

\$2,964,597,232
Government National Mortgage Association
GINNIE MAE[®]
Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2020-061

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

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

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

See “Risk Factors” beginning on page S-17 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 May 29, 2020.

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

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
JE	\$ 20,000,000	2.05%	PT	FIX	38382EA80	May 2050
JL	3,600,000	2.50	NTL(PT)	FIX/IO	38382EA98	May 2050
Security Group 2						
IJ	91,965,792	3.50	NTL(SC/PT)	FIX/IO	38382EB22	February 2048
Security Group 3						
AB	33,732,000	3.00	PAC/AD	FIX	38382EB30	May 2048
AC	5,489,000	3.00	PAC/AD	FIX	38382EB48	May 2050
AZ	7,550,221	3.00	SUP	FIX/Z	38382EB55	May 2050
Security Group 4						
GT(1)	87,710,917	5.00	PT	FIX	38382EB63	May 2050
Security Group 5						
DI	9,252,787	5.50	NTL(SC/PT)	FIX/IO	38382EB71	February 2049
DL	22,617,924	1.25	SC/PT	FIX	38382EB89	February 2049
Security Group 6						
NA(1)	16,150,012	(5)	NTL(SC/PT)	INV/IO	38382EB97	January 2044
NB(1)	9,507,253	(5)	NTL(SC/PT)	INV/IO	38382EC21	January 2046
NC(1)	19,225,270	(5)	NTL(SC/PT)	INV/IO	38382EC39	April 2040
ND(1)	41,762,689	(5)	NTL(SC/PT)	INV/IO	38382EC47	May 2040
NE(1)	20,291,016	(5)	NTL(SC/PT)	INV/IO	38382EC54	May 2040
NF(1)	21,902,917	(5)	NTL(SC/PT)	INV/IO	38382EC62	June 2040
NG(1)	18,236,020	(5)	NTL(SC/PT)	INV/IO	38382EC70	July 2043
NH(1)	5,413,517	(5)	NTL(SC/PT)	INV/IO	38382EC88	May 2040
NI(1)	41,347,619	(5)	NTL(SC/PT)	INV/IO	38382EC96	April 2041
NJ(1)	11,523,914	(5)	NTL(SC/PT)	INV/IO	38382ED20	May 2041
NK(1)	9,823,184	(5)	NTL(SC/PT)	INV/IO	38382ED38	April 2041
NL(1)	16,535,798	(5)	NTL(SC/PT)	INV/IO	38382ED46	December 2039
TB(1)	9,507,253	(5)	NTL(SC/PT)	INV/IO	38382ED53	January 2046
TC(1)	19,225,270	(5)	NTL(SC/PT)	INV/IO	38382ED61	April 2040
TD(1)	41,762,689	(5)	NTL(SC/PT)	INV/IO	38382ED79	May 2040
TE(1)	20,291,016	(5)	NTL(SC/PT)	INV/IO	38382ED87	May 2040
TG(1)	18,236,020	(5)	NTL(SC/PT)	INV/IO	38382ED95	July 2043
TH(1)	5,413,517	(5)	NTL(SC/PT)	INV/IO	38382EE29	May 2040
TI(1)	41,347,619	(5)	NTL(SC/PT)	INV/IO	38382EE37	April 2041
TJ(1)	11,523,914	(5)	NTL(SC/PT)	INV/IO	38382EE45	May 2041
TK(1)	9,823,184	(5)	NTL(SC/PT)	INV/IO	38382EE52	April 2041
TL(1)	16,535,798	(5)	NTL(SC/PT)	INV/IO	38382EE60	December 2039
Security Group 7						
KA	33,000,000	4.00	PAC/AD	FIX	38382EE78	May 2050
KC	6,500,000	3.50	PAC/AD	FIX	38382EE86	May 2050
KI	812,500	4.00	NTL(PAC/AD)	FIX/IO	38382EE94	May 2050
KY	488,198	4.00	PAC/AD	FIX	38382EF28	May 2050
KZ	4,007,222	4.00	SUP	FIX/Z	38382EF36	May 2050
UA	3,800,000	4.00	PAC/AD	FIX	38382EF44	October 2048
ZK	37,310	4.00	PAC/AD	FIX/Z	38382EF51	May 2050
Security Group 8						
HT(1)	117,425,131	3.00	SC/PT	FIX	38382EF69	January 2048
Security Group 9						
AP	57,106,000	1.75	PAC/AD	FIX	38382EF77	May 2050
IA	23,794,166	3.00	NTL(PAC/AD)	FIX/IO	38382EF85	May 2050
ZA	11,529,585	3.00	SUP	FIX/Z	38382EF93	May 2050
Security Group 10						
CA	15,000,000	0.75	PAC	FIX	38382EG68	March 2050
CD	10,746,000	1.25	PAC	FIX	38382EG76	March 2050
CI	9,920,625	4.00	NTL(PAC)	FIX/IO	38382EG84	March 2050
CS	9,573,873	2.50	SUP	FIX	38382EG92	May 2050
CW	591,000	2.50	PAC	FIX	38382EH26	May 2050
IC	13,466,577	4.00	NTL(PT)	FIX/IO	38382EH34	May 2050
Security Group 11						
D(1)	21,377,250	5.00	PT	FIX	38382EH42	May 2050
Security Group 12						
BP(1)	20,331,700	4.50	PT	FIX	38382EH59	May 2050
Security Group 13						
N(1)	3,818,824	(5)	NTL(SC/PT)	INV/IO	38382EH67	August 2040
NM(1)	9,508,968	(5)	NTL(SC/PT)	INV/IO	38382EH75	August 2040
NP(1)	57,348,779	(5)	NTL(SC/PT)	INV/IO	38382EH83	July 2043
NQ(1)	22,144,656	(5)	NTL(SC/PT)	INV/IO	38382EH91	July 2043
TN(1)	3,818,824	(5)	NTL(SC/PT)	INV/IO	38382EJ24	August 2040
TP(1)	57,348,779	(5)	NTL(SC/PT)	INV/IO	38382EJ32	July 2043
TQ(1)	22,144,656	(5)	NTL(SC/PT)	INV/IO	38382EJ40	July 2043

(Cover continued on next page)

Wells Fargo Securities

Tribal Capital Markets

The date of this Offering Circular Supplement is May 22, 2020.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 14						
NS(1)	\$ 17,112,566	(5)	NTL(SC/PT)	INV/IO	38382EJ57	June 2044
NT(1)	14,186,469	(5)	NTL(SC/PT)	INV/IO	38382EJ65	March 2044
NU(1)	12,463,818	(5)	NTL(SC/PT)	INV/IO	38382EJ73	November 2045
T(1)	14,186,469	(5)	NTL(SC/PT)	INV/IO	38382EJ81	March 2044
TU(1)	12,463,818	(5)	NTL(SC/PT)	INV/IO	38382EJ99	November 2045
Security Group 15						
SU	54,183,602	(5)	NTL(SC/PT)	INV/IO	38382EK22	July 2045
Security Group 16						
CN(1)	20,623,163	(5)	NTL(SC/PT)	INV/IO	38382EK30	April 2048
CT(1)	20,623,163	(5)	NTL(SC/PT)	INV/IO	38382EK48	April 2048
NV(1)	199,482,873	(5)	NTL(SC/PT)	INV/IO	38382EK55	August 2049
NW(1)	385,385,353	(5)	NTL(SC/PT)	INV/IO	38382EK63	April 2049
NX(1)	56,133,267	(5)	NTL(SC/PT)	INV/IO	38382EK71	October 2048
NY(1)	257,577,610	(5)	NTL(SC/PT)	INV/IO	38382EK89	October 2048
TV(1)	199,482,873	(5)	NTL(SC/PT)	INV/IO	38382EK97	August 2049
TX(1)	56,133,267	(5)	NTL(SC/PT)	INV/IO	38382EL21	October 2048
TY(1)	257,577,610	(5)	NTL(SC/PT)	INV/IO	38382EL39	October 2048
Security Group 17						
FH(1)	50,485,118	(5)	PT	FLT	38382EL47	May 2050
H	17,636,904	2.00%	PT	FIX	38382EL54	May 2050
HK	100,000,000	2.25	PT	FIX	38382EL62	May 2050
SH(1)	50,485,118	(5)	NTL(PT)	INV/IO	38382EL70	May 2050
Security Group 18						
AD(1)	45,635,000	3.50	SEQ	FIX	38382EL88	November 2025
AE(1)	13,041,000	3.50	SEQ	FIX	38382EL96	August 2025
AF(1)	66,658,000	3.50	SEQ	FIX	38382EM20	September 2025
AG(1)	35,651,000	3.50	SEQ	FIX	38382EM38	October 2025
AH(1)	25,263,000	3.50	SEQ	FIX	38382EM46	December 2025
AI(1)	56,339,453	4.50	NTL(PT)	FIX/IO	38382EM53	May 2050
AQ(1)	92,284,000	3.50	SEQ	FIX	38382EM61	October 2033
AT(1)	26,372,000	3.50	SEQ	FIX	38382EM79	April 2033
AU(1)	134,798,000	3.50	SEQ	FIX	38382EM87	June 2033
AV(1)	72,095,000	3.50	SEQ	FIX	38382EM95	August 2033
AW(1)	51,088,000	3.50	SEQ	FIX	38382EN29	November 2033
BQ(1)	369,136,079	3.50	SEQ	FIX	38382EN37	May 2050
BT(1)	105,490,098	3.50	SEQ	FIX	38382EN45	May 2050
BU(1)	539,190,960	3.50	SEQ	FIX	38382EN52	May 2050
BV(1)	288,379,041	3.50	SEQ	FIX	38382EN60	May 2050
BW(1)	204,354,073	3.50	SEQ	FIX	38382EN78	May 2050
FI(1)	77,024,313	4.50	NTL(PT)	FIX/IO	38382EN86	May 2050
IE(1)	20,125,430	4.50	NTL(PT)	FIX/IO	38382EN94	May 2050
IF(1)	123,441,160	4.50	NTL(PT)	FIX/IO	38382EP27	May 2050
IH(1)	62,378,905	4.50	NTL(PT)	FIX/IO	38382EP35	May 2050
Security Group 19						
AJ	10,461,000	2.50	SEQ	FIX	38382EP43	February 2048
AK	1,494,855	2.50	SEQ	FIX	38382EP50	May 2050
AL	5,739,386	2.50	SEQ	FIX	38382EP68	May 2050
AM	20,234,546	2.25	SEQ	FIX	38382EP76	July 2046
AN	2,023,454	5.00	SEQ	FIX	38382EP84	July 2046
DP	5,212,000	2.50	PAC/AD	FIX	38382EP92	April 2050
DQ	53,000	2.50	PAC/AD	FIX	38382EQ26	May 2050
ZD	712,929	2.50	SUP	FIX/Z	38382EQ34	May 2050
Security Group 20						
IQ	16,000,000	2.50	NTL(PT)	FIX/IO	38382EQ42	May 2050
QA(1)	25,096,634	1.50	PAC/AD	FIX	38382EQ59	April 2050
QP(1)	291,406	1.50	PAC/AD	FIX	38382EQ67	May 2050
ZQ	14,611,960	1.50	SUP	FIX/Z	38382EQ75	May 2050
Security Group 21						
IY	38,554,268	4.00	NTL(SC/PT)	FIX/IO	38382EQ83	April 2050
Security Group 22						
IW	22,279,518	(5)	NTL(SC/PT)	WAC/INV/IO	38382EQ91	May 2048
Security Group 23						
KU(1)	5,177,000	3.50	PAC/AD	FIX	38382ER25	October 2048
KW(1)	4,651,000	3.50	PAC/AD	FIX	38382ER33	March 2050
UH(1)	37,054,000	3.50	PAC/AD	FIX	38382ER41	December 2046
UZ	3,940,946	3.50	SUP	FIX/Z	38382ER58	May 2050
ZU	212,000	3.50	PAC/AD	FIX/Z	38382ER66	May 2050
Security Group 24						
ID	19,080,000	2.50	NTL(PT)	FIX/IO	38382ER74	May 2050
UQ	30,000,000	1.95	PT	FIX	38382ER82	May 2050
UT	30,000,000	1.97	PT	FIX	38382ER90	May 2050
UV	30,000,000	1.99	PT	FIX	38382ES24	May 2050
Security Group 25						
BA	11,460,512	1.00	SC/PT	FIX	38382ES32	October 2047
IB	5,730,256	5.00	NTL(SC/PT)	FIX/IO	38382ES40	October 2047
Residual						
RR	0	0.00	NPR	NPR	38382ES57	May 2050

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

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular and
- in the case of the Group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

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TERMS SHEET

This terms sheet contains selected information for quick reference only. You should read this Supplement, particularly “Risk Factors,” and each of the other documents listed under “Available Information.”

Sponsor: Wells Fargo Bank, N.A.

Co-Sponsor: Tribal Capital Markets, LLC

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: May 29, 2020

Distribution Dates: For the Group 14 and 15 Securities, the 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in June 2020. For the Group 1 through 13 and 16 through 25 Securities, the 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in June 2020.

Trust Assets:

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	2.500%	30
2	Underlying Certificates	(1)	(1)
3	Ginnie Mae II	3.000%	30
4	Ginnie Mae II	5.000%	30
5	Underlying Certificate	(1)	(1)
6A	Underlying Certificate	(1)	(1)
6B	Underlying Certificate	(1)	(1)
6C	Underlying Certificate	(1)	(1)
6D	Underlying Certificate	(1)	(1)
6E	Underlying Certificate	(1)	(1)
6F	Underlying Certificate	(1)	(1)
6G	Underlying Certificate	(1)	(1)
6H	Underlying Certificate	(1)	(1)
6I	Underlying Certificates	(1)	(1)
6J	Underlying Certificate	(1)	(1)
6K	Underlying Certificate	(1)	(1)
6L	Underlying Certificate	(1)	(1)
7	Ginnie Mae II	4.000%	30
8	Underlying Certificate	(1)	(1)
9	Ginnie Mae II	3.000%	30
10	Ginnie Mae II	4.000%	30
11	Ginnie Mae II	5.000%	30
12	Ginnie Mae II	4.500%	30

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
13A	Underlying Certificate	(1)	(1)
13B	Underlying Certificate	(1)	(1)
13C	Underlying Certificates	(1)	(1)
13D	Underlying Certificate	(1)	(1)
14A	Underlying Certificate	(1)	(1)
14B	Underlying Certificate	(1)	(1)
14C	Underlying Certificate	(1)	(1)
15	Underlying Certificates	(1)	(1)
16A	Underlying Certificates	(1)	(1)
16B	Underlying Certificates	(1)	(1)
16C	Underlying Certificates	(1)	(1)
16D	Underlying Certificates	(1)	(1)
16E	Underlying Certificates	(1)	(1)
17	Ginnie Mae II	3.500%	30
18A	Ginnie Mae II	4.000%	30
18B	Ginnie Mae I	4.000%	30
18C	Ginnie Mae I	4.125%	30
18D	Ginnie Mae I	4.250%	30
18E	Ginnie Mae I	4.375%	30
18F	Ginnie Mae II	4.500%	30
18G	Ginnie Mae I	4.500%	30
19	Ginnie Mae II	2.500%	30
20	Ginnie Mae II	2.500%	30
21	Underlying Certificates	(1)	(1)
22	Underlying Certificates	(1)	(1)
23	Ginnie Mae II	3.500%	30
24	Ginnie Mae II	2.500%	30
25	Underlying Certificate	(1)	(1)

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

(2) The Group 6, 13, 14, 16 and 18 Trust Assets consist of the enumerated sub-groups (each, a “Subgroup”).

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

Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24 Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 1 Trust Assets			
\$20,000,000 ⁽³⁾	358	1	2.968%
Group 3 Trust Assets			
\$46,771,221 ⁽³⁾	359	1	3.460%
Group 4 Trust Assets			
\$87,710,917	333	25	5.471%
Group 7 Trust Assets			
\$47,832,730	358	1	4.490%
Group 9 Trust Assets			
\$68,635,585	353	0	3.468%
Group 10 Trust Assets			
\$35,910,873	357	3	4.479%
Group 11 Trust Assets			
\$21,377,250	338	21	5.358%
Group 12 Trust Assets			
\$20,331,700	343	17	5.045%
Group 17 Trust Assets			
\$168,122,022	358	2	3.980%
Subgroup 18A Trust Assets			
\$294,532,053	280	69	4.312%
Subgroup 18B Trust Assets			
\$212,523,026	238	113	4.500%
Subgroup 18C Trust Assets			
\$144,903,098	239	113	4.625%
Subgroup 18D Trust Assets			
\$740,646,960	241	110	4.750%
Subgroup 18E Trust Assets			
\$396,125,041	240	111	4.875%
Subgroup 18F Trust Assets			
\$33,178,079	278	71	4.774%
Subgroup 18G Trust Assets			
\$247,526,994	237	115	5.000%
Group 19 Trust Assets			
\$45,931,170 ⁽³⁾	358	1	2.958%
Group 20 Trust Assets			
\$40,000,000 ⁽³⁾	359	0	2.908%
Group 23 Trust Assets			
\$51,034,946	356	1	4.020%

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 24 Trust Assets			
\$90,000,000 ⁽³⁾	359	0	2.908%

⁽¹⁾ As of May 1, 2020.

⁽²⁾ The Mortgage Loans underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 19, 20, 23 and 24 and Subgroup 18A and 18F Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

⁽³⁾ More than 10% of the Mortgage Loans underlying the Group 1, 3, 19, 20 and 24 Trust Assets may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

The actual remaining terms to maturity, loan ages and, in the case of the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 19, 20, 23 and 24 and Subgroup 18A and 18F Trust Assets, Mortgage Rates of many of the Mortgage Loans underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

Characteristics of the Group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 Trust Assets: See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

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

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

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

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

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

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>LIBOR for Minimum Interest Rate</u>
Security Group 6						
NA	5.55% – LIBOR	5.37925%	0.00%	5.55%	0	5.55%
NB	5.55% – LIBOR	5.37925%	0.00%	5.55%	0	5.55%
NC	5.55% – LIBOR	5.37925%	0.00%	5.55%	0	5.55%
ND	5.55% – LIBOR	5.37925%	0.00%	5.55%	0	5.55%
NE	5.55% – LIBOR	5.37925%	0.00%	5.55%	0	5.55%
NF	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
NG	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
NH	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
NI	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
NJ	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
NK	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
NL	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
SA	5.55% – LIBOR	5.37925%	0.00%	5.55%	0	5.55%
SF	6.44% – LIBOR	6.26925%	0.00%	6.44%	0	6.44%
TB	5.65% – LIBOR	0.10000%	0.00%	0.10%	0	5.65%
TC	5.66% – LIBOR	0.11000%	0.00%	0.11%	0	5.66%
TD	5.67% – LIBOR	0.12000%	0.00%	0.12%	0	5.67%
TE	5.77% – LIBOR	0.22000%	0.00%	0.22%	0	5.77%
TG	6.45% – LIBOR	0.01000%	0.00%	0.01%	0	6.45%
TH	6.49% – LIBOR	0.05000%	0.00%	0.05%	0	6.49%
TI	6.50% – LIBOR	0.06000%	0.00%	0.06%	0	6.50%
TJ	6.60% – LIBOR	0.16000%	0.00%	0.16%	0	6.60%
TK	6.65% – LIBOR	0.21000%	0.00%	0.21%	0	6.65%
TL	6.75% – LIBOR	0.31000%	0.00%	0.31%	0	6.75%
Security Group 13						
N	6.60% – LIBOR	6.42925%	0.00%	6.60%	0	6.60%
NM	6.60% – LIBOR	6.42925%	0.00%	6.60%	0	6.60%
NP	6.60% – LIBOR	6.42925%	0.00%	6.60%	0	6.60%
NQ	6.60% – LIBOR	6.42925%	0.00%	6.60%	0	6.60%
SM	6.60% – LIBOR	6.42925%	0.00%	6.60%	0	6.60%
TN	6.62% – LIBOR	0.02000%	0.00%	0.02%	0	6.62%
TP	6.65% – LIBOR	0.05000%	0.00%	0.05%	0	6.65%
TQ	6.70% – LIBOR	0.10000%	0.00%	0.10%	0	6.70%
Security Group 14						
NS	6.10% – LIBOR	5.91787%	0.00%	6.10%	0	6.10%
NT	6.10% – LIBOR	5.91787%	0.00%	6.10%	0	6.10%
NU	6.10% – LIBOR	5.91787%	0.00%	6.10%	0	6.10%
ST	6.10% – LIBOR	5.91787%	0.00%	6.10%	0	6.10%
T	6.15% – LIBOR	0.05000%	0.00%	0.05%	0	6.15%
TU	6.20% – LIBOR	0.10000%	0.00%	0.10%	0	6.20%
Security Group 15						
SU	5.60% – LIBOR	5.41787%	0.00%	5.60%	0	5.60%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>LIBOR for Minimum Interest Rate</u>
Security Group 16						
CN	6.05% – LIBOR	5.87925%	0.00%	6.05%	0	6.05%
CT	6.25% – LIBOR	0.20000%	0.00%	0.20%	0	6.25%
NV	6.05% – LIBOR	5.87925%	0.00%	6.05%	0	6.05%
NW	6.05% – LIBOR	5.87925%	0.00%	6.05%	0	6.05%
NX	6.05% – LIBOR	5.87925%	0.00%	6.05%	0	6.05%
NY	6.05% – LIBOR	5.87925%	0.00%	6.05%	0	6.05%
SW	6.05% – LIBOR	5.87925%	0.00%	6.05%	0	6.05%
TV	6.10% – LIBOR	0.05000%	0.00%	0.05%	0	6.10%
TX	6.15% – LIBOR	0.10000%	0.00%	0.10%	0	6.15%
TY	6.20% – LIBOR	0.15000%	0.00%	0.15%	0	6.20%
Security Group 17						
FH	LIBOR + 0.45%	0.65000%	0.45%	6.50%	0	0.00%
SH	6.05% – LIBOR	5.85000%	0.00%	6.05%	0	6.05%

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

Each of Classes IT, IW, TA, TF, TM, TS and TW is a Weighted Average Coupon Class. Class IW will accrue interest during each Accrual Period at a per annum Interest Rate equal to the total interest accrued on the Group 22 Trust Assets for that Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class IW (before giving effect to any payments on such Distribution Date) for such Accrual Period. Each of Classes IT, TA, TF, TM, TS and TW 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. The approximate initial Interest Rate for each Weighted Average Coupon Class, which will be in effect for the first Accrual Period, is as follows:

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
IT	0.12654%
IW	5.65317%
TA	0.13813%
TF	0.11631%
TM	0.06191%
TS	0.07338%
TW	0.10930%

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

SECURITY GROUP 1

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

SECURITY GROUP 3

The Group 3 Principal Distribution Amount and the AZ Accrual Amount will be allocated in the following order of priority:

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

SECURITY GROUP 4

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

SECURITY GROUP 5

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

SECURITY GROUP 7

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

- The ZK Accrual Amount in the following order of priority:
 1. Concurrently:
 - a. 90.2069548512%, concurrently, to KA and KC, pro rata, until retired
 - b. 9.7930451488%, sequentially, to UA and KY, in that order, until retired
 2. To ZK, until retired
- The Group 7 Principal Distribution Amount and the KZ Accrual Amount in the following order of priority:
 1. To KA, KC, KY, UA and ZK, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Concurrently:
 - i. 90.2069548512%, concurrently, to KA and KC, pro rata, until retired
 - ii. 9.7930451488%, sequentially, to UA and KY, in that order, until retired
 - b. To ZK, until retired
 2. To KZ, until retired
 3. To KA, KC, KY, UA and ZK, in the same manner and priority as step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 8

The Group 8 Principal Distribution Amount will be allocated to HT, until retired

SECURITY GROUP 9

The Group 9 Principal Distribution Amount and the ZA Accrual Amount will be allocated in the following order of priority:

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

SECURITY GROUP 10

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

1. To CA, CD and CW, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, in the following order of priority:
 - a. Concurrently, to CA and CD, pro rata, until retired
 - b. To CW, until retired
2. To CS, until retired
3. To CA, CD and CW, in the same manner and priority as step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 11

The Group 11 Principal Distribution Amount will be allocated to D, until retired

SECURITY GROUP 12

The Group 12 Principal Distribution Amount will be allocated to BP, until retired

SECURITY GROUP 17

The Group 17 Principal Distribution Amount will be allocated, concurrently, to FH, H and HK, pro rata, until retired

SECURITY GROUP 18

The Subgroup 18A Principal Distribution Amount, the Subgroup 18B Principal Distribution Amount, the Subgroup 18C Principal Distribution Amount, the Subgroup 18D Principal Distribution Amount, the Subgroup 18E Principal Distribution Amount, the Subgroup 18F Principal Distribution Amount and the Subgroup 18G Principal Distribution Amount will be allocated as follows:

- The Subgroup 18A Principal Distribution Amount and the Subgroup 18B Principal Distribution Amount, sequentially, to AD, AQ and BQ, in that order, until retired
- The Subgroup 18C Principal Distribution Amount, sequentially, to AE, AT and BT, in that order, until retired
- The Subgroup 18D Principal Distribution Amount, sequentially, to AF, AU and BU, in that order, until retired
- The Subgroup 18E Principal Distribution Amount, sequentially, to AG, AV and BV, in that order, until retired

- The Subgroup 18F Principal Distribution Amount and the Subgroup 18G Principal Distribution Amount, sequentially, to AH, AW and BW, in that order, until retired

SECURITY GROUP 19

The Group 19 Principal Distribution Amount and the ZD Accrual Amount will be allocated as follows:

- The ZD Accrual Amount in the following order of priority:
 1. Sequentially, to DP and DQ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To ZD, until retired
- The Group 19 Principal Distribution Amount, concurrently, as follows:
 1. 26.0299378396%, sequentially, to AJ and AK, in that order, until retired
 2. 60.9550899748% in the following order of priority:
 - a. Concurrently, to AM and AN, pro rata, until retired
 - b. To AL, until retired
 3. 13.0149721856% in the following order of priority:
 - a. Sequentially, to DP and DQ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. To ZD, until retired
 - c. Sequentially, to DP and DQ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 20

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

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

SECURITY GROUP 23

The Group 23 Principal Distribution Amount, the UZ Accrual Amount and the ZU Accrual Amount will be allocated as follows:

- The ZU Accrual Amount, sequentially, to UH, KU, KW and ZU, in that order, until retired
- The Group 23 Principal Distribution Amount and the UZ Accrual Amount in the following order of priority:
 1. Sequentially, to UH, KU, KW and ZU, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date

2. To UZ, until retired

3. Sequentially, to UH, KU, KW and ZU, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 24

The Group 24 Principal Distribution Amount will be allocated, concurrently, to UQ, UT and UV, pro rata, until retired

SECURITY GROUP 25

The Group 25 Principal Distribution Amount will be allocated to BA, until retired

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

Security Group	Class	Structuring Ranges
PAC Classes		
3	AB and AC (in the aggregate)	130% PSA through 250% PSA
7	KA, KC, KY, UA and ZK (in the aggregate) . . .	430% PSA through 550% PSA
9	AP	125% PSA through 250% PSA
10	CA, CD and CW (in the aggregate)	185% PSA through 400% PSA
19	DP and DQ (in the aggregate)	110% PSA through 185% PSA
20	QA and QP (in the aggregate)	125% PSA through 450% PSA
23	KU, KW, UH and ZU (in the aggregate)	440% PSA through 550% PSA

