

\$1,591,585,541 Government National Mortgage Association

GINNIE MAE®

Guaranteed REMIC Pass-Through Securities and MX Securities

Ginnie Mae REMIC Trust 2021-119

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

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

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

See “Risk Factors” beginning on page S-13 which highlights some of these risks.

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be July 30, 2021.

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						
FC(1)	\$ 40,044,632	(5)	PT	FLT	38382UL66	July 2051
PF(1)	99,441,000	(5)	PAC	FLT	38382UL74	July 2051
PS(1)	99,441,000	(5)	NTL(PAC)	INV/IO	38382UL82	July 2051
PT	333,333,334	1.25%	PT	FIX	38382UL90	July 2051
SC	40,044,632	(5)	NTL(PT)	INV/IO	38382UM24	July 2051
UF(1)	27,181,035	(5)	SUP	FLT	38382UM32	July 2051
US(1)	27,181,035	(5)	NTL(SUP)	INV/IO	38382UM40	July 2051
Security Group 2						
BD	4,000,000	1.00	PAC/AD	FIX	38382UM57	July 2051
CZ	2,747,142	3.00	CPT/SUP	FIX/Z	38382UM65	July 2051
DE	1,000,000	1.25	PAC/AD	FIX	38382UM73	July 2051
EG	8,000,000	1.00	PAC/AD	FIX	38382UM81	July 2051
IO	8,583,333	3.00	NTL(PAC/AD)	FIX/IO	38382UM99	July 2051
ZB	4,405	3.00	PAC/AD	FIX/Z	38382UM23	July 2051
Security Group 3						
MA(1)	65,325,621	2.50	PAC/AD	FIX	38382UN31	June 2051
MY(1)	772,275	2.50	PAC/AD	FIX	38382UN49	July 2051
MZ	20,000,000	2.50	SUP	FIX/Z	38382UN56	July 2051
Security Group 4						
LA	151,483,519	2.50	PT	FIX	38382UN64	July 2051
LI	25,247,253	3.00	NTL(PT)	FIX/IO	38382UN72	July 2051
Security Group 5						
IL(1)	16,666,666	3.00	NTL(PT)	FIX/IO	38382UN80	July 2051
LB	50,000,000	2.00	PT	FIX	38382UN98	July 2051
Security Group 6						
IT	5,358,780	(5)	NTL(SC/PT)	WAC/IO/DLY	38382UP21	June 2050
Security Group 7						
NB	80,000,000	1.50	PAC/AD	FIX	38382UP39	July 2051
NI	40,000,000	3.00	NTL(PAC/AD)	FIX/IO	38382UP47	July 2051
NZ	7,079,303	3.00	SUP	FIX/Z	38382UP54	July 2051
Security Group 8						
IN	32,870,949	3.00	NTL(PT)	FIX/IO	38382UP62	July 2051
NC	65,741,899	1.50	PT	FIX	38382UP70	July 2051
Security Group 9						
KC	20,000,000	2.00	SC/SEQ	FIX	38382UP88	June 2051
KL	253,164	2.00	SC/SEQ	FIX	38382UP96	June 2051
Security Group 10						
HA	100,000,000	1.50	PT	FIX	38382UQ20	July 2051
HI(1)	50,000,000	3.00	NTL(PT)	FIX/IO	38382UQ38	July 2051
Security Group 11						
HC	46,194,634	1.00	PAC/AD	FIX	38382UQ46	July 2051
HL	70,517	2.50	PAC/AD	FIX	38382UQ53	July 2051
HZ	9,384,604	2.50	SUP	FIX/Z	38382UQ61	July 2051
IH	27,716,780	2.50	NTL(PAC/AD)	FIX/IO	38382UQ79	July 2051
Security Group 12						
AB(1)	6,994,179	1.50	SC/PT	FIX	38382UQ87	September 2049
AI	6,994,179	(5)	NTL(SC/PT)	WAC/IO/DLY	38382UQ95	September 2049
Security Group 13						
AC(1)	1,345,460	1.50	SC/PT	FIX	38382UR29	June 2051
Security Group 14						
AD(1)	1,660,361	1.50	SC/PT	FIX	38382UR37	February 2050
IA	415,090	4.00	NTL(SC/PT)	FIX/IO	38382UR45	February 2050
Security Group 15						
BC(1)	6,238,916	1.75	SC/PT	FIX	38382UR52	March 2047
IB	6,238,916	(5)	NTL(SC/PT)	WAC/IO/DLY	38382UR60	March 2047
Security Group 16						
BA(1)	3,761,084	1.75	SC/PT	FIX	38382UR78	June 2051
BI	376,108	2.50	NTL(SC/PT)	FIX/IO	38382UR86	June 2051

(Cover continued on next page)

Citigroup

Roberts & Ryan Investments

The date of this Offering Circular Supplement is July 26, 2021.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 17						
GI(1)	\$ 40,000,000	3.00%	NTL(PT)	FIX/IO	38382UR94	July 2051
GK	9,382,000	1.50	PAC II/AD	FIX	38382US28	July 2051
GU	6,109,000	1.50	SUP/AD	FIX	38382US36	July 2051
GZ	1,000	1.50	PAC II	FIX/Z	38382US44	July 2051
JA(1)	61,905,000	1.50	PAC I	FIX	38382US51	January 2051
JT(1)	1,823,000	1.50	PAC I	FIX	38382US69	June 2051
JY	779,000	1.50	PAC I	FIX	38382US77	July 2051
ZG	1,000	1.50	SUP	FIX/Z	38382US85	July 2051
Security Group 18						
A	209,528,457	1.50	PT	FIX	38382US93	July 2051
EI(1)	38,000,000	3.00	NTL(PT)	FIX/IO	38382UT27	July 2051
IE(1)	38,122,887	3.00	NTL(PT)	FIX/IO	38382UT35	July 2051
IG(1)	28,641,341	3.00	NTL(PT)	FIX/IO	38382UT43	July 2051
Security Group 19						
B	150,000,000	2.00	PT	FIX	38382UT50	July 2051
CI(1)	5,000,000	3.00	NTL(PT)	FIX/IO	38382UT68	July 2051
DI(1)	22,333,333	3.00	NTL(PT)	FIX/IO	38382UT76	July 2051
ID(1)	22,666,666	3.00	NTL(PT)	FIX/IO	38382UT84	July 2051
Residual						
RR	0	0.00	NPR	NPR	38382UT92	July 2051

- (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 6, 9, 12, 13, 14, 15 and 16 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: Citigroup Global Markets Inc.

Co-Sponsor: Roberts & Ryan Investments, Inc.

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: July 30, 2021

Distribution Date: The 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in August 2021.

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>
1A	Ginnie Mae II	3.0%	30
1B	Ginnie Mae II	3.0%	30
2	Ginnie Mae II	3.0%	30
3	Ginnie Mae II	2.5%	30
4	Ginnie Mae II	3.0%	30
5	Ginnie Mae II	3.0%	30
6	Underlying Certificates	(1)	(1)
7	Ginnie Mae II	3.0%	30
8	Ginnie Mae II	3.0%	30
9	Underlying Certificate	(1)	(1)
10	Ginnie Mae II	3.0%	30
11	Ginnie Mae II	2.5%	30
12	Underlying Certificates	(1)	(1)
13	Underlying Certificates	(1)	(1)
14	Underlying Certificates	(1)	(1)
15	Underlying Certificates	(1)	(1)
16	Underlying Certificates	(1)	(1)
17	Ginnie Mae II	3.0%	30
18A	Ginnie Mae II	3.0%	30
18B	Ginnie Mae II	3.0%	30
18C	Ginnie Mae II	3.0%	30
19A	Ginnie Mae II	3.0%	30
19B	Ginnie Mae II	3.0%	30
19C	Ginnie Mae II	3.0%	30

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

⁽²⁾ The Group 1, 18 and 19 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

Security Groups: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Except in the case of certain MX Classes in Groups 5, 10, 12, 13, 14, 15, 16, 17, 18 and 19, 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, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 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>
Subgroup 1A Trust Assets \$379,866,105	347	5	3.331%
Subgroup 1B Trust Assets \$120,133,896	358	1	3.418%
Group 2 Trust Assets \$15,751,547	344	11	3.430%
Group 3 Trust Assets \$86,097,896 ⁽³⁾	358	2	2.868%
Group 4 Trust Assets \$151,483,519	357	2	3.318%
Group 5 Trust Assets \$50,000,000	356	2	3.384%
Group 7 Trust Assets \$87,079,303	300	53	3.458%
Group 8 Trust Assets \$65,741,899	300	53	3.456%
Group 10 Trust Assets \$100,000,000	356	2	3.393%
Group 11 Trust Assets \$55,649,755	348	11	2.928%
Group 17 Trust Assets \$80,000,000	356	1	3.385%
Subgroup 18A Trust Assets \$57,282,683	359	0	3.403%
Subgroup 18B Trust Assets \$76,000,000	359	0	3.403%
Subgroup 18C Trust Assets \$76,245,774	359	0	3.403%
Subgroup 19A Trust Assets \$15,000,000	357	2	3.376%
Subgroup 19B Trust Assets \$67,000,000	357	2	3.376%
Subgroup 19C Trust Assets \$68,000,000	357	2	3.376%

⁽¹⁾ As of July 1, 2021.

- (2) The Mortgage Loans underlying the Group 1, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 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 3 Trust Assets may be higher balance Mortgage Loans. *See “Risk Factors” in this Supplement.*

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 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 6, 9, 12, 13, 14, 15 and 16 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 an Interest Only Class. *See “Description of the Securities — Form of Securities” in this Supplement.*

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

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

<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 1						
AS	6.30% – LIBOR	6.20687%	0.0%	6.3%	0	6.3%
FC	LIBOR + 0.20%	0.29313%	0.2%	6.5%	0	0.0%
FM	LIBOR + 0.20%	0.29313%	0.2%	6.5%	0	0.0%
PF	LIBOR + 0.20%	0.29313%	0.2%	6.5%	0	0.0%
PS	6.30% – LIBOR	6.20687%	0.0%	6.3%	0	6.3%
SC	6.30% – LIBOR	6.20687%	0.0%	6.3%	0	6.3%
UF	LIBOR + 0.20%	0.29313%	0.2%	6.5%	0	0.0%
US	6.30% – LIBOR	6.20687%	0.0%	6.3%	0	6.3%

- (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 AI, IB and IT is a Weighted Average Coupon Class. Class AI will accrue interest during each Accrual Period at a per annum Interest Rate equal to the Weighted Average Certificate Rate

("WACR") of the Group 12 Trust Assets less the Interest Rate for Class AB for that Accrual Period. Class IT will accrue interest during each Accrual Period at a per annum Interest Rate equal to the WACR of the Group 6 Trust Assets for that Accrual Period. Class IB will accrue interest during each Accrual Period at a per annum Interest Rate equal to the WACR of the Group 15 Trust Assets less the Interest Rate for Class BC for that 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>
AI	1.68332%
IB	1.08851
IT	3.55314

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 Subgroup 1A Principal Distribution Amount and the Subgroup 1B Principal Distribution Amount will be allocated as follows:

- The Subgroup 1A Principal Distribution Amount, concurrently, as follows:
 1. 66.666666667% to PT, until retired
 2. 33.333333333% in the following order of priority:
 - a. To PF, until reduced to its Scheduled Principal Balance for that Distribution Date
 - b. To UF, until retired
 - c. To PF, without regard to its Scheduled Principal Balance, until retired
- The Subgroup 1B Principal Distribution Amount, concurrently, as follows:
 1. 66.666666667% to PT, until retired
 2. 33.333333333% to FC, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount, the CZ1 Accrual Amount, the CZ2 Accrual Amount, the CZ3 Accrual Amount and the ZB Accrual Amount will be allocated as follows:

- The CZ1 Accrual Amount in the following order of priority:
 1. Sequentially, to BD and ZB, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To CZ1, until retired
- The CZ2 Accrual Amount in the following order of priority:
 1. To EG, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To CZ2, until retired

- The CZ3 Accrual Amount in the following order of priority:
 1. To DE, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To CZ3, until retired
- The ZB Accrual Amount, sequentially, to BD and ZB, in that order, until retired
- The Group 2 Principal Distribution Amount, concurrently, as follows:
 1. 30.6725936189% in the following order of priority:
 - a. Sequentially, to BD and ZB, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 - b. To CZ1, until retired
 - c. Sequentially, to BD and ZB, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
 2. 61.3775205699% in the following order of priority:
 - a. To EG, until reduced to its Scheduled Principal Balance for that Distribution Date
 - b. To CZ2, until retired
 - c. To EG, without regard to its Scheduled Principal Balance, until retired
 3. 7.9498858112% in the following order of priority:
 - a. To DE, until reduced to its Scheduled Principal Balance for that Distribution Date
 - b. To CZ3, until retired
 - c. To DE, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 3

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

1. Sequentially, to MA and MY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. To MZ, until retired
3. Sequentially, to MA and MY, 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 LA, until retired

SECURITY GROUP 5

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

SECURITY GROUP 7

The Group 7 Principal Distribution Amount and the NZ Accrual Amount will be allocated in the following order of priority:

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

SECURITY GROUP 8

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

SECURITY GROUP 9

The Group 9 Principal Distribution Amount will be allocated sequentially, to KC and KL, in that order, until retired

SECURITY GROUP 10

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

SECURITY GROUP 11

The Group 11 Principal Distribution Amount and the HZ Accrual Amount will be allocated in the following order of priority:

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

SECURITY GROUP 12

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

SECURITY GROUP 13

The Group 13 Principal Distribution Amount will be allocated to AC, until retired

SECURITY GROUP 14

The Group 14 Principal Distribution Amount will be allocated to AD, until retired

SECURITY GROUP 15

The Group 15 Principal Distribution Amount will be allocated to BC, until retired

SECURITY GROUP 16

The Group 16 Principal Distribution Amount will be allocated to BA, until retired

SECURITY GROUP 17

The Group 17 Principal Distribution Amount, the GZ Accrual Amount and the ZG Accrual Amount will be allocated as follows:

- The GZ Accrual Amount, sequentially, to GK and GZ, until retired
- The ZG Accrual Amount, sequentially, to GU and ZG, until retired
- The Group 17 Principal Distribution Amount in the following order of priority:
 1. Sequentially, to JA, JT and JY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. Sequentially, to GK and GZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 3. Sequentially, to GU and ZG, in that order, until retired
 4. Sequentially, to GK and GZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
 5. Sequentially, to JA, JT and JY, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 18

