments
Assumed Price 5.0625%*
4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	66.9%	65.5%	63.4%	60.9%
5.11950%	(47.4)%	(51.7)%	(56.7)%	(63.0)%
9.61900%	(47.4)%	(51.7)%	(56.7)%	(63.0)%

* 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 HI to Prepayments
Assumed Price 5.0625%*
8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	78.5%	77.1%	74.9%	72.3%
5.11950%	18.0%	15.0%	12.0%	8.9%
9.61900%	(55.0)%	(59.3)%	(64.4)%	(70.8)%

SECURITY GROUPS 5 AND 6

Sensitivity of Class IO to Prepayments
Assumed Price 7.5%*
0.82000% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	5.8%	2.6%	(0.7)%	(4.1)%
5.11950%	(31.8)%	(36.3)%	(41.0)%	(45.9)%
9.61900%	(31.8)%	(36.3)%	(41.0)%	(45.9)%

Sensitivity of Class IO to Prepayments
Assumed Price 7.5%*
4.46100% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	46.9%	45.1%	42.8%	40.3%
5.11950%	(25.8)%	(28.9)%	(32.1)%	(35.3)%
9.61900%	(44.6)%	(47.7)%	(51.0)%	(54.5)%

Sensitivity of Class IO to Prepayments
Assumed Price 7.5%*
8.10200% One-Year LIBOR

<u>One-Month LIBOR</u>	<u>PPC Prepayment Assumption Rates</u>			
	<u>75%</u>	<u>100%</u>	<u>125%</u>	<u>150%</u>
0.62000%	56.8%	55.0%	52.7%	50.2%
5.11950%	11.5%	8.6%	5.6%	2.6%
9.61900%	(51.4)%	(54.3)%	(57.3)%	(60.6)%

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

SECURITY GROUP 7

Sensitivity of Class DI to Prepayments Assumed Price 6.5%*

PPC Prepayment Assumption Rates			
75%	100%	125%	150%
6.2%	0.9%	(4.7)%	(10.5)%

SECURITY GROUP 8

Sensitivity of Class MI to Prepayments Assumed Price 13.0%* 0.82000% One-Year LIBOR

One-Month LIBOR	PPC Prepayment Assumption Rates			
	75%	100%	125%	150%
0.62000%	(6.7)%	(11.3)%	(16.0)%	(20.6)%
5.11950%	**	**	**	**
9.61900%	**	**	**	**

Sensitivity of Class MI to Prepayments Assumed Price 13.0%* 4.46100% One-Year LIBOR

One-Month LIBOR	PPC Prepayment Assumption Rates			
	75%	100%	125%	150%
0.62000%	27.5%	23.7%	19.9%	16.0%
5.11950%	(42.1)%	(45.5)%	(48.9)%	(52.5)%
9.61900%	**	**	**	**

Sensitivity of Class MI to Prepayments Assumed Price 13.0%* 8.10200% One-Year LIBOR

One-Month LIBOR	PPC Prepayment Assumption Rates			
	75%	100%	125%	150%
0.62000%	40.1%	36.3%	32.4%	28.5%
5.11950%	4.9%	1.2%	(2.5)%	(6.2)%
9.61900%	(7.5)%	(11.0)%	(14.6)%	(18.2)%

* 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.

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

The following tax discussion, when read in conjunction with the discussion of “Certain United States Federal Income Tax Consequences” in the Base Offering Circular, describes the material United

States federal income tax considerations for investors in the Securities. However, these two tax discussions do not purport to deal with all United States federal tax consequences applicable to all categories of investors, some of which may be subject to special rules.

REMIC Elections

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

Regular Securities

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

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

The prepayment assumption that should be used, among other things, in determining the rates of accrual of OID on the Regular Securities is 100% PPC (as described in "Yield, Maturity and Prepayment Considerations" in this Supplement). In the case of the Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under "Interest Rates." No representation is made, however, about the rate at which prepayments on the HECMs underlying any Group of Participations actually will occur or the level of One-Month LIBOR or One-Year LIBOR at any time after the date of this Supplement. See *"Certain United States Federal Income Tax Consequences" in the Base Offering Circular.* In view of the complexities as to the manner of inclusion in income of OID on the Regular Securities, investors should consult their own tax advisors to determine the appropriate amount and method of inclusion in income of OID on the Regular Securities for United States federal income tax purposes.

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

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

INCREASE IN SIZE

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

LEGAL MATTERS

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

Available Combinations(1)

Class	REMIC Securities		MX Securities					Final Distribution Date(4)
	Original Class Principal or Notional Balance	Related MX Class	Maximum Original Class Principal or Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	
Security Group 4								
Combination 1								
BF	\$ 10,000,000	F	\$ 28,991,331	HPT	(5)	FLT/HWAC/HZ	38380L5N9	March 2070
FB	18,991,331							
Security Groups 5 and 6								
Combination 2(6)								
CI	\$119,627,084	IO	\$135,343,258	NTL(HPT)	(5)	HWAC/IO/DLY	38380L5P4	March 2070
HI	15,716,174							

(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) Derived from REMIC Classes relating to separate Groups.

Assumed Characteristics of the HECMs and the Participations Underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets(1)