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

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

Class	Original Class Notional Balance	Represents Approximately
Security Group 1		
JL	\$ 3,600,000	18% of JE (PT Class)
Security Group 2		
IJ	\$ 91,965,792	100% of the Group 2 Trust Assets
Security Group 4		
GI	\$ 70,168,733	80% of GT (PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 5		
DI	\$ 9,252,787	40.9090909091% of DL (SC/PT Class)
Security Group 6		
IT	\$ 193,666,280	100% of the Subgroup 6B Trust Assets, the Subgroup 6C Trust Assets, the Subgroup 6D Trust Assets, the Subgroup 6E Trust Assets, the Subgroup 6G Trust Assets, the Subgroup 6H Trust Assets, the Subgroup 6I Trust Assets, the Subgroup 6J Trust Assets, the Subgroup 6K Trust Assets and the Subgroup 6L Trust Assets (in the aggregate)
NA	16,150,012	100% of the Subgroup 6A Trust Assets
NB	9,507,253	100% of the Subgroup 6B Trust Assets
NC	19,225,270	100% of the Subgroup 6C Trust Assets
ND	41,762,689	100% of the Subgroup 6D Trust Assets
NE	20,291,016	100% of the Subgroup 6E Trust Assets
NF	21,902,917	100% of the Subgroup 6F Trust Assets
NG	18,236,020	100% of the Subgroup 6G Trust Assets
NH	5,413,517	100% of the Subgroup 6H Trust Assets
NI	41,347,619	100% of the Subgroup 6I Trust Assets
NJ	11,523,914	100% of the Subgroup 6J Trust Assets
NK	9,823,184	100% of the Subgroup 6K Trust Assets
NL	16,535,798	100% of the Subgroup 6L Trust Assets
SA	106,936,240	100% of the Subgroup 6A Trust Assets, the Subgroup 6B Trust Assets, the Subgroup 6C Trust Assets, the Subgroup 6D Trust Assets and the Subgroup 6E Trust Assets (in the aggregate)
SF	124,782,969	100% of the Subgroup 6F Trust Assets, the Subgroup 6G Trust Assets, the Subgroup 6H Trust Assets, the Subgroup 6I Trust Assets, the Subgroup 6J Trust Assets, the Subgroup 6K Trust Assets and the Subgroup 6L Trust Assets (in the aggregate)
TA	90,786,228	100% of the Subgroup 6B Trust Assets, the Subgroup 6C Trust Assets, the Subgroup 6D Trust Assets and the Subgroup 6E Trust Assets (in the aggregate)
TB	9,507,253	100% of the Subgroup 6B Trust Assets
TC	19,225,270	100% of the Subgroup 6C Trust Assets
TD	41,762,689	100% of the Subgroup 6D Trust Assets
TE	20,291,016	100% of the Subgroup 6E Trust Assets
TF	102,880,052	100% of the Subgroup 6G Trust Assets, the Subgroup 6H Trust Assets, the Subgroup 6I Trust Assets, the Subgroup 6J Trust Assets, the Subgroup 6K Trust Assets and the Subgroup 6L Trust Assets (in the aggregate)
TG	18,236,020	100% of the Subgroup 6G Trust Assets
TH	5,413,517	100% of the Subgroup 6H Trust Assets
TI	41,347,619	100% of the Subgroup 6I Trust Assets
TJ	11,523,914	100% of the Subgroup 6J Trust Assets
TK	9,823,184	100% of the Subgroup 6K Trust Assets
TL	16,535,798	100% of the Subgroup 6L Trust Assets
Security Group 7		
KI	\$ 812,500	12.5% of KC (PAC/AD Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 8		
HI	\$ 52,188,947	44.444444444444% of HT (SC/PT Class)
Security Group 9		
IA	\$ 23,794,166	41.66666666667% of AP (PAC/AD Class)
Security Group 10		
CI	\$ 6,562,500	43.75% of CA (PAC Class)
	3,358,125	31.25% of CD (PAC Class)
	<u>\$ 9,920,625</u>	
IC	\$ 13,466,577	37.5% of the Group 10 Trust Assets
Security Group 11		
BI	\$ 17,101,800	80% of D (PT Class)
Security Group 12		
IG	\$ 15,813,544	77.7777777778% of BP (PT Class)
Security Group 13		
N	\$ 3,818,824	100% of the Subgroup 13B Trust Assets
NM	9,508,968	100% of the Subgroup 13A Trust Assets
NP	57,348,779	100% of the Subgroup 13C Trust Assets
NQ	22,144,656	100% of the Subgroup 13D Trust Assets
SM	92,821,227	100% of the Group 13 Trust Assets
TM	83,312,259	100% of the Subgroup 13B Trust Assets, the Subgroup 13C Trust Assets and the Subgroup 13D Trust Assets (in the aggregate)
TN	3,818,824	100% of the Subgroup 13B Trust Assets
TP	57,348,779	100% of the Subgroup 13C Trust Assets
TQ	22,144,656	100% of the Subgroup 13D Trust Assets
Security Group 14		
NS	\$ 17,112,566	100% of the Subgroup 14A Trust Assets
NT	14,186,469	100% of the Subgroup 14B Trust Assets
NU	12,463,818	100% of the Subgroup 14C Trust Assets
ST	43,762,853	100% of the Group 14 Trust Assets
T	14,186,469	100% of the Subgroup 14B Trust Assets
TS	26,650,287	100% of the Subgroup 14B Trust Assets and the Subgroup 14C Trust Assets (in the aggregate)
TU	12,463,818	100% of the Subgroup 14C Trust Assets
Security Group 15		
SU	\$ 54,183,602	100% of the Group 15 Trust Assets
Security Group 16		
CN	\$ 20,623,163	100% of the Subgroup 16E Trust Assets
CT	20,623,163	100% of the Subgroup 16E Trust Assets
NV	199,482,873	100% of the Subgroup 16B Trust Assets
NW	385,385,353	100% of the Subgroup 16A Trust Assets
NX	56,133,267	100% of the Subgroup 16C Trust Assets
NY	257,577,610	100% of the Subgroup 16D Trust Assets
SW	919,202,266	100% of the Group 16 Trust Assets
TV	199,482,873	100% of the Subgroup 16B Trust Assets
TW	533,816,913	100% of the Subgroup 16B Trust Assets, the Subgroup 16C Trust Assets, the Subgroup 16D Trust Assets and the Subgroup 16E Trust Assets (in the aggregate)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
TX	\$ 56,133,267	100% of the Subgroup 16C Trust Assets
TY	257,577,610	100% of the Subgroup 16D Trust Assets
Security Group 17		
SH	\$ 50,485,118	100% of FH (PT Class)
Security Group 18		
AI	\$ 56,339,453	11.1111111111% of AD, AQ and BQ (in the aggregate) (SEQ Classes)
AY	162,967,000	87.5% of AD, AE, AF, AG and AH (in the aggregate) (SEQ Classes)
EI	1,046,215,139	55.5555555556% of AQ, AT, AU, AV, AW, BQ, BT, BU, BV and BW (in the aggregate) (SEQ Classes)
FI	77,024,313	19.4444444444% of AG, AV and BV (in the aggregate) (SEQ Classes)
IE	20,125,430	13.8888888889% of AE, AT and BT (in the aggregate) (SEQ Classes)
IF	123,441,160	16.6666666667% of AF, AU and BU (in the aggregate) (SEQ Classes)
IH	62,378,905	22.2222222222% of AH, AW and BW (in the aggregate) (SEQ Classes)
IO	\$ 56,339,453	11.1111111111% of AD, AQ and BQ (in the aggregate) (SEQ Classes)
	20,125,430	13.8888888889% of AE, AT and BT (in the aggregate) (SEQ Classes)
	123,441,160	16.6666666667% of AF, AU and BU (in the aggregate) (SEQ Classes)
	77,024,313	19.4444444444% of AG, AV and BV (in the aggregate) (SEQ Classes)
	62,378,905	22.2222222222% of AH, AW and BW (in the aggregate) (SEQ Classes)
	<u>\$ 339,309,261</u>	
XI	\$ 235,398,125	62.5% of AQ, AT, AU, AV and AW (in the aggregate) (SEQ Classes)
YI	836,972,361	55.5555555556% of BQ, BT, BU, BV and BW (in the aggregate) (SEQ Classes)
Security Group 20		
IQ	\$ 16,000,000	40% of the Group 20 Trust Assets
QI	7,528,990	30% of QA (PAC/AD Class)
Security Group 21		
IY	\$ 38,554,268	100% of the Group 21 Trust Assets
Security Group 22		
IW	\$ 22,279,518	100% of the Group 22 Trust Assets
Security Group 23		
IK	\$ 33,487,142	71.4285714286% of KU, KW and UH (in the aggregate) (PAC/AD Classes)
IU	30,165,000	71.4285714286% of KU and UH (in the aggregate) (PAC/AD Classes)
UI	26,467,142	71.4285714286% of UH (PAC/AD Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 24		
ID	\$ 19,080,000	21.2% of UQ, UT and UV (in the aggregate) (PT Classes)
Security Group 25		
IB	\$ 5,730,256	50% of BA (SC/PT Class)

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

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

RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

The levels of LIBOR will affect the yields on the floating rate, inverse floating rate and weighted average coupon securities. If LIBOR performs differently from what you expect, the yield on the floating rate, inverse floating rate and weighted average coupon securities may be lower than you expect. Lower levels of LIBOR will generally reduce the yield on floating rate securities; higher levels of LIBOR will generally reduce the yield on the inverse

floating rate and weighted average coupon securities. You should bear in mind that the timing of changes in the level of LIBOR may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that LIBOR will remain constant.

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

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

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 securities. The underlying certificates will be sensitive in varying degrees to:

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

As described in the related underlying certificate disclosure documents, the reductions in notional balance of certain of the underlying certificates included in trust asset groups 2, 6, 13, 16, 21 and 22 on any payment date are calculated, directly or indirectly, on the basis of schedules; no assurance can be given that the underlying certificates will adhere to their schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

In addition, the trust assets underlying certain of the underlying certificates included in trust asset groups 2, 6, 14, 15, 16 and 22 are also previously issued certificates that represent beneficial ownership interests in separate trusts. The rate of payments on the previously issued certificates backing these underlying certificates will directly affect the timing and rate of payments on your securities. You should read the related underlying certificate disclosure documents, including the risk factors contained therein, to understand the payments on and related risks of the previously issued certificates backing these underlying certificates.

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

Up to 10% of the mortgage loans underlying the group 4 through 13, 15, 17, 18, 21, 23 and 25 and subgroup 14B, 14C, 16A, 16C, 16D and 16E trust assets and up to 100% of the mortgage loans underlying the group 1, 2, 3, 19, 20, 22 and 24 and subgroup 14A and 16B trust assets may be higher balance mortgage loans. Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-

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

Changes to, the elimination of, and uncertainty with respect to, LIBOR could adversely affect your investment in LIBOR Classes. On July 27, 2017, the U.K.-based Financial Conduct Authority (the “FCA”) announced its intention to cease sustaining LIBOR after 2021. The FCA indicated that it does not intend to sustain LIBOR through using its influence or legal powers beyond that date. It is possible that the ICE Benchmark Administration (“ICE”) and the reference banks could continue to produce LIBOR on the current basis after 2021, if they are willing and able to do so, but it cannot be predicted or assured whether LIBOR will survive in its current form, a modified form, or at all. If LIBOR changes in a manner that causes regulators or market participants to question LIBOR’s continued viability as a benchmark, or if LIBOR becomes unavailable, investors in financial instruments linked to LIBOR will likely experience disparate outcomes based on relevant contractual terms, market or product type, jurisdiction, and a host of other factors. There can be no assurance that legislative or regulatory actions will provide for an effective LIBOR substitute or replacement or that broadly accepted industry practices regarding LIBOR cessation will develop. It is uncertain what effect such disparate outcomes or divergent industry practices will have on the performance or value of securities with an interest rate based on LIBOR (“LIBOR Classes”).

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

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

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

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

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

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

The securities may not be a suitable investment for you. The securities, especially the group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 securities and, in particular, the support, interest only, principal only, accrual and residual classes, are not suitable investments for all investors.

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

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

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

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

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

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

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24)

The Subgroup 18B, 18C, 18D, 18E and 18G Trust Assets are either:

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

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

The Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 19, 20, 23 and 24 and Subgroup 18A and 18F Trust Assets are either:

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

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

The Underlying Certificates (Groups 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25)

The Group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under "Available Information" in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See "Underlying Certificates" in the Base Offering Circular.

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

The Mortgage Loans

The Mortgage Loans underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular.*

Specific information regarding the characteristics of the Mortgage Loans underlying the Trust MBS is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and, in the case of the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 19, 20, 23 and 24 and Subgroup 18A and 18F Trust Assets, Mortgage Rates of the Mortgage Loans underlying the Trust MBS. However, the actual remaining terms to maturity, loan ages and, in the case of the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 19, 20, 23 and 24 and Subgroup 18A and 18F Trust Assets, Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the Weighted Average Lives and yields of the Securities. See *“Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement.*

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

Each Class of Securities other than the Residual Securities initially will be issued and maintained, and may be transferred only on the Fedwire Book-Entry System. Beneficial Owners of Book-Entry Secu-

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

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

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

Distributions

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

Interest Distributions

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

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

Categories of Classes

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

Accrual Periods

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate Classes	The calendar month preceding the related Distribution Date
Group 14 and 15 Inverse Floating Rate and Weighted Average Coupon Classes	From the 16 th day of the month preceding the month of the related Distribution Date through the 15 th day of the month of that Distribution Date
Group 6, 13, 16, 17 and 22 Floating Rate, Inverse Floating Rate and Weighted Average Coupon Classes	From the 20 th day of the month preceding the month of the related Distribution Date through the 19 th day of the month of that Distribution Date

Fixed Rate Classes

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

Floating Rate and Inverse Floating Rate Classes

The Floating Rate and Inverse Floating Rate Classes will bear interest as shown under “Terms Sheet — Interest Rates” in this Supplement. The Interest Rates for the Floating Rate and Inverse Floating Rate Classes will be based on LIBOR. The Trustee or its agent will determine LIBOR on the basis of the ICE LIBOR method, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR” in the Base Offering Circular. In the case of the Group 6, 13, 14, 15 and 16 Securities, the Trustee will use the same values of LIBOR as are used for the related Underlying Certificates.

We can provide no assurance that LIBOR for a Distribution Date accurately represents the offered rate at which one-month U.S. dollar deposits are being quoted to prime banks in the London interbank market, nor that the procedures for calculating LIBOR on the basis of the ICE LIBOR method for one-month U.S. dollar deposits will not change. Any change in LIBOR values resulting from any change in reporting or in the determination of LIBOR may cause LIBOR to fluctuate disproportionately to changes in other market lending rates. If LIBOR becomes unavailable, a replacement rate will be selected, as described under “Description of the Securities — Interest Rate Indices — Determination of LIBOR” in the Base Offering Circular.

Weighted Average Coupon Classes

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

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

Accrual Classes

Each of Classes AZ, KZ, UZ, ZA, ZD, ZK, ZQ and ZU is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

The Principal Distribution Amount for each Group or Subgroup, as applicable, and each Accrual Amount will be distributed to the Holders entitled thereto as described under “Terms Sheet — Allocation of Principal” in this Supplement. Investors can calculate the amount of principal to be distributed with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “— Class Factors” below.

Categories of Classes

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

Notional Classes

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

Residual Securities

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

Class Factors

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

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

interest to be distributed to that Class and investors in an Accrual Class can calculate the total amount of principal to be distributed to (or interest to be added to the Class Principal Balance of) that Class on the Distribution Date in the current month.

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

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

Termination

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

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

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 1, 7, 8, 9, 18, 19, 20, 21, 22, 24, 25 and 26, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 1, 7, 8, 9, 18, 19, 20, 21, 22, 24, 25 and 26, the related REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the related MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. *See the example under “Description of the Securities — Modification and Exchange” in the Base Offering Circular.*

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@usbank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston,

Massachusetts, 02110, Attention: Ginnie Mae REMIC Trust 2020-061. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of an interest only security unless all securities involved in the exchange are interest only securities. The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

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

Investors in the Group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 Securities are urged to review the discussion under “Risk Factors — The rate of payments on the underlying certificates will directly affect the rate of payments on the group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 securities” in this Supplement.

Accretion Directed Classes

Classes AB, AC, AP, DP, DQ, KA, KC, KU, KW, KY, QA, QP, UA, UH, ZK and ZU are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes IA and KI is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class shown under “Terms Sheet — Notional Classes” in this Supplement.

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

Securities that Receive Principal on the Basis of Schedules

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

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

<u>Security Group</u>	<u>Class</u>	<u>Initial Effective Ranges</u>
PAC Classes		
3	AB and AC (in the aggregate)	130% PSA through 250% PSA
7	KA, KC, KY, UA and ZK (in the aggregate)	430% PSA through 550% PSA
9	AP	125% PSA through 250% PSA
10	CA, CD and CW (in the aggregate)	185% PSA through 400% PSA
19	DP and DQ (in the aggregate)	110% PSA through 185% PSA
20	QA and QP (in the aggregate)	125% PSA through 450% PSA
23	KU, KW, UH and ZU (in the aggregate)	440% PSA through 550% PSA

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

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

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

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

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

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 and 24 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 18, 19, 20, 23 or 24 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and each Mortgage Loan underlying a Group 1, 3, 4, 7, 9, 10, 11, 12, 17, 19, 20, 23 or 24 or Subgroup 18A or 18F Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

3. Distributions on the Group 14 and 15 Securities are always received on the 16th day of the month and distributions on the Group 1 through 13 and 16 through 25 Securities are always received on the 20th day of the month, in each case, whether or not a Business Day, commencing in June 2020.

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

5. The Closing Date for the Securities is May 29, 2020.

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

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

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

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

- For example, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 16th or 20th day of the month, as applicable, and the Trustee may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.
- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

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

Decrement Tables

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

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

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

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

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

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

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

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

Security Group 1					
PSA Prepayment Assumption Rates					
Classes JE and JI					
<u>Distribution Date</u>	<u>0%</u>	<u>100%</u>	<u>182%</u>	<u>300%</u>	<u>400%</u>
Initial Percent	100	100	100	100	100
May 2021	98	96	95	93	92
May 2022	96	91	86	81	76
May 2023	94	83	75	65	57
May 2024	93	76	66	52	42
May 2025	90	70	57	41	31
May 2026	88	64	49	33	23
May 2027	86	58	43	26	17
May 2028	84	53	37	21	13
May 2029	81	48	32	17	9
May 2030	79	44	27	13	7
May 2031	76	40	23	10	5
May 2032	73	36	20	8	4
May 2033	71	32	17	6	3
May 2034	68	29	14	5	2
May 2035	65	26	12	4	1
May 2036	61	23	10	3	1
May 2037	58	20	9	2	1
May 2038	55	18	7	2	0
May 2039	51	15	6	1	0
May 2040	47	13	5	1	0
May 2041	43	11	4	1	0
May 2042	39	10	3	1	0
May 2043	35	8	2	0	0
May 2044	31	7	2	0	0
May 2045	26	5	1	0	0
May 2046	21	4	1	0	0
May 2047	16	3	1	0	0
May 2048	11	2	0	0	0
May 2049	6	1	0	0	0
May 2050	0	0	0	0	0
Weighted Average Life (years)	17.9	10.4	7.6	5.4	4.4

Security Group 2					
PSA Prepayment Assumption Rates					
Class IJ					
<u>Distribution Date</u>	<u>0%</u>	<u>100%</u>	<u>178%</u>	<u>300%</u>	<u>400%</u>
Initial Percent	100	100	100	100	100
May 2021	98	92	87	80	74
May 2022	96	84	76	64	55
May 2023	93	77	66	51	41
May 2024	91	71	58	41	30
May 2025	88	65	50	33	22
May 2026	86	59	43	26	16
May 2027	83	54	38	21	12
May 2028	80	49	32	16	9
May 2029	77	44	28	13	6
May 2030	74	40	24	10	5
May 2031	71	36	20	8	3
May 2032	68	32	17	6	2
May 2033	64	29	15	5	2
May 2034	61	25	12	4	1
May 2035	57	22	10	3	1
May 2036	53	20	9	2	0
May 2037	49	17	7	1	0
May 2038	45	15	6	1	0
May 2039	40	12	5	1	0
May 2040	36	10	4	0	0
May 2041	31	8	3	0	0
May 2042	26	7	2	0	0
May 2043	21	5	1	0	0
May 2044	16	3	1	0	0
May 2045	10	2	0	0	0
May 2046	5	1	0	0	0
May 2047	0	0	0	0	0
May 2048	0	0	0	0	0
Weighted Average Life (years)	15.7	9.3	6.6	4.4	3.3

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class AB					Class AC					Class AZ				
	0%	130%	200%	250%	400%	0%	130%	200%	250%	400%	0%	130%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	94	94	94	94	100	100	100	100	100	103	103	97	92	78
May 2022	94	84	84	84	84	100	100	100	100	100	106	106	84	69	24
May 2023	91	71	71	71	63	100	100	100	100	100	109	109	68	40	0
May 2024	88	59	59	59	43	100	100	100	100	100	113	113	57	20	0
May 2025	84	49	49	49	27	100	100	100	100	100	116	116	50	8	0
May 2026	81	39	39	39	16	100	100	100	100	100	120	120	46	1	0
May 2027	77	29	29	29	8	100	100	100	100	100	123	123	45	0	0
May 2028	73	21	21	21	1	100	100	100	100	100	127	125	45	0	0
May 2029	69	15	15	15	0	100	100	100	100	80	131	123	43	0	0
May 2030	65	9	9	9	0	100	100	100	100	59	135	119	41	0	0
May 2031	60	5	5	5	0	100	100	100	100	43	139	114	38	0	0
May 2032	56	1	1	1	0	100	100	100	100	31	143	108	35	0	0
May 2033	51	0	0	0	0	100	85	85	85	23	148	100	31	0	0
May 2034	46	0	0	0	0	100	69	69	69	17	152	93	28	0	0
May 2035	40	0	0	0	0	100	56	56	56	12	157	85	25	0	0
May 2036	35	0	0	0	0	100	45	45	45	9	162	77	22	0	0
May 2037	29	0	0	0	0	100	36	36	36	6	166	69	19	0	0
May 2038	23	0	0	0	0	100	29	29	29	4	171	62	17	0	0
May 2039	17	0	0	0	0	100	23	23	23	3	177	54	14	0	0
May 2040	11	0	0	0	0	100	18	18	18	2	182	47	12	0	0
May 2041	4	0	0	0	0	100	14	14	14	2	188	41	10	0	0
May 2042	0	0	0	0	0	82	11	11	11	1	193	35	8	0	0
May 2043	0	0	0	0	0	37	8	8	8	1	199	29	7	0	0
May 2044	0	0	0	0	0	6	6	6	6	0	193	23	5	0	0
May 2045	0	0	0	0	0	4	4	4	4	0	165	19	4	0	0
May 2046	0	0	0	0	0	3	3	3	3	0	136	14	3	0	0
May 2047	0	0	0	0	0	2	2	2	2	0	104	10	2	0	0
May 2048	0	0	0	0	0	1	1	1	1	0	71	6	1	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	36	3	1	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.4	5.3	5.3	5.3	3.9	22.9	16.6	16.6	16.6	11.4	27.0	18.4	9.1	2.8	1.5

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Classes GA, GB, GC, GD, GE, GI and GT				
	0%	250%	539%	850%	1,100%
Initial Percent	100	100	100	100	100
May 2021	99	84	67	50	35
May 2022	98	70	45	24	12
May 2023	96	59	30	11	4
May 2024	95	49	20	6	1
May 2025	94	41	13	3	0
May 2026	92	34	9	1	0
May 2027	90	28	6	1	0
May 2028	89	23	4	0	0
May 2029	87	19	2	0	0
May 2030	85	16	2	0	0
May 2031	83	13	1	0	0
May 2032	80	11	1	0	0
May 2033	78	9	0	0	0
May 2034	75	7	0	0	0
May 2035	73	6	0	0	0
May 2036	70	5	0	0	0
May 2037	66	4	0	0	0
May 2038	63	3	0	0	0
May 2039	59	2	0	0	0
May 2040	56	2	0	0	0
May 2041	52	1	0	0	0
May 2042	47	1	0	0	0
May 2043	43	1	0	0	0
May 2044	38	0	0	0	0
May 2045	32	0	0	0	0
May 2046	27	0	0	0	0
May 2047	21	0	0	0	0
May 2048	14	0	0	0	0
May 2049	7	0	0	0	0
May 2050	0	0	0	0	0
Weighted Average Life (years)	19.6	5.4	2.5	1.4	1.0

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Classes DI and DL				
	0%	300%	578%	900%	1,200%
Initial Percent	100	100	100	100	100
May 2021	99	85	73	58	45
May 2022	97	69	47	27	12
May 2023	96	56	30	12	3
May 2024	94	45	19	5	1
May 2025	92	36	12	2	0
May 2026	90	29	8	1	0
May 2027	88	23	5	0	0
May 2028	86	19	3	0	0
May 2029	84	15	2	0	0
May 2030	82	12	1	0	0
May 2031	79	9	1	0	0
May 2032	76	7	1	0	0
May 2033	74	6	0	0	0
May 2034	71	5	0	0	0
May 2035	67	4	0	0	0
May 2036	64	3	0	0	0
May 2037	61	2	0	0	0
May 2038	57	2	0	0	0
May 2039	53	1	0	0	0
May 2040	49	1	0	0	0
May 2041	44	1	0	0	0
May 2042	39	1	0	0	0
May 2043	34	0	0	0	0
May 2044	29	0	0	0	0
May 2045	23	0	0	0	0
May 2046	17	0	0	0	0
May 2047	11	0	0	0	0
May 2048	4	0	0	0	0
May 2049	0	0	0	0	0
Weighted Average					
Life (years)	18.1	4.8	2.5	1.6	1.1

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Class IT					Class NA					Classes NB and TB					Classes NC and TC				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	73	97	91	85	79	74	97	91	85	79	74	97	91	85	79	74
May 2022	94	83	72	63	54	94	83	72	63	54	94	83	73	63	54	94	83	72	63	54
May 2023	90	75	61	49	39	90	75	61	50	40	90	75	62	50	40	90	75	61	50	40
May 2024	86	67	51	38	28	86	68	52	39	29	87	68	52	39	29	86	68	52	39	29
May 2025	83	60	43	30	20	83	61	44	31	21	83	61	44	31	21	83	61	44	31	21
May 2026	78	54	36	23	14	79	54	36	24	15	79	54	37	24	15	79	54	36	24	15
May 2027	74	48	30	18	10	74	48	30	19	11	75	48	30	19	11	74	48	30	19	11
May 2028	70	42	24	13	7	70	43	25	14	8	70	43	25	14	8	70	43	25	14	8
May 2029	65	37	20	10	5	65	37	21	11	5	65	38	21	11	6	65	37	21	11	5
May 2030	60	32	16	8	4	60	32	17	8	4	61	33	17	8	4	60	32	17	8	4
May 2031	54	27	12	6	2	55	28	13	6	3	55	28	14	6	3	55	28	13	6	3
May 2032	49	23	10	4	2	49	23	11	5	2	50	24	11	5	2	49	23	11	5	2
May 2033	43	19	8	3	1	43	19	8	3	1	44	20	8	3	1	43	19	8	3	1
May 2034	37	15	6	2	1	37	16	6	2	1	38	16	6	2	1	37	16	6	2	1
May 2035	30	11	4	1	0	30	12	4	2	0	31	12	5	2	1	31	12	4	2	0
May 2036	23	8	3	1	0	23	9	3	1	0	25	9	3	1	0	24	9	3	1	0
May 2037	16	5	2	1	0	16	6	2	1	0	18	6	2	1	0	16	6	2	1	0
May 2038	9	3	1	0	0	9	3	1	0	0	10	3	1	0	0	9	3	1	0	0
May 2039	1	0	0	0	0	1	0	0	0	0	2	1	0	0	0	1	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	11.1	7.5	5.3	4.0	3.1	11.1	7.6	5.4	4.1	3.2	11.2	7.6	5.5	4.1	3.2	11.1	7.6	5.4	4.1	3.2

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes ND and TD					Classes NE and TE					Class NF					Classes NG and TG				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	74	97	91	85	79	74	97	91	85	79	74	97	91	85	79	74
May 2022	94	83	72	63	54	94	83	73	63	54	94	83	72	63	54	94	83	73	63	54
May 2023	90	75	61	50	40	90	75	61	50	40	90	75	61	50	40	90	75	61	50	40
May 2024	86	68	52	39	29	87	68	52	39	29	86	67	52	39	29	87	68	52	39	29
May 2025	83	61	44	31	21	83	61	44	31	21	83	61	44	31	21	83	61	44	31	21
May 2026	79	54	36	24	15	79	54	37	24	15	78	54	36	24	15	79	54	37	24	15
May 2027	74	48	30	19	11	74	48	30	19	11	74	48	30	18	11	75	48	30	19	11
May 2028	70	43	25	14	8	70	43	25	14	8	70	42	25	14	8	70	43	25	14	8
May 2029	65	37	21	11	5	65	37	21	11	6	65	37	21	11	5	65	37	21	11	6
May 2030	60	32	17	8	4	60	32	17	8	4	60	32	17	8	4	60	33	17	8	4
May 2031	55	28	13	6	3	55	28	13	6	3	54	28	13	6	3	55	28	14	6	3
May 2032	49	23	11	5	2	49	24	11	5	2	49	23	11	5	2	50	24	11	5	2
May 2033	43	19	8	3	1	44	20	8	3	1	43	19	8	3	1	44	20	8	3	1
May 2034	37	16	6	2	1	38	16	6	2	1	37	15	6	2	1	38	16	6	2	1
May 2035	31	12	4	2	0	31	12	5	2	1	30	12	4	2	0	31	12	5	2	1
May 2036	24	9	3	1	0	24	9	3	1	0	23	9	3	1	0	24	9	3	1	0
May 2037	16	6	2	1	0	17	6	2	1	0	16	6	2	1	0	17	6	2	1	0
May 2038	9	3	1	0	0	9	3	1	0	0	8	3	1	0	0	10	3	1	0	0
May 2039	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0	2	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	11.1	7.6	5.4	4.1	3.2	11.2	7.6	5.4	4.1	3.2	11.1	7.6	5.4	4.1	3.2	11.2	7.6	5.4	4.1	3.2

PSA Prepayment Assumption Rates

Distribution Date	Classes NH and TH					Classes NI and TI					Classes NJ and TJ				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	74	97	91	85	79	74	97	91	85	80	74
May 2022	94	83	72	63	54	94	83	73	63	54	94	83	73	63	54
May 2023	90	75	61	50	40	90	75	61	50	40	91	75	62	50	40
May 2024	86	68	52	39	29	87	68	52	39	29	87	68	52	39	29
May 2025	83	61	44	31	21	83	61	44	31	21	84	61	44	31	21
May 2026	79	54	36	24	15	79	54	37	24	15	80	55	37	24	15
May 2027	74	48	30	19	11	74	48	30	19	11	76	49	31	19	11
May 2028	70	43	25	14	8	70	43	25	14	8	71	43	26	15	8
May 2029	65	37	21	11	6	65	37	21	11	6	67	38	21	11	6
May 2030	60	32	17	8	4	60	32	17	8	4	62	33	17	9	4
May 2031	55	28	13	6	3	55	28	13	6	3	57	29	14	6	3
May 2032	49	23	11	5	2	50	24	11	5	2	52	25	11	5	2
May 2033	43	19	8	3	1	44	20	8	3	1	46	21	9	4	1
May 2034	37	16	6	2	1	38	16	6	2	1	40	17	7	3	1
May 2035	31	12	4	2	0	31	12	5	2	1	34	14	5	2	1
May 2036	24	9	3	1	0	24	9	3	1	0	28	10	4	1	0
May 2037	16	6	2	1	0	17	6	2	1	0	21	7	2	1	0
May 2038	9	3	1	0	0	9	3	1	0	0	14	4	1	0	0
May 2039	1	0	0	0	0	1	0	0	0	0	6	2	1	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	11.1	7.6	5.4	4.1	3.2	11.2	7.6	5.4	4.1	3.2	11.6	7.8	5.5	4.1	3.2

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes NK and TK					Classes NL and TL					Class SA				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	74	96	90	83	77	70	97	91	85	79	74
May 2022	94	83	73	63	54	93	80	69	58	48	94	83	72	63	54
May 2023	90	75	61	50	40	89	71	56	43	31	90	75	61	50	40
May 2024	87	68	52	39	29	84	63	45	31	19	87	68	52	39	29
May 2025	83	61	44	31	21	80	55	36	21	10	83	61	44	31	21
May 2026	79	54	37	24	15	75	48	28	13	4	79	54	37	24	15
May 2027	75	48	30	19	11	70	41	21	7	0	74	48	30	19	11
May 2028	70	43	25	14	8	65	34	15	3	0	70	43	25	14	8
May 2029	65	37	21	11	6	59	28	10	0	0	65	37	21	11	6
May 2030	60	33	17	8	4	53	23	5	0	0	60	32	17	8	4
May 2031	55	28	14	6	3	47	17	1	0	0	55	28	13	6	3
May 2032	50	24	11	5	2	41	12	0	0	0	49	23	11	5	2
May 2033	44	20	8	3	1	34	8	0	0	0	43	19	8	3	1
May 2034	38	16	6	2	1	27	3	0	0	0	37	16	6	2	1
May 2035	31	12	5	2	1	19	0	0	0	0	31	12	5	2	1
May 2036	24	9	3	1	0	11	0	0	0	0	24	9	3	1	0
May 2037	17	6	2	1	0	3	0	0	0	0	17	6	2	1	0
May 2038	10	3	1	0	0	0	0	0	0	0	9	3	1	0	0
May 2039	2	1	0	0	0	0	0	0	0	0	1	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.2	7.6	5.4	4.1	3.2	10.0	6.2	4.2	3.0	2.3	11.2	7.6	5.4	4.1	3.2