The Group 18 Principal Distribution Amount will be allocated to A, until retired

SECURITY GROUP 19

The Group 19 Principal Distribution Amount will be allocated to B, until retired

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

<u>Security Group</u>		<u>Structuring Ranges</u>
	PAC Classes	
1	PF	310% PSA through 550% PSA
2	BD and ZB (in the aggregate)	350% PSA through 570% PSA
2	DE	345% PSA through 600% PSA
2	EG	355% PSA through 570% PSA
3	MA and MY (in the aggregate)	150% PSA through 350% PSA
7	NB	400% PSA through 500% PSA
11	HC and HL (in the aggregate)	255% PSA through 430% PSA
	PAC I Classes	
17	JA, JT and JY (in the aggregate)	165% PSA through 300% PSA
	PAC II Classes	
17	GK and GZ (in the aggregate)	240% PSA through 300% 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, Subgroup or Subgroups indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 1		
AS	\$ 99,441,000	100% of PF (PAC Class)
	27,181,035	100% of UF (SUP Class)
	<u>\$126,622,035</u>	
PS	\$ 99,441,000	100% of PF (PAC Class)
SC	40,044,632	100% of FC (PT Class)
US	27,181,035	100% of UF (SUP Class)
Security Group 2		
IO	\$ 8,000,000	66.666666667% of BD and EG (in the aggregate) (PAC/AD Classes)
	583,333	58.333333333% of DE (PAC/AD Class)
	<u>\$ 8,583,333</u>	
Security Group 3		
IM	\$ 45,727,934	70% of MA (PAC/AD Class)
MI	46,268,527	70% of MA and MY (in the aggregate) (PAC/AD Classes)
Security Group 4		
LI	\$ 25,247,253	16.666666667% of LA (PT Class)
Security Group 5		
IL	\$ 16,666,666	33.333333333% of LB (PT Class)
Security Group 6		
IT	\$ 5,358,780	100% of the Group 6 Trust Assets
Security Group 7		
NI	\$ 40,000,000	50% of NB (PAC/AD Class)
Security Group 8		
IN	\$ 32,870,949	50% of NC (PT Class)
Security Group 10		
HI	\$ 50,000,000	50% of HA (PT Class)
Security Groups 5 and 10		
IC	\$ 16,666,666	33.333333333% of LB (PT Class)
	50,000,000	50% of HA (PT Class)
	<u>\$ 66,666,666</u>	
Security Group 11		
IH	\$ 27,716,780	60% of HC (PAC/AD Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 12		
AI	\$ 6,994,179	100% of AB (SC/PT Class)
Security Group 14		
IA	\$ 415,090	25% of AD (SC/PT Class)
Security Group 15		
IB	\$ 6,238,916	100% of BC (SC/PT Class)
Security Group 16		
BI	\$ 376,108	10% of BA (SC/PT Class)
Security Group 17		
GI	\$ 40,000,000	50% of the Group 17 Trust Assets
IJ	21,242,666	33.3333333333% of JA and JT (in the aggregate) (PAC I Classes)
JI	20,635,000	33.3333333333% of JA (PAC I Class)
Security Group 18		
EI	\$ 38,000,000	50% of the Subgroup 18B Trust Assets
IE	38,122,887	50% of the Subgroup 18C Trust Assets
IG	28,641,341	50% of the Subgroup 18A Trust Assets
Security Group 19		
CI	\$ 5,000,000	33.3333333333% of the Subgroup 19A Trust Assets
DI	22,333,333	33.3333333333% of the Subgroup 19B Trust Assets
ID	22,666,666	33.3333333333% of the Subgroup 19C Trust Assets
Security Groups 17, 18 and 19		
QI	\$ 40,000,000	50% of the Group 17 Trust Assets
	28,641,341	50% of the Subgroup 18A Trust Assets
	5,000,000	33.3333333333% of the Subgroup 19A Trust Assets
	<u>\$ 73,641,341</u>	
Security Groups 18 and 19		
IK	\$ 38,122,887	50% of the Subgroup 18C Trust Assets
	22,666,666	33.3333333333% of the Subgroup 19C Trust Assets
	<u>\$ 60,789,553</u>	
IQ	\$ 38,000,000	50% of the Subgroup 18B Trust Assets
	38,122,887	50% of the Subgroup 18C Trust Assets
	22,333,333	33.3333333333% of the Subgroup 19B Trust Assets
	22,666,666	33.3333333333% of the Subgroup 19C Trust Assets
	<u>\$121,122,886</u>	
KI	\$ 38,000,000	50% of the Subgroup 18B Trust Assets
	22,333,333	33.3333333333% of the Subgroup 19B Trust Assets
	<u>\$ 60,333,333</u>	

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

<u>Class</u>	<u>Components</u>	<u>Principal Type</u>	<u>Interest Type</u>	<u>Interest Rate</u>	<u>Original Principal Balance</u>
CZ	CZ1	SUP	FIX/Z	3.0%	\$ 827,003
	CZ2	SUP	FIX/Z	3.0	1,667,909
	CZ3	SUP	FIX/Z	3.0	252,230

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 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 floating rate and inverse floating rate securities and the Class IT securities. If LIBOR performs differently from what you expect, the yield on the floating rate and inverse floating rate securities and the Class IT 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 inverse floating rate securities and the Class IT 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 classes and components will not receive any principal distribution on that date (other than from any applicable accrual amount). If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the PAC classes for that distribution date, this excess will be distributed to the related support classes and components.

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 6, 9, 12, 13, 14, 15 and 16 securities. The underlying certificates will be sensitive in varying degrees to:

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

As described in the related underlying certificate disclosure documents, the underlying certificates included in trust asset groups 13, 14 and 16 are not entitled to distributions of principal until certain classes of the related underlying series have

been retired and, accordingly, distributions of principal of the related mortgage loans for extended periods may be applied to the distribution of principal of such classes of certificates having priority over these underlying certificates. Accordingly, these underlying certificates may receive no principal distributions for extended periods of time.

In addition, the principal entitlements of certain of the underlying certificates included in trust asset groups 9, 12, 13, 14, 15 and 16 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.

The trust assets underlying certain of the underlying certificates included in trust asset groups 6 and 15 are also previously issued certificates that represent beneficial ownership interests in separate trusts. The rate of payments on the previously issued certificates backing these underlying certificates will directly affect the timing and rate of payments on the group 6 and 15 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 have adhered to any applicable principal balance schedules, whether any related supporting classes remain outstanding or whether the underlying certificates otherwise have performed as originally anticipated. Additional information as to the underlying certificates may be obtained by performing an analysis of current principal factors of the underlying certificates in light of applicable information contained in the related underlying certificate disclosure documents.

Up to 10% of the mortgage loans underlying the group 1, 2, 4, 5, 7, 8, 9, 10, 11, 14, 17, 18

and 19 trust assets and up to 100% of the mortgage loans underlying the group 3, 6, 12, 13, 15 and 16 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. As discussed under “Description of the Securities — Interest Rate Indices — Determination of LIBOR — ICE LIBOR” in the base offering circular, all LIBOR tenors relevant to the securities will cease to be published or will no longer be representative after June 30, 2023. Investors in financial instruments linked to LIBOR will likely experience disparate outcomes based on relevant contractual terms and related amendment provisions, market or product type, jurisdiction, and a host of other factors. There can be no assurance that legislative or regulatory actions will dictate what happens when LIBOR ceases to be available or is no longer representative or if such actions will provide a viable alternative or substitute rate for LIBOR. In addition, although the Alternative Reference Rates Committee (“ARRC”) was created to identify best practices for market participants regarding alternative interest rates, there can be no assurance that broadly accepted industry practices will develop either before or after LIBOR ceases to be available or is no longer representative. It is not possible to predict the impact that disparate out-

comes, the availability or unavailability of LIBOR or alternative rates, divergent industry practices or any other reforms related to LIBOR that may be adopted in the U.S., U.K. or elsewhere will have on the performance, trading market or value of financial instruments, including securities with an interest rate based on LIBOR (“LIBOR classes”) or on the group 6 securities, for which certain of the related trust assets have interest rates that adjust based on LIBOR.

With respect to the LIBOR classes, on March 8, 2021, the ARRC confirmed that a “benchmark transition event” occurred on March 5, 2021, when the U.K. Financial Conduct Authority and ICE Benchmark Administration announced that the LIBOR tenors relevant to the LIBOR classes will cease to be published or will no longer be representative after June 30, 2023. Consequently, effective June 30, 2023 (the related “benchmark replacement date”), Ginnie Mae will select a replacement interest rate, including index, methodology, spread or other related adjustment, 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 ARRC, 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 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, overnight rate that is calculated based on different criteria than LIBOR, which is an unsecured rate reflecting counterparty risk. See *“Description of the Securities — Interest Rate Indices — Determination of SOFR — General” in the base offering circular for more information about SOFR and the market for securities indexed to SOFR*. Accordingly, SOFR and LIBOR may

diverge, particularly in times of macroeconomic stress. The Federal Reserve Bank of New York began to publish SOFR in April 2018 and has published historical indicative SOFR and accompanying volumes from August 2014 to March 2018. The Federal Reserve Bank of New York also began to publish 30-, 90- and 180-day compounded averages of SOFR in March 2020. Investors should not rely on historical changes or trends in SOFR as indicative of future changes. Over the lives of LIBOR classes, SOFR may diverge from historical or indicative data.

Term SOFR, which is the first alternative benchmark specified in the ARRC Endorsed Terms, is a prospective term rate based on SOFR that is under review by the ARRC, and there can be no assurance that its development will be completed at any time either before or after the benchmark replacement date. If term SOFR is unavailable as of the benchmark replacement date, the next alternative benchmark is compounded SOFR. As a benchmark replacement for LIBOR, compounded SOFR is a compounded average for which there are multiple methodologies that 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 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 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 replace-

ment process, including 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 rate is not administratively feasible, including as a result of technical, administrative or operational issues, then such alternative rate will be deemed not determinable as of such date. Ginnie Mae may determine an alternative not to be administratively feasible even if such alternative rate has been adopted by other market participants in similar products. Furthermore, if Ginnie Mae does not select an alternative rate 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 LIBOR classes, will be subject to the approval of security holders.

Notwithstanding the foregoing, Ginnie Mae will select only an alternative rate as to which it and the trustee will receive an opinion of counsel that the selection of such alternative rate 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 6, 9, 12, 13, 14, 15 and 16 securities and, in particular, the component, support, interest only, accrual and residual classes, are not suitable investments for all investors.

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

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

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

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

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

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

The yield and decrement tables in this supple-

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 1, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19)

The Trust MBS 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 6, 9, 12, 13, 14, 15 and 16)

The Group 6, 9, 12, 13, 14, 15 and 16 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, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 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, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 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 of the Mortgage Loans underlying the Trust MBS. However, the actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the Weighted Average Lives and yields of the Securities. See *“Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement*.

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

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

Distributions

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

Interest Distributions

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

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

Categories of Classes and Components

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

Accrual Periods

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate and Delay Classes	The calendar month preceding the related Distribution Date
Floating Rate and Inverse Floating Rate Classes	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.

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. When LIBOR ceases to be published or becomes no longer representative, 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 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 CZ, GZ, HZ, MZ, NZ, ZB and ZG is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

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

Categories of Classes and Components

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

Component Class

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

Notional Classes

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

Residual Securities

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

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the 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 3, 4, 8 and 9, 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 3, 4, 8 and 9, 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 or notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2021-119. 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 $\frac{1}{32}$ 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 6, 9, 12, 13, 14, 15 and 16 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 6, 9, 12, 13, 14, 15 and 16 securities” in this Supplement.

Accretion Directed Classes

Classes BD, DE, EG, GK, GU, HC, HL, MA, MY, NB and ZB 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 IH, IO and NI is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class or Classes shown under “Terms Sheet — Notional Classes” in this Supplement.

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

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC 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>Initial Effective Ranges</u>
	PAC Classes	
1	PF	310% PSA through 550% PSA
2	BD and ZB (in the aggregate)	350% PSA through 570% PSA
2	DE	341% PSA through 600% PSA
2	EG	351% PSA through 570% PSA
3	MA and MY (in the aggregate)	150% PSA through 350% PSA
7	NB	400% PSA through 500% PSA
11	HC and HL (in the aggregate)	255% PSA through 430% PSA
	PAC I Classes	
17	JA, JT and JY (in the aggregate)	165% PSA through 300% PSA
	PAC II Classes	
17	GK and GZ (in the aggregate)	240% PSA through 300% PSA

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

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

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

Moreover, the related Mortgage Loans will not prepay at any *constant* rate. Non-constant prepayment rates can cause any PAC 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 or Classes and Components 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, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 and 19 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, 2, 3, 4, 5, 7, 8, 10, 11, 17, 18 or 19 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

3. Distributions on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in August 2021.

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

5. The Closing Date for the Securities is July 30, 2021.

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

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

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

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

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

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

Decrement Tables

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

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

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Class AS					Classes FC and SC					Classes FM and PT				
	0%	310%	500%	550%	1,000%	0%	310%	500%	550%	1,000%	0%	310%	500%	550%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	98	91	87	85	75	98	93	91	90	83	98	92	88	87	77
July 2023	97	76	65	62	39	97	80	71	69	49	97	77	66	64	41
July 2024	95	60	44	40	15	95	64	49	46	20	95	61	45	42	16
July 2025	93	48	30	26	6	93	51	34	30	8	93	49	31	27	6
July 2026	91	38	21	17	2	91	41	23	20	3	91	39	21	18	2
July 2027	89	30	14	11	1	89	32	16	13	1	89	31	14	12	1
July 2028	87	24	10	7	0	87	26	11	8	0	87	24	10	8	0
July 2029	85	19	6	5	0	85	20	7	5	0	85	19	7	5	0
July 2030	83	15	4	3	0	83	16	5	4	0	83	15	5	3	0
July 2031	80	12	3	2	0	80	13	3	2	0	80	12	3	2	0
July 2032	78	9	2	1	0	78	10	2	1	0	78	9	2	1	0
July 2033	75	7	1	1	0	75	8	2	1	0	75	7	1	1	0
July 2034	72	5	1	1	0	72	6	1	1	0	72	6	1	1	0
July 2035	69	4	1	0	0	69	5	1	0	0	69	4	1	0	0
July 2036	66	3	0	0	0	66	4	0	0	0	66	3	0	0	0
July 2037	63	3	0	0	0	63	3	0	0	0	63	3	0	0	0
July 2038	60	2	0	0	0	60	2	0	0	0	60	2	0	0	0
July 2039	56	1	0	0	0	56	2	0	0	0	56	1	0	0	0
July 2040	53	1	0	0	0	53	1	0	0	0	53	1	0	0	0
July 2041	49	1	0	0	0	49	1	0	0	0	49	1	0	0	0
July 2042	45	1	0	0	0	45	1	0	0	0	45	1	0	0	0
July 2043	41	0	0	0	0	41	1	0	0	0	41	0	0	0	0
July 2044	36	0	0	0	0	36	0	0	0	0	36	0	0	0	0
July 2045	32	0	0	0	0	32	0	0	0	0	32	0	0	0	0
July 2046	27	0	0	0	0	27	0	0	0	0	27	0	0	0	0
July 2047	22	0	0	0	0	22	0	0	0	0	22	0	0	0	0
July 2048	17	0	0	0	0	17	0	0	0	0	17	0	0	0	0
July 2049	12	0	0	0	0	12	0	0	0	0	12	0	0	0	0
July 2050	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	5.0	3.4	3.1	1.9	18.3	5.3	3.7	3.4	2.2	18.3	5.1	3.5	3.2	2.0