Group/ Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	HECM Interest Type	Index	Rate-Reset Frequency	Approximate Weighted Average Next Rate			Approximate Weighted Average Interest Rate	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Interest Rate Floor(8)	Approximate Weighted Average Gross Interest Rate Cap(9)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee	Total Monthly Scheduled Pmt(12)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Remaining Scheduled (in months)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount (18)	Pool Number	HECM MBS Issue Date		
								(3)	(4)	(5)															(6)	
1	Line of Credit	100%	\$19,914,141.07	\$20,241,141.07	6	RT	1-year LIBOR	Annually	8	3.08%	1.00%	1.00%	8.08%	1.00%	8.08%	0.50%	(2)	(2)	(2)	(19)	(19)	\$1,201,782.48	\$1,013,517.57	44,143,000.00	BS102	November 2019
1	Modified Tenure	100%	20,949.57	31,144.72	6	RT	1-year LIBOR	Annually	8	3.09%	1.27%	1.27%	8.09%	1.27%	8.09%	0.50%	(2)	(2)	(2)	(20)	(20)	121,582.48	169,115.13	2,028,525.00	BS102	November 2019
1	Line of Credit	100%	62,680.41	71,334.41	6	RT	1-year LIBOR	Annually	8	3.40%	1.27%	1.27%	8.40%	1.27%	8.40%	0.50%	(2)	(2)	(2)	(19)	(19)	1,091,341.21	0.00	47,000.00	BS102	November 2019
1	Modified Tenure	100%	21,960,963.55	21,636,012.34	5	RT	1-year LIBOR	Annually	9	3.75%	1.78%	1.78%	8.75%	1.78%	8.75%	0.50%	(2)	(2)	(2)	(20)	(20)	25,622.97	3,725,928.09	43,951,346.00	BS102	November 2019
1	Line of Credit	100%	8,815,975.01	8,883.63	5	RT	1-year LIBOR	Annually	9	3.45%	1.50%	1.50%	8.45%	1.50%	8.45%	0.50%	(2)	(2)	(2)	(20)	(20)	25,622.97	27,588.68	1,280,000.00	BS102	November 2019
1	Modified Tenure	100%	8,815,975.01	8,921,803.71	4	RT	1-year LIBOR	Annually	10	3.810%	1.84%	1.84%	8.810%	1.84%	8.810%	0.50%	(2)	(2)	(2)	(20)	(20)	48,275.58	1,895,133.65	18,781,424.00	BS102	November 2019
1	Line of Credit	100%	10,071.45	10,671.30	4	RT	1-year LIBOR	Annually	10	3.250%	1.250%	1.250%	8.250%	1.250%	8.250%	0.50%	(2)	(2)	(2)	(20)	(20)	7,767.19	20,882.32	25,000.00	BS179	December 2019
1	Modified Tenure	100%	257,059.72	245,999.32	4	RT	1-year LIBOR	Annually	10	3.680%	1.70%	1.70%	8.680%	1.70%	8.680%	0.50%	(2)	(2)	(2)	(20)	(20)	317,558.39	466,618.84	1,621,525.00	BS179	December 2019
1	Line of Credit	100%	14,958,642.87	15,259,057.84	5	RT	1-year LIBOR	Annually	9	3.950%	1.97%	1.97%	8.95%	1.97%	8.95%	0.50%	(2)	(2)	(2)	(20)	(20)	21,504.56	21,936.81	470,000.00	BR678	November 2019
1	Modified Tenure	100%	10,060,610.57	10,259,057.84	5	RT	1-year LIBOR	Annually	9	3.950%	2.00%	2.00%	8.95%	2.00%	8.95%	0.50%	(2)	(2)	(2)	(20)	(20)	25,622.97	26,822.97	1,280,000.00	BR678	November 2019
1	Line of Credit	100%	5,149.70	62,453.73	5	RT	1-year LIBOR	Annually	9	3.10%	1.25%	1.25%	8.10%	1.25%	8.10%	0.50%	(2)	(2)	(2)	(20)	(20)	25,622.97	47,106.57	150,525.00	BR678	November 2019
1	Line of Credit	100%	15,914,474.46	15,516,983.89	5	RT	1-year LIBOR	Annually	9	3.89%	1.95%	1.95%	8.89%	1.95%	8.89%	0.50%	(2)	(2)	(2)	(20)	(20)	824,342.05	4,344,282.69	34,085,676.00	BR678	November 2019
1	Modified Tenure	100%	14,084.16	23,330.01	5	RT	1-year LIBOR	Annually	9	3.07%	3.00%	3.00%	10.07%	3.00%	10.07%	0.50%	(2)	(2)	(2)	(20)	(20)	710,000.00	20,000,000.00	BR679	November 2019	
1	Modified Tenure	100%	53,809.59	58,850.50	5	RT	1-year LIBOR	Annually	9	4.26%	2.25%	2.25%	9.26%	2.25%	9.26%	0.50%	(2)	(2)	(2)	(20)	(20)	81,176.76	116,011.88	89,000,000.00	BR679	November 2019
1	Line of Credit	100%	19,986,618.74	20,312,626.64	5	RT	1-year LIBOR	Annually	9	4.81%	3.00%	3.00%	9.81%	3.00%	9.81%	0.50%	(2)	(2)	(2)	(20)	(20)	98,558.58	5,132,151.45	45,265,525.00	BR680	November 2019
1	Modified Tenure	100%	17,524.65	32,704.44	5	RT	1-year LIBOR	Annually	9	4.25%	2.25%	2.25%	9.25%	2.25%	9.25%	0.50%	(2)	(2)	(2)	(20)	(20)	13,887.58	14,288.00	64,000,000.00	BR680	November 2019
1	Line of Credit	100%	133,565.31	133,565.31	3	RT	1-year LIBOR	Annually	11	3.94%	1.93%	1.93%	8.94%	1.93%	8.94%	0.50%	(2)	(2)	(2)	(20)	(20)	1,405,556.72	7,228,035.97	46,667,627.00	BR680	November 2019
1	Modified Tenure	100%	18,863,126.18	19,000,269.57	3	RT	1-year LIBOR	Annually	11	3.94%	1.93%	1.93%	8.94%	1.93%	8.94%	0.50%	(2)	(2)	(2)	(20)	(20)	98,100.76	9,105.79	410,000.00	BR654	January 2020
1	Line of Credit	100%	40,522.17	41,937.16	3	RT	1-year LIBOR	Annually	11	3.52%	1.52%	1.52%	8.52%	1.52%	8.52%	0.50%	(2)	(2)	(2)	(20)	(20)	98,100.76	9,105.79	410,000.00	BR654	January 2020
1	Line of Credit	100%	359,340.91	370,343.91	2	RT	1-year LIBOR	Annually	11	3.70%	1.83%	1.83%	8.70%	1.83%	8.70%	0.50%	(2)	(2)	(2)	(20)	(20)	13,887.58	14,288.00	64,000,000.00	BR654	January 2020
1	Line of Credit	100%	10,079,048.40	10,695,783.82	2	RT	1-year LIBOR	Annually	12	3.70%	1.76%	1.76%	8.70%	1.76%	8.70%	0.50%	(2)	(2)	(2)	(20)	(20)	777,928.39	3,203,274.95	21,622,082.00	BR796	January 2020
1	Modified Tenure	100%	187,517.00	190,267.00	2	RT	1-year LIBOR	Annually	12	3.88%	1.89%	1.89%	8.88%	1.89%	8.88%	0.50%	(2)	(2)	(2)	(20)	(20)	113,435.47	155,992.04	1,896,000.00	BR796	January 2020
2	Line of Credit	100%	162,765.01	162,959.00	2	RT	1-year LIBOR	Annually	12	3.61%	1.65%	1.65%	8.61%	1.65%	8.61%	0.50%	(2)	(2)	(2)	(20)	(20)	55,004.58	66,900.18	5,787,325.00	BR796	March 2020
2	Modified Tenure	100%	25,74,785.00	25,74,785.00	1	RT	1-year LIBOR	Annually	14	3.45%	1.59%	1.59%	8.45%	1.59%	8.45%	0.50%	(2)	(2)	(2)	(20)	(20)	141,515,585.57	1,983,39,980.00	BR045	January 2020	
2	Line of Credit	100%	10,853,483.88	91,704,716.61	14	RT	1-year LIBOR	Annually	6	4.78%	2.14%	2.14%	9.80%	2.14%	9.80%	0.50%	(2)	(2)	(2)	(20)	(20)	1,630,279.85	87,731,550.00	BR045	January 2020	
2	Modified Tenure	100%	285,160.00	9,935,570.74	14	RT	1-year LIBOR	Annually	6	4.78%	2.14%	2.14%	9.80%	2.14%	9.80%	0.50%	(2)	(2)	(2)	(20)	(20)	1,630,279.85	87,731,550.00	BR045	January 2020	
2	Line of Credit	100%	776,883.34	10,018,922.29	13	RT	1-year LIBOR	Annually	7	4.97%	2.17%	2.17%	9.95%	2.17%	9.95%	0.50%	(2)	(2)	(2)	(20)	(20)	10,091,425.85	90,001,925.00	BR045	January 2020	
2	Modified Tenure	100%	294,466.74	12,850,055.04	14	RT	1-year LIBOR	Annually	7	4.60%	2.27%	2.27%	9.81%	2.27%	9.81%	0.50%	(2)	(2)	(2)	(20)	(20)	0.00	0.00	61,001,575.00	BR045	January 2020
2	Line of Credit	100%	8,129,357.79	975,428,411.73	13	RT	1-year LIBOR	Annually	8	4.40%	2.28%	2.28%	9.87%	2.28%	9.87%	0.50%	(2)	(2)	(2)	(20)	(20)	154,940,974.64	2,184,379,919.00	BR045	February 2020	
2	Modified Tenure	100%	240,345.17	471,544.29	13	RT	1-year LIBOR	Annually	7	4.35%	2.07%	2.07%	9.81%	2.07%	9.81%	0.50%	(2)	(2)	(2)	(20)	(20)	5,756,073.49	63,957,600.00	BR050	February 2020	
2	Line of Credit	100%	627,766.86	16,655,160.50	13	RT	1-year LIBOR	Annually	7	4.55%	2.40%	2.40%	9.82%	2.40%	9.82%	0.50%	(2)	(2)	(2)	(20)	(20)	63,123,000.00	BR050	February 2020		
2	Modified Tenure	100%	206,935.09	13,842,251.77	13	RT	1-year LIBOR	Annually	6	4.59%	2.27%	2.27%	9.79%	2.27%	9.79%	0.50%	(2)	(2)	(2)	(20)	(20)	40,169,253.29	2,688,750,601.00	BR050	February 2020	
2	Line of Credit	100%	9,752,285.29	1,028,283,983.23	14	RT	1-year LIBOR	Annually	7	4.67%	2.31%	2.31%	9.80%	2.31%	9.80%	0.50%	(2)	(2)	(2)	(20)	(20)	11,339,667.99	63,614,475.00	BR056	February 2020	
2	Modified Tenure	100%	24,022.67	13,455,890.57	11	RT	1-year LIBOR	Annually	7	4.67%	2.35%	2.35%	9.80%	2.35%	9.80%	0.50%	(2)	(2)	(2)	(20)	(20)	6,812,072.36	11,339,667.99	63,614,475.00	BR056	February 2020
2	Line of Credit	100%	43,162.68	20,133,452.71	13	RT	1-year LIBOR	Annually	10	3.55%	2.00%	2.00%	8.55%	2.00%	8.55%	0.50%	(2)	(2)	(2)	(20)	(20)	18,054,441.41	35,710,000.00	BR056	February 2020	
2	Modified Tenure	100%	102.68	13,700.57	3	RT	1-year LIBOR	Annually	10	3.62%	1.60%	1.60%	8.62%	1.60%	8.62%	0.50%	(2)	(2)	(2)	(20)	(20)	0.00	0.00	62,000,000.00	BR056	February 2020
2	Line of Credit	100%	27.43	30,672.79	3	RT	1-year LIBOR	Annually	11	3.61%	1.60%	1.60%	8.61%	1.60%	8.61%	0.50%	(2)	(2)	(2)	(20)	(20)	0.00	0.00	62,000,000.00	BR056	February 2020
2	Modified Tenure	100%	18,893,316.77	18,893,316.77	2	RT	1-year LIBOR	Annually	12	3.29%	1.76%	1.76%	8.69%	1.76%	8.69%	0.50%	(2)	(2)	(2)	(20)	(20)	2,841,413.01	8,232,489.96	48,951,210.00	BR267	March 2020
2	Line of Credit	100%	171,207.23	171,207.23	1	RT	1-year LIBOR	Annually	12	3.50%	2.00%	2.00%	8.86%	2.00%	8.86%	0.50%	(2)	(2)	(2)	(20)	(20)	7,665,616.66	1,255,000.00	BR267	March 2020	
2	Modified Tenure	100%	9,911,986.00	1,319,326,322.57	15	RT	1-year LIBOR	Annually	8	4.20%	1.98%	1.98%	9.62%	1.98%	9.62%	0.50%	(2)	(2)	(2)	(20)	(20)	651,653,966.03	3,252,950,050.00	BR779	February 2020	
2	Line of Credit	100%	29,042.11	16,688,314.25	13	RT	1-year LIBOR	Annually	7	4.25%	2.02%	2.02%	9.62%	2.02%	9.62%	0.50%	(2)	(2)	(2)	(20)	(20)	10,620,585.37	80,947,500.00	BR779	February 2020	
2	Modified Tenure	100%	119,714.08	1,000,610,102.2	14	RT	1-year LIBOR	Annually	6	4.40%	2.05%	2.05%	9.65%	2.05%	9.65%	0.50%	(2)	(2)	(2)	(20)	(20)	0.00	0.00	41,862,875.00	BR779	February 2020
2	Line of Credit	100%	200,572.59																							