PSA Prepayment Assumption Rates

Distribution Date	Class SF					Class TA					Class TF				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	73	97	91	85	79	74	97	91	85	79	73
May 2022	94	82	72	62	53	94	83	72	63	54	93	82	72	62	53
May 2023	90	74	61	49	39	90	75	61	50	40	90	74	61	49	38
May 2024	86	67	51	38	28	87	68	52	39	29	86	67	51	38	27
May 2025	82	60	43	29	20	83	61	44	31	21	82	60	42	29	19
May 2026	78	53	35	23	14	79	54	37	24	15	78	53	35	22	13
May 2027	74	47	29	17	9	74	48	30	19	11	74	47	29	17	9
May 2028	69	42	24	13	7	70	43	25	14	8	69	41	24	12	7
May 2029	65	36	19	10	5	65	37	21	11	6	64	36	19	9	5
May 2030	59	31	15	7	3	60	32	17	8	4	59	31	15	7	3
May 2031	54	27	12	5	2	55	28	13	6	3	54	26	12	5	2
May 2032	48	22	9	4	2	49	23	11	5	2	48	22	9	4	2
May 2033	43	18	7	3	1	43	19	8	3	1	42	18	7	3	1
May 2034	36	14	5	2	1	37	16	6	2	1	36	14	5	2	1
May 2035	30	11	4	1	0	31	12	5	2	1	29	10	4	1	0
May 2036	23	8	3	1	0	24	9	3	1	0	22	8	3	1	0
May 2037	15	5	2	1	0	17	6	2	1	0	15	5	2	1	0
May 2038	8	3	1	0	0	9	3	1	0	0	8	3	1	0	0
May 2039	2	0	0	0	0	1	0	0	0	0	2	1	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.0	7.4	5.3	3.9	3.1	11.2	7.6	5.4	4.1	3.2	11.0	7.4	5.2	3.9	3.0

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes KA, KC and KI					Class KY					Class KZ				
	0%	430%	475%	550%	1,000%	0%	430%	475%	550%	1,000%	0%	430%	475%	550%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	91	91	91	91	100	100	100	100	100	100	104	104	96	83
May 2022	96	72	72	72	54	100	100	100	100	100	100	108	108	83	41
May 2023	94	50	50	50	22	100	100	100	100	100	100	113	113	71	6
May 2024	92	33	33	33	9	100	100	100	100	100	75	117	117	70	0
May 2025	90	22	22	22	3	100	100	100	100	29	122	110	65	0	0
May 2026	87	14	14	14	1	100	100	100	100	11	127	97	56	0	0
May 2027	85	9	9	9	0	100	81	81	81	4	132	81	46	0	0
May 2028	82	6	6	6	0	100	53	53	53	1	138	66	36	0	0
May 2029	79	4	4	4	0	100	34	34	34	0	143	52	28	0	0
May 2030	76	2	2	2	0	100	22	22	22	0	149	41	22	0	0
May 2031	73	2	2	2	0	100	14	14	14	0	155	31	16	0	0
May 2032	70	1	1	1	0	100	8	8	8	0	161	24	12	0	0
May 2033	67	1	1	1	0	100	5	5	5	0	168	18	9	0	0
May 2034	63	0	0	0	0	100	3	3	3	0	175	13	6	0	0
May 2035	59	0	0	0	0	100	1	1	1	0	182	10	5	0	0
May 2036	55	0	0	0	0	100	0	0	0	0	189	7	3	0	0
May 2037	51	0	0	0	0	100	0	0	0	0	197	5	2	0	0
May 2038	46	0	0	0	0	100	0	0	0	0	205	4	2	0	0
May 2039	42	0	0	0	0	100	0	0	0	0	214	3	1	0	0
May 2040	37	0	0	0	0	100	0	0	0	0	222	2	1	0	0
May 2041	31	0	0	0	0	100	0	0	0	0	231	1	0	0	0
May 2042	26	0	0	0	0	100	0	0	0	0	241	1	0	0	0
May 2043	20	0	0	0	0	100	0	0	0	0	251	1	0	0	0
May 2044	14	0	0	0	0	100	0	0	0	0	261	0	0	0	0
May 2045	7	0	0	0	0	65	0	0	0	0	271	0	0	0	0
May 2046	1	0	0	0	0	5	0	0	0	0	282	0	0	0	0
May 2047	0	0	0	0	0	0	0	0	0	0	224	0	0	0	0
May 2048	0	0	0	0	0	0	0	0	0	0	154	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	79	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.9	3.6	3.6	3.6	2.3	25.3	8.7	8.7	8.7	4.7	28.1	9.4	6.8	1.8	0.7

PSA Prepayment Assumption Rates

Distribution Date	Class UA					Class ZK				
	0%	430%	475%	550%	1,000%	0%	430%	475%	550%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
May 2021	98	90	90	90	90	104	104	104	104	104
May 2022	96	69	69	69	48	108	108	108	108	108
May 2023	93	44	44	44	12	113	113	113	113	113
May 2024	91	25	25	25	0	117	117	117	117	117
May 2025	88	12	12	12	0	122	122	122	122	122
May 2026	86	3	3	3	0	127	127	127	127	127
May 2027	83	0	0	0	0	132	132	132	132	132
May 2028	80	0	0	0	0	138	138	138	138	138
May 2029	77	0	0	0	0	143	143	143	143	92
May 2030	73	0	0	0	0	149	149	149	149	36
May 2031	70	0	0	0	0	155	155	155	155	14
May 2032	66	0	0	0	0	161	161	161	161	5
May 2033	62	0	0	0	0	168	168	168	168	2
May 2034	58	0	0	0	0	175	175	175	175	1
May 2035	54	0	0	0	0	182	182	182	182	0
May 2036	49	0	0	0	0	189	189	189	189	0
May 2037	44	0	0	0	0	197	136	136	136	0
May 2038	39	0	0	0	0	205	86	86	86	0
May 2039	34	0	0	0	0	214	54	54	54	0
May 2040	28	0	0	0	0	222	33	33	33	0
May 2041	23	0	0	0	0	231	21	21	21	0
May 2042	16	0	0	0	0	241	12	12	12	0
May 2043	10	0	0	0	0	251	7	7	7	0
May 2044	3	0	0	0	0	261	4	4	4	0
May 2045	0	0	0	0	0	271	2	2	2	0
May 2046	0	0	0	0	0	282	1	1	1	0
May 2047	0	0	0	0	0	1	1	1	1	0
May 2048	0	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	2.9	2.9	2.9	2.0	26.1	18.4	18.4	18.4	9.6

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Classes HA, HB, HC, HD, HE, HG, HI, HJ and HT				
	0%	200%	420%	650%	900%
Initial Percent	100	100	100	100	100
May 2021	98	86	73	60	45
May 2022	96	75	54	36	20
May 2023	94	64	39	21	9
May 2024	92	55	29	13	4
May 2025	90	47	21	8	2
May 2026	88	41	15	5	1
May 2027	85	35	11	3	0
May 2028	82	30	8	2	0
May 2029	80	25	6	1	0
May 2030	77	21	4	1	0
May 2031	74	18	3	0	0
May 2032	71	15	2	0	0
May 2033	67	13	2	0	0
May 2034	64	11	1	0	0
May 2035	60	9	1	0	0
May 2036	57	7	1	0	0
May 2037	53	6	0	0	0
May 2038	48	5	0	0	0
May 2039	44	4	0	0	0
May 2040	39	3	0	0	0
May 2041	34	2	0	0	0
May 2042	29	2	0	0	0
May 2043	24	1	0	0	0
May 2044	18	1	0	0	0
May 2045	13	1	0	0	0
May 2046	7	0	0	0	0
May 2047	1	0	0	0	0
May 2048	0	0	0	0	0
Weighted Average					
Life (years)	16.4	6.3	3.2	2.0	1.3

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Classes AP and IA					Class ZA				
	0%	125%	200%	250%	400%	0%	125%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
May 2021	97	95	95	95	95	103	103	97	93	82
May 2022	95	87	87	87	87	106	106	85	72	31
May 2023	92	76	76	76	70	109	109	69	43	0
May 2024	89	66	66	66	52	113	113	56	22	0
May 2025	86	57	57	57	39	116	116	49	9	0
May 2026	83	48	48	48	28	120	120	44	2	0
May 2027	80	40	40	40	21	123	123	43	0	0
May 2028	76	33	33	33	16	127	125	43	0	0
May 2029	73	27	27	27	11	131	124	41	0	0
May 2030	69	22	22	22	8	135	120	39	0	0
May 2031	65	18	18	18	6	139	115	36	0	0
May 2032	61	15	15	15	4	143	109	33	0	0
May 2033	57	12	12	12	3	148	102	30	0	0
May 2034	53	10	10	10	2	152	94	27	0	0
May 2035	48	8	8	8	2	157	86	24	0	0
May 2036	43	6	6	6	1	162	78	21	0	0
May 2037	38	5	5	5	1	166	70	18	0	0
May 2038	33	4	4	4	1	171	62	16	0	0
May 2039	28	3	3	3	0	177	55	13	0	0
May 2040	22	2	2	2	0	182	48	11	0	0
May 2041	16	2	2	2	0	188	41	9	0	0
May 2042	10	1	1	1	0	193	35	8	0	0
May 2043	4	1	1	1	0	199	29	6	0	0
May 2044	1	1	1	1	0	186	23	5	0	0
May 2045	1	1	1	1	0	159	18	4	0	0
May 2046	0	0	0	0	0	130	13	3	0	0
May 2047	0	0	0	0	0	100	9	2	0	0
May 2048	0	0	0	0	0	69	5	1	0	0
May 2049	0	0	0	0	0	35	1	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	13.7	6.9	6.9	6.9	5.0	26.9	18.4	8.8	2.9	1.6

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes CA, CD and CI					Class CS					Class CW					Class IC					
	0%	185%	350%	400%	700%	0%	185%	350%	400%	700%	0%	185%	350%	400%	700%	0%	185%	350%	400%	700%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
May 2021	98	93	93	93	93	100	100	88	85	63	100	100	100	100	100	100	99	95	92	91	85
May 2022	96	80	80	80	79	100	100	65	55	0	100	100	100	100	100	100	97	86	77	74	58
May 2023	94	65	65	65	44	100	100	42	26	0	100	100	100	100	100	100	96	75	60	55	33
May 2024	92	52	52	52	24	100	100	28	9	0	100	100	100	100	100	100	94	65	46	41	19
May 2025	89	40	40	40	13	100	100	20	2	0	100	100	100	100	100	100	92	57	36	31	11
May 2026	87	29	29	29	6	100	100	18	0	0	100	100	100	100	100	100	91	49	28	23	6
May 2027	84	21	21	21	3	100	97	16	0	0	100	100	100	100	100	100	89	43	21	17	3
May 2028	82	15	15	15	0	100	92	14	0	0	100	100	100	100	100	100	87	37	16	12	2
May 2029	79	11	11	11	0	100	86	12	0	0	100	100	100	100	67	85	32	13	9	1	
May 2030	76	7	7	7	0	100	78	11	0	0	100	100	100	100	38	83	28	10	7	1	
May 2031	72	5	5	5	0	100	70	9	0	0	100	100	100	100	21	80	24	7	5	0	
May 2032	69	3	3	3	0	100	63	7	0	0	100	100	100	100	12	78	20	6	4	0	
May 2033	65	1	1	1	0	100	55	6	0	0	100	100	100	100	7	75	17	4	3	0	
May 2034	61	0	0	0	0	100	49	5	0	0	100	100	100	100	4	72	15	3	2	0	
May 2035	57	0	0	0	0	100	42	4	0	0	100	86	86	86	2	69	13	2	1	0	
May 2036	53	0	0	0	0	100	36	3	0	0	100	62	62	62	1	66	11	2	1	0	
May 2037	49	0	0	0	0	100	31	2	0	0	100	45	45	45	1	63	9	1	1	0	
May 2038	44	0	0	0	0	100	26	2	0	0	100	32	32	32	0	60	8	1	1	0	
May 2039	39	0	0	0	0	100	22	1	0	0	100	23	23	23	0	56	6	1	0	0	
May 2040	33	0	0	0	0	100	18	1	0	0	100	16	16	16	0	52	5	1	0	0	
May 2041	28	0	0	0	0	100	15	1	0	0	100	11	11	11	0	48	4	0	0	0	
May 2042	22	0	0	0	0	100	12	1	0	0	100	7	7	7	0	44	3	0	0	0	
May 2043	16	0	0	0	0	100	10	0	0	0	100	5	5	5	0	40	3	0	0	0	
May 2044	9	0	0	0	0	100	8	0	0	0	100	3	3	3	0	35	2	0	0	0	
May 2045	2	0	0	0	0	100	6	0	0	0	100	2	2	2	0	30	2	0	0	0	
May 2046	0	0	0	0	0	92	4	0	0	0	1	1	1	1	0	24	1	0	0	0	
May 2047	0	0	0	0	0	70	3	0	0	0	1	1	1	1	0	19	1	0	0	0	
May 2048	0	0	0	0	0	48	2	0	0	0	0	0	0	0	0	13	0	0	0	0	
May 2049	0	0	0	0	0	25	1	0	0	0	0	0	0	0	0	7	0	0	0	0	
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)	15.5	4.7	4.7	4.7	3.1	27.9	14.8	4.1	2.3	1.2	25.5	17.5	17.5	17.5	10.1	19.0	7.6	4.8	4.3	2.7	

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Classes BC, BI, D, DA and DB				
	0%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100
May 2021	99	88	77	66	56
May 2022	98	76	58	42	28
May 2023	96	66	43	26	15
May 2024	95	57	32	16	7
May 2025	94	49	24	10	4
May 2026	92	42	18	6	2
May 2027	90	36	13	4	1
May 2028	89	31	10	3	0
May 2029	87	26	7	2	0
May 2030	85	23	5	1	0
May 2031	83	19	4	1	0
May 2032	80	16	3	0	0
May 2033	78	14	2	0	0
May 2034	75	12	2	0	0
May 2035	73	10	1	0	0
May 2036	70	8	1	0	0
May 2037	66	7	1	0	0
May 2038	63	5	0	0	0
May 2039	59	4	0	0	0
May 2040	56	4	0	0	0
May 2041	52	3	0	0	0
May 2042	47	2	0	0	0
May 2043	43	2	0	0	0
May 2044	38	1	0	0	0
May 2045	32	1	0	0	0
May 2046	27	1	0	0	0
May 2047	21	0	0	0	0
May 2048	14	0	0	0	0
May 2049	7	0	0	0	0
May 2050	0	0	0	0	0
Weighted Average					
Life (years)	19.6	6.5	3.5	2.3	1.6

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Classes BJ, BK, BL, BP and IG				
	0%	150%	350%	500%	700%
Initial Percent	100	100	100	100	100
May 2021	99	91	82	75	66
May 2022	97	82	64	52	38
May 2023	96	73	49	36	21
May 2024	95	65	38	24	12
May 2025	93	58	30	17	7
May 2026	91	52	23	11	4
May 2027	90	46	18	8	2
May 2028	88	41	14	5	1
May 2029	86	36	10	4	1
May 2030	84	32	8	2	0
May 2031	81	28	6	2	0
May 2032	79	24	5	1	0
May 2033	77	21	4	1	0
May 2034	74	19	3	1	0
May 2035	71	16	2	0	0
May 2036	68	14	1	0	0
May 2037	65	12	1	0	0
May 2038	61	10	1	0	0
May 2039	58	9	1	0	0
May 2040	54	7	0	0	0
May 2041	50	6	0	0	0
May 2042	46	5	0	0	0
May 2043	41	4	0	0	0
May 2044	36	3	0	0	0
May 2045	31	2	0	0	0
May 2046	26	1	0	0	0
May 2047	20	1	0	0	0
May 2048	14	0	0	0	0
May 2049	7	0	0	0	0
May 2050	0	0	0	0	0
Weighted Average Life (years)	19.3	8.1	4.1	2.9	2.0

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Classes N and TN					Class NM					Classes NP and TP				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	74	97	91	85	79	74	97	91	85	79	74
May 2022	93	83	72	63	54	93	83	72	63	54	94	83	73	63	54
May 2023	90	75	61	50	39	90	75	61	50	39	90	75	62	50	40
May 2024	86	67	52	39	29	86	67	52	39	29	87	68	52	39	29
May 2025	82	61	44	31	21	82	60	44	31	21	83	61	44	31	21
May 2026	78	54	36	24	15	78	54	36	24	15	79	55	37	24	15
May 2027	74	48	30	18	11	74	48	30	18	11	75	49	31	19	11
May 2028	70	42	25	14	8	70	42	25	14	8	71	43	25	14	8
May 2029	65	37	21	11	5	65	37	21	11	5	66	38	21	11	6
May 2030	60	32	17	8	4	60	32	17	8	4	62	33	17	8	4
May 2031	55	28	13	6	3	55	28	13	6	3	57	29	14	6	3
May 2032	49	24	11	5	2	49	24	11	5	2	51	24	11	5	2
May 2033	44	20	8	3	1	44	20	8	3	1	46	21	9	3	1
May 2034	38	16	6	2	1	38	16	6	2	1	40	17	7	3	1
May 2035	32	12	5	2	1	31	12	5	2	1	34	14	5	2	1
May 2036	25	9	3	1	0	25	9	3	1	0	28	10	4	1	0
May 2037	18	6	2	1	0	18	6	2	1	0	21	7	2	1	0
May 2038	11	4	1	0	0	11	4	1	0	0	14	5	1	0	0
May 2039	3	1	0	0	0	3	1	0	0	0	7	2	1	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.2	7.6	5.4	4.1	3.2	11.2	7.6	5.4	4.1	3.2	11.6	7.8	5.5	4.1	3.2

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Classes NQ and TQ					Class SM					Class TM				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	80	74	97	91	85	79	74	97	91	85	80	74
May 2022	94	83	73	63	54	94	83	73	63	54	94	83	73	63	54
May 2023	91	75	62	50	40	90	75	62	50	40	90	75	62	50	40
May 2024	87	68	52	39	29	87	68	52	39	29	87	68	52	39	29
May 2025	84	61	44	31	21	83	61	44	31	21	83	61	44	31	21
May 2026	80	55	37	24	15	79	55	37	24	15	79	55	37	24	15
May 2027	76	49	31	19	11	75	49	31	19	11	75	49	31	19	11
May 2028	72	44	26	15	8	71	43	25	14	8	71	43	26	15	8
May 2029	67	39	21	11	6	66	38	21	11	6	67	38	21	11	6
May 2030	63	34	17	9	4	62	33	17	8	4	62	33	17	8	4
May 2031	58	29	14	7	3	57	29	14	6	3	57	29	14	6	3
May 2032	53	25	11	5	2	52	25	11	5	2	52	25	11	5	2
May 2033	48	21	9	4	1	46	21	9	3	1	46	21	9	4	1
May 2034	42	18	7	3	1	40	17	7	3	1	41	17	7	3	1
May 2035	36	14	5	2	1	34	14	5	2	1	35	14	5	2	1
May 2036	30	11	4	1	0	28	10	4	1	0	28	11	4	1	0
May 2037	24	8	3	1	0	21	7	2	1	0	22	8	2	1	0
May 2038	17	6	2	0	0	15	5	1	0	0	15	5	1	0	0
May 2039	10	3	1	0	0	7	2	1	0	0	8	2	1	0	0
May 2040	3	1	0	0	0	1	0	0	0	0	2	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.8	7.9	5.6	4.1	3.2	11.6	7.8	5.5	4.1	3.2	11.6	7.8	5.5	4.1	3.2

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Class NS					Classes NT and T					Classes NU and TU				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	97	91	85	79	74	99	96	93	86	81	97	91	85	79	74
May 2022	94	83	72	63	54	97	92	86	76	66	93	82	72	63	54
May 2023	90	75	61	50	40	96	89	80	67	54	90	75	61	50	39
May 2024	87	68	52	39	29	94	85	75	56	44	86	67	52	39	29
May 2025	83	61	44	31	21	93	82	66	46	36	82	60	43	30	21
May 2026	79	54	37	24	15	91	80	58	39	30	78	54	36	24	15
May 2027	75	48	31	19	11	89	75	51	34	22	74	48	30	18	11
May 2028	70	43	25	14	8	87	70	45	29	16	69	42	25	14	8
May 2029	66	38	21	11	6	85	65	40	22	11	65	37	21	11	5
May 2030	61	33	17	8	4	83	61	35	17	8	60	32	17	8	4
May 2031	56	28	14	6	3	81	57	29	13	6	55	28	13	6	3
May 2032	51	24	11	5	2	79	51	23	10	4	50	24	11	5	2
May 2033	46	20	9	3	1	74	45	18	7	3	44	20	8	3	1
May 2034	40	17	7	2	1	69	40	14	5	2	38	16	6	2	1
May 2035	34	14	5	2	1	63	32	10	4	1	32	13	5	2	1
May 2036	28	10	4	1	0	58	24	8	3	1	26	10	3	1	0
May 2037	22	8	2	1	0	49	16	5	2	0	19	7	2	1	0
May 2038	15	5	1	0	0	37	10	3	1	0	12	4	1	0	0
May 2039	8	3	1	0	0	19	5	1	0	0	5	2	0	0	0
May 2040	3	1	0	0	0	7	2	1	0	0	0	0	0	0	0
May 2041	1	0	0	0	0	3	1	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.6	7.7	5.5	4.1	3.2	15.0	11.3	7.9	5.7	4.3	11.3	7.6	5.4	4.1	3.2

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Class ST					Class TS				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
May 2021	97	93	88	81	76	98	94	89	83	78
May 2022	95	86	77	67	58	95	88	80	70	60
May 2023	92	79	67	55	44	93	82	71	59	47
May 2024	89	73	59	44	34	90	77	64	48	37
May 2025	86	68	51	36	26	88	72	55	39	29
May 2026	83	62	43	29	20	85	68	48	32	23
May 2027	79	57	37	24	14	82	63	41	27	17
May 2028	76	52	32	19	10	79	57	36	22	12
May 2029	72	47	27	15	7	76	52	31	17	9
May 2030	68	42	23	11	5	72	48	27	13	6
May 2031	64	37	19	8	4	69	43	22	10	4
May 2032	60	33	15	6	3	65	38	17	7	3
May 2033	54	28	12	5	2	60	33	14	5	2
May 2034	49	24	9	3	1	54	29	10	4	1
May 2035	43	19	7	2	1	49	23	8	3	1
May 2036	37	15	5	2	0	43	17	6	2	1
May 2037	30	10	3	1	0	35	12	4	1	0
May 2038	21	6	2	1	0	25	7	2	1	0
May 2039	11	3	1	0	0	13	3	1	0	0
May 2040	3	1	0	0	0	4	1	0	0	0
May 2041	1	0	0	0	0	1	0	0	0	0
May 2042	0	0	0	0	0	1	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	12.6	8.8	6.3	4.6	3.5	13.3	9.6	6.8	4.9	3.8

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Class SU				
	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100
May 2021	97	91	85	79	74
May 2022	94	83	72	63	54
May 2023	90	75	61	50	40
May 2024	86	67	52	39	29
May 2025	82	60	43	31	21
May 2026	78	54	36	24	15
May 2027	74	48	30	18	11
May 2028	69	42	25	14	8
May 2029	64	37	20	11	5
May 2030	59	32	16	8	4
May 2031	54	27	13	6	3
May 2032	48	23	10	4	2
May 2033	42	19	8	3	1
May 2034	35	15	6	2	1
May 2035	29	11	4	1	0
May 2036	22	8	3	1	0
May 2037	14	5	2	0	0
May 2038	6	2	1	0	0
May 2039	1	0	0	0	0
May 2040	0	0	0	0	0
May 2041	0	0	0	0	0
May 2042	0	0	0	0	0
May 2043	0	0	0	0	0
May 2044	0	0	0	0	0
May 2045	0	0	0	0	0
May 2046	0	0	0	0	0
Weighted Average					
Life (years)	10.9	7.5	5.4	4.0	3.1

**Security Group 16
PSA Prepayment Assumption Rates**

Distribution Date	Classes CN and CT					Classes NV and TV					Class NW					Classes NX and TX				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	92	86	81	75	98	95	91	88	85	98	94	90	85	81	98	93	88	82	77
May 2022	96	85	75	65	56	97	88	79	72	65	97	87	78	69	60	97	86	76	66	58
May 2023	94	78	64	52	41	95	81	68	58	48	95	80	67	55	45	95	79	65	53	43
May 2024	92	72	55	42	31	93	74	58	47	36	93	74	58	44	34	93	73	56	43	32
May 2025	90	66	48	33	23	91	68	50	38	27	91	68	50	36	25	91	67	48	34	24
May 2026	88	61	41	27	17	88	62	43	30	20	89	62	43	29	19	88	61	42	27	18
May 2027	86	56	35	21	13	86	57	36	24	15	87	57	37	23	14	86	56	36	22	13
May 2028	83	51	30	17	9	84	52	31	19	11	84	52	31	18	10	84	51	31	18	10
May 2029	80	46	25	13	7	81	47	26	15	8	82	48	27	15	8	81	47	26	14	7
May 2030	78	42	22	11	5	79	43	22	12	6	79	43	23	12	6	79	43	22	11	5
May 2031	75	38	18	8	4	76	38	18	10	4	77	39	19	9	4	76	39	19	9	4
May 2032	72	34	15	7	3	73	34	15	8	3	74	36	16	7	3	73	35	16	7	3
May 2033	69	31	13	5	2	70	31	13	6	2	71	32	14	6	2	70	31	13	5	2
May 2034	65	27	11	4	1	67	27	11	5	2	68	29	12	4	2	66	28	11	4	1
May 2035	62	24	9	3	1	63	24	9	4	1	64	26	10	3	1	63	25	9	3	1
May 2036	58	22	8	2	1	60	21	7	3	1	61	23	8	3	1	60	22	8	3	1
May 2037	54	19	6	2	1	56	18	6	2	1	57	20	7	2	1	56	20	6	2	1
May 2038	50	16	5	1	0	52	15	5	2	0	54	18	6	2	0	52	17	5	1	0
May 2039	46	14	4	1	0	48	13	4	1	0	50	16	5	1	0	48	15	4	1	0
May 2040	41	12	3	1	0	44	11	3	1	0	45	13	4	1	0	43	13	3	1	0
May 2041	37	10	2	1	0	39	9	3	1	0	41	11	3	1	0	39	11	3	1	0
May 2042	32	8	2	0	0	35	8	2	1	0	36	9	2	0	0	34	9	2	0	0
May 2043	26	6	1	0	0	30	7	2	0	0	32	8	2	0	0	29	7	2	0	0
May 2044	21	5	1	0	0	24	5	1	0	0	26	6	1	0	0	24	5	1	0	0
May 2045	15	3	1	0	0	19	4	1	0	0	21	5	1	0	0	18	4	1	0	0
May 2046	9	2	0	0	0	14	3	1	0	0	15	3	1	0	0	12	2	0	0	0
May 2047	3	1	0	0	0	9	2	0	0	0	9	2	0	0	0	6	1	0	0	0
May 2048	0	0	0	0	0	4	1	0	0	0	3	1	0	0	0	1	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.7	9.7	6.3	4.5	3.4	17.3	9.9	6.5	5.0	3.9	17.5	10.1	6.6	4.8	3.7	17.1	9.9	6.5	4.6	3.5

PSA Prepayment Assumption Rates

Distribution Date	Classes NY and TY					Class SW					Class TW				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	93	87	82	76	98	94	89	85	80	98	94	89	84	80
May 2022	97	86	76	66	57	97	87	77	69	60	97	86	77	68	60
May 2023	95	79	65	53	43	95	80	67	55	45	95	80	66	55	45
May 2024	93	73	56	43	32	93	73	57	44	33	93	73	57	44	33
May 2025	91	67	48	34	24	91	67	49	36	25	91	67	49	35	25
May 2026	88	61	41	27	17	89	62	42	28	18	88	62	42	28	18
May 2027	86	56	36	22	13	86	57	36	23	14	86	56	36	23	14
May 2028	84	51	30	17	10	84	52	31	18	10	84	51	30	18	10
May 2029	81	47	26	14	7	82	47	26	14	7	81	47	26	14	7
May 2030	79	43	22	11	5	79	43	22	11	5	79	42	22	11	5
May 2031	76	39	19	9	4	76	39	19	9	4	76	38	19	9	4
May 2032	73	35	16	7	3	73	35	16	7	3	73	35	16	7	3
May 2033	70	31	13	5	2	70	32	13	6	2	70	31	13	6	2
May 2034	66	28	11	4	1	67	28	11	4	2	67	28	11	4	2
May 2035	63	25	9	3	1	64	25	9	3	1	63	25	9	3	1
May 2036	60	22	8	3	1	60	22	8	3	1	60	22	8	3	1
May 2037	56	20	6	2	1	57	20	6	2	1	56	19	6	2	1
May 2038	52	17	5	1	0	53	17	5	2	0	52	16	5	2	0
May 2039	48	15	4	1	0	49	15	4	1	0	48	14	4	1	0
May 2040	43	13	3	1	0	44	13	3	1	0	43	12	3	1	0
May 2041	39	11	3	1	0	40	11	3	1	0	39	10	3	1	0
May 2042	34	9	2	0	0	35	9	2	0	0	34	8	2	0	0
May 2043	29	7	2	0	0	30	7	2	0	0	29	7	2	0	0
May 2044	24	5	1	0	0	25	6	1	0	0	24	5	1	0	0
May 2045	18	4	1	0	0	19	4	1	0	0	18	4	1	0	0
May 2046	12	2	0	0	0	14	3	1	0	0	13	3	0	0	0
May 2047	6	1	0	0	0	8	2	0	0	0	7	1	0	0	0
May 2048	0	0	0	0	0	2	0	0	0	0	2	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.1	9.9	6.4	4.6	3.5	17.3	10.0	6.5	4.7	3.6	17.2	9.9	6.5	4.7	3.6