PSA Prepayment Assumption Rates										
Distribution Date	Classes PF and PS					Classes UF and US				
	0%	310%	500%	550%	1,000%	0%	310%	500%	550%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2022	98	88	88	88	88	100	100	80	75	26
July 2023	96	69	69	69	49	100	100	48	35	0
July 2024	94	50	50	50	19	100	100	25	7	0
July 2025	91	34	34	34	7	100	100	17	0	0
July 2026	89	22	22	22	3	100	97	15	0	0
July 2027	86	14	14	14	1	100	88	13	0	0
July 2028	83	9	9	9	0	100	77	10	0	0
July 2029	81	6	6	6	0	100	65	8	0	0
July 2030	78	4	4	4	0	100	54	6	0	0
July 2031	75	3	3	3	0	100	45	4	0	0
July 2032	71	2	2	2	0	100	36	3	0	0
July 2033	68	1	1	1	0	100	29	2	0	0
July 2034	65	1	1	1	0	100	23	2	0	0
July 2035	61	0	0	0	0	100	18	1	0	0
July 2036	57	0	0	0	0	100	14	1	0	0
July 2037	53	0	0	0	0	100	11	1	0	0
July 2038	49	0	0	0	0	100	9	0	0	0
July 2039	44	0	0	0	0	100	7	0	0	0
July 2040	40	0	0	0	0	100	5	0	0	0
July 2041	35	0	0	0	0	100	4	0	0	0
July 2042	30	0	0	0	0	100	3	0	0	0
July 2043	25	0	0	0	0	100	2	0	0	0
July 2044	19	0	0	0	0	100	1	0	0	0
July 2045	13	0	0	0	0	100	1	0	0	0
July 2046	7	0	0	0	0	100	1	0	0	0
July 2047	1	0	0	0	0	100	0	0	0	0
July 2048	0	0	0	0	0	79	0	0	0	0
July 2049	0	0	0	0	0	54	0	0	0	0
July 2050	0	0	0	0	0	28	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.6	3.5	3.5	3.5	2.2	28.1	10.4	2.9	1.7	0.7

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class BD					Class CZ					Class DE				
	0%	345%	500%	600%	1,000%	0%	345%	500%	600%	1,000%	0%	345%	500%	600%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	97	83	82	82	76	103	103	73	53	0	97	82	82	82	79
July 2023	95	60	59	59	32	106	106	44	6	0	94	59	59	59	34
July 2024	92	41	40	38	13	109	109	33	0	0	91	39	39	39	13
July 2025	89	26	26	23	5	113	112	30	0	0	88	24	24	24	5
July 2026	86	16	16	15	2	116	102	26	0	0	85	15	15	15	2
July 2027	83	10	10	9	1	120	89	21	0	0	81	9	9	9	1
July 2028	79	7	7	6	0	123	75	17	0	0	78	6	6	6	0
July 2029	76	4	4	3	0	127	62	13	0	0	74	3	3	3	0
July 2030	72	3	3	2	0	131	51	10	0	0	70	2	2	2	0
July 2031	69	2	2	1	0	135	40	7	0	0	66	1	1	1	0
July 2032	65	1	1	1	0	139	32	5	0	0	62	1	1	1	0
July 2033	61	1	1	0	0	143	25	4	0	0	58	0	0	0	0
July 2034	56	0	0	0	0	148	20	3	0	0	53	0	0	0	0
July 2035	52	0	0	0	0	152	15	2	0	0	48	0	0	0	0
July 2036	47	0	0	0	0	157	12	2	0	0	43	0	0	0	0
July 2037	43	0	0	0	0	162	9	1	0	0	38	0	0	0	0
July 2038	38	0	0	0	0	166	6	1	0	0	33	0	0	0	0
July 2039	32	0	0	0	0	171	5	0	0	0	27	0	0	0	0
July 2040	27	0	0	0	0	177	4	0	0	0	21	0	0	0	0
July 2041	21	0	0	0	0	182	3	0	0	0	15	0	0	0	0
July 2042	15	0	0	0	0	188	2	0	0	0	9	0	0	0	0
July 2043	9	0	0	0	0	193	1	0	0	0	2	0	0	0	0
July 2044	3	0	0	0	0	198	1	0	0	0	0	0	0	0	0
July 2045	0	0	0	0	0	183	1	0	0	0	0	0	0	0	0
July 2046	0	0	0	0	0	156	0	0	0	0	0	0	0	0	0
July 2047	0	0	0	0	0	127	0	0	0	0	0	0	0	0	0
July 2048	0	0	0	0	0	98	0	0	0	0	0	0	0	0	0
July 2049	0	0	0	0	0	67	0	0	0	0	0	0	0	0	0
July 2050	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.6	3.0	3.0	2.9	1.8	26.9	9.5	3.4	1.1	0.4	12.9	2.9	2.9	2.9	1.8

PSA Prepayment Assumption Rates

Distribution Date	Class EG					Class IO					Class ZB				
	0%	345%	500%	600%	1,000%	0%	345%	500%	600%	1,000%	0%	345%	500%	600%	1,000%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	97	83	82	82	76	97	82	82	82	77	103	103	103	103	103
July 2023	95	60	59	59	32	95	60	59	59	32	106	106	106	106	106
July 2024	92	41	40	38	13	92	40	40	38	13	109	109	109	109	109
July 2025	89	26	26	24	5	89	26	26	24	5	113	113	113	113	113
July 2026	86	16	16	15	2	86	16	16	15	2	116	116	116	116	116
July 2027	83	10	10	9	1	83	10	10	9	1	120	120	120	120	120
July 2028	79	7	7	6	0	79	7	7	6	0	123	123	123	123	123
July 2029	76	4	4	4	0	76	4	4	3	0	127	127	127	127	102
July 2030	72	3	3	2	0	72	3	3	2	0	131	131	131	131	39
July 2031	69	2	2	1	0	69	2	2	1	0	135	135	135	135	15
July 2032	65	1	1	1	0	65	1	1	1	0	139	139	139	139	6
July 2033	61	1	1	1	0	60	1	1	0	0	143	143	143	143	2
July 2034	56	0	0	0	0	56	0	0	0	0	148	148	148	148	1
July 2035	52	0	0	0	0	52	0	0	0	0	152	152	152	152	0
July 2036	47	0	0	0	0	47	0	0	0	0	157	154	154	103	0
July 2037	43	0	0	0	0	42	0	0	0	0	162	95	95	62	0
July 2038	38	0	0	0	0	37	0	0	0	0	166	59	59	37	0
July 2039	32	0	0	0	0	32	0	0	0	0	171	36	36	22	0
July 2040	27	0	0	0	0	26	0	0	0	0	177	22	22	13	0
July 2041	21	0	0	0	0	21	0	0	0	0	182	13	13	8	0
July 2042	15	0	0	0	0	15	0	0	0	0	188	8	8	4	0
July 2043	9	0	0	0	0	9	0	0	0	0	193	4	4	2	0
July 2044	3	0	0	0	0	2	0	0	0	0	199	3	3	1	0
July 2045	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0
July 2046	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0
July 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.6	3.0	3.0	2.9	1.8	13.5	3.0	3.0	2.9	1.8	23.4	17.0	17.0	16.2	8.8

Security Group 3 PSA Prepayment Assumption Rates																					
Distribution Date	Classes IM, MA, MB, MC, MD, ME, MG, MJ and MK					Classes MH, MI, ML, MN, MP, MT, MU, MV and MW					Class MY					Class MZ					
	0%	150%	300%	350%	600%	0%	150%	300%	350%	600%	0%	150%	300%	350%	600%	0%	150%	300%	350%	600%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
July 2022	97	93	93	93	93	97	93	93	93	93	100	100	100	100	100	100	103	103	92	88	70
July 2023	94	82	82	82	82	94	82	82	82	82	100	100	100	100	100	100	105	105	71	60	7
July 2024	90	68	68	68	52	90	69	69	69	53	100	100	100	100	100	100	108	108	48	29	0
July 2025	87	56	56	56	32	87	56	56	56	33	100	100	100	100	100	100	111	111	33	11	0
July 2026	83	45	45	45	20	84	45	45	45	21	100	100	100	100	100	100	113	113	26	2	0
July 2027	80	35	35	35	12	80	35	35	35	13	100	100	100	100	100	100	116	116	23	0	0
July 2028	76	26	26	26	7	76	27	27	27	8	100	100	100	100	100	100	119	116	22	0	0
July 2029	72	20	20	20	4	72	21	21	21	5	100	100	100	100	100	100	122	113	20	0	0
July 2030	68	15	15	15	2	68	16	16	16	3	100	100	100	100	100	100	125	107	18	0	0
July 2031	63	11	11	11	1	64	12	12	12	2	100	100	100	100	100	100	128	100	16	0	0
July 2032	59	8	8	8	0	59	9	9	9	1	100	100	100	100	99	132	92	13	0	0	
July 2033	54	6	6	6	0	55	7	7	7	1	100	100	100	100	61	135	84	11	0	0	
July 2034	49	4	4	4	0	50	5	5	5	0	100	100	100	100	37	138	76	10	0	0	
July 2035	45	3	3	3	0	45	4	4	4	0	100	100	100	100	23	142	68	8	0	0	
July 2036	39	2	2	2	0	40	3	3	3	0	100	100	100	100	14	145	60	7	0	0	
July 2037	34	1	1	1	0	35	2	2	2	0	100	100	100	100	8	149	53	5	0	0	
July 2038	28	0	0	0	0	29	2	2	2	0	100	100	100	100	5	153	46	4	0	0	
July 2039	23	0	0	0	0	24	1	1	1	0	100	100	100	100	3	157	40	4	0	0	
July 2040	17	0	0	0	0	18	1	1	1	0	100	76	76	76	2	161	34	3	0	0	
July 2041	11	0	0	0	0	12	1	1	1	0	100	55	55	55	1	165	29	2	0	0	
July 2042	4	0	0	0	0	5	0	0	0	0	100	40	40	40	1	169	24	2	0	0	
July 2043	0	0	0	0	0	0	0	0	0	0	28	28	28	28	0	168	20	1	0	0	
July 2044	0	0	0	0	0	0	0	0	0	0	20	20	20	20	0	150	16	1	0	0	
July 2045	0	0	0	0	0	0	0	0	0	0	14	14	14	14	0	131	13	1	0	0	
July 2046	0	0	0	0	0	0	0	0	0	0	9	9	9	9	0	111	10	0	0	0	
July 2047	0	0	0	0	0	0	0	0	0	0	6	6	6	6	0	91	7	0	0	0	
July 2048	0	0	0	0	0	0	0	0	0	0	3	3	3	3	0	69	5	0	0	0	
July 2049	0	0	0	0	0	0	0	0	0	0	2	2	2	2	0	47	3	0	0	0	
July 2050	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	24	1	0	0	0	
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	12.2	5.3	5.3	5.3	3.5	12.4	5.4	5.4	5.4	3.7	22.5	21.0	21.0	21.0	13.0	26.1	16.1	4.9	2.4	1.3	

Security Group 4 PSA Prepayment Assumption Rates					
Distribution Date	Classes IA and II				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	98	95	93	90	88
July 2023	97	88	80	72	65
July 2024	95	78	64	52	41
July 2025	93	69	51	37	26
July 2026	91	62	41	26	16
July 2027	89	55	33	19	10
July 2028	87	48	26	13	6
July 2029	85	43	21	9	4
July 2030	83	38	17	7	2
July 2031	80	33	13	5	1
July 2032	78	29	10	3	1
July 2033	75	25	8	2	1
July 2034	72	22	6	2	0
July 2035	69	19	5	1	0
July 2036	66	17	4	1	0
July 2037	63	14	3	1	0
July 2038	60	12	2	0	0
July 2039	56	10	2	0	0
July 2040	53	9	1	0	0
July 2041	49	7	1	0	0
July 2042	45	6	1	0	0
July 2043	41	5	1	0	0
July 2044	36	4	0	0	0
July 2045	32	3	0	0	0
July 2046	27	2	0	0	0
July 2047	22	2	0	0	0
July 2048	17	1	0	0	0
July 2049	12	1	0	0	0
July 2050	6	0	0	0	0
July 2051	0	0	0	0	0
Weighted Average Life (years)	18.3	8.5	5.4	3.9	3.1

Security Group 5 PSA Prepayment Assumption Rates					
Classes IL and LB					
Distribution Date	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	98	96	93	90	88
July 2023	97	88	80	72	65
July 2024	95	78	64	52	41
July 2025	93	69	51	37	26
July 2026	91	62	41	26	16
July 2027	89	55	33	19	10
July 2028	87	48	26	13	6
July 2029	85	43	21	9	4
July 2030	83	38	17	7	2
July 2031	80	33	13	5	1
July 2032	78	29	10	3	1
July 2033	75	25	8	2	1
July 2034	72	22	6	2	0
July 2035	69	19	5	1	0
July 2036	66	17	4	1	0
July 2037	63	14	3	1	0
July 2038	60	12	2	0	0
July 2039	56	10	2	0	0
July 2040	53	9	1	0	0
July 2041	49	7	1	0	0
July 2042	45	6	1	0	0
July 2043	41	5	1	0	0
July 2044	36	4	0	0	0
July 2045	32	3	0	0	0
July 2046	27	2	0	0	0
July 2047	22	2	0	0	0
July 2048	17	1	0	0	0
July 2049	12	1	0	0	0
July 2050	6	0	0	0	0
July 2051	0	0	0	0	0
Weighted Average					
Life (years)	18.3	8.5	5.4	3.9	3.1