Group or Subgroup	Payment Plan	Percentage of Pool in Trust	HFCM MBS Principal Balance(C2)	HFCM MBS Balance	HFCM Age (in months)	HFCM Type	Index	Rate Reset Frequency (4)	Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin (7)	Approximate Weighted Average Lifetime Floor(8)	Approximate Weighted Average Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Draw(14)	Average Prepayment Rate Term (in months) (15)	Initial Available Line of Credit(17)	Maximum Claim Amount (18)	Pool Number	HFCM MBS Issue Date
3	Modified Tenure	100%	\$ 224,741.27	\$ 224,741.27	14	ELT	1-year LIBOR	Annually	6	4.546%	2.610%	2.610%	9.774%	0.500%	0.300%	(2)	51,926,922.2	139,101.35	(2)	9,114,962.29	\$ 66,728,875.00	HK5235	February 2020
3	Modified Term	100%	\$ 13,931,667.78	\$ 13,931,667.78	15	ELT	1-year LIBOR	Annually	6	4.622%	2.000%	2.000%	9.774%	0.500%	0.300%	(2)	33,132,859	37,201.35	(2)	11,735,622.88	\$ 66,728,875.00	HK5235	February 2020
3	Tenure	100%	\$ 6,895.34	\$ 4,975,572.69	14	ELT	1-year LIBOR	Annually	7	4.277%	2.087%	2.087%	9.576%	0.500%	0.300%	(2)	54,152.95	51,525.95	(2)	\$	21,811,475.00	HK5235	February 2020
3	Line of Credit	100%	\$ 19,907,595.70	\$ 5,930,062.98	17	ELT	1-year LIBOR	Annually	7	4.357%	1.852%	1.852%	8.710%	0.500%	0.300%	(2)	27,787.46	77,857.46	(2)	1,079,533.29	19,907,595.70	HK5238	March 2020
3	Modified Term	100%	\$ 225,573.84	\$ 225,573.84	15	ELT	1-year LIBOR	Annually	12	3.625%	1.734%	1.734%	8.625%	0.500%	0.300%	(2)	27,787.46	27,787.46	(2)	1,079,533.29	19,907,595.70	HK5238	March 2020
3	Modified Term	100%	\$ 13,931,667.78	\$ 13,931,667.78	15	ELT	1-year LIBOR	Annually	12	3.625%	1.734%	1.734%	8.625%	0.500%	0.300%	(2)	27,787.46	27,787.46	(2)	1,079,533.29	19,907,595.70	HK5238	March 2020
3	Tenure	100%	\$ 13,931,667.78	\$ 13,931,667.78	15	ELT	1-year LIBOR	Annually	12	3.625%	1.734%	1.734%	8.625%	0.500%	0.300%	(2)	27,787.46	27,787.46	(2)	1,079,533.29	19,907,595.70	HK5238	March 2020
3	Line of Credit	100%	\$ 15,273.87	\$ 15,273.87	1	ELT	1-year LIBOR	Annually	12	3.700%	1.750%	1.750%	8.595%	0.500%	0.300%	(2)	51,592	51,592	(2)	0.00	71,000.00	HK5238	March 2020
3	Line of Credit	100%	\$ 28,559,126.60	\$ 28,559,126.60	1	ELT	1-year LIBOR	Annually	12	3.657%	2.350%	2.350%	8.710%	0.500%	0.300%	(2)	50,895	50,895	(2)	3,670,331.01	28,559,126.60	HK5238	March 2020
3	Modified Term	100%	\$ 77,680.55	\$ 77,680.55	1	ELT	1-year LIBOR	Annually	12	3.988%	2.510%	2.510%	9.388%	0.500%	0.300%	(2)	12,860.01	12,860.01	(2)	0.00	340,000.00	BR0664	March 2020
3	Modified Term	100%	\$ 20,882,970.77	\$ 20,882,970.77	1	ELT	1-year LIBOR	Annually	12	3.954%	2.127%	2.127%	8.958%	0.500%	0.300%	(2)	1,819	1,819	(2)	3,678,427.40	20,882,970.77	BR0664	March 2020
3	Line of Credit	100%	\$ 67,922.23	\$ 71,792.55	1	ELT	1-year LIBOR	Annually	12	4.681%	2.880%	2.880%	9.681%	0.500%	0.300%	(2)	5,000.00	5,000.00	(2)	0.00	67,922.23	BR0665	March 2020
3	Line of Credit	100%	\$ 9,849,858.30	\$ 9,849,858.30	4	ELT	1-year LIBOR	Annually	9	3.625%	1.668%	1.668%	8.625%	0.500%	0.300%	(2)	199	199	(2)	1,257,555.36	23,941,665.00	BR0666	December 2019
3	Modified Term	100%	\$ 381,660.77	\$ 41,787.65	4	ELT	1-year LIBOR	Annually	9	3.592%	1.625%	1.625%	8.926%	0.500%	0.300%	(2)	1,840.00	1,840.00	(2)	15,658.00	1,736,950.00	BR0666	December 2019
3	Modified Term	100%	\$ 101,170.61	\$ 113,712.49	4	ELT	1-year LIBOR	Annually	9	3.592%	1.625%	1.625%	8.926%	0.500%	0.300%	(2)	1,840.00	1,840.00	(2)	15,658.00	1,736,950.00	BR0666	December 2019
3	Line of Credit	100%	\$ 9,849,858.30	\$ 9,849,858.30	2	ELT	1-year LIBOR	Annually	12	3.578%	1.600%	1.600%	8.578%	0.500%	0.300%	(2)	1,012	1,012	(2)	48,217.11	27,970.02	BR0666	December 2019
3	Line of Credit	100%	\$ 9,849,858.30	\$ 9,849,858.30	2	ELT	1-year LIBOR	Annually	12	3.578%	1.600%	1.600%	8.578%	0.500%	0.300%	(2)	1,012	1,012	(2)	48,217.11	27,970.02	BR0666	December 2019
3	Modified Term	100%	\$ 32,204.28	\$ 32,204.28	2	ELT	1-year LIBOR	Annually	12	3.678%	1.679%	1.679%	8.678%	0.500%	0.300%	(2)	10,698.83	10,698.83	(2)	801,561.15	28,892.58	BR0666	February 2020
3	Tenure	100%	\$ 39,938.44	\$ 39,938.44	2	ELT	1-year LIBOR	Annually	12	4.688%	2.732%	2.732%	9.688%	0.500%	0.300%	(2)	3,393.90	3,393.90	(2)	49,549.00	64,457.39	BR0666	February 2020
3	Line of Credit	100%	\$ 19,221,496.78	\$ 19,221,496.78	3	ELT	1-year LIBOR	Annually	11	3.913%	1.986%	1.986%	8.913%	0.500%	0.300%	(2)	2,000.00	2,000.00	(2)	931,726.03	42,211,860.00	BR0666	January 2020
3	Modified Term	100%	\$ 386,093.55	\$ 395,727.72	3	ELT	1-year LIBOR	Annually	11	4.118%	2.166%	2.166%	9.118%	0.500%	0.300%	(2)	2,000.00	2,000.00	(2)	201,847.96	1,862,525.00	BR0666	January 2020
3	Modified Term	100%	\$ 289,122.11	\$ 289,122.11	3	ELT	1-year LIBOR	Annually	11	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	6,800.00	6,800.00	(2)	7,248.07	44,660.00	BR0666	January 2020
3	Line of Credit	100%	\$ 347,668.31	\$ 615,594.85	12	ELT	1-year LIBOR	Annually	9	3.941%	1.888%	1.888%	8.941%	0.500%	0.300%	(2)	1,818	1,818	(2)	3,660,732.28	1,342,337.20	BR0666	March 2020
3	Modified Term	100%	\$ 281,145.89	\$ 224,955.31	19	ELT	1-year LIBOR	Annually	6	4.625%	2.235%	2.235%	9.625%	0.500%	0.300%	(2)	24,410.03	24,410.03	(2)	28,932.38	7,114,675.00	BR0666	March 2020
3	Tenure	100%	\$ 6,498.03	\$ 3,271,405.67	13	ELT	1-year LIBOR	Annually	9	4.240%	2.186%	2.186%	9.478%	0.500%	0.300%	(2)	17,287.93	17,287.93	(2)	99,654.32	25,893,150.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00	18,204,950.00	BR0666	March 2020
3	Line of Credit	100%	\$ 2,891,221.11	\$ 2,891,221.11	1	ELT	1-year LIBOR	Annually	12	3.592%	1.650%	1.650%	8.592%	0.500%	0.300%	(2)	1,818	1,818	(2)	0.00			