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Classes FH, H, HK, HM and SH				
	0%	300%	614%	950%	1,300%
Initial Percent	100	100	100	100	100
May 2021	99	93	88	82	76
May 2022	97	80	64	49	34
May 2023	95	65	40	21	8
May 2024	94	52	25	9	2
May 2025	92	42	15	4	0
May 2026	90	33	9	2	0
May 2027	88	27	6	1	0
May 2028	86	21	4	0	0
May 2029	84	17	2	0	0
May 2030	81	13	1	0	0
May 2031	79	11	1	0	0
May 2032	76	8	0	0	0
May 2033	74	7	0	0	0
May 2034	71	5	0	0	0
May 2035	68	4	0	0	0
May 2036	65	3	0	0	0
May 2037	61	2	0	0	0
May 2038	58	2	0	0	0
May 2039	54	1	0	0	0
May 2040	51	1	0	0	0
May 2041	47	1	0	0	0
May 2042	42	1	0	0	0
May 2043	38	0	0	0	0
May 2044	33	0	0	0	0
May 2045	28	0	0	0	0
May 2046	23	0	0	0	0
May 2047	18	0	0	0	0
May 2048	12	0	0	0	0
May 2049	6	0	0	0	0
May 2050	0	0	0	0	0
Weighted Average Life (years)	18.6	5.4	3.1	2.2	1.7

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Classes A, AO, AY, BD, BE, BF, BG and BH					Class AD					Class AE					Class AF				
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	83	0	0	0	0	84	0	0	0	0	82	0	0	0	0	83	0	0	0	0
May 2022	66	0	0	0	0	67	0	0	0	0	64	0	0	0	0	65	0	0	0	0
May 2023	47	0	0	0	0	49	0	0	0	0	45	0	0	0	0	46	0	0	0	0
May 2024	28	0	0	0	0	30	0	0	0	0	25	0	0	0	0	26	0	0	0	0
May 2025	8	0	0	0	0	10	0	0	0	0	4	0	0	0	0	6	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	2.8	0.4	0.3	0.2	0.1	2.9	0.4	0.3	0.2	0.1	2.7	0.4	0.2	0.2	0.1	2.8	0.4	0.3	0.2	0.1

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Class AG					Class AH					Class AI					Class AQ				
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	83	0	0	0	0	84	0	0	0	0	99	88	82	71	62	100	86	51	0	0
May 2022	66	0	0	0	0	67	0	0	0	0	97	78	67	50	39	100	29	0	0	0
May 2023	47	0	0	0	0	49	0	0	0	0	95	69	55	35	24	100	0	0	0	0
May 2024	28	0	0	0	0	31	0	0	0	0	94	60	45	25	15	100	0	0	0	0
May 2025	7	0	0	0	0	11	0	0	0	0	92	53	36	18	9	100	0	0	0	0
May 2026	0	0	0	0	0	0	0	0	0	0	90	46	29	12	6	95	0	0	0	0
May 2027	0	0	0	0	0	0	0	0	0	0	88	40	24	9	3	84	0	0	0	0
May 2028	0	0	0	0	0	0	0	0	0	0	86	35	19	6	2	72	0	0	0	0
May 2029	0	0	0	0	0	0	0	0	0	0	84	30	15	4	1	60	0	0	0	0
May 2030	0	0	0	0	0	0	0	0	0	0	82	25	12	3	1	48	0	0	0	0
May 2031	0	0	0	0	0	0	0	0	0	0	79	22	9	2	0	35	0	0	0	0
May 2032	0	0	0	0	0	0	0	0	0	0	77	18	7	1	0	21	0	0	0	0
May 2033	0	0	0	0	0	0	0	0	0	0	74	15	6	1	0	6	0	0	0	0
May 2034	0	0	0	0	0	0	0	0	0	0	71	12	4	1	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0	0	0	68	10	3	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0	0	0	65	8	2	0	0	0	0	0	0	0
May 2037	0	0	0	0	0	0	0	0	0	0	62	6	2	0	0	0	0	0	0	0
May 2038	0	0	0	0	0	0	0	0	0	0	58	4	1	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0	0	0	55	3	1	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	51	2	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	47	1	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	43	1	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0
May 2047	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0
May 2048	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	2.8	0.4	0.3	0.2	0.1	2.9	0.4	0.3	0.2	0.1	18.7	6.8	4.7	2.9	2.1	9.7	1.6	1.0	0.6	0.4

PSA Prepayment Assumption Rates

Distribution Date	Class AT					Class AU					Class AV					Class AW				
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	100	84	49	0	0	100	85	50	0	0	100	85	50	0	0	100	85	50	0	0
May 2022	100	26	0	0	0	100	27	0	0	0	100	27	0	0	0	100	27	0	0	0
May 2023	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2024	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2025	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2026	91	0	0	0	0	92	0	0	0	0	93	0	0	0	0	95	0	0	0	0
May 2027	79	0	0	0	0	81	0	0	0	0	82	0	0	0	0	84	0	0	0	0
May 2028	67	0	0	0	0	69	0	0	0	0	70	0	0	0	0	73	0	0	0	0
May 2029	55	0	0	0	0	57	0	0	0	0	58	0	0	0	0	61	0	0	0	0
May 2030	42	0	0	0	0	44	0	0	0	0	45	0	0	0	0	48	0	0	0	0
May 2031	28	0	0	0	0	30	0	0	0	0	32	0	0	0	0	35	0	0	0	0
May 2032	14	0	0	0	0	16	0	0	0	0	18	0	0	0	0	21	0	0	0	0
May 2033	0	0	0	0	0	1	0	0	0	0	3	0	0	0	0	7	0	0	0	0
May 2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.3	1.6	1.0	0.6	0.4	9.4	1.6	1.0	0.6	0.4	9.5	1.6	1.0	0.6	0.4	9.8	1.6	1.0	0.6	0.4

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Classes B, EA, EB, EC, ED, EG, EH, EI, EJ, EK, EL, EM, EN, EP, EQ, ET, EU and EW																			
	Class BQ					Class BT					Class BU									
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	100	97	90	78	68	100	100	100	97	85	100	100	100	97	85	100	100	100	97	85
May 2022	100	85	73	55	42	100	100	92	69	53	100	100	92	69	53	100	100	92	69	53
May 2023	100	75	60	39	26	100	94	75	49	33	100	93	74	48	32	100	94	75	48	33
May 2024	100	66	49	27	16	100	83	61	34	20	100	82	60	34	20	100	82	61	34	20
May 2025	100	57	39	19	10	100	73	50	24	12	100	71	49	24	12	100	71	49	24	12
May 2026	99	50	32	13	6	100	63	40	17	8	100	61	39	16	7	100	62	39	16	7
May 2027	96	43	25	9	4	100	55	32	12	5	100	53	31	11	5	100	53	32	11	5
May 2028	94	37	20	6	2	100	48	26	8	3	100	45	25	8	3	100	46	25	8	3
May 2029	92	32	16	4	1	100	41	21	6	2	100	39	20	5	2	100	39	20	5	2
May 2030	89	27	13	3	1	100	35	16	4	1	100	33	15	4	1	100	33	16	4	1
May 2031	86	23	10	2	0	100	30	13	3	1	100	27	12	2	1	100	28	12	2	1
May 2032	84	19	8	1	0	100	25	10	2	0	100	23	9	2	0	100	23	9	2	0
May 2033	81	15	6	1	0	100	21	8	1	0	100	18	7	1	0	100	19	7	1	0
May 2034	77	12	4	1	0	98	17	6	1	0	96	15	5	1	0	96	15	5	1	0
May 2035	74	10	3	0	0	94	14	4	1	0	92	11	4	0	0	92	12	4	0	0
May 2036	71	7	2	0	0	89	11	3	0	0	87	8	3	0	0	88	9	3	0	0
May 2037	67	5	1	0	0	85	8	2	0	0	83	6	2	0	0	83	6	2	0	0
May 2038	63	4	1	0	0	80	6	2	0	0	78	4	1	0	0	79	4	1	0	0
May 2039	59	2	0	0	0	75	4	1	0	0	73	2	0	0	0	74	2	0	0	0
May 2040	55	1	0	0	0	70	3	1	0	0	68	0	0	0	0	68	0	0	0	0
May 2041	51	0	0	0	0	64	2	0	0	0	62	0	0	0	0	63	0	0	0	0
May 2042	46	0	0	0	0	59	1	0	0	0	57	0	0	0	0	57	0	0	0	0
May 2043	41	0	0	0	0	53	0	0	0	0	51	0	0	0	0	51	0	0	0	0
May 2044	36	0	0	0	0	46	0	0	0	0	44	0	0	0	0	45	0	0	0	0
May 2045	31	0	0	0	0	39	0	0	0	0	38	0	0	0	0	38	0	0	0	0
May 2046	25	0	0	0	0	32	0	0	0	0	31	0	0	0	0	31	0	0	0	0
May 2047	19	0	0	0	0	25	0	0	0	0	24	0	0	0	0	24	0	0	0	0
May 2048	13	0	0	0	0	17	0	0	0	0	16	0	0	0	0	16	0	0	0	0
May 2049	7	0	0	0	0	9	0	0	0	0	8	0	0	0	0	8	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.1	7.2	5.1	3.1	2.3	22.9	8.9	6.2	3.8	2.8	22.6	8.4	6.0	3.7	2.7	22.7	8.5	6.0	3.7	2.7

PSA Prepayment Assumption Rates

Distribution Date	Class BV					Class BW					Class FI				
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	100	100	100	97	85	100	100	100	97	85	98	88	82	71	62
May 2022	100	100	92	69	53	100	100	92	69	53	97	78	67	50	38
May 2023	100	94	75	48	33	100	94	75	48	33	95	68	54	35	24
May 2024	100	82	61	34	20	100	82	61	34	20	93	60	44	25	15
May 2025	100	71	49	24	12	100	72	49	24	12	92	52	36	17	9
May 2026	100	62	39	17	7	100	62	40	17	8	90	45	29	12	5
May 2027	100	53	32	11	5	100	54	32	11	5	88	39	23	8	3
May 2028	100	46	25	8	3	100	46	25	8	3	86	33	18	6	2
May 2029	100	39	20	5	2	100	39	20	5	2	83	29	14	4	1
May 2030	100	33	16	4	1	100	33	16	4	1	81	24	11	3	1
May 2031	100	28	12	2	1	100	28	12	2	1	79	20	9	2	0
May 2032	100	23	9	2	0	100	23	9	2	0	76	17	7	1	0
May 2033	100	19	7	1	0	100	19	7	1	0	73	14	5	1	0
May 2034	97	15	5	1	0	98	15	5	1	0	70	11	4	0	0
May 2035	93	12	4	0	0	94	12	4	0	0	67	8	3	0	0
May 2036	88	9	3	0	0	89	9	3	0	0	64	6	2	0	0
May 2037	84	6	2	0	0	85	6	2	0	0	61	4	1	0	0
May 2038	79	4	1	0	0	80	4	1	0	0	58	3	1	0	0
May 2039	74	2	0	0	0	75	2	0	0	0	54	1	0	0	0
May 2040	69	0	0	0	0	70	1	0	0	0	50	0	0	0	0
May 2041	63	0	0	0	0	65	0	0	0	0	46	0	0	0	0
May 2042	58	0	0	0	0	59	0	0	0	0	42	0	0	0	0
May 2043	52	0	0	0	0	53	0	0	0	0	38	0	0	0	0
May 2044	45	0	0	0	0	46	0	0	0	0	33	0	0	0	0
May 2045	39	0	0	0	0	39	0	0	0	0	28	0	0	0	0
May 2046	32	0	0	0	0	32	0	0	0	0	23	0	0	0	0
May 2047	24	0	0	0	0	25	0	0	0	0	18	0	0	0	0
May 2048	17	0	0	0	0	17	0	0	0	0	12	0	0	0	0
May 2049	8	0	0	0	0	9	0	0	0	0	6	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	22.7	8.5	6.0	3.7	2.7	22.9	8.5	6.1	3.7	2.8	18.5	6.5	4.6	2.8	2.1

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Class IE					Class IF					Class IH				
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	88	82	71	62	98	88	82	71	62	99	88	82	71	62
May 2022	97	77	67	50	38	97	78	67	50	38	97	78	67	50	38
May 2023	95	68	54	35	24	95	68	54	35	24	95	68	54	35	24
May 2024	93	59	44	25	15	93	60	44	25	15	94	60	44	25	15
May 2025	91	52	35	17	9	91	52	36	17	9	92	52	36	17	9
May 2026	89	45	28	12	5	90	45	29	12	5	90	45	29	12	5
May 2027	87	39	23	8	3	87	39	23	8	3	88	39	23	8	3
May 2028	85	33	18	6	2	85	33	18	6	2	86	34	18	6	2
May 2029	83	28	14	4	1	83	28	14	4	1	84	29	15	4	1
May 2030	80	24	11	3	1	81	24	11	3	1	82	24	11	3	1
May 2031	78	20	9	2	0	78	20	9	2	0	79	20	9	2	0
May 2032	75	16	7	1	0	76	17	7	1	0	77	17	7	1	0
May 2033	73	13	5	1	0	73	14	5	1	0	74	14	5	1	0
May 2034	70	11	4	0	0	70	11	4	0	0	71	11	4	1	0
May 2035	67	8	3	0	0	67	8	3	0	0	68	9	3	0	0
May 2036	63	6	2	0	0	64	6	2	0	0	65	6	2	0	0
May 2037	60	4	1	0	0	61	4	1	0	0	62	5	1	0	0
May 2038	57	3	1	0	0	57	3	1	0	0	58	3	1	0	0
May 2039	53	1	0	0	0	54	1	0	0	0	55	1	0	0	0
May 2040	49	0	0	0	0	50	0	0	0	0	51	0	0	0	0
May 2041	45	0	0	0	0	46	0	0	0	0	47	0	0	0	0
May 2042	41	0	0	0	0	42	0	0	0	0	43	0	0	0	0
May 2043	37	0	0	0	0	37	0	0	0	0	38	0	0	0	0
May 2044	32	0	0	0	0	33	0	0	0	0	34	0	0	0	0
May 2045	27	0	0	0	0	28	0	0	0	0	29	0	0	0	0
May 2046	22	0	0	0	0	23	0	0	0	0	24	0	0	0	0
May 2047	17	0	0	0	0	17	0	0	0	0	18	0	0	0	0
May 2048	12	0	0	0	0	12	0	0	0	0	12	0	0	0	0
May 2049	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.4	6.5	4.6	2.8	2.1	18.5	6.5	4.6	2.8	2.1	18.7	6.5	4.6	2.8	2.1

PSA Prepayment Assumption Rates

Distribution Date	Class IO					Classes XA, XB, XC, XD, XE, XG, XH, XI, XJ, XK, XL, XM, XN, XP, XQ, XT, XU, XV and XW					Classes YA, YB, YC, YD, YE, YG, YH, YI, YJ, YK, YL, YM, YN, YP, YQ, YT, YU, YV and YW				
	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%	0%	150%	260%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	88	82	71	62	100	85	50	0	0	100	100	100	97	85
May 2022	97	78	67	50	38	100	27	0	0	0	100	100	92	69	53
May 2023	95	68	54	35	24	100	0	0	0	0	100	94	75	48	33
May 2024	94	60	44	25	15	100	0	0	0	0	100	82	61	34	20
May 2025	92	52	36	17	9	100	0	0	0	0	100	72	49	24	12
May 2026	90	45	29	12	5	93	0	0	0	0	100	62	40	17	8
May 2027	88	39	23	8	3	82	0	0	0	0	100	54	32	12	5
May 2028	86	34	18	6	2	71	0	0	0	0	100	46	25	8	3
May 2029	83	29	15	4	1	58	0	0	0	0	100	40	20	5	2
May 2030	81	24	11	3	1	45	0	0	0	0	100	34	16	4	1
May 2031	79	20	9	2	0	32	0	0	0	0	100	28	12	2	1
May 2032	76	17	7	1	0	18	0	0	0	0	100	23	10	2	0
May 2033	73	14	5	1	0	3	0	0	0	0	100	19	7	1	0
May 2034	71	11	4	1	0	0	0	0	0	0	97	15	5	1	0
May 2035	68	9	3	0	0	0	0	0	0	0	93	12	4	0	0
May 2036	64	7	2	0	0	0	0	0	0	0	88	9	3	0	0
May 2037	61	5	1	0	0	0	0	0	0	0	84	7	2	0	0
May 2038	58	3	1	0	0	0	0	0	0	0	79	4	1	0	0
May 2039	54	2	0	0	0	0	0	0	0	0	74	2	1	0	0
May 2040	50	0	0	0	0	0	0	0	0	0	69	1	0	0	0
May 2041	46	0	0	0	0	0	0	0	0	0	64	0	0	0	0
May 2042	42	0	0	0	0	0	0	0	0	0	58	0	0	0	0
May 2043	38	0	0	0	0	0	0	0	0	0	52	0	0	0	0
May 2044	33	0	0	0	0	0	0	0	0	0	45	0	0	0	0
May 2045	28	0	0	0	0	0	0	0	0	0	39	0	0	0	0
May 2046	23	0	0	0	0	0	0	0	0	0	32	0	0	0	0
May 2047	18	0	0	0	0	0	0	0	0	0	24	0	0	0	0
May 2048	12	0	0	0	0	0	0	0	0	0	17	0	0	0	0
May 2049	6	0	0	0	0	0	0	0	0	0	9	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.6	6.6	4.6	2.8	2.1	9.5	1.6	1.0	0.6	0.4	22.8	8.6	6.1	3.7	2.8

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Class AJ					Class AK					Class AL					Classes AM and AN							
	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%			
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100			
May 2021	98	96	95	94	91	100	100	100	100	100	100	100	100	100	100	100	100	100	98	95	95	94	90
May 2022	96	89	86	84	72	100	100	100	100	100	100	100	100	100	100	100	100	100	95	88	85	83	70
May 2023	94	80	75	72	51	100	100	100	100	100	100	100	100	100	100	100	100	100	93	78	73	69	46
May 2024	91	71	65	60	34	100	100	100	100	100	100	100	100	100	100	100	100	100	91	69	62	56	27
May 2025	89	64	56	50	21	100	100	100	100	100	100	100	100	100	100	100	100	100	88	60	52	45	13
May 2026	87	56	48	41	12	100	100	100	100	100	100	100	100	100	100	100	100	100	85	52	43	36	3
May 2027	84	50	41	34	5	100	100	100	100	100	100	100	100	100	83	82	45	35	27	0	0	0	0
May 2028	81	44	34	27	0	100	100	100	100	100	100	100	100	100	61	80	38	28	20	0	0	0	0
May 2029	79	38	28	21	0	100	100	100	100	73	100	100	100	100	45	76	32	21	13	0	0	0	0
May 2030	76	33	23	16	0	100	100	100	100	54	100	100	100	100	33	73	26	16	8	0	0	0	0
May 2031	73	28	19	12	0	100	100	100	100	39	100	100	100	100	24	70	21	10	3	0	0	0	0
May 2032	70	24	14	8	0	100	100	100	100	29	100	100	100	95	18	67	16	6	0	0	0	0	0
May 2033	66	20	11	5	0	100	100	100	100	21	100	100	100	81	13	63	12	2	0	0	0	0	0
May 2034	63	16	7	2	0	100	100	100	100	15	100	100	93	69	9	59	8	0	0	0	0	0	0
May 2035	59	13	4	0	0	100	100	100	95	11	100	100	80	58	7	55	4	0	0	0	0	0	0
May 2036	56	9	2	0	0	100	100	100	80	8	100	100	69	49	5	51	0	0	0	0	0	0	0
May 2037	52	7	0	0	0	100	100	97	67	6	100	89	59	41	3	47	0	0	0	0	0	0	0
May 2038	48	4	0	0	0	100	100	82	55	4	100	78	50	34	2	43	0	0	0	0	0	0	0
May 2039	44	1	0	0	0	100	100	69	46	3	100	67	42	28	2	38	0	0	0	0	0	0	0
May 2040	40	0	0	0	0	100	95	58	37	2	100	58	35	23	1	34	0	0	0	0	0	0	0
May 2041	35	0	0	0	0	100	81	48	30	1	100	49	29	19	1	29	0	0	0	0	0	0	0
May 2042	30	0	0	0	0	100	68	39	24	1	100	41	24	15	1	23	0	0	0	0	0	0	0
May 2043	26	0	0	0	0	100	56	32	19	1	100	34	19	12	0	18	0	0	0	0	0	0	0
May 2044	21	0	0	0	0	100	45	25	15	0	100	28	15	9	0	13	0	0	0	0	0	0	0
May 2045	15	0	0	0	0	100	36	19	11	0	100	22	12	7	0	7	0	0	0	0	0	0	0
May 2046	10	0	0	0	0	100	27	14	8	0	100	16	9	5	0	1	0	0	0	0	0	0	0
May 2047	4	0	0	0	0	100	19	10	5	0	79	11	6	3	0	0	0	0	0	0	0	0	0
May 2048	0	0	0	0	0	88	12	6	3	0	54	7	3	2	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	45	5	2	1	0	27	3	1	1	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.4	7.9	6.6	5.8	3.4	28.9	24.0	21.5	19.5	11.2	28.1	21.6	19.0	17.0	9.6	15.3	6.9	5.8	5.0	3.0			

PSA Prepayment Assumption Rates

Distribution Date	Class DP					Class DQ					Class ZD				
	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%	0%	110%	150%	185%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	95	95	95	95	100	100	100	100	100	103	103	98	93	67
May 2022	95	88	88	88	86	100	100	100	100	100	105	105	88	74	0
May 2023	93	79	79	79	64	100	100	100	100	100	108	108	76	48	0
May 2024	90	70	70	70	47	100	100	100	100	100	111	110	66	28	0
May 2025	87	62	62	62	35	100	100	100	100	100	113	113	59	15	0
May 2026	84	54	54	54	25	100	100	100	100	100	116	116	55	6	0
May 2027	81	47	47	47	18	100	100	100	100	100	119	119	53	1	0
May 2028	78	41	41	41	13	100	100	100	100	100	122	122	53	0	0
May 2029	75	35	35	35	10	100	100	100	100	100	125	123	52	0	0
May 2030	72	30	30	30	7	100	100	100	100	100	128	123	51	0	0
May 2031	68	25	25	25	5	100	100	100	100	100	132	120	50	0	0
May 2032	65	21	21	21	3	100	100	100	100	100	135	116	47	0	0
May 2033	61	18	18	18	2	100	100	100	100	100	138	111	44	0	0
May 2034	57	15	15	15	1	100	100	100	100	100	142	104	41	0	0
May 2035	53	13	13	13	1	100	100	100	100	100	145	98	38	0	0
May 2036	49	10	10	10	0	100	100	100	100	100	149	90	35	0	0
May 2037	45	9	9	9	0	100	100	100	100	79	153	83	31	0	0
May 2038	40	7	7	7	0	100	100	100	100	56	157	75	28	0	0
May 2039	35	6	6	6	0	100	100	100	100	40	161	68	25	0	0
May 2040	31	4	4	4	0	100	100	100	100	28	165	60	22	0	0
May 2041	25	3	3	3	0	100	100	100	100	19	169	53	19	0	0
May 2042	20	2	2	2	0	100	100	100	100	13	173	46	16	0	0
May 2043	15	2	2	2	0	100	100	100	100	9	178	39	13	0	0
May 2044	9	1	1	1	0	100	100	100	100	6	182	32	11	0	0
May 2045	3	1	1	1	0	100	100	100	100	4	187	26	9	0	0
May 2046	0	0	0	0	0	100	100	100	100	2	169	20	7	0	0
May 2047	0	0	0	0	0	73	73	73	73	1	130	14	5	0	0
May 2048	0	0	0	0	0	42	42	42	42	1	89	9	3	0	0
May 2049	0	0	0	0	0	17	17	17	17	0	46	4	1	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.8	7.9	7.9	7.9	4.6	27.8	27.8	27.8	27.8	19.1	27.8	20.0	11.4	3.2	1.2

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Class IQ					Classes QA, QC, QD, QE and QI					Class QB				
	0%	125%	182%	450%	500%	0%	125%	182%	450%	500%	0%	125%	182%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	96	96	92	91	96	93	93	93	93	96	93	93	93	93
May 2022	96	90	87	75	73	93	82	82	82	82	93	82	82	82	82
May 2023	94	81	76	54	51	89	68	68	68	68	89	68	68	68	68
May 2024	93	73	66	39	35	84	54	54	54	54	85	54	54	54	54
May 2025	90	66	57	27	24	80	41	41	41	36	80	42	42	42	37
May 2026	88	59	50	19	16	76	30	30	30	24	76	31	31	31	25
May 2027	86	53	43	14	11	71	21	21	21	16	72	22	22	22	17
May 2028	84	48	37	10	7	67	14	14	14	11	67	15	15	15	12
May 2029	81	43	32	7	5	62	10	10	10	7	62	11	11	11	8
May 2030	79	38	27	5	3	57	7	7	7	4	57	8	8	8	5
May 2031	76	34	24	3	2	52	4	4	4	2	52	5	5	5	4
May 2032	73	30	20	2	2	46	3	3	3	1	47	4	4	4	2
May 2033	71	27	17	2	1	41	1	1	1	0	41	3	3	3	2
May 2034	68	24	15	1	1	35	1	1	1	0	36	2	2	2	1
May 2035	65	21	12	1	0	29	0	0	0	0	30	1	1	1	1
May 2036	61	18	10	1	0	23	0	0	0	0	23	1	1	1	0
May 2037	58	16	9	0	0	16	0	0	0	0	17	1	1	1	0
May 2038	55	14	7	0	0	9	0	0	0	0	11	0	0	0	0
May 2039	51	12	6	0	0	3	0	0	0	0	4	0	0	0	0
May 2040	47	10	5	0	0	0	0	0	0	0	0	0	0	0	0
May 2041	43	8	4	0	0	0	0	0	0	0	0	0	0	0	0
May 2042	39	7	3	0	0	0	0	0	0	0	0	0	0	0	0
May 2043	35	6	3	0	0	0	0	0	0	0	0	0	0	0	0
May 2044	31	5	2	0	0	0	0	0	0	0	0	0	0	0	0
May 2045	26	4	1	0	0	0	0	0	0	0	0	0	0	0	0
May 2046	21	3	1	0	0	0	0	0	0	0	0	0	0	0	0
May 2047	16	2	1	0	0	0	0	0	0	0	0	0	0	0	0
May 2048	11	1	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2049	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	9.4	7.6	4.0	3.7	10.8	4.8	4.8	4.8	4.5	10.9	5.0	5.0	5.0	4.6

PSA Prepayment Assumption Rates

Distribution Date	Class QP					Class ZQ				
	0%	125%	182%	450%	500%	0%	125%	182%	450%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
May 2021	100	100	100	100	100	102	102	100	90	88
May 2022	100	100	100	100	100	103	103	96	63	57
May 2023	100	100	100	100	100	105	105	90	30	21
May 2024	100	100	100	100	100	106	106	86	11	0
May 2025	100	100	100	100	100	108	108	84	2	0
May 2026	100	100	100	100	100	109	109	83	0	0
May 2027	100	100	100	100	100	111	108	80	0	0
May 2028	100	100	100	100	100	113	104	75	0	0
May 2029	100	100	100	100	100	114	98	69	0	0
May 2030	100	100	100	100	100	116	91	62	0	0
May 2031	100	100	100	100	100	118	84	55	0	0
May 2032	100	100	100	100	100	120	76	49	0	0
May 2033	100	100	100	100	100	122	69	42	0	0
May 2034	100	100	100	100	94	123	61	37	0	0
May 2035	100	100	100	100	62	125	54	32	0	0
May 2036	100	76	76	76	41	127	48	27	0	0
May 2037	100	52	52	52	27	129	42	23	0	0
May 2038	100	36	36	36	18	131	37	19	0	0
May 2039	100	24	24	24	12	133	32	16	0	0
May 2040	16	16	16	16	7	129	27	13	0	0
May 2041	11	11	11	11	5	118	23	11	0	0
May 2042	7	7	7	7	3	107	19	9	0	0
May 2043	5	5	5	5	2	96	16	7	0	0
May 2044	3	3	3	3	1	83	13	5	0	0
May 2045	2	2	2	2	1	71	10	4	0	0
May 2046	1	1	1	1	0	58	7	3	0	0
May 2047	1	1	1	1	0	44	5	2	0	0
May 2048	0	0	0	0	0	30	3	1	0	0
May 2049	0	0	0	0	0	15	1	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	17.9	17.9	17.9	16.2	25.1	15.9	12.3	2.5	2.2

**Security Group 21
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class IY</u>				
	<u>0%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>400%</u>
Initial Percent	100	100	100	100	100
May 2021	98	94	92	87	84
May 2022	96	88	82	73	67
May 2023	94	81	72	59	50
May 2024	92	74	63	48	37
May 2025	90	68	55	38	27
May 2026	88	62	47	30	20
May 2027	85	57	41	24	15
May 2028	83	51	36	19	11
May 2029	80	47	31	15	8
May 2030	77	42	26	12	6
May 2031	74	38	23	9	4
May 2032	71	34	19	7	3
May 2033	68	30	16	6	2
May 2034	65	27	14	4	1
May 2035	62	24	12	3	1
May 2036	58	21	10	2	1
May 2037	54	18	8	2	0
May 2038	50	16	7	1	0
May 2039	46	13	5	1	0
May 2040	42	11	4	1	0
May 2041	37	10	3	1	0
May 2042	33	8	3	0	0
May 2043	28	6	2	0	0
May 2044	22	5	1	0	0
May 2045	17	3	1	0	0
May 2046	12	2	1	0	0
May 2047	8	2	0	0	0
May 2048	5	1	0	0	0
May 2049	2	0	0	0	0
May 2050	0	0	0	0	0
Weighted Average Life (years)	16.9	9.8	7.2	4.9	3.9