Security Group 6 PSA Prepayment Assumption Rates					
Class IT					
Distribution Date	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	99	94	89	78	67
July 2023	98	89	79	63	47
July 2024	96	84	71	51	36
July 2025	95	80	59	39	26
July 2026	94	76	47	30	19
July 2027	92	68	39	24	12
July 2028	91	60	32	18	7
July 2029	89	52	27	12	4
July 2030	88	46	23	9	3
July 2031	86	41	19	6	2
July 2032	84	36	15	4	1
July 2033	82	32	11	3	1
July 2034	79	28	8	2	0
July 2035	75	25	6	1	0
July 2036	68	22	4	1	0
July 2037	62	17	3	0	0
July 2038	55	13	2	0	0
July 2039	47	10	1	0	0
July 2040	40	7	1	0	0
July 2041	32	4	1	0	0
July 2042	20	2	0	0	0
July 2043	10	1	0	0	0
July 2044	5	1	0	0	0
July 2045	4	0	0	0	0
July 2046	2	0	0	0	0
July 2047	1	0	0	0	0
July 2048	0	0	0	0	0
July 2049	0	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average					
Life (years)	16.5	9.4	5.9	3.9	2.7

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes NB and NI					Class NZ				
	0%	400%	450%	500%	900%	0%	400%	450%	500%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2022	98	71	71	71	49	103	103	67	31	0
July 2023	96	50	50	50	22	106	106	54	4	0
July 2024	94	34	34	34	10	109	109	52	0	0
July 2025	91	23	23	23	4	113	103	48	0	0
July 2026	89	16	16	16	2	116	91	42	0	0
July 2027	86	11	11	11	1	120	77	34	0	0
July 2028	84	7	7	7	0	123	63	28	0	0
July 2029	81	5	5	5	0	127	51	22	0	0
July 2030	78	3	3	3	0	131	40	17	0	0
July 2031	75	2	2	2	0	135	31	13	0	0
July 2032	72	1	1	1	0	139	24	9	0	0
July 2033	69	1	1	1	0	143	18	7	0	0
July 2034	65	1	1	1	0	148	13	5	0	0
July 2035	62	0	0	0	0	152	10	4	0	0
July 2036	58	0	0	0	0	157	7	3	0	0
July 2037	54	0	0	0	0	162	5	2	0	0
July 2038	50	0	0	0	0	166	4	1	0	0
July 2039	46	0	0	0	0	171	3	1	0	0
July 2040	42	0	0	0	0	177	2	1	0	0
July 2041	37	0	0	0	0	182	1	0	0	0
July 2042	32	0	0	0	0	188	1	0	0	0
July 2043	27	0	0	0	0	193	0	0	0	0
July 2044	22	0	0	0	0	199	0	0	0	0
July 2045	17	0	0	0	0	205	0	0	0	0
July 2046	11	0	0	0	0	212	0	0	0	0
July 2047	5	0	0	0	0	218	0	0	0	0
July 2048	0	0	0	0	0	210	0	0	0	0
July 2049	0	0	0	0	0	143	0	0	0	0
July 2050	0	0	0	0	0	73	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	15.9	2.8	2.8	2.8	1.4	28.4	8.5	4.6	0.8	0.1

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Classes IN and NC				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	98	89	80	71	62
July 2023	97	78	64	51	39
July 2024	95	69	51	36	24
July 2025	93	61	40	25	15
July 2026	91	54	32	18	9
July 2027	89	47	25	13	6
July 2028	87	41	20	9	4
July 2029	85	36	16	6	2
July 2030	83	31	12	4	1
July 2031	80	27	10	3	1
July 2032	78	23	7	2	0
July 2033	75	20	6	1	0
July 2034	72	17	4	1	0
July 2035	69	15	3	1	0
July 2036	66	12	3	0	0
July 2037	63	10	2	0	0
July 2038	60	8	1	0	0
July 2039	56	7	1	0	0
July 2040	53	5	1	0	0
July 2041	49	4	1	0	0
July 2042	45	3	0	0	0
July 2043	41	2	0	0	0
July 2044	36	1	0	0	0
July 2045	32	1	0	0	0
July 2046	27	0	0	0	0
July 2047	22	0	0	0	0
July 2048	17	0	0	0	0
July 2049	12	0	0	0	0
July 2050	6	0	0	0	0
July 2051	0	0	0	0	0
Weighted Average					
Life (years)	18.3	7.2	4.3	2.9	2.1

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Class KC					Class KL				
	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100
July 2022	97	95	93	93	93	100	100	100	100	100
July 2023	95	86	82	82	75	100	100	100	100	100
July 2024	92	74	68	60	47	100	100	100	100	100
July 2025	89	64	56	42	29	100	100	100	100	100
July 2026	86	54	45	30	18	100	100	100	100	100
July 2027	83	46	36	21	11	100	100	100	100	100
July 2028	80	38	28	14	6	100	100	100	100	100
July 2029	77	31	22	10	3	100	100	100	100	100
July 2030	73	25	17	7	2	100	100	100	100	100
July 2031	70	20	13	4	0	100	100	100	100	100
July 2032	66	14	10	3	0	100	100	100	100	85
July 2033	63	10	8	1	0	100	100	100	100	52
July 2034	59	6	6	1	0	100	100	100	100	32
July 2035	55	4	4	0	0	100	100	100	100	20
July 2036	51	3	3	0	0	100	100	100	73	12
July 2037	47	2	2	0	0	100	100	100	50	7
July 2038	42	1	1	0	0	100	100	100	35	4
July 2039	38	1	1	0	0	100	100	100	24	3
July 2040	33	0	0	0	0	100	100	100	16	2
July 2041	29	0	0	0	0	100	89	89	11	1
July 2042	24	0	0	0	0	100	66	66	7	1
July 2043	19	0	0	0	0	100	49	49	5	0
July 2044	13	0	0	0	0	100	35	35	3	0
July 2045	8	0	0	0	0	100	25	25	2	0
July 2046	2	0	0	0	0	100	17	17	1	0
July 2047	0	0	0	0	0	11	11	11	1	0
July 2048	0	0	0	0	0	7	7	7	0	0
July 2049	0	0	0	0	0	4	4	4	0	0
July 2050	0	0	0	0	0	1	1	1	0	0
July 2051	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	14.4	6.3	5.5	4.2	3.4	25.8	22.6	22.6	16.8	12.7

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes HA and HI				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	98	96	93	90	88
July 2023	97	88	80	72	65
July 2024	95	78	64	52	41
July 2025	93	69	51	37	26
July 2026	91	62	41	26	16
July 2027	89	55	33	19	10
July 2028	87	48	26	13	6
July 2029	85	43	21	9	4
July 2030	83	38	17	7	2
July 2031	80	33	13	5	1
July 2032	78	29	10	3	1
July 2033	75	25	8	2	1
July 2034	72	22	6	2	0
July 2035	69	19	5	1	0
July 2036	66	17	4	1	0
July 2037	63	14	3	1	0
July 2038	60	12	2	0	0
July 2039	56	10	2	0	0
July 2040	53	9	1	0	0
July 2041	49	7	1	0	0
July 2042	45	6	1	0	0
July 2043	41	5	1	0	0
July 2044	36	4	0	0	0
July 2045	32	3	0	0	0
July 2046	27	2	0	0	0
July 2047	22	2	0	0	0
July 2048	17	1	0	0	0
July 2049	12	1	0	0	0
July 2050	6	0	0	0	0
July 2051	0	0	0	0	0
Weighted Average					
Life (years)	18.3	8.5	5.4	3.9	3.1

**Security Groups 5 and 10
PSA Prepayment Assumption Rates**

Distribution Date	Class IC				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	98	96	93	90	88
July 2023	97	88	80	72	65
July 2024	95	78	64	52	41
July 2025	93	69	51	37	26
July 2026	91	62	41	26	16
July 2027	89	55	33	19	10
July 2028	87	48	26	13	6
July 2029	85	43	21	9	4
July 2030	83	38	17	7	2
July 2031	80	33	13	5	1
July 2032	78	29	10	3	1
July 2033	75	25	8	2	1
July 2034	72	22	6	2	0
July 2035	69	19	5	1	0
July 2036	66	17	4	1	0
July 2037	63	14	3	1	0
July 2038	60	12	2	0	0
July 2039	56	10	2	0	0
July 2040	53	9	1	0	0
July 2041	49	7	1	0	0
July 2042	45	6	1	0	0
July 2043	41	5	1	0	0
July 2044	36	4	0	0	0
July 2045	32	3	0	0	0
July 2046	27	2	0	0	0
July 2047	22	2	0	0	0
July 2048	17	1	0	0	0
July 2049	12	1	0	0	0
July 2050	6	0	0	0	0
July 2051	0	0	0	0	0
Weighted Average Life (years)	18.3	8.5	5.4	3.9	3.1

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Classes HC and IH					Class HL					Class HZ				
	0%	255%	325%	430%	700%	0%	255%	325%	430%	700%	0%	255%	325%	430%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	97	86	86	86	86	100	100	100	100	100	103	103	88	67	11
July 2023	95	68	68	68	52	100	100	100	100	100	105	105	73	28	0
July 2024	92	52	52	52	29	100	100	100	100	100	108	108	65	7	0
July 2025	89	38	38	38	17	100	100	100	100	100	111	111	62	0	0
July 2026	86	28	28	28	9	100	100	100	100	100	113	110	60	0	0
July 2027	83	20	20	20	5	100	100	100	100	100	116	105	55	0	0
July 2028	79	14	14	14	3	100	100	100	100	100	119	96	49	0	0
July 2029	76	10	10	10	2	100	100	100	100	100	122	86	43	0	0
July 2030	72	7	7	7	1	100	100	100	100	100	125	75	36	0	0
July 2031	69	5	5	5	0	100	100	100	100	100	128	65	30	0	0
July 2032	65	4	4	4	0	100	100	100	100	100	132	56	25	0	0
July 2033	61	3	3	3	0	100	100	100	100	100	135	47	20	0	0
July 2034	57	2	2	2	0	100	100	100	100	59	138	39	16	0	0
July 2035	52	1	1	1	0	100	100	100	100	32	142	33	13	0	0
July 2036	48	1	1	1	0	100	100	100	100	18	145	27	10	0	0
July 2037	43	1	1	1	0	100	100	100	100	10	149	22	8	0	0
July 2038	39	0	0	0	0	100	100	100	100	5	153	18	6	0	0
July 2039	34	0	0	0	0	100	100	100	100	3	157	14	5	0	0
July 2040	29	0	0	0	0	100	100	100	100	2	161	11	4	0	0
July 2041	23	0	0	0	0	100	95	95	95	1	165	9	3	0	0
July 2042	18	0	0	0	0	100	64	64	64	0	169	7	2	0	0
July 2043	12	0	0	0	0	100	42	42	42	0	173	5	1	0	0
July 2044	6	0	0	0	0	100	27	27	27	0	178	4	1	0	0
July 2045	0	0	0	0	0	17	17	17	17	0	181	3	1	0	0
July 2046	0	0	0	0	0	10	10	10	10	0	154	2	0	0	0
July 2047	0	0	0	0	0	6	6	6	6	0	125	1	0	0	0
July 2048	0	0	0	0	0	3	3	3	3	0	96	1	0	0	0
July 2049	0	0	0	0	0	1	1	1	1	0	65	0	0	0	0
July 2050	0	0	0	0	0	0	0	0	0	0	33	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.7	3.9	3.9	3.9	2.5	24.3	22.2	22.2	22.2	13.8	27.1	12.0	7.3	1.5	0.6

Security Group 12 PSA Prepayment Assumption Rates					
Distribution Date	Classes AB and AI				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	97	88	78	69	59
July 2023	95	76	60	45	32
July 2024	92	66	45	28	14
July 2025	89	57	33	16	4
July 2026	86	49	23	7	0
July 2027	83	41	15	2	0
July 2028	80	34	9	0	0
July 2029	76	28	4	0	0
July 2030	73	23	2	0	0
July 2031	69	18	1	0	0
July 2032	65	13	0	0	0
July 2033	61	9	0	0	0
July 2034	57	6	0	0	0
July 2035	53	3	0	0	0
July 2036	49	2	0	0	0
July 2037	44	1	0	0	0
July 2038	39	1	0	0	0
July 2039	34	0	0	0	0
July 2040	29	0	0	0	0
July 2041	24	0	0	0	0
July 2042	18	0	0	0	0
July 2043	13	0	0	0	0
July 2044	9	0	0	0	0
July 2045	6	0	0	0	0
July 2046	3	0	0	0	0
July 2047	1	0	0	0	0
July 2048	0	0	0	0	0
July 2049	0	0	0	0	0
July 2050	0	0	0	0	0
Weighted Average					
Life (years)	14.0	5.7	3.2	2.1	1.6

Security Group 13 PSA Prepayment Assumption Rates					
Distribution Date	Class AC				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	100	100	100	100	100
July 2023	100	100	100	100	100
July 2024	100	100	100	100	100
July 2025	100	100	100	100	100
July 2026	100	100	100	100	100
July 2027	100	100	100	100	100
July 2028	100	100	100	100	100
July 2029	100	100	100	100	100
July 2030	100	100	100	100	100
July 2031	100	100	100	100	95
July 2032	100	100	100	100	88
July 2033	100	100	100	100	78
July 2034	100	100	100	98	59
July 2035	100	100	100	92	39
July 2036	100	100	100	88	24
July 2037	100	100	100	78	14
July 2038	100	100	100	63	9
July 2039	100	100	100	48	5
July 2040	100	100	96	32	3
July 2041	100	97	91	22	2
July 2042	100	92	88	14	1
July 2043	100	83	79	9	1
July 2044	100	75	68	6	0
July 2045	100	66	52	4	0
July 2046	50	50	36	2	0
July 2047	33	33	23	1	0
July 2048	19	19	13	1	0
July 2049	9	9	6	0	0
July 2050	1	1	2	0	0
July 2051	0	0	0	0	0
Weighted Average					
Life (years)	25.8	24.8	24.1	18.1	13.7