Group or Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	HECM Age (in months)	HECM Interest Type	Index	Rate Reset Frequency (4)	Reset Month	Approximate Weighted Average Reset Rate (5)	Approximate Weighted Average Gross Margin (6)	Approximate Weighted Average Gross Margin (7)	Approximate Weighted Average Floor (8)	Approximate Weighted Average Interest Rate Cap (9)	Approximate Weighted Average MIP Fee (10)	Approximate Weighted Average Servicing Fee Margin (11)	Monthly Servicing Fee (12)	Initial Monthly Scheduled Draw (13)	Subsequent Monthly Scheduled Draw (14)	Average Draw Term (in months) (15)	Initial Available Line of Credit (16)	Available Line of Credit (17)	Maximum Claim Amount	Pool Number	HECM MBS Issue Date		
5	Line of Credit	100%	6,690,215.31	6,690,215.31	1	RT	1-year LIBOR	Annually	12	3.36%	1.548%	1.548%	1.548%	8.36%	0.30%	0.30%	(2)	\$	628.51	(9)	\$	27,190.15	1,244,286.03	13,397,327.00	BS766	March 2020	
5	Modified Tenure	100%	40,882.73	40,882.73	1	RT	1-year LIBOR	Annually	12	3.37%	1.530%	1.530%	1.530%	8.37%	0.30%	0.30%	(2)	\$	628.51	(9)	\$	25,000.00	35,000.00	13,397,327.00	BS766	March 2020	
5	Line of Credit	100%	162,431.96	162,431.92	1	RT	1-year LIBOR	Annually	12	3.378%	1.536%	1.536%	1.536%	8.378%	0.30%	0.30%	(2)	\$	5,130.00	(9)	\$	25,000.00	400,655.68	17,820,250.00	BS766	March 2020	
5	Modified Tenure	100%	6,466,126.95	6,466,126.95	1	RT	1-year LIBOR	Annually	12	3.378%	1.536%	1.536%	1.536%	8.378%	0.30%	0.30%	(2)	\$	5,130.00	(9)	\$	981,154.24	3,332,584.40	17,820,250.00	BS766	March 2020	
5	Line of Credit	100%	544,895.33	544,895.33	1	RT	1-year LIBOR	Annually	12	3.37%	1.70%	1.70%	1.70%	8.37%	0.30%	0.30%	(2)	\$	1,857.50	(9)	\$	1,857.50	3,308,132.29	2,176,250.00	BS766	March 2020	
5	Modified Tenure	100%	28,586,661.61	28,586,661.61	1	RT	1-year LIBOR	Annually	12	3.37%	1.389%	1.389%	1.389%	8.37%	0.30%	0.30%	(2)	\$	1,200.00	(9)	\$	3,045,782.02	11,815,676.00	72,488,558.00	BS766	March 2020	
5	Line of Credit	100%	46,961.26	46,961.26	2	RT	1-year LIBOR	Annually	12	4.92%	2.256%	2.256%	2.256%	9.92%	0.30%	0.30%	(2)	\$	950.00	(20)	\$	99,189.42	200,288.19	2,218,550.00	BS766	February 2020	
5	Modified Tenure	100%	44,918.36	44,918.36	2	RT	1-year LIBOR	Annually	12	4.46%	2.300%	2.300%	2.300%	9.46%	0.30%	0.30%	(2)	\$	699.28	(20)	\$	0.00	0.00	315,000.00	BS766	February 2020	
5	Tenure	100%	361,822.11	361,822.11	3	RT	1-year LIBOR	Annually	12	3.60%	1.648%	1.648%	1.648%	8.60%	0.30%	0.30%	(2)	\$	5,791.45	(7)	\$	1,338,713.55	4,453,841.81	1,264,525.00	BS766	February 2020	
5	Line of Credit	100%	18,978,707.79	18,978,707.79	3	RT	1-year LIBOR	Annually	12	3.67%	1.731%	1.731%	1.731%	8.67%	0.30%	0.30%	(2)	\$	1,000.00	(9)	\$	1,000.00	1,000.00	41,214,077.00	BS766	February 2020	
5	Modified Tenure	100%	18,978,707.79	18,978,707.79	3	RT	1-year LIBOR	Annually	12	3.67%	1.731%	1.731%	1.731%	8.67%	0.30%	0.30%	(2)	\$	1,000.00	(9)	\$	1,000.00	1,000.00	41,214,077.00	BS766	February 2020	
6	Line of Credit	100%	5,017,433.23	5,017,433.23	5	RT	1-year LIBOR	Annually	12	3.76%	1.790%	1.790%	1.790%	8.76%	0.30%	0.30%	(2)	\$	1,000.00	(9)	\$	1,000.00	1,000.00	10,118,750.00	BS766	November 2019	
6	Modified Tenure	100%	5,017,433.23	5,017,433.23	5	RT	1-year LIBOR	Annually	12	3.76%	1.790%	1.790%	1.790%	8.76%	0.30%	0.30%	(2)	\$	1,000.00	(9)	\$	1,000.00	1,000.00	10,118,750.00	BS766	November 2019	
6	Line of Credit	29,883,927.79%	5,017,433.23	5,017,433.23	5	RT	1-year LIBOR	Annually	9	3.87%	1.911%	1.911%	1.911%	8.87%	0.30%	0.30%	(2)	\$	1,000.00	(9)	\$	521,158.88	1,018,950.00	26,563,760.00	BS766	February 2020	
6	Modified Tenure	100%	18,179.00	18,179.00	3	RT	1-year LIBOR	Annually	12	3.87%	1.956%	1.956%	1.956%	8.94%	0.30%	0.30%	(2)	\$	500.00	(20)	\$	2,931.44	3,308,660.61	26,563,760.00	BS766	February 2020	
6	Line of Credit	20,691,820.77%	13,988.42	13,988.42	2	RT	1-year LIBOR	Annually	12	3.87%	1.87%	1.87%	1.87%	8.87%	0.30%	0.30%	(2)	\$	500.00	(20)	\$	3,016.55	3,308,660.61	26,563,760.00	BS766	February 2020	
6	Modified Tenure	100%	13,988.42	13,988.42	2	RT	1-year LIBOR	Annually	12	3.87%	1.87%	1.87%	1.87%	8.87%	0.30%	0.30%	(2)	\$	500.00	(20)	\$	3,016.55	3,308,660.61	26,563,760.00	BS766	February 2020	
6	Line of Credit	20,691,820.77%	10,202.68	10,202.68	3	RT	1-year LIBOR	Annually	12	4.35%	2.288%	2.288%	2.288%	9.35%	0.30%	0.30%	(2)	\$	3,016.55	(10)	\$	486,622.29	4,867,788.00	26,563,760.00	BS766	February 2020	
6	Modified Tenure	100%	10,202.68	10,202.68	3	RT	1-year LIBOR	Annually	12	4.35%	2.288%	2.288%	2.288%	9.35%	0.30%	0.30%	(2)	\$	3,016.55	(10)	\$	486,622.29	4,867,788.00	26,563,760.00	BS766	February 2020	
6	Line of Credit	100%	2,891,41.65	2,891,41.65	4	RT	1-year LIBOR	Annually	10	3.72%	1.728%	1.728%	1.728%	8.72%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	426,000.00	BS766	February 2020	
6	Modified Tenure	100%	1,998,174.61	2,024,644.54	2	RT	1-year LIBOR	Annually	10	3.98%	2.011%	2.011%	2.011%	8.98%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	426,000.00	BS766	February 2020	
6	Line of Credit	100%	244,043.89	244,043.89	3	RT	1-year LIBOR	Annually	11	3.46%	1.530%	1.530%	1.530%	8.46%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	812,760.00	BS766	January 2020	
6	Modified Tenure	41.157551268%	3,555,699.67	3,540,204.46	3	RT	1-year LIBOR	Annually	11	3.81%	1.856%	1.856%	1.856%	8.81%	0.30%	0.30%	(2)	\$	2,791.34	(9)	\$	1,083,927.17	8,112,760.00	6,077,500.00	BS766	January 2020	
6	Line of Credit	41.157551268%	3,555,699.67	3,540,204.46	3	RT	1-year LIBOR	Annually	11	3.81%	1.856%	1.856%	1.856%	8.81%	0.30%	0.30%	(2)	\$	2,791.34	(9)	\$	1,083,927.17	8,112,760.00	6,077,500.00	BS766	January 2020	
6	Modified Tenure	100%	972,887.35	1,724,367.68	9	RT	1-year LIBOR	Annually	5	4.56%	1.500%	1.500%	1.500%	8.60%	0.30%	0.30%	(2)	\$	2,791.34	(9)	\$	912,800.77	46,739,807.13	390,017,500.00	BS766	March 2020	
6	Line of Credit	100%	6,019.74	6,019.74	9	RT	1-year LIBOR	Annually	5	4.56%	1.796%	1.796%	1.796%	9.15%	0.30%	0.30%	(2)	\$	4,627.21	(20)	\$	261,509.85	383,009.80	3,994,525.00	BS766	March 2020	
6	Modified Tenure	100%	11,982.17	928,890.58	14	RT	1-year LIBOR	Annually	6	4.07%	1.511%	1.511%	1.511%	9.07%	0.30%	0.30%	(2)	\$	10,891.82	(78)	\$	0.00	0.00	65,000.00	BS766	March 2020	
6	Tenure	100%	2,913.66	2,913.66	16	RT	1-year LIBOR	Annually	9	3.70%	1.62%	1.62%	1.62%	8.90%	0.30%	0.30%	(2)	\$	16,895.36	(12)	\$	0.00	0.00	4,814,375.00	BS766	March 2020	
6	Line of Credit	100%	17,688.68	999,862.70	13	RT	1-year LIBOR	Annually	11	5.00%	1.42%	1.42%	1.42%	9.00%	0.30%	0.30%	(2)	\$	16,895.36	(12)	\$	0.00	0.00	4,814,375.00	BS766	March 2020	
6	Modified Tenure	20.932008602%	5,284,558.88	6,101,200.69	12	RT	1-year LIBOR	Annually	11	4.57%	1.500%	1.500%	1.500%	8.60%	0.30%	0.30%	(2)	\$	16,895.36	(12)	\$	0.00	0.00	4,814,375.00	BS766	March 2020	
7B	Line of Credit	15,061,954.632%	3,932,574.85	3,932,574.85	88	RT	N/A	N/A	N/A	4.56%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	10,065,888.00	BS766	July 2015
7B	Line of Credit	58,785,657.65%	6,555,443.65	7,231,750.12	85	RT	N/A	N/A	N/A	4.71%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	3,614,020.00	BS766	January 2013
7B	Line of Credit	27,399,824.774%	6,270,605.70	7,009,376.46	85	RT	N/A	N/A	N/A	4.820%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	7,376,000.00	BS766	March 2013
7B	Line of Credit	14,689,596.410%	5,171,781.24	5,821,417.21	85	RT	N/A	N/A	N/A	4.820%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	6,077,500.00	BS766	March 2013
7B	Line of Credit	32,555,011.75%	5,727,457.56	5,987,021.89	86	RT	N/A	N/A	N/A	4.786%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	6,077,500.00	BS766	April 2013
7B	Line of Credit	36,624,901.525%	7,433,527.56	8,362,615.89	84	RT	N/A	N/A	N/A	4.701%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	8,307,000.00	BS766	March 2013
7B	Line of Credit	14,280,991.50%	10,794,790.48	12,143,080.11	84	RT	N/A	N/A	N/A	4.742%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	12,843,900.00	BS766	April 2013
7B	Lump Sum	100%	484,217.74	523,185.21	60	RT	N/A	N/A	N/A	4.999%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	6,784,800.00	BS766	April 2015
7B	Lump Sum	42,832,471.500%	3,913,215.13	3,425,129.99	51	RT	N/A	N/A	N/A	4.984%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	5,024,950.00	BS766	January 2016
7B	Lump Sum	47,638,526.00%	8,321,551.28	9,028,136.67	46	RT	N/A	N/A	N/A	4.828%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	12,327,000.00	BS766	January 2016
7B	Lump Sum	100%	5,845,119.53	6,888,668.30	57	RT	N/A	N/A	N/A	4.887%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	8,857,000.00	BS766	July 2015
7B	Lump Sum	14,300,621.76%	10,322,529.01	11,321,227.21	42	RT	N/A	N/A	N/A	4.880%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	16,842,950.00	BS766	October 2016
7B	Lump Sum	40,632,258.90%	5,781,338.66	6,116,909.95	41	RT	N/A	N/A	N/A	4.999%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	8,842,538.00	BS766	November 2016
7B	Line of Credit	100%	61,391.48	43,106,735.90	92	RT	N/A	N/A	N/A	4.680%	N/A	N/A	N/A	N/A	1.880%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	47,861,467.00	BS766	January 2017
7B	Line of Credit	100%	1,619,384.71	997,340,953.09	71	RT	N/A	N/A	N/A	4.853%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	1,619,384.71	BS766	September 2019
7B	Line of Credit	100%	2,798.73	21,422,994.61	40	RT	N/A	N/A	N/A	5.052%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	26,574,950.00	BS766	December 2019
7B	Lump Sum	100%	1,533,086.52	994,773,943.86	46	RT	N/A	N/A	N/A	4.912%	N/A	N/A	N/A	N/A	1.250%	0.30%	0.30%	(2)	\$	0.00	(9)	\$	0.00	0.00	1,403,527,990.00	BS766	December 2019
7B																											