**Security Group 22
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class IW</u>				
	<u>0%</u>	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>400%</u>
Initial Percent	100	100	100	100	100
May 2021	96	89	84	77	71
May 2022	92	79	72	60	52
May 2023	87	71	62	47	38
May 2024	82	64	52	37	27
May 2025	78	57	44	29	19
May 2026	73	50	37	22	14
May 2027	68	44	31	17	10
May 2028	63	38	26	13	7
May 2029	57	33	21	9	5
May 2030	51	27	17	7	3
May 2031	45	23	13	5	2
May 2032	39	18	10	3	1
May 2033	32	14	7	2	1
May 2034	25	10	5	1	0
May 2035	17	7	3	1	0
May 2036	11	4	2	0	0
May 2037	6	2	1	0	0
May 2038	2	1	0	0	0
May 2039	0	0	0	0	0
May 2040	0	0	0	0	0
May 2041	0	0	0	0	0
May 2042	0	0	0	0	0
May 2043	0	0	0	0	0
May 2044	0	0	0	0	0
May 2045	0	0	0	0	0
May 2046	0	0	0	0	0
May 2047	0	0	0	0	0
May 2048	0	0	0	0	0
Weighted Average Life (years)	9.7	6.8	5.4	3.8	3.0

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Classes IK, KE, KG, KH, KJ, KL and KM					Classes IU, UB, UC, UD, UE, UG and UP					Class KU					Class KW				
	0%	440%	500%	550%	1,000%	0%	440%	500%	550%	1,000%	0%	440%	500%	550%	1,000%	0%	440%	500%	550%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	91	91	91	90	98	90	90	90	89	100	100	100	100	100	100	100	100	100	100
May 2022	96	72	72	72	53	96	68	68	68	48	100	100	100	100	100	100	100	100	100	100
May 2023	94	49	49	49	21	93	44	44	44	13	100	100	100	100	100	100	100	100	100	100
May 2024	92	32	32	32	8	91	25	25	25	0	100	100	100	100	0	100	100	100	100	81
May 2025	89	21	21	21	3	88	12	12	12	0	100	100	100	100	0	100	100	100	100	28
May 2026	87	14	14	14	1	86	4	4	4	0	100	33	33	33	0	100	100	100	100	8
May 2027	84	9	9	9	0	83	0	0	0	0	100	0	0	0	0	100	87	87	87	0
May 2028	82	5	5	5	0	80	0	0	0	0	100	0	0	0	0	100	54	54	54	0
May 2029	79	3	3	3	0	77	0	0	0	0	100	0	0	0	0	100	33	33	33	0
May 2030	76	2	2	2	0	73	0	0	0	0	100	0	0	0	0	100	19	19	19	0
May 2031	73	1	1	1	0	70	0	0	0	0	100	0	0	0	0	100	10	10	10	0
May 2032	70	0	0	0	0	66	0	0	0	0	100	0	0	0	0	100	4	4	4	0
May 2033	66	0	0	0	0	63	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2034	63	0	0	0	0	59	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2035	59	0	0	0	0	54	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2036	55	0	0	0	0	50	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2037	51	0	0	0	0	45	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2038	47	0	0	0	0	41	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2039	42	0	0	0	0	36	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2040	37	0	0	0	0	30	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2041	32	0	0	0	0	25	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2042	27	0	0	0	0	19	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2043	22	0	0	0	0	13	0	0	0	0	100	0	0	0	0	100	0	0	0	0
May 2044	16	0	0	0	0	7	0	0	0	0	53	0	0	0	0	100	0	0	0	0
May 2045	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98	0	0	0	0
May 2046	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	0	0	0	0
May 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.0	3.5	3.5	3.5	2.3	14.9	2.9	2.9	2.9	2.0	24.1	5.8	5.8	5.8	3.4	25.8	8.6	8.6	8.6	4.7

PSA Prepayment Assumption Rates

Distribution Date	Classes UH, UI, UJ, UK, UL, UM and UN					Class UZ					Class ZU				
	0%	440%	500%	550%	1,000%	0%	440%	500%	550%	1,000%	0%	440%	500%	550%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
May 2021	98	88	88	88	87	104	104	92	82	0	104	104	104	104	104
May 2022	95	64	64	64	41	107	107	71	40	0	107	107	107	107	107
May 2023	92	36	36	36	1	111	111	53	6	0	111	111	111	111	111
May 2024	90	14	14	14	0	115	114	49	0	0	115	115	115	115	115
May 2025	87	0	0	0	0	119	107	45	0	0	119	119	119	119	119
May 2026	84	0	0	0	0	123	94	38	0	0	123	123	123	123	123
May 2027	80	0	0	0	0	128	78	31	0	0	128	128	128	128	113
May 2028	77	0	0	0	0	132	63	24	0	0	132	132	132	132	44
May 2029	73	0	0	0	0	137	49	19	0	0	137	137	137	137	17
May 2030	70	0	0	0	0	142	38	14	0	0	142	142	142	142	7
May 2031	66	0	0	0	0	147	29	10	0	0	147	147	147	147	3
May 2032	62	0	0	0	0	152	22	8	0	0	152	152	152	152	1
May 2033	57	0	0	0	0	158	16	5	0	0	158	150	150	150	0
May 2034	53	0	0	0	0	163	12	4	0	0	163	96	96	96	0
May 2035	48	0	0	0	0	169	9	3	0	0	169	61	61	61	0
May 2036	43	0	0	0	0	175	6	2	0	0	175	39	39	39	0
May 2037	38	0	0	0	0	181	5	1	0	0	181	24	24	24	0
May 2038	32	0	0	0	0	188	3	1	0	0	188	15	15	15	0
May 2039	27	0	0	0	0	194	2	1	0	0	194	9	9	9	0
May 2040	21	0	0	0	0	201	2	0	0	0	201	6	6	6	0
May 2041	14	0	0	0	0	208	1	0	0	0	208	3	3	3	0
May 2042	8	0	0	0	0	216	1	0	0	0	216	2	2	2	0
May 2043	1	0	0	0	0	223	0	0	0	0	223	1	1	1	0
May 2044	0	0	0	0	0	231	0	0	0	0	231	1	1	1	0
May 2045	0	0	0	0	0	240	0	0	0	0	240	0	0	0	0
May 2046	0	0	0	0	0	248	0	0	0	0	248	0	0	0	0
May 2047	0	0	0	0	0	232	0	0	0	0	0	0	0	0	0
May 2048	0	0	0	0	0	158	0	0	0	0	0	0	0	0	0
May 2049	0	0	0	0	0	81	0	0	0	0	0	0	0	0	0
May 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.7	2.5	2.5	2.5	1.8	28.4	9.2	5.2	1.8	0.6	26.6	15.1	15.1	15.1	8.0

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Classes ID, UQ, UT and UV				
	0%	100%	182%	300%	400%
Initial Percent	100	100	100	100	100
May 2021	98	97	96	94	93
May 2022	96	91	87	82	77
May 2023	94	84	76	66	58
May 2024	93	77	66	53	43
May 2025	90	70	57	42	32
May 2026	88	64	50	34	24
May 2027	86	59	43	27	17
May 2028	84	53	37	21	13
May 2029	81	48	32	17	9
May 2030	79	44	27	13	7
May 2031	76	40	24	11	5
May 2032	73	36	20	8	4
May 2033	71	32	17	6	3
May 2034	68	29	15	5	2
May 2035	65	26	12	4	1
May 2036	61	23	10	3	1
May 2037	58	20	9	2	1
May 2038	55	18	7	2	1
May 2039	51	16	6	1	0
May 2040	47	13	5	1	0
May 2041	43	12	4	1	0
May 2042	39	10	3	1	0
May 2043	35	8	3	0	0
May 2044	31	7	2	0	0
May 2045	26	5	1	0	0
May 2046	21	4	1	0	0
May 2047	16	3	1	0	0
May 2048	11	2	0	0	0
May 2049	6	1	0	0	0
May 2050	0	0	0	0	0
Weighted Average Life (years)	17.9	10.4	7.6	5.5	4.4

**Security Group 25
PSA Prepayment Assumption Rates**

Distribution Date	Classes BA and IB				
	0%	300%	566%	900%	1,200%
Initial Percent	100	100	100	100	100
May 2021	98	80	63	42	24
May 2022	96	62	37	13	0
May 2023	94	48	20	0	0
May 2024	92	36	9	0	0
May 2025	90	27	2	0	0
May 2026	88	19	0	0	0
May 2027	85	13	0	0	0
May 2028	83	8	0	0	0
May 2029	80	4	0	0	0
May 2030	77	1	0	0	0
May 2031	74	0	0	0	0
May 2032	71	0	0	0	0
May 2033	68	0	0	0	0
May 2034	64	0	0	0	0
May 2035	60	0	0	0	0
May 2036	56	0	0	0	0
May 2037	52	0	0	0	0
May 2038	48	0	0	0	0
May 2039	43	0	0	0	0
May 2040	38	0	0	0	0
May 2041	33	0	0	0	0
May 2042	28	0	0	0	0
May 2043	22	0	0	0	0
May 2044	16	0	0	0	0
May 2045	9	0	0	0	0
May 2046	3	0	0	0	0
May 2047	0	0	0	0	0
May 2048	0	0	0	0	0
Weighted Average Life (years)	16.2	3.5	1.8	1.0	0.7

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Regular or MX Class based on:

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 2, 5, 6, 8, 13, 14, 15, 16, 21, 22 and 25 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios and
- in the case of a Floating Rate, an Inverse Floating Rate or a Weighted Average Coupon Class, the investor's own projection of levels of LIBOR under a variety of scenarios.

No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, LIBOR levels or the yield of any Class.

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

LIBOR: Effect on Yields of the Floating Rate, Inverse Floating Rate and Weighted Average Coupon Classes

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

Payment Delay: Effect on Yields of the Fixed Rate Classes

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

Yield Tables

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

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

The yields were calculated by

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

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate and Weighted Average Coupon Class for each Accrual Period following the first Accrual Period will be based on the indicated level of LIBOR and (2) the purchase price of each Class (expressed as a percentage of its Original Class Principal Balance or original Class Notional Balance) plus accrued interest (in the case of interest-bearing Classes) is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

SECURITY GROUP 1

**Sensitivity of Class JI to Prepayments
Assumed Price 7.5%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>182%</u>	<u>300%</u>	<u>400%</u>	<u>634%</u>
27.3%	23.3%	17.3%	12.2%	0.0%

SECURITY GROUP 2

**Sensitivity of Class IJ to Prepayments
Assumed Price 6.3890625%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>178%</u>	<u>300%</u>	<u>400%</u>	<u>664%</u>
48.9%	42.8%	32.9%	24.4%	0.1%

SECURITY GROUP 4

**Sensitivity of Class GI to Prepayments
Assumed Price 10.5%***

PSA Prepayment Assumption Rates				
<u>250%</u>	<u>539%</u>	<u>611%</u>	<u>850%</u>	<u>1,100%</u>
30.3%	6.4%	0.0%	(23.0)%	(51.0)%

SECURITY GROUP 5

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

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>497%</u>	<u>578%</u>	<u>900%</u>	<u>1,200%</u>
14.2%	0.0%	(6.2)%	(33.0)%	(62.9)%

SECURITY GROUP 6

**Sensitivity of Class IT to Prepayments
Assumed Price 0.3793%***

<u>LIBOR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
5.55% and below	23.6%	16.0%	8.1%	(0.1)%
6.15%	2.9%	(4.7)%	(12.6)%	(20.5)%
6.75% and above	**	**	**	**

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

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

Sensitivity of Class NA to Prepayments
Assumed Price 18.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.1%	12.1%	4.9%	(2.6)%
0.170750%	18.7%	11.7%	4.5%	(3.0)%
2.860375%	1.7%	(4.8)%	(11.5)%	(18.5)%
5.550000% and above	**	**	**	**

Sensitivity of Class NB to Prepayments
Assumed Price 18.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.2%	12.2%	5.0%	(2.5)%
0.170750%	18.7%	11.8%	4.6%	(2.9)%
2.860375%	1.8%	(4.7)%	(11.4)%	(18.4)%
5.550000% and above	**	**	**	**

Sensitivity of Class NC to Prepayments
Assumed Price 18.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.1%	12.1%	4.9%	(2.6)%
0.170750%	18.7%	11.7%	4.5%	(3.0)%
2.860375%	1.7%	(4.8)%	(11.5)%	(18.4)%
5.550000% and above	**	**	**	**

Sensitivity of Class ND to Prepayments
Assumed Price 18.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.1%	12.1%	4.9%	(2.6)%
0.170750%	18.7%	11.7%	4.5%	(3.0)%
2.860375%	1.7%	(4.8)%	(11.5)%	(18.4)%
5.550000% and above	**	**	**	**

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

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

Sensitivity of Class NE to Prepayments
Assumed Price 18.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.1%	12.2%	4.9%	(2.6)%
0.170750%	18.7%	11.7%	4.5%	(3.0)%
2.860375%	1.7%	(4.7)%	(11.4)%	(18.4)%
5.550000% and above	**	**	**	**

Sensitivity of Class NF to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.0%	12.9%	5.7%	(1.8)%
0.170750%	19.6%	12.6%	5.3%	(2.2)%
3.305375%	2.2%	(4.3)%	(11.0)%	(18.0)%
6.440000% and above	**	**	**	**

Sensitivity of Class NG to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.0%	13.0%	5.8%	(1.8)%
0.170750%	19.7%	12.7%	5.4%	(2.1)%
3.305375%	2.3%	(4.2)%	(10.9)%	(17.9)%
6.440000% and above	**	**	**	**

Sensitivity of Class NH to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.0%	13.0%	5.7%	(1.8)%
0.170750%	19.6%	12.6%	5.4%	(2.2)%
3.305375%	2.2%	(4.3)%	(11.0)%	(18.0)%
6.440000% and above	**	**	**	**

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

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

Sensitivity of Class NI to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.0%	13.0%	5.8%	(1.8)%
0.170750%	19.6%	12.7%	5.4%	(2.1)%
3.305375%	2.3%	(4.2)%	(10.9)%	(17.9)%
6.440000% and above	**	**	**	**

Sensitivity of Class NJ to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.3%	13.3%	6.0%	(1.6)%
0.170750%	19.9%	12.9%	5.6%	(1.9)%
3.305375%	2.6%	(3.9)%	(10.6)%	(17.6)%
6.440000% and above	**	**	**	**

Sensitivity of Class NK to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.0%	13.0%	5.8%	(1.8)%
0.170750%	19.7%	12.7%	5.4%	(2.1)%
3.305375%	2.3%	(4.2)%	(10.9)%	(17.9)%
6.440000% and above	**	**	**	**

Sensitivity of Class NL to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.3%	7.4%	(4.2)%	(17.3)%
0.170750%	16.9%	7.0%	(4.6)%	(17.7)%
3.305375%	(1.6)%	(12.5)%	(25.4)%	(39.9)%
6.440000% and above	**	**	**	**

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

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

Sensitivity of Class SA to Prepayments
Assumed Price 18.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.1%	12.1%	4.9%	(2.6)%
0.170750%	18.7%	11.7%	4.5%	(3.0)%
2.860375%	1.7%	(4.8)%	(11.5)%	(18.4)%
5.550000% and above	**	**	**	**

Sensitivity of Class SF to Prepayments
Assumed Price 21.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.7%	12.4%	4.8%	(3.0)%
0.170750%	19.3%	12.1%	4.5%	(3.3)%
3.305375%	1.9%	(4.9)%	(11.9)%	(19.1)%
6.440000% and above	**	**	**	**

Sensitivity of Class TA to Prepayments
Assumed Price 0.3793%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
5.55% and below	27.6%	20.4%	12.9%	5.1%
5.66%	(7.9)%	(14.0)%	(20.4)%	(27.1)%
5.77% and above	**	**	**	**

Sensitivity of Class TB to Prepayments
Assumed Price 0.3793%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
5.55% and below	16.1%	9.2%	2.0%	(5.4)%
5.60%	0.2%	(6.2)%	(12.8)%	(19.8)%
5.65% and above	**	**	**	**

Sensitivity of Class TC to Prepayments
Assumed Price 0.3793%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
5.550% and below	19.0%	12.0%	4.8%	(2.7)%
5.605%	1.9%	(4.6)%	(11.3)%	(18.3)%
5.660% and above	**	**	**	**

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

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

Sensitivity of Class TD to Prepayments
Assumed Price 0.3793%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
5.55% and below	22.1%	15.0%	7.7%	0.1%
5.61%	3.6%	(2.9)%	(9.7)%	(16.7)%
5.67% and above	**	**	**	**

Sensitivity of Class TE to Prepayments
Assumed Price 0.3793%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
5.55% and below	53.2%	45.3%	37.1%	28.5%
5.66%	19.6%	12.6%	5.4%	(2.1)%
5.77% and above	**	**	**	**

Sensitivity of Class TF to Prepayments
Assumed Price 0.3793%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.440% and below	19.9%	11.9%	3.5%	(5.3)%
6.595%	(10.8)%	(20.2)%	(29.3)%	(37.4)%
6.750% and above	**	**	**	**

Sensitivity of Class TG to Prepayments
Assumed Price 0.04%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.440% and below	14.5%	7.6%	0.5%	(6.8)%
6.445%	(0.7)%	(7.1)%	(13.8)%	(20.6)%
6.450% and above	**	**	**	**

Sensitivity of Class TH to Prepayments
Assumed Price 0.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.440% and below	8.5%	1.9%	(5.1)%	(12.2)%
6.465%	(4.4)%	(10.7)%	(17.2)%	(24.0)%
6.490% and above	**	**	**	**

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

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

Sensitivity of Class TI to Prepayments
Assumed Price 0.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.44% and below	13.3%	6.5%	(0.6)%	(7.9)%
6.47%	(1.4)%	(7.8)%	(14.4)%	(21.3)%
6.50% and above	**	**	**	**

Sensitivity of Class TJ to Prepayments
Assumed Price 0.625%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.44% and below	15.4%	8.5%	1.4%	(6.0)%
6.52%	0.0%	(6.4)%	(13.0)%	(19.9)%
6.60% and above	**	**	**	**

Sensitivity of Class TK to Prepayments
Assumed Price 0.71875%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.440% and below	19.3%	12.3%	5.1%	(2.4)%
6.545%	2.1%	(4.4)%	(11.1)%	(18.1)%
6.650% and above	**	**	**	**

Sensitivity of Class TL to Prepayments
Assumed Price 0.746%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.440% and below	31.2%	21.5%	10.4%	(2.2)%
6.595%	6.6%	(3.8)%	(16.0)%	(29.8)%
6.750% and above	**	**	**	**

SECURITY GROUP 7

Sensitivity of Class KI to Prepayments
Assumed Price 5.25%*

<u>PSA Prepayment Assumption Rates</u>				
<u>430%</u>	<u>475%</u>	<u>550%</u>	<u>1,000%</u>	<u>1,999%</u>
61.6%	61.6%	61.6%	45.5%	0.3%

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

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

SECURITY GROUP 8

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

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>398%</u>	<u>420%</u>	<u>650%</u>	<u>900%</u>
14.8%	0.0%	(1.7)%	(20.6)%	(43.8)%

SECURITY GROUP 9

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

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>200%</u>	<u>250%</u>	<u>395%</u>	<u>400%</u>
6.8%	6.8%	6.8%	0.0%	(0.2)%

SECURITY GROUP 10

**Sensitivity of Class CI to Prepayments
Assumed Price 12.25%***

PSA Prepayment Assumption Rates			
<u>185%</u>	<u>350%</u>	<u>400%</u>	<u>700%</u>
14.7%	14.7%	14.7%	0.1%

**Sensitivity of Class IC to Prepayments
Assumed Price 11.0%***

PSA Prepayment Assumption Rates				
<u>185%</u>	<u>350%</u>	<u>400%</u>	<u>673%</u>	<u>700%</u>
26.7%	17.9%	15.2%	0.1%	(1.5)%

SECURITY GROUP 11

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

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>400%</u>	<u>458%</u>	<u>600%</u>	<u>800%</u>
19.1%	4.5%	0.0%	(11.4)%	(28.7)%

SECURITY GROUP 12

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

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>350%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
17.3%	3.6%	0.0%	(7.3)%	(22.9)%

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

SECURITY GROUP 13

**Sensitivity of Class N to Prepayments
Assumed Price 23.4558%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.5%	10.6%	3.4%	(4.0)%
0.170750%	17.2%	10.3%	3.1%	(4.4)%
3.385375%	0.9%	(5.6)%	(12.2)%	(19.2)%
6.600000% and above	**	**	**	**

**Sensitivity of Class NM to Prepayments
Assumed Price 23.4558%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.5%	10.6%	3.4%	(4.1)%
0.170750%	17.2%	10.3%	3.1%	(4.4)%
3.385375%	0.9%	(5.6)%	(12.2)%	(19.2)%
6.600000% and above	**	**	**	**

**Sensitivity of Class NP to Prepayments
Assumed Price 23.4558%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.7%	10.8%	3.6%	(3.8)%
0.170750%	17.4%	10.5%	3.3%	(4.2)%
3.385375%	1.2%	(5.2)%	(11.9)%	(18.9)%
6.600000% and above	**	**	**	**

**Sensitivity of Class NQ to Prepayments
Assumed Price 23.4558%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.9%	11.0%	3.8%	(3.7)%
0.170750%	17.6%	10.6%	3.4%	(4.0)%
3.385375%	1.4%	(5.0)%	(11.7)%	(18.7)%
6.600000% and above	**	**	**	**

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

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

Sensitivity of Class SM to Prepayments
Assumed Price 23.4558%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.8%	10.8%	3.6%	(3.8)%
0.170750%	17.4%	10.5%	3.3%	(4.2)%
3.385375%	1.2%	(5.2)%	(11.9)%	(18.9)%
6.600000% and above	**	**	**	**

Sensitivity of Class TM to Prepayments
Assumed Price 0.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.60% and below	14.4%	7.6%	0.5%	(6.9)%
6.65%	(11.5)%	(17.5)%	(23.8)%	(30.3)%
6.70% and above	**	**	**	**

Sensitivity of Class TN to Prepayments
Assumed Price 0.09375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.60% and below	10.1%	3.4%	(3.6)%	(10.8)%
6.61%	(3.3)%	(9.6)%	(16.2)%	(23.0)%
6.62% and above	**	**	**	**

Sensitivity of Class TP to Prepayments
Assumed Price 0.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.600% and below	8.8%	2.1%	(4.8)%	(12.0)%
6.625%	(3.9)%	(10.2)%	(16.8)%	(23.5)%
6.650% and above	**	**	**	**

Sensitivity of Class TQ to Prepayments
Assumed Price 0.277%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.60% and below	27.5%	20.3%	12.8%	5.0%
6.65%	6.9%	0.3%	(6.6)%	(13.7)%
6.70% and above	**	**	**	**

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

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

SECURITY GROUP 14

**Sensitivity of Class NS to Prepayments
Assumed Price 24.1512%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	14.4%	7.5%	0.4%	(7.0)%
0.182130%	14.0%	7.1%	0.0%	(7.4)%
3.141065%	(0.8)%	(7.2)%	(13.9)%	(20.7)%
6.100000% and above	**	**	**	**

**Sensitivity of Class NT to Prepayments
Assumed Price 24.1512%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	20.7%	15.6%	8.6%	2.0%
0.182130%	20.3%	15.2%	8.2%	1.6%
3.141065%	5.1%	(0.4)%	(7.0)%	(13.4)%
6.100000% and above	**	**	**	**

**Sensitivity of Class NU to Prepayments
Assumed Price 24.1512%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	14.2%	7.3%	0.2%	(7.2)%
0.182130%	13.8%	6.9%	(0.2)%	(7.5)%
3.141065%	(1.1)%	(7.5)%	(14.1)%	(21.0)%
6.100000% and above	**	**	**	**

**Sensitivity of Class ST to Prepayments
Assumed Price 24.1512%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	16.7%	10.4%	3.4%	(3.7)%
0.182130%	16.3%	10.0%	3.0%	(4.0)%
3.141065%	1.4%	(4.7)%	(11.3)%	(18.0)%
6.100000% and above	**	**	**	**

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

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

Sensitivity of Class T to Prepayments
Assumed Price 0.375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.100% and below	6.5%	1.0%	(5.6)%	(12.0)%
6.125%	(3.7)%	(9.5)%	(15.8)%	(22.1)%
6.150% and above	**	**	**	**

Sensitivity of Class TS to Prepayments
Assumed Price 0.375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.10% and below	10.7%	4.6%	(2.3)%	(9.1)%
6.15%	(10.4)%	(16.6)%	(22.9)%	(29.4)%
6.20% and above	**	**	**	**

Sensitivity of Class TU to Prepayments
Assumed Price 0.375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.10% and below	16.3%	9.3%	2.2%	(5.3)%
6.15%	0.4%	(6.1)%	(12.8)%	(19.7)%
6.20% and above	**	**	**	**

SECURITY GROUP 15

Sensitivity of Class SU to Prepayments
Assumed Price 18.7397%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	19.3%	12.3%	5.0%	(2.5)%
0.182130%	18.8%	11.8%	4.5%	(3.0)%
2.891065%	1.6%	(4.9)%	(11.6)%	(18.6)%
5.600000% and above	**	**	**	**

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

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

SECURITY GROUP 16

**Sensitivity of Class CN to Prepayments
Assumed Price 15.0633%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	33.2%	25.9%	18.2%	10.3%
0.170750%	32.7%	25.3%	17.7%	9.8%
3.110375%	11.1%	4.3%	(2.7)%	(9.9)%
6.050000% and above	**	**	**	**

**Sensitivity of Class CT to Prepayments
Assumed Price 0.41%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.05% and below	44.1%	36.4%	28.4%	20.2%
6.15%	16.6%	9.7%	2.6%	(4.9)%
6.25% and above	**	**	**	**

**Sensitivity of Class NV to Prepayments
Assumed Price 15.0633%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	34.2%	27.8%	22.2%	15.7%
0.170750%	33.7%	27.2%	21.7%	15.2%
3.110375%	11.5%	5.1%	(0.3)%	(6.9)%
6.050000% and above	**	**	**	**

**Sensitivity of Class NW to Prepayments
Assumed Price 15.0633%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	34.1%	27.4%	20.4%	13.3%
0.170750%	33.5%	26.8%	19.9%	12.8%
3.110375%	11.6%	5.2%	(1.4)%	(8.2)%
6.050000% and above	**	**	**	**

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

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

Sensitivity of Class NX to Prepayments
Assumed Price 15.0633%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	33.6%	26.5%	19.2%	11.5%
0.170750%	33.1%	26.0%	18.6%	11.1%
3.110375%	11.3%	4.7%	(2.1)%	(9.2)%
6.050000% and above	**	**	**	**

Sensitivity of Class NY to Prepayments
Assumed Price 15.0633%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	33.5%	26.3%	18.9%	11.2%
0.170750%	33.0%	25.8%	18.4%	10.7%
3.110375%	11.3%	4.6%	(2.3)%	(9.4)%
6.050000% and above	**	**	**	**

Sensitivity of Class SW to Prepayments
Assumed Price 15.0633%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
0.100000%	33.9%	27.1%	20.3%	13.1%
0.170750%	33.4%	26.6%	19.8%	12.6%
3.110375%	11.5%	5.0%	(1.5)%	(8.4)%
6.050000% and above	**	**	**	**

Sensitivity of Class TV to Prepayments
Assumed Price 0.3125%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.050% and below	7.2%	0.8%	(4.6)%	(11.1)%
6.075%	(2.8)%	(9.0)%	(14.3)%	(20.8)%
6.100% and above	**	**	**	**

Sensitivity of Class TW to Prepayments
Assumed Price 0.3438%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.05% and below	24.8%	17.9%	11.0%	3.7%
6.15%	(2.5)%	(8.8)%	(15.3)%	(22.1)%
6.25% and above	**	**	**	**

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

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

Sensitivity of Class TX to Prepayments
Assumed Price 0.359375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.05% and below	20.4%	13.5%	6.5%	(0.8)%
6.10%	4.8%	(1.7)%	(8.3)%	(15.3)%
6.15% and above	**	**	**	**

Sensitivity of Class TY to Prepayments
Assumed Price 0.359375%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>400%</u>
6.050% and below	36.1%	28.9%	21.4%	13.6%
6.125%	12.8%	6.1%	(0.8)%	(8.0)%
6.200% and above	**	**	**	**

SECURITY GROUP 17

Sensitivity of Class SH to Prepayments
Assumed Price 20.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>300%</u>	<u>614%</u>	<u>950%</u>	<u>1,300%</u>
0.100%	13.6%	(3.5)%	(22.9)%	(44.3)%
0.200%	13.0%	(4.2)%	(23.7)%	(45.1)%
3.125%	(4.5)%	(23.3)%	(45.3)%	(70.3)%
6.050% and above	**	**	**	**

SECURITY GROUP 18

Sensitivity of Class AI to Prepayments
Assumed Price 16.25%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>260%</u>	<u>349%</u>	<u>450%</u>	<u>600%</u>
14.4%	6.6%	0.0%	(7.6)%	(19.7)%

Sensitivity of Class AO to Prepayments
Assumed Price 99.4375%*

<u>PSA Prepayment Assumption Rates</u>			
<u>150%</u>	<u>260%</u>	<u>450%</u>	<u>600%</u>
1.4%	2.3%	3.7%	4.8%

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

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

Sensitivity of Class AY to Prepayments
Assumed Price 0.78125%*

PSA Prepayment Assumption Rates				
150%	260%	264%	450%	600%
256.9%	6.5%	0.4%	**	**

Sensitivity of Class EI to Prepayments
Assumed Price 17.5%*

PSA Prepayment Assumption Rates				
150%	260%	351%	450%	600%
14.4%	6.7%	0.0%	(7.5)%	(19.5)%

Sensitivity of Class FI to Prepayments
Assumed Price 16.25%*

PSA Prepayment Assumption Rates				
150%	260%	343%	450%	600%
13.9%	6.1%	0.0%	(8.1)%	(20.1)%

Sensitivity of Class IE to Prepayments
Assumed Price 16.25%*

PSA Prepayment Assumption Rates				
150%	260%	341%	450%	600%
13.8%	6.0%	0.1%	(8.2)%	(20.2)%