Security Group 14 PSA Prepayment Assumption Rates					
Classes AD and IA					
Distribution Date	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	100	100	100	100	100
July 2023	100	100	100	100	100
July 2024	100	100	100	100	100
July 2025	100	100	100	100	100
July 2026	100	100	100	100	100
July 2027	100	100	100	100	100
July 2028	100	100	100	100	100
July 2029	100	100	100	100	96
July 2030	100	100	100	100	71
July 2031	100	100	100	100	46
July 2032	100	100	100	94	29
July 2033	100	100	100	76	18
July 2034	100	100	100	58	11
July 2035	100	100	100	40	7
July 2036	100	100	100	28	4
July 2037	100	100	95	19	2
July 2038	100	100	81	13	1
July 2039	100	100	69	9	1
July 2040	100	100	54	6	1
July 2041	100	100	40	4	0
July 2042	100	82	30	3	0
July 2043	100	60	21	2	0
July 2044	100	53	15	1	0
July 2045	100	47	10	1	0
July 2046	100	42	6	0	0
July 2047	100	30	4	0	0
July 2048	100	15	2	0	0
July 2049	18	2	0	0	0
July 2050	0	0	0	0	0
Weighted Average					
Life (years)	27.8	23.8	19.8	14.1	10.4

Security Groups 12, 13 and 14 PSA Prepayment Assumption Rates					
Class AE					
Distribution Date	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	98	92	85	78	71
July 2023	96	84	72	61	52
July 2024	94	76	61	50	40
July 2025	92	70	53	41	33
July 2026	90	64	46	35	30
July 2027	88	59	41	31	30
July 2028	86	54	36	30	30
July 2029	83	50	33	30	29
July 2030	81	46	31	30	25
July 2031	78	42	30	30	20
July 2032	76	39	30	29	17
July 2033	73	37	30	26	13
July 2034	70	34	30	23	10
July 2035	67	32	30	19	6
July 2036	64	32	30	16	4
July 2037	61	31	29	14	2
July 2038	58	30	27	11	1
July 2039	54	30	25	8	1
July 2040	51	30	22	5	0
July 2041	47	30	19	4	0
July 2042	43	26	17	2	0
July 2043	39	21	14	2	0
July 2044	36	19	12	1	0
July 2045	34	17	9	1	0
July 2046	26	14	6	0	0
July 2047	22	9	4	0	0
July 2048	19	5	2	0	0
July 2049	4	2	1	0	0
July 2050	0	0	0	0	0
July 2051	0	0	0	0	0
Weighted Average					
Life (years)	17.9	11.2	8.8	6.3	4.7

Security Group 15 PSA Prepayment Assumption Rates					
Classes BC and IB					
Distribution Date	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	88	75	65	55	45
July 2023	82	63	46	31	18
July 2024	79	53	32	14	3
July 2025	75	43	20	4	1
July 2026	72	35	10	2	0
July 2027	68	27	3	0	0
July 2028	65	20	2	0	0
July 2029	61	14	1	0	0
July 2030	57	9	0	0	0
July 2031	53	4	0	0	0
July 2032	49	3	0	0	0
July 2033	44	2	0	0	0
July 2034	40	1	0	0	0
July 2035	35	0	0	0	0
July 2036	30	0	0	0	0
July 2037	25	0	0	0	0
July 2038	20	0	0	0	0
July 2039	14	0	0	0	0
July 2040	9	0	0	0	0
July 2041	3	0	0	0	0
July 2042	2	0	0	0	0
July 2043	0	0	0	0	0
July 2044	0	0	0	0	0
July 2045	0	0	0	0	0
July 2046	0	0	0	0	0
July 2047	0	0	0	0	0
Weighted Average Life (years)	10.2	4.0	2.2	1.5	1.1

Security Group 16 PSA Prepayment Assumption Rates					
Classes BA and BI					
Distribution Date	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	100	100	100	100	100
July 2023	100	100	100	100	100
July 2024	100	100	100	100	100
July 2025	100	100	100	100	100
July 2026	100	100	100	100	100
July 2027	100	100	100	100	100
July 2028	100	100	100	100	100
July 2029	100	100	100	100	84
July 2030	100	100	100	100	62
July 2031	100	100	100	96	48
July 2032	100	100	100	76	40
July 2033	100	100	100	61	29
July 2034	100	100	100	50	19
July 2035	100	100	100	43	11
July 2036	100	100	84	37	7
July 2037	100	100	71	28	4
July 2038	100	100	61	20	3
July 2039	100	94	53	14	2
July 2040	100	81	46	9	1
July 2041	100	70	41	6	1
July 2042	100	59	36	4	0
July 2043	100	47	28	3	0
July 2044	83	36	22	2	0
July 2045	40	26	15	1	0
July 2046	27	19	10	1	0
July 2047	13	13	7	0	0
July 2048	8	8	4	0	0
July 2049	4	4	2	0	0
July 2050	1	1	1	0	0
July 2051	0	0	0	0	0
Weighted Average Life (years)	24.2	22.1	19.3	14.0	10.6

**Security Groups 15 and 16
PSA Prepayment Assumption Rates**

Distribution Date	Class BE				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
July 2022	92	84	78	72	66
July 2023	89	77	67	57	49
July 2024	87	71	57	47	40
July 2025	85	65	50	40	38
July 2026	83	59	44	39	38
July 2027	80	55	40	38	38
July 2028	78	50	39	38	38
July 2029	76	47	38	38	31
July 2030	73	43	38	38	23
July 2031	71	40	38	36	18
July 2032	68	39	38	28	15
July 2033	65	39	38	23	11
July 2034	62	38	38	19	7
July 2035	59	38	38	16	4
July 2036	56	38	32	14	3
July 2037	53	38	27	10	2
July 2038	50	38	23	8	1
July 2039	47	35	20	5	1
July 2040	43	30	17	3	0
July 2041	40	26	16	2	0
July 2042	39	22	14	2	0
July 2043	38	18	11	1	0
July 2044	31	14	8	1	0
July 2045	15	10	6	0	0
July 2046	10	7	4	0	0
July 2047	5	5	3	0	0
July 2048	3	3	2	0	0
July 2049	2	2	1	0	0
July 2050	1	1	0	0	0
July 2051	0	0	0	0	0
Weighted Average Life (years)	15.5	10.8	8.7	6.2	4.7

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Class GI					Class GK					Class GU				
	0%	165%	270%	300%	600%	0%	165%	270%	300%	600%	0%	165%	270%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	98	96	94	94	89	100	100	91	91	91	100	100	94	88	30
July 2023	97	88	82	81	67	100	100	68	68	0	100	100	81	61	0
July 2024	95	77	68	65	42	100	100	41	41	0	100	100	65	31	0
July 2025	93	68	56	52	26	100	100	22	22	0	100	100	55	13	0
July 2026	91	60	45	42	17	100	100	9	9	0	100	100	50	3	0
July 2027	89	52	37	33	10	100	100	2	2	0	100	100	48	0	0
July 2028	87	46	30	27	6	100	100	0	0	0	100	100	47	0	0
July 2029	85	40	25	21	4	100	97	0	0	0	100	100	44	0	0
July 2030	83	35	20	17	2	100	90	0	0	0	100	100	41	0	0
July 2031	80	30	16	13	2	100	81	0	0	0	100	100	37	0	0
July 2032	78	26	13	11	1	100	71	0	0	0	100	100	33	0	0
July 2033	75	23	10	8	1	100	60	0	0	0	100	100	29	0	0
July 2034	72	20	8	7	0	100	48	0	0	0	100	100	25	0	0
July 2035	69	17	7	5	0	100	37	0	0	0	100	100	21	0	0
July 2036	66	15	5	4	0	100	25	0	0	0	100	100	18	0	0
July 2037	63	12	4	3	0	100	15	0	0	0	100	100	15	0	0
July 2038	60	11	3	2	0	100	4	0	0	0	100	100	13	0	0
July 2039	56	9	3	2	0	100	0	0	0	0	100	92	10	0	0
July 2040	53	7	2	1	0	100	0	0	0	0	100	79	9	0	0
July 2041	49	6	2	1	0	100	0	0	0	0	100	67	7	0	0
July 2042	45	5	1	1	0	100	0	0	0	0	100	56	5	0	0
July 2043	41	4	1	1	0	100	0	0	0	0	100	46	4	0	0
July 2044	36	3	1	0	0	100	0	0	0	0	100	37	3	0	0
July 2045	32	3	0	0	0	100	0	0	0	0	100	29	2	0	0
July 2046	27	2	0	0	0	100	0	0	0	0	100	22	2	0	0
July 2047	22	1	0	0	0	100	0	0	0	0	100	16	1	0	0
July 2048	17	1	0	0	0	79	0	0	0	0	100	11	1	0	0
July 2049	12	1	0	0	0	33	0	0	0	0	100	6	0	0	0
July 2050	6	0	0	0	0	0	0	0	0	0	78	2	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	8.1	5.9	5.4	3.2	27.6	12.8	2.8	2.8	1.5	29.4	22.2	8.1	2.5	0.8

Security Group 17 PSA Prepayment Assumption Rates															
Distribution Date	Class GZ					Classes IJ, JG, JH, JK, JL and JM					Classes JA, JB, JC, JD, JE and JI				
	0%	165%	270%	300%	600%	0%	165%	270%	300%	600%	0%	165%	270%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	102	102	102	102	102	98	94	94	94	94	98	94	94	94	94
July 2023	103	103	103	103	0	96	84	84	84	83	96	84	84	84	82
July 2024	105	105	105	105	0	94	72	72	72	52	93	71	71	71	51
July 2025	106	106	106	106	0	91	60	60	60	32	91	59	59	59	30
July 2026	108	108	108	108	0	89	50	50	50	20	89	48	48	48	17
July 2027	109	109	109	109	0	86	40	40	40	12	86	39	39	39	9
July 2028	111	111	22	22	0	84	32	32	32	7	83	30	30	30	4
July 2029	113	113	22	22	0	81	25	25	25	4	80	23	23	23	1
July 2030	114	114	22	22	0	78	20	20	20	2	77	17	17	17	0
July 2031	116	116	22	22	0	75	15	15	15	1	74	13	13	13	0
July 2032	118	118	22	22	0	72	12	12	12	0	71	9	9	9	0
July 2033	120	120	22	22	0	69	9	9	9	0	68	6	6	6	0
July 2034	122	122	22	22	0	65	7	7	7	0	64	4	4	4	0
July 2035	123	123	22	22	0	61	5	5	5	0	60	2	2	2	0
July 2036	125	125	22	22	0	58	4	4	4	0	56	1	1	1	0
July 2037	127	127	22	22	0	54	3	3	3	0	52	0	0	0	0
July 2038	129	129	22	22	0	49	2	2	2	0	48	0	0	0	0
July 2039	131	22	22	22	0	45	1	1	1	0	44	0	0	0	0
July 2040	133	22	22	22	0	41	1	1	1	0	39	0	0	0	0
July 2041	135	22	22	22	0	36	0	0	0	0	34	0	0	0	0
July 2042	137	22	22	22	0	31	0	0	0	0	29	0	0	0	0
July 2043	139	22	22	22	0	26	0	0	0	0	23	0	0	0	0
July 2044	141	22	22	22	0	20	0	0	0	0	18	0	0	0	0
July 2045	143	22	22	22	0	15	0	0	0	0	12	0	0	0	0
July 2046	145	22	22	22	0	9	0	0	0	0	6	0	0	0	0
July 2047	148	22	22	22	0	2	0	0	0	0	0	0	0	0	0
July 2048	150	22	22	22	0	0	0	0	0	0	0	0	0	0	0
July 2049	152	22	22	22	0	0	0	0	0	0	0	0	0	0	0
July 2050	22	22	22	22	0	0	0	0	0	0	0	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.9	19.5	11.3	11.3	1.9	15.7	5.9	5.9	5.9	3.6	15.4	5.5	5.5	5.5	3.4

PSA Prepayment Assumption Rates															
Distribution Date	Class JT					Class JY					Class ZG				
	0%	165%	270%	300%	600%	0%	165%	270%	300%	600%	0%	165%	270%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	100	100	100	100	100	100	100	100	100	100	102	102	102	102	102
July 2023	100	100	100	100	100	100	100	100	100	100	103	103	103	103	0
July 2024	100	100	100	100	100	100	100	100	100	100	105	105	105	105	0
July 2025	100	100	100	100	100	100	100	100	100	100	106	106	106	106	0
July 2026	100	100	100	100	100	100	100	100	100	100	108	108	108	108	0
July 2027	100	100	100	100	100	100	100	100	100	100	109	109	109	109	0
July 2028	100	100	100	100	100	100	100	100	100	100	111	111	111	37	0
July 2029	100	100	100	100	100	100	100	100	100	100	113	113	113	37	0
July 2030	100	100	100	100	65	100	100	100	100	100	114	114	114	37	0
July 2031	100	100	100	100	24	100	100	100	100	100	116	116	116	37	0
July 2032	100	100	100	100	0	100	100	100	100	97	118	118	118	37	0
July 2033	100	100	100	100	0	100	100	100	100	59	120	120	120	37	0
July 2034	100	100	100	100	0	100	100	100	100	36	122	122	122	37	0
July 2035	100	100	100	100	0	100	100	100	100	22	123	123	123	37	0
July 2036	100	100	100	100	0	100	100	100	100	14	125	125	125	37	0
July 2037	100	92	92	92	0	100	100	100	100	8	127	127	127	37	0
July 2038	100	62	62	62	0	100	100	100	100	5	129	129	129	37	0
July 2039	100	37	37	37	0	100	100	100	100	3	131	131	131	37	0
July 2040	100	18	18	18	0	100	100	100	100	2	133	133	133	37	0
July 2041	100	3	3	3	0	100	100	100	100	1	135	135	135	37	0
July 2042	100	0	0	0	0	100	80	80	80	1	137	137	137	37	0
July 2043	100	0	0	0	0	100	59	59	59	0	139	139	139	37	0
July 2044	100	0	0	0	0	100	43	43	43	0	141	141	141	37	0
July 2045	100	0	0	0	0	100	30	30	30	0	143	143	143	37	0
July 2046	100	0	0	0	0	100	21	21	21	0	145	145	145	37	0
July 2047	82	0	0	0	0	100	14	14	14	0	148	148	148	37	0
July 2048	0	0	0	0	0	8	8	8	8	0	150	150	150	37	0
July 2049	0	0	0	0	0	4	4	4	4	0	152	152	152	37	0
July 2050	0	0	0	0	0	1	1	1	1	0	154	154	154	37	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.2	17.6	17.6	17.6	9.4	26.6	23.1	23.1	23.1	13.0	30.0	29.6	29.6	14.1	1.2