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- (1) The information in this Exhibit A is provided by the Sponsor as of March 1, 2020. It is based on information regarding the HECM MBS, the related Participations and the HECMs related to the Participations underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets. All weighted averages provided in this Exhibit A are weighted based on the outstanding principal amounts of the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020. The information shown in this Exhibit A is for 100% of the relevant pool; however, the Trust Assets will include only the portion of each pool listed under the column heading "Percentage of Pool in Trust."
- (2) The HECM MBS Principal Balance is the sum of the outstanding principal amounts of the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (3) The Approximate Weighted Average HECM Age (in months) is the weighted average age of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (4) The Rate Reset Frequency is a period, whether annually or monthly, that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM.
- (5) The Approximate Weighted Average Next Rate Reset Month is the weighted average number of months until the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. For example, an entry of "1" signifies that the Approximate Weighted Average Next Rate Reset Month for the adjustable rate HECM's rate is the first day of April 2020.
- (6) The Approximate Weighted Average Gross Interest Rate is the weighted average of the gross interest rates of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (7) The Approximate Weighted Average Gross Margin is the weighted average of the gross margins of the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (8) The Approximate Weighted Average Gross Lifetime Interest Rate Floor is the weighted average of the lowest interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (9) The Approximate Weighted Average Gross Lifetime Interest Rate Cap is the weighted average of the maximum interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (10) The Approximate Weighted Average MIP Fee is the weighted average of the MIP Fees of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020. The MIP Fee is charged for FHA mortgage insurance. The MIP Fee is the monthly mortgage insurance premium ("MIP") that accrues on each HECM.