Sensitivity of Class IF to Prepayments
Assumed Price 16.25%*

PSA Prepayment Assumption Rates				
150%	260%	343%	450%	600%
13.9%	6.1%	0.0%	(8.1)%	(20.1)%

Sensitivity of Class IH to Prepayments
Assumed Price 16.25%*

PSA Prepayment Assumption Rates				
150%	260%	344%	450%	600%
14.0%	6.2%	0.0%	(8.0)%	(20.0)%

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

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

**Sensitivity of Class IO to Prepayments
Assumed Price 16.25%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>260%</u>	<u>344%</u>	<u>450%</u>	<u>600%</u>
14.0%	6.2%	0.0%	(8.0)%	(20.0)%

**Sensitivity of Class XI to Prepayments
Assumed Price 3.75%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>260%</u>	<u>270%</u>	<u>450%</u>	<u>600%</u>
68.6%	5.8%	0.0%	(92.5)%	**

**Sensitivity of Class YI to Prepayments
Assumed Price 19.0%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>260%</u>	<u>392%</u>	<u>450%</u>	<u>600%</u>
16.4%	9.4%	0.1%	(4.3)%	(16.2)%

SECURITY GROUP 20

**Sensitivity of Class IQ to Prepayments
Assumed Price 5.9375%***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>182%</u>	<u>450%</u>	<u>500%</u>	<u>891%</u>
36.3%	33.7%	21.2%	18.9%	0.0%

**Sensitivity of Class QI to Prepayments
Assumed Price 6.5%***

PSA Prepayment Assumption Rates				
<u>125%</u>	<u>182%</u>	<u>450%</u>	<u>500%</u>	<u>1,037%</u>
22.7%	22.7%	22.7%	21.5%	0.0%

SECURITY GROUP 21

**Sensitivity of Class IY to Prepayments
Assumed Price 13.0285%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>400%</u>	<u>475%</u>
23.4%	18.9%	11.5%	5.0%	0.0%

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

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

SECURITY GROUP 22

**Sensitivity of Class IW to Prepayments
Assumed Price 19.2715%***

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>175%</u>	<u>300%</u>	<u>400%</u>
0.100000%	17.9%	12.6%	3.5%	(4.1)%
0.182130%	17.7%	12.4%	3.3%	(4.3)%
3.191065%	10.1%	5.0%	(3.8)%	(11.2)%
6.200000% and above	2.5%	(2.5)%	(11.2)%	(18.3)%

SECURITY GROUP 23

**Sensitivity of Class IK to Prepayments
Assumed Price 10.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>440%</u>	<u>500%</u>	<u>550%</u>	<u>668%</u>	<u>1,000%</u>
5.7%	5.7%	5.7%	0.0%	(17.9)%

**Sensitivity of Class IU to Prepayments
Assumed Price 9.125%***

<u>PSA Prepayment Assumption Rates</u>				
<u>440%</u>	<u>500%</u>	<u>550%</u>	<u>648%</u>	<u>1,000%</u>
5.4%	5.4%	5.4%	0.0%	(21.0)%

**Sensitivity of Class UI to Prepayments
Assumed Price 8.0%***

<u>PSA Prepayment Assumption Rates</u>				
<u>440%</u>	<u>500%</u>	<u>550%</u>	<u>646%</u>	<u>1,000%</u>
5.5%	5.5%	5.5%	0.0%	(21.6)%

SECURITY GROUP 24

**Sensitivity of Class ID to Prepayments
Assumed Price 4.9772%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>182%</u>	<u>300%</u>	<u>400%</u>	<u>1,131%</u>
46.9%	43.3%	38.1%	33.6%	0.0%

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

SECURITY GROUP 25

Sensitivity of Class IB to Prepayments Assumed Price 9.75%*

PSA Prepayment Assumption Rates				
<u>300%</u>	<u>513%</u>	<u>566%</u>	<u>900%</u>	<u>1,200%</u>
25.5%	0.0%	(7.2)%	(58.1)%	**

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

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

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

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 182% PSA in the case of the Group 1, 20 and 24 Securities, 178% PSA in the case of the Group 2 Securities, 200% PSA in the case of the Group 3, 6, 9, 13, 14, 15 and 16 Securities, 539% PSA in the case of the Group 4 Securities, 578% PSA in the case of the Group 5 Securities, 475% PSA in the case of the Group 7 Securities, 420% PSA in the case of the Group 8 Securities, 350% PSA in the case of the Group 10 and 12 Securities, 400% PSA in the case of the Group 11 Securities, 614% PSA in the case of the Group 17 Securities, 260% PSA in the case of the Group 18 Securities, 150% PSA in the case of the Group 19 Securities, 175% PSA in the case of the Group 21 and 22 Securities, 500% PSA in the case of the Group 23 Securities and 566% PSA in the case of the Group 25 Securities (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). In the case of the Floating Rate and Inverse Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under “Interest Rates.” No representation is made,

however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of LIBOR at any time after the date of this Supplement. See *“Certain United States Federal Income Tax Consequences” in the Base Offering Circular.*

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

Residual Securities

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

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

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

MX Securities

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

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

ERISA MATTERS

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

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

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

See “ERISA Considerations” in the Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

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

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest, if any, from (1) May 1, 2020 on the Fixed Rate Classes, (2) May 16, 2020 on the Group 14 and 15 Inverse Floating Rate and Weighted Average Coupon Classes and (3) May 20, 2020 on the Group 6, 13, 16, 17 and 22 Floating Rate, Inverse Floating Rate and Weighted Average Coupon Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as

agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

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

LEGAL MATTERS

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

Available Combinations(1)

Class	REMIC Securities		MX Securities					
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 4								
Combination 1(6)								
GT	\$ 87,710,917	GA	\$ 87,710,917	PT	1.00%	FIX	38382ES65	May 2050
		GB	87,710,917	PT	1.25	FIX	38382ES73	May 2050
		GC	87,710,917	PT	1.50	FIX	38382ES81	May 2050
		GD	87,710,917	PT	1.75	FIX	38382ES99	May 2050
		GE	87,710,917	PT	2.00	FIX	38382ET23	May 2050
		GI	70,168,733	NTL(PT)	5.00	FIX/IO	38382ET31	May 2050
Security Group 6								
Combination 2		SA	\$ 106,936,240	NTL(SC/PT)	(5)	INV/IO	38382ET49	January 2046
NA	\$ 16,150,012							
NB	9,507,253							
NC	19,225,270							
ND	41,762,689							
NE	20,291,016							
Combination 3		TA	\$ 90,786,228	NTL(SC/PT)	(5)	WAC/INV/IO	38382ET56	January 2046
TB	\$ 9,507,253							
TC	19,225,270							
TD	41,762,689							
TE	20,291,016							
Combination 4		SF	\$ 124,782,969	NTL(SC/PT)	(5)	INV/IO	38382ET64	July 2043
NF	\$ 21,902,917							
NG	18,236,020							
NH	5,413,517							
NI	41,347,619							
NJ	11,523,914							
NK	9,823,184							
NL	16,535,798							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 5								
TG	\$ 18,236,020	TF	\$ 102,880,052	NTL(SC/PT)	(5)	WAC/INV/IO	38382ET172	July 2043
TH	5,413,517							
TI	41,347,619							
TJ	11,523,914							
TK	9,823,184							
TL	16,535,798							
Combination 6								
TB	\$ 9,507,253	IT	\$ 193,666,280	NTL(SC/PT)	(5)	WAC/INV/IO	38382ET180	January 2046
TC	19,225,270							
TD	41,762,689							
TE	20,291,016							
TG	18,236,020							
TH	5,413,517							
TI	41,347,619							
TJ	11,523,914							
TK	9,823,184							
TL	16,535,798							
Security Group 8								
Combination 7(6)								
HT	\$117,425,131	HA	\$ 117,425,131	SC/PT	1.00%	FIX	38382ET198	January 2048
		HB	117,425,131	SC/PT	1.25	FIX	38382EU21	January 2048
		HC	117,425,131	SC/PT	1.50	FIX	38382EU39	January 2048
		HD	117,425,131	SC/PT	1.75	FIX	38382EU47	January 2048
		HE	117,425,131	SC/PT	2.00	FIX	38382EU54	January 2048
		HG	117,425,131	SC/PT	2.25	FIX	38382EU62	January 2048
		HI	52,188,947	NTL(SC/PT)	4.50	FIX/IO	38382EU70	January 2048
		HJ	117,425,131	SC/PT	2.50	FIX	38382EU88	January 2048

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 11								
Combination 8(6)								
D	\$ 21,377,250	BC	\$ 21,377,250	PT	1.00%	FIX	38382EU96	May 2050
		BI	17,101,800	NTL(PT)	5.00	FIX/IO	38382EV20	May 2050
		DA	21,377,250	PT	1.50	FIX	38382EV38	May 2050
		DB	21,377,250	PT	2.00	FIX	38382EV46	May 2050
Security Group 12								
Combination 9(6)								
BP	\$ 20,331,700	BJ	\$ 20,331,700	PT	1.00%	FIX	38382EV53	May 2050
		BK	20,331,700	PT	1.50	FIX	38382EV61	May 2050
		BL	20,331,700	PT	2.00	FIX	38382EV79	May 2050
		IG	15,813,544	NTL(PT)	4.50	FIX/IO	38382EV87	May 2050
Security Group 13								
Combination 10								
N	\$ 3,818,824	SM	\$ 92,821,227	NTL(SC/PT)	(5)	INV/IO	38382EV95	July 2043
NM	9,508,968							
NP	57,348,779							
NQ	22,144,656							
Combination 11								
TN	\$ 3,818,824	TM	\$ 83,312,259	NTL(SC/PT)	(5)	WAC/INV/IO	38382EW29	July 2043
TP	57,348,779							
TQ	22,144,656							
Security Group 14								
Combination 12								
NS	\$ 17,112,566	ST	\$ 43,762,853	NTL(SC/PT)	(5)	INV/IO	38382EW37	November 2045
NT	14,186,469							
NU	12,463,818							
Combination 13								
T	\$ 14,186,469	TS	\$ 26,650,287	NTL(SC/PT)	(5)	WAC/INV/IO	38382EW45	November 2045
TU	12,463,818							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 16								
Combination 14								
CN	\$ 20,623,163	SW	\$ 919,202,266	NTL(SC/PT)	(5)	INV/IO	38382EW52	August 2049
NV	199,482,873							
NW	385,385,353							
NX	56,133,267							
NY	257,577,610							
Combination 15								
CT	\$ 20,623,163	TW	\$ 533,816,913	NTL(SC/PT)	(5)	WAC/INV/IO	38382EW60	August 2049
TV	199,482,873							
TX	56,133,267							
TY	257,577,610							
Security Group 17								
Combination 16								
FH	\$ 50,485,118	HM	\$ 50,485,118	PT	6.50%	FIX	38382EW78	May 2050
SH	50,485,118							
Security Group 18								
Combination 17								
AI	\$ 56,339,453	IO	\$ 339,309,261	NTL(PT)	4.50%	FIX/IO	38382EW86	May 2050
FI	77,024,313							
IE	20,125,430							
IF	123,441,160							
IH	62,378,905							

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities					
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 18(6)								
AQ	\$ 92,284,000	B	\$1,883,187,251	SEQ	3.50%	FIX	38382EW94	May 2050
AT	26,372,000	EA	1,883,187,251	SEQ	1.00	FIX	38382EX28	May 2050
AU	134,798,000	EB	1,883,187,251	SEQ	1.25	FIX	38382EX36	May 2050
AV	72,095,000	EC	1,883,187,251	SEQ	1.50	FIX	38382EX44	May 2050
AW	51,088,000	ED	1,883,187,251	SEQ	1.75	FIX	38382EX51	May 2050
BQ	369,136,079	EG	1,883,187,251	SEQ	2.00	FIX	38382EX69	May 2050
BT	105,490,098	EH	1,883,187,251	SEQ	2.25	FIX	38382EX77	May 2050
BU	539,190,960	EI	1,046,215,139	NTL(SEQ)	4.50	FIX/IO	38382EX85	May 2050
BV	288,379,041	EJ	1,883,187,251	SEQ	2.50	FIX	38382EX93	May 2050
BW	204,354,073	EK	1,883,187,251	SEQ	2.75	FIX	38382EY27	May 2050
		EL	1,883,187,251	SEQ	3.00	FIX	38382EY35	May 2050
		EM	1,569,322,709	SEQ	4.00	FIX	38382EY43	May 2050
		EN	1,448,605,577	SEQ	4.25	FIX	38382EY50	May 2050
		EP	1,345,133,750	SEQ	4.50	FIX	38382EY68	May 2050
		EQ	1,176,992,031	SEQ	5.00	FIX	38382EY76	May 2050
		ET	1,046,215,139	SEQ	5.50	FIX	38382EY84	May 2050
		EU	941,593,625	SEQ	6.00	FIX	38382EY92	May 2050
		EW	855,994,205	SEQ	6.50	FIX	38382EZ26	May 2050

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 19(6)								
BQ	\$369,136,079	YA	\$1,506,550,251	SEQ	1.00%	FIX	38382EZ34	May 2050
BT	105,490,098	YB	1,506,550,251	SEQ	1.25	FIX	38382EZ42	May 2050
BU	539,190,960	YC	1,506,550,251	SEQ	1.50	FIX	38382EZ59	May 2050
BV	288,379,041	YD	1,506,550,251	SEQ	1.75	FIX	38382EZ67	May 2050
BW	204,354,073	YE	1,506,550,251	SEQ	2.00	FIX	38382EZ75	May 2050
		YG	1,506,550,251	SEQ	2.25	FIX	38382EZ83	May 2050
		YH	1,506,550,251	SEQ	2.50	FIX	38382EZ91	May 2050
		YI	836,972,361	NTL(SEQ)	4.50	FIX/IO	38382E2A4	May 2050
		YJ	1,506,550,251	SEQ	2.75	FIX	38382E2B2	May 2050
		YK	1,506,550,251	SEQ	3.00	FIX	38382E2C0	May 2050
		YL	1,506,550,251	SEQ	3.25	FIX	38382E2D8	May 2050
		YM	1,506,550,251	SEQ	3.50	FIX	38382E2E6	May 2050
		YN	1,255,458,542	SEQ	4.00	FIX	38382E2F3	May 2050
		YP	1,158,884,808	SEQ	4.25	FIX	38382E2G1	May 2050
		YQ	1,076,107,322	SEQ	4.50	FIX	38382E2H9	May 2050
		YT	941,593,906	SEQ	5.00	FIX	38382E2J5	May 2050
		YU	836,972,361	SEQ	5.50	FIX	38382E2K2	May 2050
		YV	753,275,125	SEQ	6.00	FIX	38382E2L0	May 2050
		YW	684,795,568	SEQ	6.50	FIX	38382E2M8	May 2050

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 20(6)								
AQ	\$ 92,284,000	XA	\$ 376,637,000	SEQ	1.00%	FIX	38382E2N6	November 2033
AT	26,372,000	XB	376,637,000	SEQ	1.25	FIX	38382E2P1	November 2033
AU	134,798,000	XC	376,637,000	SEQ	1.50	FIX	38382E2Q9	November 2033
AV	72,095,000	XD	376,637,000	SEQ	1.75	FIX	38382E2R7	November 2033
AW	51,088,000	XE	376,637,000	SEQ	2.00	FIX	38382E2S5	November 2033
		XG	376,637,000	SEQ	2.25	FIX	38382E2T3	November 2033
		XH	376,637,000	SEQ	2.50	FIX	38382E2U0	November 2033
		XI	235,398,125	NTL(SEQ)	4.00	FIX/IO	38382E2V8	November 2033
		XJ	376,637,000	SEQ	2.75	FIX	38382E2W6	November 2033
		XK	376,637,000	SEQ	3.00	FIX	38382E2X4	November 2033
		XL	376,637,000	SEQ	3.25	FIX	38382E2Y2	November 2033
		XM	376,637,000	SEQ	3.50	FIX	38382E2Z9	November 2033
		XN	313,864,166	SEQ	4.00	FIX	38382E3A3	November 2033
		XP	289,720,769	SEQ	4.25	FIX	38382E3B1	November 2033
		XQ	269,026,428	SEQ	4.50	FIX	38382E3C9	November 2033
		XT	235,398,125	SEQ	5.00	FIX	38382E3D7	November 2033
		XU	209,242,777	SEQ	5.50	FIX	38382E3E5	November 2033
		XV	188,318,500	SEQ	6.00	FIX	38382E3F2	November 2033
		XW	171,198,636	SEQ	6.50	FIX	38382E3G0	November 2033
Combination 21(6)								
AD	\$ 45,635,000	A	\$ 186,248,000	SEQ	3.50%	FIX	38382E3H8	December 2025
AE	13,041,000	AO	186,248,000	SEQ	0.00	PO	38382E3J4	December 2025
AF	66,658,000	AY	162,967,000	NTL(SEQ)	4.00	FIX/IO	38382E3K1	December 2025
AG	35,651,000	BD	186,248,000	SEQ	1.00	FIX	38382E3L9	December 2025
AH	25,263,000	BE	186,248,000	SEQ	1.50	FIX	38382E3M7	December 2025
		BF	186,248,000	SEQ	2.00	FIX	38382E3N5	December 2025
		BG	186,248,000	SEQ	2.50	FIX	38382E3P0	December 2025
		BH	186,248,000	SEQ	3.00	FIX	38382E3Q8	December 2025

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 20								
Combination 22(6)								
QA	\$ 25,096,634	QC	\$ 25,096,634	PAC/AD	0.75%	FIX	38382E3R6	April 2050
		QD	25,096,634	PAC/AD	1.00	FIX	38382E3S4	April 2050
		QE	25,096,634	PAC/AD	1.25	FIX	38382E3T2	April 2050
		QI	7,528,990	NTL(PAC/AD)	2.50	FIX/IO	38382E3U9	April 2050
Combination 23								
QA	\$ 25,096,634	QB	\$ 25,388,040	PAC/AD	1.50%	FIX	38382E3V7	May 2050
QP	291,406							
Security Group 23								
Combination 24(6)								
UH	\$ 37,054,000	UI	\$ 26,467,142	NTL(PAC/AD)	3.50%	FIX/IO	38382E3W5	December 2046
		UJ	37,054,000	PAC/AD	3.00	FIX	38382E3X3	December 2046
		UK	37,054,000	PAC/AD	2.50	FIX	38382E3Y1	December 2046
		UL	37,054,000	PAC/AD	2.00	FIX	38382E3Z8	December 2046
		UM	37,054,000	PAC/AD	1.50	FIX	38382E4A2	December 2046
		UN	37,054,000	PAC/AD	1.00	FIX	38382E4B0	December 2046
Combination 25(6)								
KU	\$ 5,177,000	IU	\$ 30,165,000	NTL(PAC/AD)	3.50%	FIX/IO	38382E4C8	October 2048
UH	37,054,000	UB	42,231,000	PAC/AD	3.00	FIX	38382E4D6	October 2048
		UC	42,231,000	PAC/AD	2.50	FIX	38382E4E4	October 2048
		UD	42,231,000	PAC/AD	2.00	FIX	38382E4F1	October 2048
		UE	42,231,000	PAC/AD	1.50	FIX	38382E4G9	October 2048
		UG	42,231,000	PAC/AD	1.00	FIX	38382E4H7	October 2048
		UP	42,231,000	PAC/AD	3.50	FIX	38382E4J3	October 2048
Combination 26(6)								
KU	\$ 5,177,000	IK	\$ 33,487,142	NTL(PAC/AD)	3.50%	FIX/IO	38382E4K0	March 2050
KW	4,651,000	KE	46,882,000	PAC/AD	3.50	FIX	38382E4L8	March 2050
UH	37,054,000	KG	46,882,000	PAC/AD	3.00	FIX	38382E4M6	March 2050
		KH	46,882,000	PAC/AD	2.50	FIX	38382E4N4	March 2050
		KJ	46,882,000	PAC/AD	2.00	FIX	38382E4P9	March 2050
		KL	46,882,000	PAC/AD	1.50	FIX	38382E4Q7	March 2050
		KM	46,882,000	PAC/AD	1.00	FIX	38382E4R5	March 2050

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- (1) All exchanges must comply with minimum denomination restrictions.
 - (2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.
 - (3) As defined under “Class Types” in Appendix I to the Base Offering Circular.
 - (4) See “Yield, Maturity and Prepayment Considerations — Final Distribution Date” in this Supplement.
 - (5) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in this Supplement.
 - (6) In the case of Combinations 1, 7, 8, 9, 18, 19, 20, 21, 22, 24, 25 and 26, various subcombinations are permitted. See “Description of the Securities — Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations.

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
Initial Balance	\$39,221,000.00	\$43,825,508.00	\$57,106,000.00	\$26,337,000.00
June 2020	39,107,387.27	43,679,391.18	56,950,791.92	26,244,271.12
July 2020	38,983,428.74	43,498,449.41	56,780,939.20	26,140,337.62
August 2020	38,849,166.10	43,282,742.41	56,596,493.61	26,025,254.77
September 2020	38,704,647.95	43,032,405.32	56,397,516.29	25,899,088.49
October 2020	38,549,929.75	42,747,649.23	56,184,077.72	25,761,915.31
November 2020	38,385,073.80	42,428,761.58	55,956,257.74	25,613,822.28
December 2020	38,210,149.18	42,076,106.20	55,714,145.43	25,454,906.98
January 2021	38,025,231.73	41,690,123.15	55,457,839.10	25,285,277.35
February 2021	37,830,403.99	41,271,328.18	55,187,446.22	25,105,051.62
March 2021	37,625,755.13	40,820,312.02	54,903,083.36	24,914,358.21
April 2021	37,411,380.90	40,337,739.36	54,604,876.05	24,713,335.57
May 2021	37,187,383.51	39,824,347.45	54,292,958.76	24,502,132.01
June 2021	36,953,871.62	39,280,944.59	53,967,474.72	24,280,905.59
July 2021	36,710,960.17	38,708,408.18	53,628,575.89	24,049,823.86
August 2021	36,458,770.33	38,107,682.58	53,276,422.76	23,809,063.73
September 2021	36,197,429.40	37,479,776.70	52,911,184.25	23,558,811.18
October 2021	35,927,070.64	36,825,761.28	52,533,037.58	23,299,261.09
November 2021	35,647,833.24	36,146,765.95	52,142,168.10	23,030,616.99
December 2021	35,359,862.12	35,443,976.04	51,738,769.13	22,753,090.74
January 2022	35,063,307.80	34,718,629.14	51,323,041.79	22,466,902.31
February 2022	34,758,326.33	33,972,011.46	50,895,194.84	22,172,279.50
March 2022	34,445,079.06	33,205,453.95	50,455,444.47	21,869,457.60
April 2022	34,123,732.55	32,420,328.29	50,004,014.12	21,558,679.07
May 2022	33,794,458.37	31,618,042.59	49,541,134.28	21,240,193.28
June 2022	33,457,432.97	30,800,037.06	49,067,042.25	20,914,256.12
July 2022	33,112,837.49	29,967,779.45	48,581,981.98	20,581,129.64
August 2022	32,760,857.60	29,122,760.41	48,086,203.78	20,241,081.74
September 2022	32,401,683.29	28,266,488.72	47,579,964.14	19,904,629.42
October 2022	32,035,508.75	27,400,486.49	47,063,525.46	19,571,735.91
November 2022	31,671,899.28	26,556,370.83	46,537,155.82	19,242,364.82
December 2022	31,310,836.01	25,733,581.39	46,014,314.39	18,916,480.11
January 2023	30,952,300.21	24,931,572.01	45,494,976.18	18,594,046.12
February 2023	30,596,273.28	24,149,810.37	44,979,116.39	18,275,027.53
March 2023	30,242,736.73	23,387,777.67	44,466,710.38	17,959,389.39
April 2023	29,891,672.23	22,644,968.26	43,957,733.64	17,647,097.09
May 2023	29,543,061.54	21,920,889.30	43,452,161.87	17,338,116.38
June 2023	29,196,886.58	21,215,060.48	42,949,970.90	17,032,413.33
July 2023	28,853,129.37	20,527,013.66	42,451,136.73	16,729,954.37
August 2023	28,511,772.07	19,856,292.59	41,955,635.52	16,430,706.28
September 2023	28,172,796.94	19,202,452.60	41,463,443.58	16,134,636.13
October 2023	27,836,186.40	18,565,060.30	40,974,537.38	15,841,711.38
November 2023	27,501,922.96	17,943,693.30	40,488,893.55	15,551,899.76
December 2023	27,169,989.26	17,337,939.94	40,006,488.87	15,265,169.36

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
January 2024	\$26,840,368.07	\$16,747,399.03	\$39,527,300.27	\$14,981,488.57
February 2024	26,513,042.26	16,171,679.54	39,051,304.85	14,700,826.12
March 2024	26,187,994.84	15,614,508.36	38,578,479.83	14,423,151.04
April 2024	25,865,208.91	15,076,395.20	38,108,802.62	14,148,432.67
May 2024	25,544,667.72	14,556,692.04	37,642,250.75	13,876,640.67
June 2024	25,226,354.60	14,054,772.77	37,178,801.90	13,607,744.98
July 2024	24,910,253.04	13,570,032.48	36,718,433.92	13,341,715.87
August 2024	24,596,346.59	13,101,886.74	36,261,124.78	13,078,523.90
September 2024	24,284,618.96	12,649,770.89	35,806,852.61	12,818,139.93
October 2024	23,975,053.95	12,213,139.40	35,355,595.68	12,560,535.09
November 2024	23,667,635.47	11,791,465.19	34,907,332.41	12,305,680.83
December 2024	23,362,347.56	11,384,239.06	34,462,041.35	12,053,548.87
January 2025	23,059,174.34	10,990,969.04	34,019,701.21	11,804,111.23
February 2025	22,758,100.07	10,611,179.82	33,580,290.83	11,557,340.19
March 2025	22,459,109.10	10,244,412.20	33,143,789.18	11,313,208.33
April 2025	22,162,185.90	9,890,222.56	32,710,175.39	11,071,688.49
May 2025	21,867,315.03	9,548,182.27	32,279,428.71	10,832,753.79
June 2025	21,574,481.19	9,217,877.28	31,851,528.54	10,596,377.63
July 2025	21,283,669.14	8,898,907.55	31,426,454.41	10,362,533.66
August 2025	20,994,863.78	8,590,886.60	31,004,185.99	10,131,195.82
September 2025	20,708,050.10	8,293,441.06	30,584,703.07	9,902,338.27
October 2025	20,423,213.20	8,006,210.24	30,167,985.59	9,675,935.48
November 2025	20,140,338.28	7,728,845.66	29,754,013.63	9,451,962.15
December 2025	19,859,410.65	7,461,010.69	29,342,767.36	9,230,393.23
January 2026	19,580,415.70	7,202,380.09	28,934,227.13	9,011,203.94
February 2026	19,303,338.94	6,952,639.70	28,528,373.40	8,794,369.75
March 2026	19,028,165.97	6,711,485.99	28,125,186.75	8,579,866.35
April 2026	18,754,882.50	6,478,625.75	27,724,647.90	8,369,489.02
May 2026	18,483,474.34	6,253,775.73	27,326,737.70	8,164,178.63
June 2026	18,213,927.38	6,036,662.27	26,931,437.11	7,963,814.74
July 2026	17,946,227.63	5,827,021.05	26,538,727.24	7,768,279.73
August 2026	17,680,361.17	5,624,596.70	26,148,589.30	7,577,458.75
September 2026	17,416,314.20	5,429,142.53	25,761,004.64	7,391,239.67
October 2026	17,154,073.01	5,240,420.25	25,375,954.73	7,209,512.99
November 2026	16,893,623.97	5,058,199.64	24,993,421.16	7,032,171.79
December 2026	16,634,953.57	4,882,258.33	24,613,385.64	6,859,111.66
January 2027	16,378,048.37	4,712,381.51	24,235,830.01	6,690,230.67
February 2027	16,122,895.04	4,548,361.67	23,860,736.23	6,525,429.27
March 2027	15,869,480.32	4,389,998.35	23,488,086.35	6,364,610.27
April 2027	15,618,993.33	4,237,097.93	23,117,862.59	6,207,678.78
May 2027	15,372,268.36	4,089,473.34	22,751,008.80	6,054,542.12
June 2027	15,129,250.64	3,946,943.93	22,389,682.20	5,905,109.83
July 2027	14,889,886.19	3,809,335.15	22,033,802.18	5,759,293.55
August 2027	14,654,121.79	3,676,478.42	21,683,289.24	5,617,007.03
September 2027	14,421,904.97	3,548,210.89	21,338,065.05	5,478,166.04
October 2027	14,193,184.03	3,424,375.25	20,998,052.38	5,342,688.35
November 2027	13,967,907.99	3,304,819.57	20,663,175.11	5,210,493.67