Security Group 18 PSA Prepayment Assumption Rates																				
Distribution Date	Class A					Class EI					Class IE					Class IG				
	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	98	96	94	92	90	98	96	94	92	90	98	96	94	92	90	98	96	94	92	90
July 2023	97	89	82	75	69	97	89	82	75	69	97	89	82	75	69	97	89	82	75	69
July 2024	95	79	66	55	44	95	79	66	55	44	95	79	66	55	44	95	79	66	55	44
July 2025	93	71	53	39	28	93	71	53	39	28	93	71	53	39	28	93	71	53	39	28
July 2026	91	63	43	28	17	91	63	43	28	17	91	63	43	28	17	91	63	43	28	17
July 2027	89	56	34	20	11	89	56	34	20	11	89	56	34	20	11	89	56	34	20	11
July 2028	87	49	27	14	7	87	49	27	14	7	87	49	27	14	7	87	49	27	14	7
July 2029	85	43	22	10	4	85	43	22	10	4	85	43	22	10	4	85	43	22	10	4
July 2030	83	38	17	7	3	83	38	17	7	3	83	38	17	7	3	83	38	17	7	3
July 2031	80	34	14	5	2	80	34	14	5	2	80	34	14	5	2	80	34	14	5	2
July 2032	78	30	11	3	1	78	30	11	3	1	78	30	11	3	1	78	30	11	3	1
July 2033	75	26	8	2	1	75	26	8	2	1	75	26	8	2	1	75	26	8	2	1
July 2034	72	23	7	2	0	72	23	7	2	0	72	23	7	2	0	72	23	7	2	0
July 2035	69	20	5	1	0	69	20	5	1	0	69	20	5	1	0	69	20	5	1	0
July 2036	66	17	4	1	0	66	17	4	1	0	66	17	4	1	0	66	17	4	1	0
July 2037	63	15	3	1	0	63	15	3	1	0	63	15	3	1	0	63	15	3	1	0
July 2038	60	13	2	0	0	60	13	2	0	0	60	13	2	0	0	60	13	2	0	0
July 2039	56	11	2	0	0	56	11	2	0	0	56	11	2	0	0	56	11	2	0	0
July 2040	53	9	1	0	0	53	9	1	0	0	53	9	1	0	0	53	9	1	0	0
July 2041	49	8	1	0	0	49	8	1	0	0	49	8	1	0	0	49	8	1	0	0
July 2042	45	6	1	0	0	45	6	1	0	0	45	6	1	0	0	45	6	1	0	0
July 2043	41	5	1	0	0	41	5	1	0	0	41	5	1	0	0	41	5	1	0	0
July 2044	36	4	0	0	0	36	4	0	0	0	36	4	0	0	0	36	4	0	0	0
July 2045	32	3	0	0	0	32	3	0	0	0	32	3	0	0	0	32	3	0	0	0
July 2046	27	3	0	0	0	27	3	0	0	0	27	3	0	0	0	27	3	0	0	0
July 2047	22	2	0	0	0	22	2	0	0	0	22	2	0	0	0	22	2	0	0	0
July 2048	17	1	0	0	0	17	1	0	0	0	17	1	0	0	0	17	1	0	0	0
July 2049	12	1	0	0	0	12	1	0	0	0	12	1	0	0	0	12	1	0	0	0
July 2050	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	8.6	5.5	4.1	3.3	18.3	8.6	5.5	4.1	3.3	18.3	8.6	5.5	4.1	3.3	18.3	8.6	5.5	4.1	3.3

Security Group 19 PSA Prepayment Assumption Rates																				
Distribution Date	Class B					Class CI					Class DI					Class ID				
	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	98	96	93	90	88	98	96	93	90	88	98	96	93	90	88	98	96	93	90	88
July 2023	97	88	80	72	65	97	88	80	72	65	97	88	80	72	65	97	88	80	72	65
July 2024	95	78	64	52	41	95	78	64	52	41	95	78	64	52	41	95	78	64	52	41
July 2025	93	70	51	37	26	93	70	51	37	26	93	70	51	37	26	93	70	51	37	26
July 2026	91	62	41	26	16	91	62	41	26	16	91	62	41	26	16	91	62	41	26	16
July 2027	89	55	33	19	10	89	55	33	19	10	89	55	33	19	10	89	55	33	19	10
July 2028	87	48	26	13	6	87	48	26	13	6	87	48	26	13	6	87	48	26	13	6
July 2029	85	43	21	9	4	85	43	21	9	4	85	43	21	9	4	85	43	21	9	4
July 2030	83	38	17	7	2	83	38	17	7	2	83	38	17	7	2	83	38	17	7	2
July 2031	80	33	13	5	1	80	33	13	5	1	80	33	13	5	1	80	33	13	5	1
July 2032	78	29	10	3	1	78	29	10	3	1	78	29	10	3	1	78	29	10	3	1
July 2033	75	25	8	2	1	75	25	8	2	1	75	25	8	2	1	75	25	8	2	1
July 2034	72	22	6	2	0	72	22	6	2	0	72	22	6	2	0	72	22	6	2	0
July 2035	69	19	5	1	0	69	19	5	1	0	69	19	5	1	0	69	19	5	1	0
July 2036	66	17	4	1	0	66	17	4	1	0	66	17	4	1	0	66	17	4	1	0
July 2037	63	14	3	1	0	63	14	3	1	0	63	14	3	1	0	63	14	3	1	0
July 2038	60	12	2	0	0	60	12	2	0	0	60	12	2	0	0	60	12	2	0	0
July 2039	56	10	2	0	0	56	10	2	0	0	56	10	2	0	0	56	10	2	0	0
July 2040	53	9	1	0	0	53	9	1	0	0	53	9	1	0	0	53	9	1	0	0
July 2041	49	7	1	0	0	49	7	1	0	0	49	7	1	0	0	49	7	1	0	0
July 2042	45	6	1	0	0	45	6	1	0	0	45	6	1	0	0	45	6	1	0	0
July 2043	41	5	1	0	0	41	5	1	0	0	41	5	1	0	0	41	5	1	0	0
July 2044	36	4	0	0	0	36	4	0	0	0	36	4	0	0	0	36	4	0	0	0
July 2045	32	3	0	0	0	32	3	0	0	0	32	3	0	0	0	32	3	0	0	0
July 2046	27	2	0	0	0	27	2	0	0	0	27	2	0	0	0	27	2	0	0	0
July 2047	22	2	0	0	0	22	2	0	0	0	22	2	0	0	0	22	2	0	0	0
July 2048	17	1	0	0	0	17	1	0	0	0	17	1	0	0	0	17	1	0	0	0
July 2049	12	1	0	0	0	12	1	0	0	0	12	1	0	0	0	12	1	0	0	0
July 2050	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	8.5	5.4	3.9	3.1	18.3	8.5	5.4	3.9	3.1	18.3	8.5	5.4	3.9	3.1	18.3	8.5	5.4	3.9	3.1

**Security Groups 17, 18 and 19
PSA Prepayment Assumption Rates**

Distribution Date	Class QI						
	0%	150%	165%	270%	300%	450%	600%
Initial Percent . . .	100	100	100	100	100	100	100
July 2022	98	96	96	94	94	92	89
July 2023	97	88	88	83	81	74	67
July 2024	95	79	78	68	66	54	43
July 2025	93	70	68	56	53	38	27
July 2026	91	62	60	46	42	27	17
July 2027	89	55	53	37	34	19	10
July 2028	87	49	46	30	27	14	6
July 2029	85	43	40	25	21	10	4
July 2030	83	38	35	20	17	7	2
July 2031	80	33	31	16	13	5	2
July 2032	78	29	27	13	11	3	1
July 2033	75	26	23	11	8	2	1
July 2034	72	22	20	8	7	2	0
July 2035	69	19	17	7	5	1	0
July 2036	66	17	15	5	4	1	0
July 2037	63	14	13	4	3	1	0
July 2038	60	12	11	3	2	0	0
July 2039	56	11	9	3	2	0	0
July 2040	53	9	8	2	1	0	0
July 2041	49	8	6	2	1	0	0
July 2042	45	6	5	1	1	0	0
July 2043	41	5	4	1	1	0	0
July 2044	36	4	3	1	0	0	0
July 2045	32	3	3	0	0	0	0
July 2046	27	2	2	0	0	0	0
July 2047	22	2	1	0	0	0	0
July 2048	17	1	1	0	0	0	0
July 2049	12	1	1	0	0	0	0
July 2050	6	0	0	0	0	0	0
July 2051	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	8.6	8.1	5.9	5.5	4.0	3.2

**Security Groups 18 and 19
PSA Prepayment Assumption Rates**

Distribution Date	Class IK					Class IQ					Class KI				
	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
July 2022	98	96	94	92	89	98	96	94	92	89	98	96	94	92	89
July 2023	97	88	81	74	67	97	88	81	74	67	97	88	81	74	67
July 2024	95	79	66	54	43	95	79	66	54	43	95	79	66	54	43
July 2025	93	70	53	38	27	93	70	53	38	27	93	70	53	38	27
July 2026	91	62	42	27	17	91	62	42	27	17	91	62	42	27	17
July 2027	89	55	34	19	10	89	55	34	19	10	89	55	34	19	10
July 2028	87	49	27	14	6	87	49	27	14	6	87	49	27	14	6
July 2029	85	43	21	10	4	85	43	21	10	4	85	43	21	10	4
July 2030	83	38	17	7	2	83	38	17	7	2	83	38	17	7	2
July 2031	80	33	13	5	2	80	33	13	5	2	80	33	13	5	2
July 2032	78	29	11	3	1	78	29	11	3	1	78	29	11	3	1
July 2033	75	26	8	2	1	75	26	8	2	1	75	26	8	2	1
July 2034	72	22	7	2	0	72	22	7	2	0	72	22	7	2	0
July 2035	69	19	5	1	0	69	19	5	1	0	69	19	5	1	0
July 2036	66	17	4	1	0	66	17	4	1	0	66	17	4	1	0
July 2037	63	15	3	1	0	63	15	3	1	0	63	15	3	1	0
July 2038	60	12	2	0	0	60	12	2	0	0	60	12	2	0	0
July 2039	56	11	2	0	0	56	11	2	0	0	56	11	2	0	0
July 2040	53	9	1	0	0	53	9	1	0	0	53	9	1	0	0
July 2041	49	8	1	0	0	49	8	1	0	0	49	8	1	0	0
July 2042	45	6	1	0	0	45	6	1	0	0	45	6	1	0	0
July 2043	41	5	1	0	0	41	5	1	0	0	41	5	1	0	0
July 2044	36	4	0	0	0	36	4	0	0	0	36	4	0	0	0
July 2045	32	3	0	0	0	32	3	0	0	0	32	3	0	0	0
July 2046	27	3	0	0	0	27	3	0	0	0	27	3	0	0	0
July 2047	22	2	0	0	0	22	2	0	0	0	22	2	0	0	0
July 2048	17	1	0	0	0	17	1	0	0	0	17	1	0	0	0
July 2049	12	1	0	0	0	12	1	0	0	0	12	1	0	0	0
July 2050	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
July 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.3	8.6	5.5	4.0	3.2	18.3	8.6	5.5	4.0	3.2	18.3	8.6	5.5	4.0	3.2

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 6, 9, 12, 13, 14, 15 and 16 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios, and
- in the case of a Floating Rate or an Inverse Floating Rate Class or the Class IT Securities, the investor's own projection of levels of LIBOR under a variety of scenarios.

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

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

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

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

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

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

Yield Tables

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

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

The yields were calculated by

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

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

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

SECURITY GROUP 1

Sensitivity of Class AS to Prepayments Assumed Price 16.5%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>310%</u>	<u>500%</u>	<u>550%</u>	<u>1,000%</u>
0.05000%	21.3%	10.4%	7.5%	(20.6)%
0.09313%	21.0%	10.1%	7.2%	(20.9)%
3.19657%	(1.1)%	(12.7)%	(15.8)%	(46.5)%
6.30000% and above	**	**	**	**

Sensitivity of Class PS to Prepayments Assumed Price 16.75%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>310%</u>	<u>500%</u>	<u>550%</u>	<u>1,000%</u>
0.05000%	11.8%	11.8%	11.8%	(12.2)%
0.09313%	11.4%	11.4%	11.4%	(12.6)%
3.19657%	(12.5)%	(12.5)%	(12.5)%	(41.3)%
6.30000% and above	**	**	**	**

Sensitivity of Class SC to Prepayments Assumed Price 20.0%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>310%</u>	<u>500%</u>	<u>550%</u>	<u>1,000%</u>
0.05000%	15.1%	5.3%	2.6%	(22.0)%
0.09313%	14.9%	5.0%	2.3%	(22.4)%
3.19657%	(3.9)%	(14.9)%	(17.9)%	(46.2)%
6.30000% and above	**	**	**	**

Sensitivity of Class US to Prepayments Assumed Price 16.25%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>310%</u>	<u>500%</u>	<u>550%</u>	<u>1,000%</u>
0.05000%	39.4%	3.7%	(26.5)%	**
0.09313%	39.1%	3.4%	(26.7)%	**
3.19657%	14.5%	(13.8)%	(34.5)%	**
6.30000% 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 2

Sensitivity of Class IO to Prepayments Assumed Price 9.0%*

PSA Prepayment Assumption Rates				
<u>334%</u>	<u>345%</u>	<u>500%</u>	<u>600%</u>	<u>1,000%</u>
0.0%	(0.5)%	(0.7)%	(2.0)%	(31.3)%

SECURITY GROUP 3

Sensitivity of Class IM to Prepayments Assumed Price 9.0%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>350%</u>	<u>577%</u>	<u>600%</u>
10.9%	10.9%	10.9%	0.0%	(1.2)%

Sensitivity of Class MI to Prepayments Assumed Price 10.0%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>350%</u>	<u>525%</u>	<u>600%</u>
8.0%	8.0%	8.0%	0.0%	(3.8)%

SECURITY GROUP 4

Sensitivity of Class LI to Prepayments Assumed Price 17.0%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>274%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
6.9%	0.0%	(1.4)%	(10.1)%	(19.0)%

SECURITY GROUP 5

Sensitivity of Class IL to Prepayments Assumed Price 12.5%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>409%</u>	<u>450%</u>	<u>600%</u>
14.2%	6.1%	0.0%	(2.3)%	(10.9)%