- (11) The Approximate Weighted Average Servicing Fee Margin is the weighted average of the Servicing Fee Margins of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020. The Servicing Fee Margin represents (together with the Monthly Servicing Fee, if any) the amount of the servicing compensation payable to the Issuer to cover the Issuer's servicing costs. The Servicing Fee Margin includes the Guaranty Fee charged by Ginnie Mae for the HECM MBS guaranty at the annual rate of 0.06% and a participation agent fee, if any. The Approximate Weighted Average Servicing Fee Margin is included in the rates shown in the columns for Approximate Weighted Average Gross Interest Rate, Approximate Weighted Average Gross Margin, Approximate Weighted Average Gross Lifetime Interest Rate Floor and Approximate Weighted Average Gross Lifetime Interest Rate Cap.
- (12) The Monthly Servicing Fee is the aggregate monthly servicing fee payable to the Issuer if the full amount of the servicing cost is not included in the HECM interest rate and is in addition to the Servicing Fee Margin.
- (13) The Initial Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans during the first twelve month disbursement period.
- (14) The Subsequent Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans after the first twelve month disbursement period.
- (15) The Approximate Weighted Average Remaining Draw Term (in months) is the weighted average of the remaining draw terms of the HECMs related to the Participations underlying the related HECM MBS for such payment plan. The remaining draw term represents the number of months over which a borrower with a term or modified term payment plan will receive Monthly Scheduled Draws as of March 1, 2020.
- (16) The Initial Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the first twelve month disbursement period. The Initial Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.
- (17) The Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the lives of their related HECMs. The Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.
- (18) The sum of the applicable Maximum Claim Amounts with respect to each HECM.
- (19) These HECMs do not have draw terms or monthly scheduled draws.
- (20) Borrowers who select tenure or modified tenure payment plans have a right to receive monthly draws for their tenure in the property.
- (21) These HECMs do not have a flat Monthly Servicing Fee in addition to the Servicing Fee Margin.
- (22) The Lines of Credit related to these HECMs are fully drawn.
- (23) These HECMs are not subject to restrictions on the amount of the Available Line of Credit available to borrowers during the first twelve month disbursement period.

The actual HECM ages, gross interest rates, gross margins, gross lifetime interest rate floors, gross lifetime interest rate caps, MIP Fees, Servicing Fee Margins and remaining draw terms of many of the HECMs related to the Participations underlying the Group 1 through 6 and 8 and Subgroup 7B Trust Assets will differ from the approximate weighted averages shown above, perhaps significantly. See *"The Trust Assets—The Participations" in this Supplement*.

Exhibit B**CPR Percentage in Effect by HECM Age**

<u>HECM Age (in months)</u>	<u>CPR (%)</u>	<u>HECM Age (in months)</u>	<u>CPR (%)</u>	<u>HECM Age (in months)</u>	<u>CPR (%)</u>
1	0.00000	59	14.84635	117	21.94531
2	0.54545	60	14.96875	118	22.06771
3	1.09091	61	15.09115	119	22.19010
4	1.63636	62	15.21354	120	22.31250
5	2.18182	63	15.33594	121	22.43490
6	2.72727	64	15.45833	122	22.55729
7	3.27273	65	15.58073	123	22.67969
8	3.81818	66	15.70313	124	22.80208
9	4.36364	67	15.82552	125	22.92448
10	4.90909	68	15.94792	126	23.04688
11	5.45455	69	16.07031	127	23.16927
12	6.00000	70	16.19271	128	23.29167
13	6.29167	71	16.31510	129	23.41406
14	6.58333	72	16.43750	130	23.53646
15	6.87500	73	16.55990	131	23.65885
16	7.16667	74	16.68229	132	23.78125
17	7.45833	75	16.80469	133	23.90365
18	7.75000	76	16.92708	134	24.02604
19	8.04167	77	17.04948	135	24.14844
20	8.33333	78	17.17188	136	24.27083
21	8.62500	79	17.29427	137	24.39323
22	8.91667	80	17.41667	138	24.51563
23	9.20833	81	17.53906	139	24.63802
24	9.50000	82	17.66146	140	24.76042
25	9.66667	83	17.78385	141	24.88281
26	9.83333	84	17.90625	142	25.00521
27	10.00000	85	18.02865	143	25.12760
28	10.16667	86	18.15104	144	25.25000
29	10.33333	87	18.27344	145	25.37240
30	10.50000	88	18.39583	146	25.49479
31	10.66667	89	18.51823	147	25.61719
32	10.83333	90	18.64063	148	25.73958
33	11.00000	91	18.76302	149	25.86198
34	11.16667	92	18.88542	150	25.98438
35	11.33333	93	19.00781	151	26.10677
36	11.50000	94	19.13021	152	26.22917
37	11.66667	95	19.25260	153	26.35156
38	11.83333	96	19.37500	154	26.47396
39	12.00000	97	19.49740	155	26.59635
40	12.16667	98	19.61979	156	26.71875
41	12.33333	99	19.74219	157	26.84115
42	12.50000	100	19.86458	158	26.96354
43	12.66667	101	19.98698	159	27.08594
44	12.83333	102	20.10938	160	27.20833
45	13.00000	103	20.23177	161	27.33073
46	13.16667	104	20.35417	162	27.45313
47	13.33333	105	20.47656	163	27.57552
48	13.50000	106	20.59896	164	27.69792
49	13.62240	107	20.72135	165	27.82031
50	13.74479	108	20.84375	166	27.94271
51	13.86719	109	20.96615	167	28.06510
52	13.98958	110	21.08854	168	28.18750
53	14.11198	111	21.21094	169	28.30990
54	14.23438	112	21.33333	170	28.43229
55	14.35677	113	21.45573	171	28.55469
56	14.47917	114	21.57813	172	28.67708
57	14.60156	115	21.70052	173	28.79948
58	14.72396	116	21.82292	174	28.92188

<u>HECM Age (in months)</u>	<u>CPR (%)</u>	<u>HECM Age (in months)</u>	<u>CPR (%)</u>	<u>HECM Age (in months)</u>	<u>CPR (%)</u>
175	29.04427	237	36.63281	299	39.95000
176	29.16667	238	36.75521	300	40.00000
177	29.28906	239	36.87760	301	40.05000
178	29.41146	240	37.00000	302	40.10000
179	29.53385	241	37.05000	303	40.15000
180	29.65625	242	37.10000	304	40.20000
181	29.77865	243	37.15000	305	40.25000
182	29.90104	244	37.20000	306	40.30000
183	30.02344	245	37.25000	307	40.35000
184	30.14583	246	37.30000	308	40.40000
185	30.26823	247	37.35000	309	40.45000
186	30.39063	248	37.40000	310	40.50000
187	30.51302	249	37.45000	311	40.55000
188	30.63542	250	37.50000	312	40.60000
189	30.75781	251	37.55000	313	40.65000
190	30.88021	252	37.60000	314	40.70000
191	31.00260	253	37.65000	315	40.75000
192	31.12500	254	37.70000	316	40.80000
193	31.24740	255	37.75000	317	40.85000
194	31.36979	256	37.80000	318	40.90000
195	31.49219	257	37.85000	319	40.95000
196	31.61458	258	37.90000	320	41.00000
197	31.73698	259	37.95000	321	41.05000
198	31.85938	260	38.00000	322	41.10000
199	31.98177	261	38.05000	323	41.15000
200	32.10417	262	38.10000	324	41.20000
201	32.22656	263	38.15000	325	41.25000
202	32.34896	264	38.20000	326	41.30000
203	32.47135	265	38.25000	327	41.35000
204	32.59375	266	38.30000	328	41.40000
205	32.71615	267	38.35000	329	41.45000
206	32.83854	268	38.40000	330	41.50000
207	32.96094	269	38.45000	331	41.55000
208	33.08333	270	38.50000	332	41.60000
209	33.20573	271	38.55000	333	41.65000
210	33.32813	272	38.60000	334	41.70000
211	33.45052	273	38.65000	335	41.75000
212	33.57292	274	38.70000	336	41.80000
213	33.69531	275	38.75000	337	41.85000
214	33.81771	276	38.80000	338	41.90000
215	33.94010	277	38.85000	339	41.95000
216	34.06250	278	38.90000	340	42.00000
217	34.18490	279	38.95000	341	42.05000
218	34.30729	280	39.00000	342	42.10000
219	34.42969	281	39.05000	343	42.15000
220	34.55208	282	39.10000	344	42.20000
221	34.67448	283	39.15000	345	42.25000
222	34.79688	284	39.20000	346	42.30000
223	34.91927	285	39.25000	347	42.35000
224	35.04167	286	39.30000	348	42.40000
225	35.16406	287	39.35000	349	42.45000
226	35.28646	288	39.40000	350	42.50000
227	35.40885	289	39.45000	351	42.55000
228	35.53125	290	39.50000	352	42.60000
229	35.65365	291	39.55000	353	42.65000
230	35.77604	292	39.60000	354	42.70000
231	35.89844	293	39.65000	355	42.75000
232	36.02083	294	39.70000	356	42.80000
233	36.14323	295	39.75000	357	42.85000
234	36.26563	296	39.80000	358	42.90000
235	36.38802	297	39.85000	359	42.95000
236	36.51042	298	39.90000	360 and thereafter	43.00000