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
December 2027	\$13,746,026.61	\$ 3,189,397.08	\$20,333,358.20	\$ 5,081,503.60
January 2028	13,527,490.36	3,077,966.00	20,008,527.69	4,955,641.58
February 2028	13,312,250.41	2,970,389.41	19,688,610.68	4,832,832.89
March 2028	13,100,258.64	2,866,535.03	19,373,535.30	4,713,004.56
April 2028	12,891,467.62	2,766,275.11	19,063,230.73	4,596,085.32
May 2028	12,685,830.59	2,669,486.24	18,757,627.14	4,482,005.63
June 2028	12,483,301.45	2,576,049.24	18,456,655.70	4,370,697.56
July 2028	12,283,834.78	2,485,848.97	18,160,248.59	4,262,094.80
August 2028	12,087,385.79	2,398,774.23	17,868,338.94	4,156,132.60
September 2028	11,893,910.35	2,314,717.62	17,580,860.84	4,052,747.76
October 2028	11,703,364.93	2,233,575.41	17,297,749.32	3,951,878.55
November 2028	11,515,706.66	2,155,247.39	17,018,940.35	3,853,464.72
December 2028	11,330,893.26	2,079,636.79	16,744,370.81	3,757,447.45
January 2029	11,148,883.06	2,006,650.14	16,473,978.50	3,663,769.29
February 2029	10,969,634.99	1,936,197.15	16,207,702.10	3,572,374.16
March 2029	10,793,108.56	1,868,190.65	15,945,481.15	3,483,207.33
April 2029	10,619,263.88	1,802,546.41	15,687,256.10	3,396,215.34
May 2029	10,448,061.60	1,739,183.09	15,432,968.21	3,311,346.00
June 2029	10,279,462.97	1,678,022.15	15,182,559.63	3,228,548.38
July 2029	10,113,429.76	1,618,987.72	14,935,973.28	3,147,772.72
August 2029	9,949,924.32	1,562,006.51	14,693,152.97	3,068,970.47
September 2029	9,788,909.51	1,507,007.77	14,454,043.25	2,992,094.22
October 2029	9,630,348.74	1,453,923.15	14,218,589.51	2,917,097.70
November 2029	9,474,205.95	1,402,686.63	13,986,737.91	2,843,935.71
December 2029	9,320,445.59	1,353,234.48	13,758,435.38	2,772,564.14
January 2030	9,169,032.62	1,305,505.13	13,533,629.62	2,702,939.93
February 2030	9,019,932.50	1,259,439.12	13,312,269.09	2,635,021.03
March 2030	8,873,111.19	1,214,979.03	13,094,302.96	2,568,766.41
April 2030	8,728,535.13	1,172,069.41	12,879,681.17	2,504,136.00
May 2030	8,586,171.27	1,130,656.70	12,668,354.35	2,441,090.67
June 2030	8,445,987.00	1,090,689.19	12,460,273.86	2,379,592.24
July 2030	8,307,950.20	1,052,116.93	12,255,391.74	2,319,603.44
August 2030	8,172,029.21	1,014,891.70	12,053,660.75	2,261,087.86
September 2030	8,038,192.82	978,966.91	11,855,034.31	2,204,010.00
October 2030	7,906,410.26	944,297.58	11,659,466.50	2,148,335.16
November 2030	7,776,651.22	910,840.28	11,466,912.09	2,094,029.48
December 2030	7,648,885.82	878,553.06	11,277,326.48	2,041,059.93
January 2031	7,523,084.62	847,395.42	11,090,665.72	1,989,394.23
February 2031	7,399,218.58	817,328.24	10,906,886.50	1,939,000.89
March 2031	7,277,259.09	788,313.75	10,725,946.13	1,889,849.18
April 2031	7,157,177.96	760,315.48	10,547,802.53	1,841,909.07
May 2031	7,038,947.40	733,298.21	10,372,414.24	1,795,151.27
June 2031	6,922,540.03	707,227.92	10,199,740.38	1,749,547.18
July 2031	6,807,928.84	682,071.77	10,029,740.67	1,705,068.89
August 2031	6,695,087.23	657,798.06	9,862,375.43	1,661,689.14
September 2031	6,583,988.98	634,376.16	9,697,605.52	1,619,381.35
October 2031	6,474,608.25	611,776.51	9,535,392.39	1,578,119.54

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
November 2031	\$ 6,366,919.57	\$ 589,970.55	\$ 9,375,698.03	\$ 1,537,878.36
December 2031	6,260,897.84	568,930.72	9,218,485.00	1,498,633.09
January 2032	6,156,518.31	548,630.40	9,063,716.38	1,460,359.56
February 2032	6,053,756.60	529,043.89	8,911,355.80	1,423,034.21
March 2032	5,952,588.69	510,146.38	8,761,367.41	1,386,634.03
April 2032	5,852,990.90	491,913.89	8,613,715.87	1,351,136.56
May 2032	5,754,939.87	474,323.30	8,468,366.37	1,316,519.87
June 2032	5,658,412.61	457,352.27	8,325,284.60	1,282,762.58
July 2032	5,563,386.46	440,979.22	8,184,436.73	1,249,843.80
August 2032	5,469,839.06	425,183.35	8,045,789.44	1,217,743.13
September 2032	5,377,748.40	409,944.54	7,909,309.88	1,186,440.68
October 2032	5,287,092.77	395,243.37	7,774,965.68	1,155,917.04
November 2032	5,197,850.80	381,061.12	7,642,724.95	1,126,153.24
December 2032	5,110,001.41	367,379.68	7,512,556.25	1,097,130.79
January 2033	5,023,523.82	354,181.58	7,384,428.59	1,068,831.62
February 2033	4,938,397.58	341,449.97	7,258,311.46	1,041,238.11
March 2033	4,854,602.49	329,168.55	7,134,174.75	1,014,333.05
April 2033	4,772,118.69	317,321.60	7,011,988.82	988,099.66
May 2033	4,690,926.58	305,893.96	6,891,724.45	962,521.55
June 2033	4,611,006.86	294,870.96	6,773,352.85	937,582.72
July 2033	4,532,340.49	284,238.47	6,656,845.63	913,267.57
August 2033	4,454,908.73	273,982.82	6,542,174.85	889,560.86
September 2033	4,378,693.10	264,090.84	6,429,312.92	866,447.71
October 2033	4,303,675.38	254,549.80	6,318,232.72	843,913.62
November 2033	4,229,837.63	245,347.41	6,208,907.46	821,944.43
December 2033	4,157,162.17	236,471.81	6,101,310.78	800,526.30
January 2034	4,085,631.57	227,911.55	5,995,416.70	779,645.76
February 2034	4,015,228.65	219,655.59	5,891,199.60	759,289.63
March 2034	3,945,936.48	211,693.25	5,788,634.25	739,445.07
April 2034	3,877,738.40	204,014.24	5,687,695.78	720,099.53
May 2034	3,810,617.97	196,608.61	5,588,359.68	701,240.79
June 2034	3,744,558.98	189,466.76	5,490,601.82	682,856.89
July 2034	3,679,545.48	182,579.44	5,394,398.39	664,936.18
August 2034	3,615,561.74	175,937.70	5,299,725.94	647,467.28
September 2034	3,552,592.26	169,532.92	5,206,561.37	630,439.11
October 2034	3,490,621.77	163,356.75	5,114,881.92	613,840.82
November 2034	3,429,635.22	157,401.17	5,024,665.14	597,661.84
December 2034	3,369,617.78	151,658.40	4,935,888.93	581,891.87
January 2035	3,310,554.84	146,120.96	4,848,531.50	566,520.82
February 2035	3,252,431.99	140,781.61	4,762,571.39	551,538.89
March 2035	3,195,235.04	135,633.38	4,677,987.45	536,936.48
April 2035	3,138,950.01	130,669.53	4,594,758.83	522,704.23
May 2035	3,083,563.13	125,883.56	4,512,864.99	508,833.03
June 2035	3,029,060.81	121,269.19	4,432,285.71	495,313.96
July 2035	2,975,429.68	116,820.37	4,353,001.03	482,138.33
August 2035	2,922,656.55	112,531.25	4,274,991.31	469,297.66
September 2035	2,870,728.43	108,396.19	4,198,237.19	456,783.68

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
October 2035	\$ 2,819,632.52	\$ 104,409.75	\$ 4,122,719.60	\$ 444,588.30
November 2035	2,769,356.21	100,566.67	4,048,419.73	432,703.65
December 2035	2,719,887.08	96,861.88	3,975,319.07	421,122.04
January 2036	2,671,212.87	93,290.48	3,903,399.36	409,835.96
February 2036	2,623,321.52	89,847.76	3,832,642.64	398,838.10
March 2036	2,576,201.13	86,529.15	3,763,031.17	388,121.32
April 2036	2,529,840.00	83,330.27	3,694,547.51	377,678.63
May 2036	2,484,226.58	80,246.85	3,627,174.44	367,503.25
June 2036	2,439,349.50	77,274.81	3,560,895.04	357,588.53
July 2036	2,395,197.54	74,410.20	3,495,692.59	347,928.01
August 2036	2,351,759.67	71,649.19	3,431,550.64	338,515.37
September 2036	2,309,025.00	68,988.12	3,368,453.00	329,344.44
October 2036	2,266,982.82	66,423.42	3,306,383.67	320,409.21
November 2036	2,225,622.56	63,951.67	3,245,326.94	311,703.81
December 2036	2,184,933.82	61,569.57	3,185,267.28	303,222.52
January 2037	2,144,906.34	59,273.91	3,126,189.44	294,959.76
February 2037	2,105,530.01	57,061.63	3,068,078.35	286,910.08
March 2037	2,066,794.88	54,929.76	3,010,919.19	279,068.15
April 2037	2,028,691.15	52,875.42	2,954,697.35	271,428.81
May 2037	1,991,209.15	50,895.85	2,899,398.43	263,986.97
June 2037	1,954,339.35	48,988.38	2,845,008.25	256,737.72
July 2037	1,918,072.38	47,150.43	2,791,512.85	249,676.24
August 2037	1,882,399.00	45,379.54	2,738,898.45	242,797.82
September 2037	1,847,310.09	43,673.28	2,687,151.49	236,097.89
October 2037	1,812,796.69	42,029.36	2,636,258.62	229,571.97
November 2037	1,778,849.96	40,445.55	2,586,206.66	223,215.70
December 2037	1,745,461.19	38,919.68	2,536,982.66	217,024.82
January 2038	1,712,621.79	37,449.69	2,488,573.82	210,995.20
February 2038	1,680,323.32	36,033.57	2,440,967.57	205,122.77
March 2038	1,648,557.44	34,669.39	2,394,151.50	199,403.58
April 2038	1,617,315.95	33,355.29	2,348,113.40	193,833.79
May 2038	1,586,590.77	32,089.46	2,302,841.23	188,409.64
June 2038	1,556,373.93	30,870.17	2,258,323.12	183,127.45
July 2038	1,526,657.59	29,695.75	2,214,547.41	177,983.66
August 2038	1,497,434.02	28,564.59	2,171,502.58	172,974.77
September 2038	1,468,695.59	27,475.12	2,129,177.30	168,097.38
October 2038	1,440,434.82	26,425.84	2,087,560.39	163,348.17
November 2038	1,412,644.30	25,415.32	2,046,640.86	158,723.91
December 2038	1,385,316.75	24,442.14	2,006,407.85	154,221.43
January 2039	1,358,445.01	23,504.96	1,966,850.71	149,837.66
February 2039	1,332,022.01	22,602.48	1,927,958.90	145,569.59
March 2039	1,306,040.77	21,733.45	1,889,722.07	141,414.29
April 2039	1,280,494.46	20,896.66	1,852,130.00	137,368.90
May 2039	1,255,376.30	20,090.93	1,815,172.65	133,430.63
June 2039	1,230,679.64	19,315.15	1,778,840.10	129,596.78
July 2039	1,206,397.93	18,568.24	1,743,122.60	125,864.67
August 2039	1,182,524.71	17,849.13	1,708,010.53	122,231.73

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
September 2039	\$ 1,159,053.60	\$ 17,156.83	\$ 1,673,494.43	\$ 118,695.44
October 2039	1,135,978.36	16,490.36	1,639,564.97	115,253.33
November 2039	1,113,292.79	15,848.79	1,606,212.96	111,903.01
December 2039	1,090,990.82	15,231.20	1,573,429.34	108,642.13
January 2040	1,069,066.45	14,636.72	1,541,205.21	105,468.41
February 2040	1,047,513.79	14,064.52	1,509,531.78	102,379.63
March 2040	1,026,327.01	13,513.78	1,478,400.41	99,373.62
April 2040	1,005,500.39	12,983.72	1,447,802.56	96,448.26
May 2040	985,028.29	12,473.58	1,417,729.85	93,601.49
June 2040	964,905.16	11,982.64	1,388,174.00	90,831.29
July 2040	945,125.50	11,510.19	1,359,126.89	88,135.70
August 2040	925,683.94	11,055.56	1,330,580.47	85,512.81
September 2040	906,575.16	10,618.10	1,302,526.86	82,960.75
October 2040	887,793.93	10,197.17	1,274,958.27	80,477.70
November 2040	869,335.10	9,792.17	1,247,867.03	78,061.88
December 2040	851,193.58	9,402.52	1,221,245.59	75,711.57
January 2041	833,364.38	9,027.65	1,195,086.52	73,425.08
February 2041	815,842.57	8,667.02	1,169,382.50	71,200.76
March 2041	798,623.30	8,320.10	1,144,126.30	69,037.01
April 2041	781,701.79	7,986.40	1,119,310.82	66,932.26
May 2041	765,073.34	7,665.41	1,094,929.06	64,884.99
June 2041	748,733.30	7,356.69	1,070,974.14	62,893.71
July 2041	732,677.12	7,059.76	1,047,439.25	60,956.97
August 2041	716,900.29	6,774.19	1,024,317.71	59,073.36
September 2041	701,398.39	6,499.58	1,001,602.94	57,241.50
October 2041	686,167.05	6,235.50	979,288.45	55,460.05
November 2041	671,201.97	5,981.57	957,367.85	53,727.69
December 2041	656,498.92	5,737.41	935,834.85	52,043.15
January 2042	642,053.73	5,502.66	914,683.25	50,405.18
February 2042	627,862.30	5,276.98	893,906.95	48,812.57
March 2042	613,920.58	5,060.02	873,499.94	47,264.14
April 2042	600,224.59	4,851.45	853,456.29	45,758.73
May 2042	586,770.40	4,650.98	833,770.19	44,295.21
June 2042	573,554.16	4,458.28	814,435.87	42,872.50
July 2042	560,572.05	4,273.08	795,447.71	41,489.52
August 2042	547,820.34	4,095.09	776,800.11	40,145.23
September 2042	535,295.32	3,924.05	758,487.61	38,838.61
October 2042	522,993.37	3,759.69	740,504.79	37,568.69
November 2042	510,910.91	3,601.76	722,846.35	36,334.48
December 2042	499,044.40	3,450.03	705,507.04	35,135.05
January 2043	487,390.39	3,304.25	688,481.70	33,969.48
February 2043	475,945.44	3,164.21	671,765.26	32,836.88
March 2043	464,706.20	3,029.69	655,352.71	31,736.38
April 2043	453,669.34	2,900.47	639,239.13	30,667.13
May 2043	442,831.60	2,776.37	623,419.67	29,628.31
June 2043	432,189.76	2,657.18	607,889.55	28,619.10
July 2043	421,740.67	2,542.73	592,644.06	27,638.72

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
August 2043	\$ 411,481.19	\$ 2,432.83	\$ 577,678.58	\$ 26,686.40
September 2043	401,408.26	2,327.30	562,988.55	25,761.40
October 2043	391,518.85	2,225.99	548,569.47	24,862.99
November 2043	381,809.99	2,128.73	534,416.92	23,990.47
December 2043	372,278.74	2,035.37	520,526.55	23,143.14
January 2044	362,922.22	1,945.76	506,894.07	22,320.32
February 2044	353,737.58	1,859.76	493,515.25	21,521.36
March 2044	344,722.02	1,777.22	480,385.94	20,745.63
April 2044	335,872.78	1,698.02	467,502.05	19,992.50
May 2044	327,187.15	1,622.04	454,859.54	19,261.36
June 2044	318,662.46	1,549.13	442,454.45	18,551.62
July 2044	310,296.07	1,479.19	430,282.87	17,862.71
August 2044	302,085.38	1,412.11	418,340.95	17,194.06
September 2044	294,027.86	1,347.77	406,624.90	16,545.13
October 2044	286,120.98	1,286.06	395,131.00	15,915.38
November 2044	278,362.27	1,226.89	383,855.56	15,304.30
December 2044	270,749.29	1,170.16	372,794.98	14,711.37
January 2045	263,279.64	1,115.77	361,945.70	14,136.11
February 2045	255,950.97	1,063.63	351,304.20	13,578.04
March 2045	248,760.94	1,013.65	340,867.05	13,036.68
April 2045	241,707.27	965.76	330,630.83	12,511.59
May 2045	234,787.69	919.86	320,592.21	12,002.31
June 2045	228,000.00	875.88	310,747.90	11,508.42
July 2045	221,342.01	833.75	301,094.65	11,029.49
August 2045	214,811.55	793.40	291,629.26	10,565.12
September 2045	208,406.53	754.74	282,348.61	10,114.90
October 2045	202,124.84	717.72	273,249.59	9,678.45
November 2045	195,964.44	682.28	264,329.16	9,255.38
December 2045	189,923.30	648.35	255,584.32	8,845.33
January 2046	183,999.43	615.86	247,012.11	8,447.93
February 2046	178,190.88	584.77	238,609.65	8,062.84
March 2046	172,495.71	555.02	230,374.05	7,689.72
April 2046	166,912.03	526.55	222,302.52	7,328.22
May 2046	161,437.97	499.31	214,392.27	6,978.04
June 2046	156,071.68	473.26	206,640.58	6,638.85
July 2046	150,811.35	448.35	199,044.76	6,310.35
August 2046	145,655.21	424.52	191,602.17	5,992.24
September 2046	140,601.49	401.75	184,310.21	5,684.22
October 2046	135,648.46	379.98	177,166.31	5,386.02
November 2046	130,794.43	359.17	170,167.96	5,097.35
December 2046	126,037.72	339.29	163,312.66	4,817.96
January 2047	121,376.67	320.30	156,597.99	4,547.57
February 2047	116,809.68	302.16	150,021.53	4,285.93
March 2047	112,335.13	284.84	143,580.91	4,032.80
April 2047	107,951.46	268.30	137,273.81	3,787.93
May 2047	103,657.12	252.52	131,097.94	3,551.09
June 2047	99,450.59	237.45	125,051.03	3,322.06

<u>Distribution Date</u>	<u>Classes AB and AC (in the aggregate)</u>	<u>Classes KA, KC, KY, UA and ZK (in the aggregate)</u>	<u>Class AP</u>	<u>Classes CA, CD and CW (in the aggregate)</u>
July 2047	\$ 95,330.36	\$ 223.08	\$ 119,130.87	\$ 3,100.59
August 2047	91,294.96	209.37	113,335.27	2,886.49
September 2047	87,342.94	196.30	107,662.07	2,679.54
October 2047	83,472.86	183.84	102,109.17	2,479.53
November 2047	79,683.32	171.96	96,674.47	2,286.27
December 2047	75,972.93	160.64	91,355.92	2,099.55
January 2048	72,340.33	149.86	86,151.51	1,919.20
February 2048	68,784.18	139.60	81,059.25	1,745.02
March 2048	65,303.16	129.82	76,077.18	1,576.83
April 2048	61,895.96	120.52	71,203.38	1,414.47
May 2048	58,561.31	111.67	66,435.96	1,257.76
June 2048	55,297.95	103.25	61,773.05	1,106.53
July 2048	52,104.63	95.25	57,212.81	960.63
August 2048	48,980.15	87.65	52,753.45	819.90
September 2048	45,923.29	80.42	48,393.19	684.19
October 2048	42,932.88	73.56	44,130.27	553.34
November 2048	40,007.75	67.05	39,962.99	427.22
December 2048	37,146.76	60.86	35,889.64	305.68
January 2049	34,348.79	55.00	31,908.56	188.59
February 2049	31,612.72	49.45	28,018.12	75.82
March 2049	28,937.47	44.18	24,216.70	0.00
April 2049	26,321.97	39.19	20,502.71	0.00
May 2049	23,765.15	34.47	16,874.60	0.00
June 2049	21,265.98	30.01	13,330.83	0.00
July 2049	18,823.44	25.79	9,869.88	0.00
August 2049	16,436.52	21.80	6,490.27	0.00
September 2049	14,104.24	18.03	3,190.54	0.00
October 2049	11,825.61	14.48	0.00	0.00
November 2049	9,599.68	11.13	0.00	0.00
December 2049	7,425.50	7.97	0.00	0.00
January 2050	5,302.16	4.99	0.00	0.00
February 2050	3,228.73	2.20	0.00	0.00
March 2050	1,204.32	0.00	0.00	0.00
April 2050 and thereafter	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
Initial Balance	\$5,265,000.00	\$25,388,040.00	\$47,094,000.00
June 2020	5,250,903.78	25,291,425.65	46,932,467.31
July 2020	5,235,690.01	25,186,318.76	46,732,955.19
August 2020	5,219,363.80	25,072,752.63	46,495,541.80
September 2020	5,201,930.92	24,950,765.97	46,220,389.49
October 2020	5,183,397.76	24,820,402.96	45,907,745.42
November 2020	5,163,771.33	24,681,713.15	45,557,941.95
December 2020	5,143,059.27	24,534,751.49	45,171,396.66
January 2021	5,121,269.84	24,379,578.26	44,748,612.08
February 2021	5,098,411.89	24,216,259.02	44,290,175.11
March 2021	5,074,494.91	24,044,864.63	43,796,756.10
April 2021	5,049,528.97	23,865,471.09	43,269,107.64
May 2021	5,023,524.72	23,678,159.59	42,708,063.00
June 2021	4,996,493.43	23,483,016.38	42,114,534.24
July 2021	4,968,446.91	23,280,132.70	41,489,510.06
August 2021	4,939,397.55	23,069,604.76	40,834,053.24
September 2021	4,909,358.32	22,851,533.59	40,149,297.88
October 2021	4,878,342.71	22,626,025.01	39,436,446.25
November 2021	4,846,364.76	22,393,189.51	38,696,765.42
December 2021	4,813,439.03	22,153,142.15	37,931,583.55
January 2022	4,779,580.60	21,906,002.48	37,142,285.97
February 2022	4,744,805.06	21,651,894.43	36,330,310.97
March 2022	4,709,128.48	21,390,946.17	35,497,145.38
April 2022	4,672,567.42	21,123,290.04	34,644,319.93
May 2022	4,635,138.89	20,849,062.38	33,773,404.39
June 2022	4,596,860.37	20,568,403.46	32,886,002.58
July 2022	4,557,749.75	20,281,457.31	31,983,747.19
August 2022	4,517,825.37	19,988,371.60	31,068,294.48
September 2022	4,477,105.96	19,689,297.51	30,141,318.87
October 2022	4,435,610.64	19,384,389.56	29,204,507.45
November 2022	4,394,371.53	19,073,805.52	28,292,208.62
December 2022	4,353,387.05	18,765,363.07	27,403,776.00
January 2023	4,312,655.60	18,459,047.03	26,538,580.07
February 2023	4,272,175.64	18,154,842.33	25,696,007.82
March 2023	4,231,945.59	17,852,733.99	24,875,462.21
April 2023	4,191,963.92	17,552,707.14	24,076,361.86
May 2023	4,152,229.08	17,254,747.02	23,298,140.57
June 2023	4,112,739.54	16,958,838.95	22,540,246.95
July 2023	4,073,493.78	16,664,968.36	21,802,144.05
August 2023	4,034,490.29	16,373,120.79	21,083,308.95
September 2023	3,995,727.57	16,083,281.85	20,383,232.43
October 2023	3,957,204.11	15,795,437.27	19,701,418.59
November 2023	3,918,918.44	15,509,572.86	19,037,384.51
December 2023	3,880,869.07	15,225,674.55	18,390,659.92
January 2024	3,843,054.54	14,943,728.34	17,760,786.86
February 2024	3,805,473.38	14,663,720.34	17,147,319.37
March 2024	3,768,124.15	14,385,636.75	16,554,118.58

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
April 2024	\$3,731,005.40	\$14,109,463.86	\$15,981,286.43
May 2024	3,694,115.70	13,835,188.06	15,428,127.79
June 2024	3,657,453.63	13,562,795.82	14,893,971.15
July 2024	3,621,017.75	13,292,273.72	14,378,167.78
August 2024	3,584,806.67	13,023,608.42	13,880,090.99
September 2024	3,548,818.98	12,756,786.66	13,399,135.40
October 2024	3,513,053.29	12,491,795.29	12,934,716.18
November 2024	3,477,508.21	12,228,621.24	12,486,268.36
December 2024	3,442,182.37	11,967,251.52	12,053,246.18
January 2025	3,407,074.40	11,707,673.25	11,635,122.45
February 2025	3,372,182.94	11,449,873.62	11,231,387.88
March 2025	3,337,506.64	11,193,839.90	10,841,550.49
April 2025	3,303,044.14	10,939,559.47	10,465,135.06
May 2025	3,268,794.12	10,687,019.78	10,101,682.49
June 2025	3,234,755.24	10,436,208.36	9,750,749.35
July 2025	3,200,926.19	10,187,112.84	9,411,907.24
August 2025	3,167,305.65	9,939,720.92	9,084,742.38
September 2025	3,133,892.31	9,694,020.40	8,768,855.06
October 2025	3,100,684.88	9,449,999.15	8,463,859.17
November 2025	3,067,682.06	9,207,645.12	8,169,381.74
December 2025	3,034,882.58	8,966,946.34	7,885,062.52
January 2026	3,002,285.15	8,727,890.94	7,610,553.51
February 2026	2,969,888.51	8,490,467.12	7,345,518.58
March 2026	2,937,691.40	8,254,663.15	7,089,633.02
April 2026	2,905,692.57	8,021,750.42	6,842,583.22
May 2026	2,873,890.76	7,795,319.27	6,604,066.24
June 2026	2,842,284.75	7,575,191.26	6,373,789.47
July 2026	2,810,873.30	7,361,192.84	6,151,470.27
August 2026	2,779,655.18	7,153,155.21	5,936,835.64
September 2026	2,748,629.19	6,950,914.14	5,729,621.89
October 2026	2,717,794.10	6,754,309.92	5,529,574.33
November 2026	2,687,148.72	6,563,187.18	5,336,446.94
December 2026	2,656,691.86	6,377,394.80	5,150,002.12
January 2027	2,626,422.31	6,196,785.80	4,970,010.36
February 2027	2,596,338.91	6,021,217.20	4,796,249.99
March 2027	2,566,440.48	5,850,549.93	4,628,506.91
April 2027	2,536,725.84	5,684,648.73	4,466,574.33
May 2027	2,507,193.85	5,523,382.04	4,310,252.51
June 2027	2,477,843.33	5,366,621.90	4,159,348.54
July 2027	2,448,673.16	5,214,243.82	4,013,676.12
August 2027	2,419,682.19	5,066,126.77	3,873,055.29
September 2027	2,390,869.27	4,922,152.98	3,737,312.25
October 2027	2,362,233.30	4,782,207.94	3,606,279.13
November 2027	2,333,773.14	4,646,180.26	3,479,793.83
December 2027	2,305,487.68	4,513,961.60	3,357,699.76
January 2028	2,277,375.82	4,385,446.58	3,239,845.70
February 2028	2,249,436.45	4,260,532.74	3,126,085.60

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
March 2028	\$2,221,668.48	\$ 4,139,120.38	\$ 3,016,278.42
April 2028	2,194,070.82	4,021,112.57	2,910,287.92
May 2028	2,166,776.95	3,906,415.03	2,807,982.56
June 2028	2,139,792.42	3,794,936.05	2,709,235.26
July 2028	2,113,113.89	3,686,586.45	2,613,923.33
August 2028	2,086,738.06	3,581,279.49	2,521,928.27
September 2028	2,060,661.67	3,478,930.82	2,433,135.62
October 2028	2,034,881.49	3,379,458.38	2,347,434.88
November 2028	2,009,394.33	3,282,782.39	2,264,719.29
December 2028	1,984,197.02	3,188,825.26	2,184,885.79
January 2029	1,959,286.43	3,097,511.51	2,107,834.84
February 2029	1,934,659.47	3,008,767.75	2,033,470.30
March 2029	1,910,313.07	2,922,522.60	1,961,699.35
April 2029	1,886,244.20	2,838,706.64	1,892,432.33
May 2029	1,862,449.86	2,757,252.37	1,825,582.68
June 2029	1,838,927.08	2,678,094.14	1,761,066.80
July 2029	1,815,672.93	2,601,168.09	1,698,803.96
August 2029	1,792,684.49	2,526,412.14	1,638,716.20
September 2029	1,769,958.89	2,453,765.92	1,580,728.23
October 2029	1,747,493.28	2,383,170.69	1,524,767.38
November 2029	1,725,284.85	2,314,569.36	1,470,763.43
December 2029	1,703,330.81	2,247,906.40	1,418,648.60
January 2030	1,681,628.40	2,183,127.81	1,368,357.45
February 2030	1,660,174.89	2,120,181.07	1,319,826.76
March 2030	1,638,967.58	2,059,015.12	1,272,995.51
April 2030	1,618,003.80	1,999,580.30	1,227,804.76
May 2030	1,597,280.91	1,941,828.33	1,184,197.61
June 2030	1,576,796.29	1,885,712.25	1,142,119.12
July 2030	1,556,547.35	1,831,186.39	1,101,516.23
August 2030	1,536,531.53	1,778,206.36	1,062,337.70
September 2030	1,516,746.29	1,726,728.97	1,024,534.09
October 2030	1,497,189.13	1,676,712.25	988,057.63
November 2030	1,477,857.57	1,628,115.37	952,862.20
December 2030	1,458,749.15	1,580,898.63	918,903.28
January 2031	1,439,861.43	1,535,023.44	886,137.88
February 2031	1,421,192.02	1,490,452.26	854,524.49
March 2031	1,402,738.54	1,447,148.59	824,023.03
April 2031	1,384,498.63	1,405,076.95	794,594.81
May 2031	1,366,469.97	1,364,202.83	766,202.47
June 2031	1,348,650.24	1,324,492.69	738,809.94
July 2031	1,331,037.17	1,285,913.89	712,382.40
August 2031	1,313,628.51	1,248,434.73	686,886.21
September 2031	1,296,422.02	1,212,024.37	662,288.93
October 2031	1,279,415.49	1,176,652.80	638,559.21
November 2031	1,262,606.73	1,142,290.89	615,666.79
December 2031	1,245,993.59	1,108,910.28	593,582.47
January 2032	1,229,573.92	1,076,483.42	572,278.04