* 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 6

Sensitivity of Class IT to Prepayments Assumed Price 21.5%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
0.05000%	7.0%	(2.3)%	(13.3)%	(25.1)%
0.10025%	6.8%	(2.6)%	(13.5)%	(25.3)%
1.55013%	(0.3)%	(9.8)%	(20.3)%	(31.6)%
3.00000%	(10.2)%	(19.5)%	(29.4)%	(40.0)%
4.00000%	(11.9)%	(21.2)%	(31.0)%	(41.6)%
4.75000%	(12.8)%	(22.1)%	(31.8)%	(42.3)%
5.50000% and above	(13.7)%	(23.0)%	(32.7)%	(43.1)%

SECURITY GROUP 7

Sensitivity of Class NI to Prepayments Assumed Price 8.0%*

<u>PSA Prepayment Assumption Rates</u>				
<u>400%</u>	<u>450%</u>	<u>500%</u>	<u>508%</u>	<u>900%</u>
0.6%	0.6%	0.6%	0.0%	(35.9)%

SECURITY GROUP 8

Sensitivity of Class IN to Prepayments Assumed Price 8.5%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>452%</u>	<u>600%</u>
23.1%	12.0%	0.2%	0.1%	(12.3)%

SECURITY GROUP 10

Sensitivity of Class HI to Prepayments Assumed Price 14.0%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>300%</u>	<u>354%</u>	<u>450%</u>	<u>600%</u>
11.2%	3.1%	0.0%	(5.4)%	(14.2)%

SECURITY GROUPS 5 AND 10

Sensitivity of Class IC to Prepayments Assumed Price 13.5%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>300%</u>	<u>371%</u>	<u>450%</u>	<u>600%</u>
12.2%	4.0%	0.0%	(4.4)%	(13.1)%

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

SECURITY GROUP 11**Sensitivity of Class IH to Prepayments
Assumed Price 7.5%***

PSA Prepayment Assumption Rates				
<u>255%</u>	<u>325%</u>	<u>430%</u>	<u>575%</u>	<u>700%</u>
8.7%	8.7%	8.7%	0.0%	(8.7)%

SECURITY GROUP 12**Sensitivity of Class AI to Prepayments
Assumed Price 1.5%***

PSA Prepayment Assumption Rates			
<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
112.2%	95.0%	76.0%	54.6%

SECURITY GROUP 14**Sensitivity of Class IA to Prepayments
Assumed Price 32.0%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>	<u>741%</u>
11.9%	11.2%	8.8%	5.0%	0.0%

SECURITY GROUP 15**Sensitivity of Class IB to Prepayments
Assumed Price 1.0%***

PSA Prepayment Assumption Rates			
<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
86.7%	64.5%	39.5%	11.6%

SECURITY GROUP 16**Sensitivity of Class BI to Prepayments
Assumed Price 22.0%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>	<u>714%</u>
10.2%	9.5%	6.9%	3.4%	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 17

Sensitivity of Class GI to Prepayments Assumed Price 17.5%*

PSA Prepayment Assumption Rates				
<u>165%</u>	<u>268%</u>	<u>270%</u>	<u>300%</u>	<u>600%</u>
5.6%	0.0%	(0.1)%	(1.8)%	(19.1)%

Sensitivity of Class IJ to Prepayments Assumed Price 16.0%*

PSA Prepayment Assumption Rates				
<u>165%</u>	<u>270%</u>	<u>300%</u>	<u>343%</u>	<u>600%</u>
2.0%	2.0%	2.0%	0.0%	(15.0)%

Sensitivity of Class JI to Prepayments Assumed Price 15.25%*

PSA Prepayment Assumption Rates				
<u>165%</u>	<u>270%</u>	<u>300%</u>	<u>337%</u>	<u>600%</u>
1.9%	1.9%	1.9%	0.1%	(16.6)%

SECURITY GROUP 18

Sensitivity of Class EI to Prepayments Assumed Price 14.0%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>369%</u>	<u>450%</u>	<u>600%</u>
11.6%	3.7%	0.0%	(4.4)%	(12.7)%

Sensitivity of Class IE to Prepayments Assumed Price 13.5%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>387%</u>	<u>450%</u>	<u>600%</u>
12.5%	4.7%	0.0%	(3.4)%	(11.6)%

Sensitivity of Class IG to Prepayments Assumed Price 13.0%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>407%</u>	<u>450%</u>	<u>600%</u>
13.5%	5.7%	0.0%	(2.3)%	(10.5)%

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

SECURITY GROUP 19**Sensitivity of Class CI to Prepayments
Assumed Price 12.5%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>410%</u>	<u>450%</u>	<u>600%</u>
14.2%	6.1%	0.0%	(2.2)%	(10.9)%

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

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>431%</u>	<u>450%</u>	<u>600%</u>
15.3%	7.3%	0.0%	(1.0)%	(9.6)%

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

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>455%</u>	<u>600%</u>
16.6%	8.5%	0.3%	0.0%	(8.2)%

SECURITY GROUPS 17, 18 AND 19**Sensitivity of Class QI to Prepayments
Assumed Price 15.5%***

PSA Prepayment Assumption Rates						
<u>150%</u>	<u>165%</u>	<u>270%</u>	<u>300%</u>	<u>318%</u>	<u>450%</u>	<u>600%</u>
9.1%	8.3%	2.6%	1.0%	0.0%	(7.3)%	(15.9)%

SECURITY GROUPS 18 AND 19**Sensitivity of Class IK to Prepayments
Assumed Price 12.75%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>410%</u>	<u>450%</u>	<u>600%</u>
13.9%	6.0%	0.1%	(2.1)%	(10.5)%

**Sensitivity of Class IQ to Prepayments
Assumed Price 13.0%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>400%</u>	<u>450%</u>	<u>600%</u>
13.3%	5.4%	0.0%	(2.7)%	(11.0)%

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

Sensitivity of Class KI to Prepayments
Assumed Price 13.25%*

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>300%</u>	<u>391%</u>	<u>450%</u>	<u>600%</u>
12.8%	4.9%	0.0%	(3.2)%	(11.6)%

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

The Notional and 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 (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement) is as follows:

<u>Group(s)</u>	<u>PSA</u>
1 and 2	500%
3, 4, 5, 6, 8, 9, 10, 12, 13, 14, 15, 16, 18 and 19	300%
7	450%
11	325%
17	270%

In the case of the Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under “Interest Rates.” No representation is

made, however, about the rate at which prepayments on the 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.

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 (“Similar Law”).

Fiduciaries of any such Plans or governmental or church plans subject to Similar Law should consult with their counsel before purchasing any of the Securities.

See “ERISA Considerations” in the Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

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

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) July 1, 2021 on the Fixed Rate and Delay Classes and (2) July 20, 2021 on the Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance), (2) the Original Component Principal Balance of each Component of each related Class and (3) the Scheduled Principal Balances or Aggregate Scheduled Principal Balances of each Class 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 Cleary Gottlieb Steen & Hamilton LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Greenberg Traurig, LLP.

Available Combinations(1)

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1								
Combination 1								
FC	\$40,044,632	FM	\$166,666,667	PT	(5)	FLT	38382UU58	July 2051
PF	99,441,000							
UF	27,181,035							
Combination 2								
PS	\$99,441,000	AS	\$126,622,035	NTL(PT)	(5)	INV/IO	38382UU66	July 2051
US	27,181,035							
Security Group 3								
Combination 3(6)								
MA	\$65,325,621	IM	\$ 45,727,934	NTL(PAC/AD)	2.50%	FIX/IO	38382UU74	June 2051
		MB	65,325,621	PAC/AD	2.25	FIX	38382UU82	June 2051
		MC	65,325,621	PAC/AD	2.00	FIX	38382UU90	June 2051
		MD	65,325,621	PAC/AD	1.75	FIX	38382UV24	June 2051
		ME	65,325,621	PAC/AD	1.50	FIX	38382UV32	June 2051
		MG	65,325,621	PAC/AD	1.25	FIX	38382UV40	June 2051
		MJ	65,325,621	PAC/AD	1.00	FIX	38382UV57	June 2051
		MK	65,325,621	PAC/AD	0.75	FIX	38382UV65	June 2051
Combination 4(6)								
MA	\$65,325,621	MH	\$ 66,097,896	PAC/AD	1.50%	FIX	38382UV73	July 2051
MY	772,275	MI	46,268,527	NTL(PAC/AD)	2.50	FIX/IO	38382UV81	July 2051
		ML	66,097,896	PAC/AD	1.75	FIX	38382UV99	July 2051
		MN	66,097,896	PAC/AD	2.00	FIX	38382UW23	July 2051
		MP	66,097,896	PAC/AD	2.25	FIX	38382UW31	July 2051
		MT	66,097,896	PAC/AD	2.50	FIX	38382UW49	July 2051
		MU	66,097,896	PAC/AD	1.25	FIX	38382UW56	July 2051
		MV	66,097,896	PAC/AD	1.00	FIX	38382UW64	July 2051
		MW	66,097,896	PAC/AD	0.75	FIX	38382UW72	July 2051

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 Groups 5 and 10								
Combination 5(7)								
HI	\$50,000,000	IC	\$ 66,666,666	NTL(PT)	3.00%	FIX/IO	38382UW80	July 2051
IL	16,666,666							
Security Groups 12, 13 and 14								
Combination 6(7)								
AB	\$ 6,994,179	AE	\$ 10,000,000	SC/PT	1.50%	FIX	38382UW98	June 2051
AC	1,345,460							
AD	1,660,361							
Security Groups 15 and 16								
Combination 7(7)								
BA	\$ 3,761,084	BE	\$ 10,000,000	SC/PT	1.75%	FIX	38382UX22	June 2051
BC	6,238,916							
Security Group 17								
Combination 8(6)								
JA	\$61,905,000	JB	\$ 61,905,000	PAC I	1.25%	FIX	38382UX30	January 2051
		JC	61,905,000	PAC I	1.00	FIX	38382UX48	January 2051
		JD	61,905,000	PAC I	0.75	FIX	38382UX55	January 2051
		JE	61,905,000	PAC I	0.50	FIX	38382UX63	January 2051
		JJ	20,635,000	NTL(PAC I)	3.00	FIX/IO	38382UX71	January 2051
Combination 9(6)								
JA	\$61,905,000	IJ	\$ 21,242,666	NTL(PAC I)	3.00%	FIX/IO	38382UX89	June 2051
JT	1,823,000	JG	63,728,000	PAC I	1.50	FIX	38382UX97	June 2051
		JH	63,728,000	PAC I	1.25	FIX	38382UY21	June 2051
		JK	63,728,000	PAC I	1.00	FIX	38382UY39	June 2051
		JL	63,728,000	PAC I	0.75	FIX	38382UY47	June 2051
		JM	63,728,000	PAC I	0.50	FIX	38382UY54	June 2051
Security Groups 17, 18 and 19								
Combination 10(7)								
CI	\$ 5,000,000	QI	\$ 73,641,341	NTL(PT)	3.00%	FIX/IO	38382UY62	July 2051
GI	40,000,000							
IG	28,641,341							

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 Groups 18 and 19								
Combination 11(7)								
ID	\$22,666,666	IK	\$ 60,789,553	NTL(PT)	3.00%	FIX/IO	38382UY70	July 2051
IE	38,122,887							
Combination 12(7)								
DI	\$22,333,333	IQ	\$121,122,886	NTL(PT)	3.00%	FIX/IO	38382UY88	July 2051
EI	38,000,000							
ID	22,666,666							
IE	38,122,887							
Combination 13(7)								
DI	\$22,333,333	KI	\$ 60,333,333	NTL(PT)	3.00%	FIX/IO	38382UY96	July 2051
EI	38,000,000							

- (1) All exchanges must comply with minimum denomination restrictions.
- (2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (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 3, 4, 8 and 9, various subcombinations are permitted. See “Description of the Securities — Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations.
- (7) Derived from REMIC Classes relating to separate Groups.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
Initial Balance	\$99,441,000.00	\$4,004,405.00	\$1,000,000.00
August 2021	98,824,882.46	3,958,929.21	988,385.67
September 2021	98,143,303.78	3,910,768.66	976,094.79
October 2021	97,396,918.14	3,859,985.04	963,142.54
November 2021	96,586,484.37	3,806,644.88	949,545.30
December 2021	95,712,865.09	3,750,819.38	935,320.59
January 2022	94,777,025.51	3,692,584.29	920,487.04
February 2022	93,780,032.06	3,632,019.73	905,064.35
March 2022	92,723,050.61	3,569,209.99	889,073.24
April 2022	91,607,344.50	3,504,243.37	872,535.41
May 2022	90,434,272.27	3,437,211.92	855,473.51
June 2022	89,205,285.16	3,368,211.27	837,911.03
July 2022	87,921,924.25	3,297,340.38	819,872.31
August 2022	86,585,817.45	3,224,701.26	801,382.45
September 2022	85,198,676.21	3,150,398.76	782,467.22
October 2022	83,762,291.92	3,074,540.30	763,153.07
November 2022	82,278,532.20	2,997,235.56	743,466.98
December 2022	80,749,336.87	2,918,596.25	723,436.48
January 2023	79,176,713.74	2,838,735.78	703,089.50
February 2023	77,562,734.23	2,757,768.98	682,454.35
March 2023	75,909,528.77	2,678,442.21	662,222.32
April 2023	74,219,282.02	2,600,721.56	642,385.35
May 2023	72,494,228.00	2,524,573.83	622,935.50
June 2023	70,736,645.00	2,449,966.49	603,865.00
July 2023	68,948,850.42	2,376,867.69	585,166.25
August 2023	67,133,195.44	2,305,246.20	566,831.77
September 2023	65,350,998.19	2,235,071.45	548,854.26
October 2023	63,601,652.86	2,166,313.47	531,226.54
November 2023	61,884,564.50	2,098,942.93	513,941.58
December 2023	60,199,148.75	2,032,931.07	496,992.49
January 2024	58,544,831.72	1,968,249.74	480,372.52
February 2024	56,921,049.80	1,904,871.35	464,075.04
March 2024	55,327,249.42	1,842,768.86	448,093.55
April 2024	53,762,886.96	1,781,915.82	432,421.71
May 2024	52,227,428.49	1,722,286.29	417,053.27
June 2024	50,720,349.65	1,663,854.86	401,982.11
July 2024	49,241,135.46	1,606,596.65	387,202.25
August 2024	47,789,280.17	1,550,487.29	372,707.82
September 2024	46,364,287.07	1,495,502.88	358,493.04
October 2024	44,965,668.37	1,441,620.05	344,599.43
November 2024	43,592,944.98	1,389,337.75	331,237.22
December 2024	42,245,646.42	1,338,937.93	318,386.17
January 2025	40,923,310.65	1,290,353.20	306,026.86
February 2025	39,625,483.88	1,243,518.61	294,140.55
March 2025	38,351,720.47	1,198,371.47	282,709.26