Exhibit C**Draw Curve in Effect by HECM Age**

<u>HECM Age (in months)</u>	<u>Annualized Draw Rate (%)</u>
1	14.00000
2	9.00000
3	8.00000
4	7.33333
5	6.66667
6	6.00000
7	5.83333
8	5.66667
9	5.50000
10	5.33333
11	5.16667
12	5.00000
13	4.83333
14	4.66667
15	4.50000
16	4.33333
17	4.16667
18	4.00000
19	3.86111
20	3.72222
21	3.58333
22	3.44444
23	3.30556
24	3.16667
25	3.02778
26	2.88889
27	2.75000
28	2.61111
29	2.47222
30	2.33333
31	2.19444
32	2.05556
33	1.91667
34	1.77778
35	1.63889
36	1.50000
37	1.43750
38	1.37500
39	1.31250
40	1.25000
41	1.18750
42	1.12500
43	1.06250
44	1.00000

<u>HECM Age (in months)</u>	<u>Annualized Draw Rate (%)</u>
45	0.93750
46	0.87500
47	0.81250
48	0.75000
49	0.68750
50	0.62500
51	0.56250
52	0.50000
53	0.43750
54	0.37500
55	0.31250
56	0.25000
57	0.18750
58	0.12500
59	0.06250
60 and thereafter	0.00000

Underlying Certificate

Trust Asset Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Class Principal Balance	Underlying Certificate Factor(2)	Cumulative Deferred Interest Amount	Principal Balance in Trust(3)	Percentage of Class in Trust	Approximate Weighted Average Interest Rate of HECMs(4)	Approximate Weighted Average HECM Age (in months)(4)
7A	Ginnie Mae	2014-H09	BA(5)	April 30, 2014	38375UHA1	3.5%	FIX/HZ	April 2064	HSEQ	\$58,735,746	0.28068254	N/A	\$16,486,098	100%	4.918%	76

- (1) As defined under "Class Types" in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factor is as of March 2020.
- (3) The Principal Balance in the Trust was obtained using the current Class Principal Balance of the Underlying Certificate from data provided to the Sponsor by the participation agent as of March 1, 2020 instead of the truncated balance from ginniemae.gov.
- (4) Based on information as of the first Business Day of March 2020.
- (5) Ginnie Mae 2014-H09 Class BA is an MX Class that is derived from REMIC Classes of separate Security Groups, Class LA from Security Group 6 and Class MA from Security Group 7.

Updated Exhibit A

Assumed Characteristics of the HECMs and the Participations Underlying the Subgroup 7A Trust Asset(1)

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate HECM Age (in months)	HECM Type	Index	Rate Reset Frequency (4)	Next Rate Month	Approximate Weighted Average			Approximate Weighted Average			Approximate Weighted Average Interest Rate Cap(9)	Approximate Weighted Average H1P Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Prepayment Period (in months)	Initial Line of Credit (16)	Available Line of Credit(17)	Maximum Claim Amount (18)	Pool Number	HECM MBS Issue Date
										Next Rate	Interest Rate	Gross Margin(7)	Interest Rate	Life Expectancy (Hoor(8)	Interest Rate												
7A(23)	Line of Credit	0.550162(20)	\$ 3,667,213	\$ 3,667,213	126	FX	N/A	N/A	N/A	N/A	5.69%	N/A	N/A	N/A	N/A	0.000%	0.000%	(21)	(19)	(19)	(19)	(21)	\$ 185,000.00	779345	December 2009		
7A(23)	Line of Credit	0.001397(20)	520,875.13	580,227.28	111	FX	N/A	N/A	N/A	N/A	4.99%	N/A	N/A	N/A	N/A	1.250%	0.250%	(21)	(19)	(19)	(19)	(21)	\$ 22,685.58	779389	February 2010		
7A(23)	Line of Credit	0.181457(20)	222,038.14	265,236.77	112	FX	N/A	N/A	N/A	N/A	5.06%	N/A	N/A	N/A	N/A	0.500%	0.750%	(21)	(19)	(19)	(19)	(21)	131,000.00	751312	December 2010		
7A(23)	Line of Credit	0.197492(23)	1,863,158.14	2,187,991.67	95	FX	N/A	N/A	N/A	N/A	4.675%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	55,000.00	2919,000.00	751384	May 2012	
7A(23)	Line of Credit	2.750767(23)	9,950.30	6,591,221.07	96	FX	N/A	N/A	N/A	N/A	4.715%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	83,450.00	8,638,887.00	751391	June 2012	
7A(23)	Line of Credit	2.750767(23)	618,586.88	715,473.28	95	FX	N/A	N/A	N/A	N/A	4.698%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	170,284.47	8,650,000.00	751391	June 2012	
7A(23)	Line of Credit	2.750767(23)	1,035,916.59	1,163,616.59	95	FX	N/A	N/A	N/A	N/A	4.715%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	170,284.47	8,650,000.00	751391	June 2012	
7A(23)	Line of Credit	2.750767(23)	202,753.84	168,012,286.55	87	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.230%	0.300%	(21)	(19)	(19)	(19)	(21)	290,031,412	91,040,600.00	707568	June 2014	
7A(23)	Lump Sum	2.750767(23)	1,320,888.95	1,690,971.74	89	FX	N/A	N/A	N/A	N/A	4.300%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	35,575.01	1,622,500.00	777342	October 2012	
7A(23)	Line of Credit	2.750767(23)	3,718,015.55	4,106,421.53	74	FX	N/A	N/A	N/A	N/A	5.025%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	28,613,873.82	653,932,634.00	798527	February 2014	
7A(23)	Line of Credit	2.750767(23)	75,817.67	99,981,173.48	86	FX	N/A	N/A	N/A	N/A	4.675%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	28,613,873.82	653,932,634.00	798528	February 2014	
7A(23)	Lump Sum	2.750767(23)	4,108,116	20,123,146.59	76	FX	N/A	N/A	N/A	N/A	4.900%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	32,898,286.00	798528	February 2014	
7A(23)	Line of Credit	2.750767(23)	1,035,916.59	1,163,616.59	95	FX	N/A	N/A	N/A	N/A	4.715%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	28,613,873.82	653,932,634.00	798528	February 2014	
7A(23)	Lump Sum	2.750767(23)	4,557,346.28	5,100,624.90	72	FX	N/A	N/A	N/A	N/A	4.970%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	6,931,400.00	798534	March 2014	
7A(23)	Line of Credit	2.750767(23)	998,730.55	288,033,604.42	85	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	642,660.04	327,407,095.00	A17537	February 2014	
7A(23)	Line of Credit	2.750767(23)	570,809.14	280,033,604.42	85	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	642,660.04	327,407,095.00	A17537	February 2014	
7A(23)	Lump Sum	2.750767(23)	554,514.99	611,255.00	77	FX	N/A	N/A	N/A	N/A	5.098%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	70,000.00	A17542	April 2014	
7A(23)	Line of Credit	2.617176(23)	1,131,413.77	1,266,656.69	111	FX	N/A	N/A	N/A	N/A	5.140%	N/A	N/A	N/A	N/A	0.600%	0.300%	(21)	(19)	(19)	(19)	(21)	465,679.17	11,720,000.00	A17551	September 2013	
7A(23)	Line of Credit	2.617176(23)	2,412,402.15	2,696,656.69	77	FX	N/A	N/A	N/A	N/A	5.054%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	7,410,222	424,800,027.00	A17551	February 2014	
7A(23)	Line of Credit	2.617176(23)	562,550.11	999,619,173.34	85	FX	N/A	N/A	N/A	N/A	4.675%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	5,604,593.00	A17551	February 2014	
7A(23)	Lump Sum	2.617176(23)	3,700,054.23	4,102,936.53	72	FX	N/A	N/A	N/A	N/A	4.946%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	5,604,593.00	A17551	February 2014	
7A(23)	Line of Credit	2.617176(23)	2,862,881.14	3,203,482.57	77	FX	N/A	N/A	N/A	N/A	4.972%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	5,604,593.00	A17551	December 2013	
7A(23)	Line of Credit	2.617176(23)	7,158,301.27	7,997,202.06	74	FX	N/A	N/A	N/A	N/A	4.972%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Lump Sum	2.617176(23)	7,158,301.27	7,997,202.06	74	FX	N/A	N/A	N/A	N/A	4.972%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Line of Credit	2.617176(23)	1,035,916.59	1,163,616.59	95	FX	N/A	N/A	N/A	N/A	4.715%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Line of Credit	2.617176(23)	2,750,767.00	3,175,301.27	76	FX	N/A	N/A	N/A	N/A	4.970%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Lump Sum	2.617176(23)	4,557,346.28	5,100,624.90	72	FX	N/A	N/A	N/A	N/A	4.921%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	6,931,400.00	798534	March 2014	
7A(23)	Line of Credit	2.617176(23)	998,730.55	288,033,604.42	85	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	642,660.04	327,407,095.00	A17537	February 2014	
7A(23)	Line of Credit	2.617176(23)	570,809.14	280,033,604.42	85	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	642,660.04	327,407,095.00	A17537	February 2014	
7A(23)	Lump Sum	2.617176(23)	554,514.99	611,255.00	77	FX	N/A	N/A	N/A	N/A	5.098%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	70,000.00	A17542	April 2014	
7A(23)	Line of Credit	2.617176(23)	1,131,413.77	1,266,656.69	111	FX	N/A	N/A	N/A	N/A	5.140%	N/A	N/A	N/A	N/A	0.600%	0.300%	(21)	(19)	(19)	(19)	(21)	465,679.17	11,720,000.00	A17551	September 2013	
7A(23)	Line of Credit	2.617176(23)	2,412,402.15	2,696,656.69	77	FX	N/A	N/A	N/A	N/A	5.054%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	7,410,222	424,800,027.00	A17551	February 2014	
7A(23)	Line of Credit	2.617176(23)	562,550.11	999,619,173.34	85	FX	N/A	N/A	N/A	N/A	4.675%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	5,604,593.00	A17551	February 2014	
7A(23)	Lump Sum	2.617176(23)	3,700,054.23	4,102,936.53	72	FX	N/A	N/A	N/A	N/A	4.946%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	5,604,593.00	A17551	February 2014	
7A(23)	Line of Credit	2.617176(23)	2,862,881.14	3,203,482.57	77	FX	N/A	N/A	N/A	N/A	4.972%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	5,604,593.00	A17551	December 2013	
7A(23)	Line of Credit	2.617176(23)	7,158,301.27	7,997,202.06	74	FX	N/A	N/A	N/A	N/A	4.972%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Lump Sum	2.617176(23)	7,158,301.27	7,997,202.06	74	FX	N/A	N/A	N/A	N/A	4.972%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Line of Credit	2.617176(23)	1,035,916.59	1,163,616.59	95	FX	N/A	N/A	N/A	N/A	4.715%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Line of Credit	2.617176(23)	2,750,767.00	3,175,301.27	76	FX	N/A	N/A	N/A	N/A	4.970%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	10,415,760.00	A17551	March 2014	
7A(23)	Lump Sum	2.617176(23)	4,557,346.28	5,100,624.90	72	FX	N/A	N/A	N/A	N/A	4.921%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	6,931,400.00	798534	March 2014	
7A(23)	Line of Credit	2.617176(23)	998,730.55	288,033,604.42	85	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	642,660.04	327,407,095.00	A17537	February 2014	
7A(23)	Line of Credit	2.617176(23)	570,809.14	280,033,604.42	85	FX	N/A	N/A	N/A	N/A	4.708%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	642,660.04	327,407,095.00	A17537	February 2014	
7A(23)	Lump Sum	2.617176(23)	554,514.99	611,255.00	77	FX	N/A	N/A	N/A	N/A	5.098%	N/A	N/A	N/A	N/A	1.250%	0.300%	(21)	(19)	(19)	(19)	(21)	0.00	70,000.00	A17542	April 2014	
7A(23)	Line of Credit	2.617176(23)	1,131,413.77	1,266,656.69	111	FX	N/A	N																			