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
February 2032	\$1,213,345.60	\$ 1,044,983.49	\$ 551,726.27
March 2032	1,197,306.55	1,014,384.46	531,900.89
April 2032	1,181,454.68	984,660.98	512,776.51
May 2032	1,165,787.95	955,788.44	494,328.64
June 2032	1,150,304.33	927,742.88	476,533.64
July 2032	1,135,001.81	900,501.03	459,368.67
August 2032	1,119,878.41	874,040.25	442,811.69
September 2032	1,104,932.15	848,338.54	426,841.43
October 2032	1,090,161.09	823,374.51	411,437.36
November 2032	1,075,563.31	799,127.36	396,579.64
December 2032	1,061,136.91	775,576.87	382,249.13
January 2033	1,046,879.99	752,703.38	368,427.37
February 2033	1,032,790.71	730,487.79	355,096.52
March 2033	1,018,867.20	708,911.51	342,239.36
April 2033	1,005,107.66	687,956.49	329,839.28
May 2033	991,510.26	667,605.16	317,880.23
June 2033	978,073.24	647,840.47	306,346.74
July 2033	964,794.81	628,645.81	295,223.86
August 2033	951,673.23	610,005.06	284,497.17
September 2033	938,706.77	591,902.54	274,152.73
October 2033	925,893.72	574,323.00	264,177.12
November 2033	913,232.38	557,251.63	254,557.35
December 2033	900,721.09	540,674.02	245,280.92
January 2034	888,358.18	524,576.18	236,335.72
February 2034	876,142.00	508,944.49	227,710.11
March 2034	864,070.95	493,765.72	219,392.81
April 2034	852,143.41	479,027.01	211,372.98
May 2034	840,357.79	464,715.87	203,640.11
June 2034	828,712.53	450,820.13	196,184.09
July 2034	817,206.06	437,328.00	188,995.14
August 2034	805,836.85	424,227.99	182,063.85
September 2034	794,603.38	411,508.94	175,381.12
October 2034	783,504.14	399,160.00	168,938.15
November 2034	772,537.65	387,170.64	162,726.48
December 2034	761,702.42	375,530.61	156,737.94
January 2035	750,997.00	364,229.94	150,964.62
February 2035	740,419.94	353,258.96	145,398.91
March 2035	729,969.83	342,608.26	140,033.47
April 2035	719,645.24	332,268.70	134,861.19
May 2035	709,444.78	322,231.38	129,875.23
June 2035	699,367.07	312,487.67	125,068.99
July 2035	689,410.74	303,029.18	120,436.10
August 2035	679,574.44	293,847.74	115,970.39
September 2035	669,856.82	284,935.43	111,665.95
October 2035	660,256.57	276,284.53	107,517.03
November 2035	650,772.37	267,887.57	103,518.12
December 2035	641,402.93	259,737.26	99,663.88

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
January 2036	\$ 632,146.97	\$ 251,826.52	\$ 95,949.16
February 2036	623,003.21	244,148.49	92,369.01
March 2036	613,970.41	236,696.48	88,918.63
April 2036	605,047.31	229,464.00	85,593.39
May 2036	596,232.70	222,444.74	82,388.85
June 2036	587,525.36	215,632.58	79,300.69
July 2036	578,924.08	209,021.54	76,324.77
August 2036	570,427.67	202,605.84	73,457.07
September 2036	562,034.97	196,379.87	70,693.74
October 2036	553,744.80	190,338.14	68,031.05
November 2036	545,556.01	184,475.34	65,465.39
December 2036	537,467.47	178,786.33	62,993.31
January 2037	529,478.05	173,266.07	60,611.44
February 2037	521,586.63	167,909.69	58,316.57
March 2037	513,792.10	162,712.46	56,105.57
April 2037	506,093.39	157,669.78	53,975.43
May 2037	498,489.41	152,777.18	51,923.27
June 2037	490,979.09	148,030.30	49,946.28
July 2037	483,561.37	143,424.94	48,041.77
August 2037	476,235.21	138,956.98	46,207.12
September 2037	468,999.58	134,622.45	44,439.83
October 2037	461,853.46	130,417.47	42,737.48
November 2037	454,795.83	126,338.28	41,097.73
December 2037	447,825.69	122,381.22	39,518.33
January 2038	440,942.05	118,542.75	37,997.10
February 2038	434,143.93	114,819.41	36,531.95
March 2038	427,430.37	111,207.86	35,120.85
April 2038	420,800.40	107,704.83	33,761.85
May 2038	414,253.08	104,307.17	32,453.08
June 2038	407,787.47	101,011.80	31,192.72
July 2038	401,402.64	97,815.74	29,979.01
August 2038	395,097.68	94,716.08	28,810.27
September 2038	388,871.67	91,710.01	27,684.87
October 2038	382,723.72	88,794.80	26,601.25
November 2038	376,652.94	85,967.78	25,557.88
December 2038	370,658.46	83,226.37	24,553.31
January 2039	364,739.39	80,568.06	23,586.13
February 2039	358,894.89	77,990.42	22,654.98
March 2039	353,124.10	75,491.08	21,758.55
April 2039	347,426.18	73,067.74	20,895.59
May 2039	341,800.30	70,718.17	20,064.86
June 2039	336,245.64	68,440.19	19,265.20
July 2039	330,761.38	66,231.71	18,495.48
August 2039	325,346.71	64,090.67	17,754.60
September 2039	320,000.84	62,015.08	17,041.52
October 2039	314,722.98	60,003.02	16,355.21
November 2039	309,512.36	58,052.62	15,694.69

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
December 2039	\$ 304,368.19	\$ 56,162.04	\$ 15,059.03
January 2040	299,289.73	54,329.53	14,447.32
February 2040	294,276.20	52,553.36	13,858.67
March 2040	289,326.88	50,831.87	13,292.25
April 2040	284,441.01	49,163.44	12,747.23
May 2040	279,617.87	47,546.49	12,222.83
June 2040	274,856.73	45,979.49	11,718.30
July 2040	270,156.89	44,460.96	11,232.90
August 2040	265,517.64	42,989.47	10,765.92
September 2040	260,938.27	41,563.61	10,316.70
October 2040	256,418.09	40,182.02	9,884.57
November 2040	251,956.43	38,843.39	9,468.91
December 2040	247,552.61	37,546.42	9,069.11
January 2041	243,205.94	36,289.89	8,684.57
February 2041	238,915.79	35,072.58	8,314.75
March 2041	234,681.48	33,893.32	7,959.08
April 2041	230,502.38	32,750.97	7,617.05
May 2041	226,377.84	31,644.42	7,288.16
June 2041	222,307.23	30,572.60	6,971.90
July 2041	218,289.92	29,534.47	6,667.83
August 2041	214,325.30	28,529.02	6,375.47
September 2041	210,412.75	27,555.26	6,094.40
October 2041	206,551.66	26,612.24	5,824.19
November 2041	202,741.44	25,699.04	5,564.45
December 2041	198,981.49	24,814.75	5,314.77
January 2042	195,271.23	23,958.51	5,074.79
February 2042	191,610.07	23,129.46	4,844.14
March 2042	187,997.45	22,326.78	4,622.47
April 2042	184,432.79	21,549.68	4,409.44
May 2042	180,915.54	20,797.39	4,204.74
June 2042	177,445.14	20,069.13	4,008.05
July 2042	174,021.04	19,364.20	3,819.06
August 2042	170,642.69	18,681.88	3,637.49
September 2042	167,309.57	18,021.48	3,463.06
October 2042	164,021.14	17,382.33	3,295.49
November 2042	160,776.88	16,763.79	3,134.54
December 2042	157,576.26	16,165.22	2,979.94
January 2043	154,418.77	15,586.03	2,831.47
February 2043	151,303.91	15,025.60	2,688.88
March 2043	148,231.17	14,483.38	2,551.96
April 2043	145,200.06	13,958.80	2,420.49
May 2043	142,210.08	13,451.31	2,294.25
June 2043	139,260.75	12,960.40	2,173.07
July 2043	136,351.58	12,485.56	2,056.73
August 2043	133,482.11	12,026.29	1,945.05
September 2043	130,651.86	11,582.10	1,837.87
October 2043	127,860.37	11,152.54	1,735.00

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
November 2043	\$ 125,107.18	\$ 10,737.15	\$ 1,636.28
December 2043	122,391.83	10,335.49	1,541.55
January 2044	119,713.87	9,947.14	1,450.66
February 2044	117,072.87	9,571.69	1,363.46
March 2044	114,468.37	9,208.73	1,279.81
April 2044	111,899.95	8,857.87	1,199.57
May 2044	109,367.17	8,518.74	1,122.61
June 2044	106,869.61	8,190.98	1,048.80
July 2044	104,406.85	7,874.22	978.03
August 2044	101,978.48	7,568.12	910.17
September 2044	99,584.07	7,272.36	845.11
October 2044	97,223.23	6,986.59	782.74
November 2044	94,895.56	6,710.52	722.96
December 2044	92,600.65	6,443.84	665.66
January 2045	90,338.11	6,186.24	610.75
February 2045	88,107.56	5,937.45	558.14
March 2045	85,908.60	5,697.19	507.74
April 2045	83,740.87	5,465.18	459.45
May 2045	81,603.97	5,241.16	413.20
June 2045	79,497.55	5,024.89	368.90
July 2045	77,421.23	4,816.11	326.49
August 2045	75,374.65	4,614.58	285.87
September 2045	73,357.44	4,420.08	246.99
October 2045	71,369.27	4,232.38	209.78
November 2045	69,409.76	4,051.27	174.16
December 2045	67,478.58	3,876.52	140.08
January 2046	65,575.39	3,707.94	107.47
February 2046	63,699.83	3,545.33	76.27
March 2046	61,851.58	3,388.50	46.43
April 2046	60,030.30	3,237.25	17.90
May 2046	58,235.67	3,091.42	0.00
June 2046	56,467.36	2,950.82	0.00
July 2046	54,725.05	2,815.28	0.00
August 2046	53,008.41	2,684.65	0.00
September 2046	51,317.15	2,558.75	0.00
October 2046	49,650.94	2,437.44	0.00
November 2046	48,009.48	2,320.57	0.00
December 2046	46,392.46	2,207.98	0.00
January 2047	44,799.59	2,099.55	0.00
February 2047	43,230.57	1,995.13	0.00
March 2047	41,685.10	1,894.59	0.00
April 2047	40,162.90	1,797.80	0.00
May 2047	38,663.68	1,704.64	0.00
June 2047	37,187.15	1,614.99	0.00
July 2047	35,733.04	1,528.73	0.00
August 2047	34,301.06	1,445.75	0.00
September 2047	32,890.94	1,365.93	0.00

<u>Distribution Date</u>	<u>Classes DP and DQ (in the aggregate)</u>	<u>Classes QA and QP (in the aggregate)</u>	<u>Classes KU, KW, UH and ZU (in the aggregate)</u>
October 2047	\$ 31,502.42	\$ 1,289.18	\$ 0.00
November 2047	30,135.22	1,215.39	0.00
December 2047	28,789.08	1,144.47	0.00
January 2048	27,463.73	1,076.30	0.00
February 2048	26,158.93	1,010.81	0.00
March 2048	24,874.40	947.90	0.00
April 2048	23,609.90	887.48	0.00
May 2048	22,365.19	829.46	0.00
June 2048	21,140.00	773.78	0.00
July 2048	19,934.10	720.34	0.00
August 2048	18,747.24	669.07	0.00
September 2048	17,579.19	619.89	0.00
October 2048	16,429.71	572.74	0.00
November 2048	15,298.56	527.54	0.00
December 2048	14,185.52	484.22	0.00
January 2049	13,090.35	442.72	0.00
February 2049	12,012.84	402.98	0.00
March 2049	10,952.75	364.93	0.00
April 2049	9,909.86	328.51	0.00
May 2049	8,883.97	293.68	0.00
June 2049	7,874.85	260.36	0.00
July 2049	6,882.29	228.51	0.00
August 2049	5,906.08	198.08	0.00
September 2049	4,946.00	169.01	0.00
October 2049	4,001.87	141.25	0.00
November 2049	3,073.46	114.77	0.00
December 2049	2,160.59	89.50	0.00
January 2050	1,263.04	65.42	0.00
February 2050	380.64	42.47	0.00
March 2050	0.00	20.61	0.00
April 2050 and thereafter	0.00	0.00	0.00

Exhibit A

Underlying Certificates

Trust Asset Group or Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type	Final Distribution Date	Principal Type	Original Principal or Notional Balance of Class	Underlying Certificate Factor(2)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
2	Ginnie Mae	2017-098	QI(3)(5)	June 30, 2017	3838007A5	3.5%	FIX/IO	June 2047	NTLUPAC I(AD)	\$ 4,407,360	0.60493177	\$ 4,407,360	8.96526714749%	II
2	Ginnie Mae	2017-118	JIG(3)(5)	August 30, 2017	383800QP2	3.5	FIX/IO	July 2047	NTLUPAC(AD)	21,968,874	0.59582377	40,731,661,442	40.731661442	II
2	Ginnie Mae	2017-132	DII(5)	September 29, 2017	38380GZP6	3.5	FIX/IO	September 2047	NTLUPAC(AD)	5,347,052	0.58927185	5,347,052	100.000000000	II
2	Ginnie Mae	2017-147	IA(5)	September 29, 2017	38380G4K7	3.5	FIX/IO	September 2047	NTLUPAC(AD)	7,286,415	0.60506912	100,000,000,000	100.000000000	II
2	Ginnie Mae	2017-150	IO(3)(5)(6)	October 30, 2017	38380G7S7	3.5	FIX/IO	October 2047	NTLUPAC(AD)	46,590,124	0.56601086	46,590,124	100.000000000	II
2	Ginnie Mae	2018-022	ID(5)	February 28, 2018	38380KA21	3.5	FIX/IO	February 2048	NTLUPAC(AD)	6,365,967	0.62023150	100,000,000,000	100.000000000	II
5	Ginnie Mae	2019-016	A	February 28, 2019	38381RGM5	3.5	FIX	February 2048	PT	22,617,924	0.93883498	100,000,000,000	100.000000000	II
6A	Ginnie Mae	2019-061	JS(7)	May 30, 2019	38381VQU7	3.5	FIX	January 2044	NTLUPAC(AD)	16,150,012	0.81622712	100,000,000,000	100.000000000	II
6B	Ginnie Mae	2016-004	SK	January 29, 2016	38379TV71	(4)	INV/IO	January 2046	NTLUPAC(AD)	9,507,253	0.36992803	100,000,000,000	100.000000000	II
6C	Ginnie Mae	2010-047	SL	April 30, 2010	38376YD81	(4)	INV/IO	April 2040	NTLUPAC(AD)	19,225,270	0.09612655	100,000,000,000	100.000000000	II
6D	Ginnie Mae	2018-122	SH(8)	September 26, 2018	38377FZW4	(4)	INV/IO	May 2040	NTLUPAC(AD)	41,762,689	0.72797397	100,000,000,000	100.000000000	II
6E	Ginnie Mae	2010-058	AI	October 30, 2010	38380YF25	(4)	INV/IO	May 2040	NTLUPAC(AD)	20,291,016	0.10145508	100,000,000,000	100.000000000	II
6F	Ginnie Mae	2017-160	SK(3)(9)	May 28, 2017	38380HY55	(4)	INV/IO	June 2040	NTLUPAC(AD)	21,902,917	0.60138729	100,000,000,000	100.000000000	II
6G	Ginnie Mae	2010-062	ST(10)	November 30, 2010	38381AD52	(4)	INV/IO	July 2043	NTLUPAC(AD)	18,236,020	0.74669029	100,000,000,000	100.000000000	II
6H	Ginnie Mae	2010-062	SD	May 28, 2010	38377EJAO	(4)	INV/IO	May 2040	NTLUPAC(AD)	5,413,517	0.09635265	100,000,000,000	100.000000000	II
6I	Ginnie Mae	2019-048	SM(11)	April 30, 2019	38376LFB0	(4)	INV/IO	May 2040	NTLUPAC(AD)	9,216,440	0.52875384	100,000,000,000	100.000000000	II
6J	Ginnie Mae	2011-051	SI	April 27, 2011	38381R6T1	(4)	INV/IO	April 2041	NTLUPAC(AD)	32,131,179	0.79687988	100,000,000,000	100.000000000	II
6K	Ginnie Mae	2011-075	DS	May 27, 2011	38377WWEW0	(4)	INV/IO	May 2041	NTLUPAC(AD)	11,523,914	0.10020795	100,000,000,000	100.000000000	II
6L	Ginnie Mae	2013-147	CS(13)	October 30, 2013	38378VCH7	(4)	INV/IO	April 2041	NTLUPAC(AD)	9,823,184	0.12872792	100,000,000,000	100.000000000	II
8	Ginnie Mae	2018-013	DB	January 30, 2018	38378LPC5	(4)	FIX	December 2039	PT	17,425,131	0.24722524	100,000,000,000	100.000000000	II
13A	Ginnie Mae	2018-013	DB	January 30, 2018	38380LVR1	3.0	FIX	January 2048	NTLUPAC(AD)	176,915,551	0.66573550	100,000,000,000	100.000000000	II
13B	Ginnie Mae	2010-109	SB	August 30, 2010	38377IAV5	(4)	INV/IO	August 2040	NTLUPAC(AD)	9,508,968	0.11493515	100,000,000,000	99.2799999971	II
13C	Ginnie Mae	2010-107	NS	August 30, 2010	38377IEG7	(4)	INV/IO	August 2040	NTLUPAC(AD)	3,818,824	0.11456474	100,000,000,000	89.5660098082	II
13C	Ginnie Mae	2011-128	SL(3)	December 29, 2011	38377NMM1	(4)	INV/IO	December 2040	NTLUPAC(AD)	12,917,717	0.19170053	100,000,000,000	89.5660098082	II
13C	Ginnie Mae	2011-128	SA	September 30, 2011	38377BDI1	(4)	INV/IO	September 2041	NTLUPAC(AD)	13,428,545	0.26206677	100,000,000,000	100.000000000	II
13C	Ginnie Mae	2013-099	PS	July 30, 2013	38378QHH1	(4)	INV/IO	July 2043	NTLUPAC(AD)	22,144,656	0.27107164	100,000,000,000	100.000000000	II
13D	Ginnie Mae	2013-099	PS	July 30, 2013	38378QHG3	(4)	INV/IO	July 2043	NTLUPAC(AD)	17,112,566	0.27106834	100,000,000,000	100.000000000	II
14A	Ginnie Mae	2018-066	SV(5)(14)	May 30, 2018	38380W5X3	(4)	INV/IO	June 2044	NTLUPAC(AD)	31,002,519	0.66027709	100,000,000,000	100.000000000	II
14B	Ginnie Mae	2015-137	SK(3)(15)	November 30, 2015	38379QCX3	(4)	INV/IO	March 2044	NTLUPAC(AD)	14,186,469	0.77199148	100,000,000,000	100.000000000	II
14C	Ginnie Mae	2013-172	LS	November 27, 2013	38379FUT4	(4)	INV/IO	November 2045	NTLUPAC(AD)	12,463,818	0.34621717	100,000,000,000	100.000000000	I
15	Ginnie Mae	2014-096	S(16)	July 30, 2014	38378VCG6	(4)	INV/IO	October 2043	NTLUPAC(AD)	14,251,150	0.31939204	100,000,000,000	100.000000000	I
15	Ginnie Mae	2015-099	ST	July 30, 2015	38379CZ66	(4)	INV/IO	July 2044	NTLUPAC(AD)	7,362,093	0.26117160	100,000,000,000	78.4001681853	I
15	Ginnie Mae	2015-099	CS(17)	July 30, 2015	38379NS45	(4)	INV/IO	April 2040	NTLUPAC(AD)	12,189,709	0.31809505	100,000,000,000	100.000000000	I
16A	Ginnie Mae	2018-066	QS	May 30, 2018	38380W7F0	(4)	INV/IO	July 2045	NTLUPAC(AD)	20,380,650	0.69923699	100,000,000,000	100.000000000	I
16A	Ginnie Mae	2019-018	QS	February 28, 2019	38381B2K9	(4)	INV/IO	February 2049	NTLUPAC(AD)	24,604,178	0.60195898	100,000,000,000	100.000000000	I
16A	Ginnie Mae	2019-018	SP	February 28, 2019	38381BZ72	(4)	INV/IO	February 2049	NTLUPAC(AD)	34,606,244	0.66979829	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-023	CS	February 28, 2019	38381RNR9	(4)	INV/IO	February 2049	NTLUPAC(AD)	52,832,408	0.71317475	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-023	SV(3)	February 28, 2019	38381RVJ5	(4)	INV/IO	February 2049	NTLUPAC(AD)	58,898,235	0.86169251	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-029	HS	March 29, 2019	38381TPTD2	(4)	INV/IO	March 2049	NTLUPAC(AD)	38,628,644	0.79968473	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-031	CS	March 29, 2019	38381RYB9	(4)	INV/IO	March 2049	NTLUPAC(AD)	56,794,591	0.75406276	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-038	KS	March 29, 2019	38381RV56	(4)	INV/IO	March 2049	NTLUPAC(AD)	65,282,038	0.79852155	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-052	SE	April 30, 2019	38381VAV6	(4)	INV/IO	April 2049	NTLUPAC(AD)	37,129,767	0.75644876	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-054	SA	April 30, 2019	38381R7F0	(4)	INV/IO	April 2049	NTLUPAC(AD)	105,479,053	0.79500495	100,000,000,000	100.000000000	II
16A	Ginnie Mae	2019-061	SD	May 30, 2019	38381WQN1	(4)	INV/IO	January 2049	NTLUPAC(AD)	10,718,811	0.81525471	100,000,000,000	100.000000000	II
16B	Ginnie Mae	2019-096	AS	August 30, 2019	38381XB88	(4)	INV/IO	June 2049	NTLUPAC(AD)	40,352,327	0.88819146	100,000,000,000	100.000000000	II
16B	Ginnie Mae	2019-096	SP	August 30, 2019	38381XC46	(4)	INV/IO	August 2049	NTLUPAC(AD)	42,932,682	0.96052410	100,000,000,000	100.000000000	II
16C	Ginnie Mae	2018-191	QS(20)	July 30, 2018	38380XPT7	(4)	INV/IO	July 2048	NTLUPAC(AD)	16,162,962	0.68087007	100,000,000,000	100.000000000	II
16C	Ginnie Mae	2018-137	SN	October 30, 2018	38381AQJ3	(4)	INV/IO	October 2048	NTLUPAC(AD)	39,970,305	0.74294105	100,000,000,000	51.830499582	II
16D	Ginnie Mae	2018-072	SB	May 30, 2018	38380WGB2	(4)	INV/IO	May 2048	NTLUPAC(AD)	21,031,415	0.73068877	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-083	SN	June 29, 2018	38380XKB9	(4)	INV/IO	June 2048	NTLUPAC(AD)	9,862,485	0.71515899	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-102	SY	July 30, 2018	38380XG55	(4)	INV/IO	July 2048	NTLUPAC(AD)	18,480,125	0.72320500	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-103	SY	August 30, 2018	38380XG75	(4)	INV/IO	August 2048	NTLUPAC(AD)	23,447,126	0.75346664	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-104	JS	August 30, 2018	38380XZ28	(4)	INV/IO	August 2048	NTLUPAC(AD)	31,806,050	0.76334520	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-104	SL	August 30, 2018	38380X5R4	(4)	INV/IO	August 2048	NTLUPAC(AD)	59,638,226	0.74425958	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-115	SE(3)	August 30, 2018	38380XV35	(4)	INV/IO	August 2048	NTLUPAC(AD)	26,449,868	0.78885073	100,000,000,000	100.000000000	II
16D	Ginnie Mae	2018-125	JS(3)	September 28, 2018	38380Y877	(4)	INV/IO	September 2048	NTLUPAC(AD)	62,943,486,104	0.70241224	100,000,000,000	62.9437486104	II
16D	Ginnie Mae	2018-138	SB	October 30, 2018	38381AGP9	(4)	INV/IO	October 2048	NTLUPAC(AD)	49,365,554	0.74918373	100,000,000,000	76.7150671550	II
16E	Ginnie Mae	2018-053	SB	April 30, 2018	38380V6A8	(4)	INV/IO	April 2048	NTLUPAC(AD)	17,493,042	0.75824542	100,000,000,000	55.5555550204	II
16E	Ginnie Mae	2018-054	SB	April 30, 2018	38380V8X6	(4)	INV/IO	April 2048	NTLUPAC(AD)	6,095,582,58	0.75824542	100,000,000,000	76.7150671550	II
21	Ginnie Mae	2016-149	IG	November 30, 2016	38380BWB2	4.0	FIX/IO	November 2046	NTLUPAC(AD)	3,130,121	0.55691466	100,000,000,000	5.0000000000	II
21	Ginnie Mae	2018-011	PI(3)	January 30, 2018	38380LX57	4.0	FIX/IO	December 2047	NTLUPAC(AD)	8,486,015	0.72889433	100,000,000,000	13.7147071037	II

Trust Asset Group or Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(2)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
21	Ginnie Mae	2020-004	HC(3)	January 30, 2020	38382BHA8	4.0%	FIX/IO	October 2049	NTL(PAC)	\$ 16,600,425	0.99301149	\$ 3,480,259	21.112423265%	II
21	Ginnie Mae	2020-047	IC	April 30, 2020	38882BEC2	4.0	FIX/IO	April 2050	NTL(P)	18,684,921	0.99851541	18,657,181	100.0000000000	II
22	Ginnie Mae	2007-025	KS(3)	May 30, 2007	383752E4	(4)	INV/IO	May 2057	NTL(P)	49,275,000	0.06823840	3,362,201	100.0000000000	I
22	Ginnie Mae	2009-085	SJ	September 30, 2009	38376F2M5	(4)	INV/IO	September 2039	NTL(PAC/AD)	75,000,000	0.04109811	3,082,558	100.0000000000	I
22	Ginnie Mae	2010-011	SE	January 29, 2010	38376T2J4	(4)	INV/IO	January 2040	NTL(P)	35,260,092	0.07362671	2,596,085	100.0000000000	I
22	Ginnie Mae	2016-031	BI(21)	March 30, 2016	38379VVQ4	5.0	FIX/IO	October 2044	NTL(SC/P)	31,035,158	0.25875823	8,030,603	100.0000000000	II
22	Ginnie Mae	2016-075	IO(5)	May 27, 2016	38379YEF1	6.0	FIX/IO	September 2040	NTL(P)	28,825,640	0.35294178	1,058,825	10.407401887	II
22	Ginnie Mae	2017-088	DI	June 30, 2017	38880FRK2	6.0	FIX/IO	January 2040	NTL(P)	4,482,179	0.38746385	1,736,682	100.0000000000	II
22	Ginnie Mae	2018-065	IE	May 30, 2018	38880WP94	6.5	FIX/IO	May 2048	NTL(P)	4,261,943	0.56611840	2,412,764	100.0000000000	II
25	Ginnie Mae	2018-120	EDX(3)	September 28, 2018	38380YXM2	3.5	FIX	October 2047	SEQ	124,150,000	0.71628203	11,460,512	12.887659243	II

- (1) As defined under "Class Types" in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of May 2020.
- (3) MX Class.
- (4) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in the related Underlying Certificate Disclosure Document.
- (5) More than 10% of the Mortgage Loans underlying this Underlying Certificate may be higher balance Mortgage Loans. See "Risk Factors" in *this Supplement*.
- (6) Class IO is backed by previously issued Ginnie Mae MX certificates, as outlined below:
 - MX Class DI from 2017-096
 - MX Class DI from 2017-110
 - MX Class IL from 2017-137
- (7) Class JS is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class AS from 2010-015
 - REMIC Class TS from 2014-003
- (8) Class SH is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
 - MX Class SJ from 2017-160, further backed by:
 - REMIC Class SA from 2010-045
 - REMIC Class SB from 2010-058
 - REMIC Class SA from 2010-062
 - REMIC Class SB from 2010-062
 - REMIC Class SE from 2010-062
 - REMIC Class SA from 2018-036, further backed by:
 - MX Class SK from 2010-042
 - REMIC Class SB from 2010-053

- (9) Class SK is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
- REMIC Class SK from 2010-041
 - REMIC Class AS from 2010-047
 - REMIC Class PS from 2010-062
 - REMIC Class SB from 2010-067
 - REMIC Class SA from 2010-076
- (10) Class ST is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
- REMIC Class SA from 2010-059
 - REMIC Class SE from 2010-067
 - REMIC Class SB from 2013-111
- (11) Class SM is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- REMIC Class SC from 2010-056
 - MX Class SW from 2013-027, further backed by:
 - MX Class CS from 2010-042
 - REMIC Class JS from 2010-085, further backed by:
 - REMIC Class AF from 2010-047
 - REMIC Class AS from 2010-047
- (12) Class S is backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- MX Class SG from 2010-055
 - MX Class QS from 2010-057
 - REMIC Class SE from 2010-085
 - MX Class HS from 2010-098
 - REMIC Class DS from 2011-051
- (13) Class CS is backed by previously issued Ginnie Mae MX certificates, as outlined below:
- MX Class UA from 2009-121
 - MX Class UI from 2009-121
- (14) Class SY is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
- REMIC Class GS from 2013-186
 - REMIC Class SA from 2014-091

- (15) Class SK is backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- REMIC Class HB from 2010-146
 - MX Class DY from 2014-006
 - MX Class PY from 2014-006
 - REMIC Class BL from 2014-041
 - REMIC Class CL from 2014-041
 - REMIC Class CW from 2014-041
 - REMIC Class WH from 2014-041
- (16) Class S is backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
- REMIC Class AF from 2013-151
 - REMIC Class AS from 2013-151
- (17) Class CS is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
- REMIC Class TB from 2010-045
- (18) Class SX is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by a previously issued Ginnie Mae MX certificate, as outlined below:
- REMIC Class SX from 2014-107
 - MX Class ES from 2015-105, further backed by:
 - MX Class JA from 2010-026
- (19) Class GS is backed by previously issued Ginnie Mae REMIC certificates, which are further backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
- REMIC Class SM from 2018-147
 - REMIC Class SL from 2019-006
 - REMIC Class SL from 2019-023, further backed by:
 - REMIC Class AS from 2018-164
- (20) Class QS is backed by REMIC Class SB from Ginnie Mae 2018-091 and by a previously issued Ginnie Mae REMIC certificate, as outlined below:
- REMIC Class QS from 2018-065

(21) Class BI is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:

- REMIC Class LI from 2013-054, further backed by:
 - MX Class IA from 2010-058
 - MX Class PI from 2011-115, further backed by:
 - MX Class PC from 2009-121
 - REMIC Class IG from 2012-104, further backed by:
 - MX Class IC from 2010-046
 - MX Class IA from 2010-058
 - REMIC Class IJ from 2011-112, further backed by:
 - MX Class JL from 2009-116
 - MX Class PC from 2009-121
 - MX Class DH from 2011-050
 - MX Class DI from 2011-050
 - MX Class DK from 2011-050
 - REMIC Class DI from 2013-037
- MX Class IP from 2014-154



\$2,964,597,232

**Government National
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Ginnie Mae REMIC Trust 2020-061**

OFFERING CIRCULAR SUPPLEMENT
May 22, 2020

**Wells Fargo Securities
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