provided in this Updated Exhibit A are weighted based on the outstanding principal amounts of the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020. The information shown in this Updated Exhibit A is for 100% of the relevant pool; however, the Group 7 securities are only entitled to the Group 7 Trust Assets.

- (2) The HECM MBS Principal Balance is the sum of the outstanding principal amounts of the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (3) The Approximate Weighted Average HECM Age (in months) is the weighted average age of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (4) The Rate Reset Frequency is a period, whether annually or monthly, that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM.
- (5) The Approximate Weighted Average Next Rate Reset Month is the weighted average number of months until the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. For example, an entry of "1" signifies that the Approximate Weighted Average Next Rate Reset Month for the adjustable rate HECM's rate is the first day of April 2020.
- (6) The Approximate Weighted Average Gross Interest Rate is the weighted average of the gross interest rates of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (7) The Approximate Weighted Average Gross Margin is the weighted average of the gross margins of the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (8) The Approximate Weighted Average Gross Lifetime Interest Rate Floor is the weighted average of the lowest interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (9) The Approximate Weighted Average Gross Lifetime Interest Rate Cap is the weighted average of the maximum interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020.
- (10) The Approximate Weighted Average MIP Fee is the weighted average of the MIP Fees of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020. The MIP Fee is charged for FHA mortgage insurance. The MIP Fee is the monthly mortgage insurance premium ("MIP") that accrues on each HECM.
- (11) The Approximate Weighted Average Servicing Fee Margin is the weighted average of the Servicing Fee Margins of the HECMs related to the Participations underlying the related HECM MBS for such payment plan as of March 1, 2020. The Servicing Fee Margin represents (together with the Monthly Servicing Fee, if any) the amount of the servicing compensation payable to the Issuer to cover the Issuer's servicing costs. The Servicing Fee Margin includes the Guaranty Fee charged by Ginnie Mae for the HECM MBS guaranty at the annual rate of 0.06% and a participation agent fee, if any. The Approximate Weighted Average Servicing Fee Margin is included in the rates shown in the columns for Approximate Weighted Average Gross Interest Rate, Approximate Weighted Average Gross Margin, Approximate Weighted Average Gross Lifetime Interest Rate Floor and Approximate Weighted Average Gross Lifetime Interest Rate Cap.
- (12) The Monthly Servicing Fee is the aggregate monthly servicing fee payable to the Issuer if the full amount of the servicing cost is not included in the HECM interest rate and is in addition to the Servicing Fee Margin.

- (13) The Initial Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans during the first twelve month disbursement period.
- (14) The Subsequent Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans after the first twelve month disbursement period.
- (15) The Approximate Weighted Average Remaining Draw Term (in months) is the weighted average of the remaining draw terms of the HECMs related to the Participations underlying the related HECM MBS for such payment plan. The remaining draw term represents the number of months over which a borrower with a term or modified term payment plan will receive Monthly Scheduled Draws as of March 1, 2020.
- (16) The Initial Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the first twelve month disbursement period. The Initial Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.
- (17) The Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the lives of their related HECMs. The Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.
- (18) The sum of the applicable Maximum Claim Amounts with respect to each HECM.
- (19) These HECMs do not have draw terms or monthly scheduled draws.
- (20) These HECMs do not have a flat Monthly Servicing Fee in addition to the Servicing Fee Margin.
- (21) The Lines of Credit related to these HECMs are fully drawn.
- (22) These HECMs are not subject to restrictions on the amount of the Available Line of Credit available to borrowers during the first twelve month disbursement period.
- (23) These HECMs back Security Group 6 from Ginnie Mae 2014-H09.
- (24) These HECMs back Security Group 7 from Ginnie Mae 2014-H09.

The actual HECM ages, gross interest rates, gross margins, gross lifetime interest rate floors, gross lifetime interest rate caps, MIP Fees, Servicing Fee Margins and remaining draw terms of many of the HECMs related to the Participations underlying the Subgroup 7A Trust Asset will differ from the approximate weighted averages shown above, perhaps significantly. See *"The Trust Assets — The Participations" in this Supplement*.



\$616,035,347

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