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2025	\$37,101,582.78	\$1,154,851.37	\$ 271,715.64
May 2025	35,874,641.01	1,112,900.03	261,143.05
June 2025	34,670,473.05	1,072,461.24	250,975.44
July 2025	33,488,664.40	1,033,480.81	241,197.40
August 2025	32,328,807.97	995,906.48	231,794.06
September 2025	31,200,085.86	959,687.84	222,751.17
October 2025	30,110,447.92	924,776.30	214,054.98
November 2025	29,058,549.92	891,124.96	205,692.27
December 2025	28,043,093.62	858,688.65	197,650.33
January 2026	27,062,825.18	827,423.76	189,916.92
February 2026	26,116,533.63	797,288.27	182,480.29
March 2026	25,203,049.48	768,241.65	175,329.10
April 2026	24,321,243.22	740,244.81	168,452.46
May 2026	23,470,024.02	713,260.06	161,839.91
June 2026	22,648,338.40	687,251.06	155,481.34
July 2026	21,855,168.93	662,182.75	149,367.08
August 2026	21,089,533.04	638,021.35	143,487.78
September 2026	20,350,481.82	614,734.27	137,834.48
October 2026	19,637,098.84	592,290.08	132,398.54
November 2026	18,948,499.09	570,658.49	127,171.65
December 2026	18,283,827.90	549,810.27	122,145.83
January 2027	17,642,259.88	529,717.25	117,313.39
February 2027	17,022,997.93	510,352.28	112,666.93
March 2027	16,425,272.30	491,689.14	108,199.34
April 2027	15,848,339.62	473,702.60	103,903.79
May 2027	15,291,482.04	456,368.29	99,773.68
June 2027	14,754,006.33	439,662.73	95,802.69
July 2027	14,235,243.03	423,563.27	91,984.72
August 2027	13,734,545.68	408,048.10	88,313.92
September 2027	13,251,290.00	393,096.16	84,784.66
October 2027	12,784,873.15	378,687.15	81,391.51
November 2027	12,334,712.98	364,801.50	78,129.25
December 2027	11,900,247.36	351,420.34	74,992.88
January 2028	11,480,933.43	338,525.50	71,977.56
February 2028	11,076,247.03	326,099.41	69,078.66
March 2028	10,685,681.98	314,125.18	66,291.71
April 2028	10,308,749.52	302,586.49	63,612.42
May 2028	9,944,977.67	291,467.63	61,036.65
June 2028	9,593,910.70	280,753.43	58,560.45
July 2028	9,255,108.56	270,429.30	56,179.98
August 2028	8,928,146.31	260,481.13	53,891.57
September 2028	8,612,613.67	250,895.34	51,691.68
October 2028	8,308,114.44	241,658.85	49,576.92
November 2028	8,014,266.10	232,759.01	47,544.02
December 2028	7,730,699.25	224,183.67	45,589.82
January 2029	7,457,057.26	215,921.08	43,711.31
February 2029	7,192,995.75	207,959.94	41,905.58
March 2029	6,938,182.22	200,289.33	40,169.82

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2029	\$ 6,692,295.62	\$ 192,898.74	\$ 38,501.34
May 2029	6,455,025.98	185,778.03	36,897.57
June 2029	6,226,074.00	178,917.44	35,355.99
July 2029	6,005,150.69	172,307.53	33,874.24
August 2029	5,791,977.06	165,939.23	32,449.99
September 2029	5,586,283.72	159,803.78	31,081.03
October 2029	5,387,810.58	153,892.75	29,765.24
November 2029	5,196,306.52	148,197.98	28,500.57
December 2029	5,011,529.10	142,711.65	27,285.04
January 2030	4,833,244.24	137,426.19	26,116.77
February 2030	4,661,225.95	132,334.30	24,993.92
March 2030	4,495,256.05	127,428.97	23,914.75
April 2030	4,335,123.88	122,703.42	22,877.58
May 2030	4,180,626.08	118,151.12	21,880.77
June 2030	4,031,566.31	113,765.78	20,922.78
July 2030	3,887,755.01	109,541.33	20,002.10
August 2030	3,749,009.20	105,471.92	19,117.29
September 2030	3,615,152.21	101,551.91	18,266.97
October 2030	3,486,013.47	97,775.87	17,449.81
November 2030	3,361,428.35	94,138.57	16,664.51
December 2030	3,241,237.88	90,634.96	15,909.86
January 2031	3,125,288.62	87,260.16	15,184.66
February 2031	3,013,432.43	84,009.49	14,487.78
March 2031	2,905,526.31	80,878.42	13,818.12
April 2031	2,801,432.21	77,862.61	13,174.62
May 2031	2,701,016.86	74,957.84	12,556.28
June 2031	2,604,151.62	72,160.08	11,962.11
July 2031	2,510,712.30	69,465.41	11,391.19
August 2031	2,420,579.03	66,870.09	10,842.61
September 2031	2,333,636.08	64,370.47	10,315.50
October 2031	2,249,771.75	61,963.08	9,809.03
November 2031	2,168,878.22	59,644.53	9,322.40
December 2031	2,090,851.40	57,411.60	8,854.85
January 2032	2,015,590.81	55,261.14	8,405.62
February 2032	1,942,999.49	53,190.15	7,974.01
March 2032	1,872,983.82	51,195.72	7,559.34
April 2032	1,805,453.45	49,275.04	7,160.95
May 2032	1,740,321.15	47,425.43	6,778.20
June 2032	1,677,502.76	45,644.28	6,410.48
July 2032	1,616,917.00	43,929.09	6,057.22
August 2032	1,558,485.46	42,277.43	5,717.84
September 2032	1,502,132.43	40,686.99	5,391.81
October 2032	1,447,784.86	39,155.52	5,078.61
November 2032	1,395,372.22	37,680.85	4,777.74
December 2032	1,344,826.45	36,260.91	4,488.72
January 2033	1,296,081.85	34,893.68	4,211.08
February 2033	1,249,075.03	33,577.24	3,944.39
March 2033	1,203,744.79	32,309.71	3,688.22

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2033	\$ 1,160,032.08	\$ 31,089.31	\$ 3,442.15
May 2033	1,117,879.88	29,914.29	3,205.79
June 2033	1,077,233.20	28,783.00	2,978.76
July 2033	1,038,038.95	27,693.83	2,760.71
August 2033	1,000,245.87	26,645.22	2,551.26
September 2033	963,804.54	25,635.68	2,350.11
October 2033	928,667.22	24,663.78	2,156.90
November 2033	894,787.86	23,728.14	1,971.35
December 2033	862,122.02	22,827.40	1,793.14
January 2034	830,626.81	21,960.30	1,621.99
February 2034	800,260.84	21,125.58	1,457.62
March 2034	770,984.17	20,322.06	1,299.77
April 2034	742,758.25	19,548.59	1,148.18
May 2034	715,545.88	18,804.05	1,002.61
June 2034	689,311.18	18,087.38	862.82
July 2034	664,019.50	17,397.54	728.58
August 2034	639,637.43	16,733.56	599.68
September 2034	616,132.72	16,094.46	475.90
October 2034	593,474.25	15,479.34	357.05
November 2034	571,631.98	14,887.30	242.93
December 2034	550,576.94	14,317.49	133.36
January 2035	530,281.18	13,769.08	28.15
February 2035	510,717.71	13,241.30	0.00
March 2035	491,860.52	12,733.36	0.00
April 2035	473,684.48	12,244.53	0.00
May 2035	456,165.36	11,774.11	0.00
June 2035	439,279.78	11,321.42	0.00
July 2035	423,005.19	10,885.78	0.00
August 2035	407,319.81	10,466.58	0.00
September 2035	392,202.66	10,063.20	0.00
October 2035	377,633.46	9,675.06	0.00
November 2035	363,592.69	9,301.57	0.00
December 2035	350,061.47	8,942.21	0.00
January 2036	337,021.61	8,596.45	0.00
February 2036	324,455.57	8,263.77	0.00
March 2036	312,346.41	7,943.69	0.00
April 2036	300,677.79	7,635.75	0.00
May 2036	289,433.97	7,339.48	0.00
June 2036	278,599.72	7,054.46	0.00
July 2036	268,160.40	6,780.26	0.00
August 2036	258,101.86	6,516.48	0.00
September 2036	248,410.43	6,262.73	0.00
October 2036	239,072.97	6,018.64	0.00
November 2036	230,076.77	5,783.84	0.00
December 2036	221,409.59	5,557.98	0.00
January 2037	213,059.60	5,340.74	0.00
February 2037	205,015.42	5,131.78	0.00
March 2037	197,266.04	4,930.81	0.00

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2037	\$ 189,800.86	\$ 4,737.51	\$ 0.00
May 2037	182,609.66	4,551.60	0.00
June 2037	175,682.57	4,372.81	0.00
July 2037	169,010.07	4,200.86	0.00
August 2037	162,583.00	4,035.50	0.00
September 2037	156,392.49	3,876.48	0.00
October 2037	150,430.01	3,723.57	0.00
November 2037	144,687.32	3,576.52	0.00
December 2037	139,156.50	3,435.13	0.00
January 2038	133,829.87	3,299.18	0.00
February 2038	128,700.06	3,168.46	0.00
March 2038	123,759.93	3,042.78	0.00
April 2038	119,002.63	2,921.94	0.00
May 2038	114,421.53	2,805.77	0.00
June 2038	110,010.24	2,694.08	0.00
July 2038	105,762.60	2,586.71	0.00
August 2038	101,672.68	2,483.49	0.00
September 2038	97,734.73	2,384.27	0.00
October 2038	93,943.25	2,288.89	0.00
November 2038	90,292.90	2,197.22	0.00
December 2038	86,778.55	2,109.10	0.00
January 2039	83,395.25	2,024.40	0.00
February 2039	80,138.22	1,943.00	0.00
March 2039	77,002.86	1,864.77	0.00
April 2039	73,984.74	1,789.59	0.00
May 2039	71,079.56	1,717.33	0.00
June 2039	68,283.21	1,647.90	0.00
July 2039	65,591.71	1,581.18	0.00
August 2039	63,001.22	1,517.07	0.00
September 2039	60,508.05	1,455.47	0.00
October 2039	58,108.63	1,396.28	0.00
November 2039	55,799.52	1,339.41	0.00
December 2039	53,577.42	1,284.78	0.00
January 2040	51,439.12	1,232.29	0.00
February 2040	49,381.55	1,181.87	0.00
March 2040	47,401.75	1,133.44	0.00
April 2040	45,496.85	1,086.91	0.00
May 2040	43,664.09	1,042.22	0.00
June 2040	41,900.82	999.30	0.00
July 2040	40,204.47	958.07	0.00
August 2040	38,572.58	918.48	0.00
September 2040	37,002.76	880.45	0.00
October 2040	35,492.73	843.94	0.00
November 2040	34,040.26	808.87	0.00
December 2040	32,643.24	775.20	0.00
January 2041	31,299.60	742.88	0.00
February 2041	30,007.36	711.84	0.00
March 2041	28,764.63	682.04	0.00

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2041	\$ 27,569.55	\$ 653.43	\$ 0.00
May 2041	26,420.36	625.97	0.00
June 2041	25,315.36	599.60	0.00
July 2041	24,252.90	574.30	0.00
August 2041	23,231.38	550.01	0.00
September 2041	22,249.29	526.70	0.00
October 2041	21,305.16	504.33	0.00
November 2041	20,397.56	482.86	0.00
December 2041	19,525.12	462.26	0.00
January 2042	18,686.54	442.49	0.00
February 2042	17,880.55	423.52	0.00
March 2042	17,105.91	405.32	0.00
April 2042	16,361.46	387.86	0.00
May 2042	15,646.06	371.12	0.00
June 2042	14,958.62	355.05	0.00
July 2042	14,298.09	339.64	0.00
August 2042	13,663.44	324.86	0.00
September 2042	13,053.71	310.69	0.00
October 2042	12,467.96	297.09	0.00
November 2042	11,905.27	284.06	0.00
December 2042	11,364.78	271.56	0.00
January 2043	10,845.64	259.57	0.00
February 2043	10,347.04	248.08	0.00
March 2043	9,868.21	237.07	0.00
April 2043	9,408.39	226.51	0.00
May 2043	8,966.86	216.39	0.00
June 2043	8,542.93	206.69	0.00
July 2043	8,135.91	197.40	0.00
August 2043	7,745.18	188.49	0.00
September 2043	7,370.09	179.96	0.00
October 2043	7,010.06	171.78	0.00
November 2043	6,664.51	163.95	0.00
December 2043	6,332.88	156.44	0.00
January 2044	6,014.64	149.25	0.00
February 2044	5,709.28	142.37	0.00
March 2044	5,416.28	135.78	0.00
April 2044	5,135.19	129.46	0.00
May 2044	4,865.54	123.42	0.00
June 2044	4,606.89	117.63	0.00
July 2044	4,358.82	112.09	0.00
August 2044	4,120.90	106.78	0.00
September 2044	3,892.75	101.71	0.00
October 2044	3,673.99	96.85	0.00
November 2044	3,464.26	92.20	0.00
December 2044	3,263.20	87.75	0.00
January 2045	3,070.47	83.50	0.00
February 2045	2,885.74	79.43	0.00
March 2045	2,708.71	75.54	0.00

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2045	\$ 2,539.08	\$ 71.81	\$ 0.00
May 2045	2,376.54	68.25	0.00
June 2045	2,220.83	64.85	0.00
July 2045	2,071.67	61.59	0.00
August 2045	1,928.81	58.48	0.00
September 2045	1,791.99	55.51	0.00
October 2045	1,660.98	52.67	0.00
November 2045	1,535.55	49.96	0.00
December 2045	1,415.47	47.36	0.00
January 2046	1,300.53	44.89	0.00
February 2046	1,190.53	42.52	0.00
March 2046	1,085.27	40.26	0.00
April 2046	984.57	38.11	0.00
May 2046	888.22	36.05	0.00
June 2046	796.08	34.08	0.00
July 2046	707.95	32.21	0.00
August 2046	623.69	30.42	0.00
September 2046	543.13	28.71	0.00
October 2046	466.13	27.09	0.00
November 2046	392.55	25.54	0.00
December 2046	322.23	24.06	0.00
January 2047	255.05	22.65	0.00
February 2047	190.89	21.30	0.00
March 2047	129.61	20.02	0.00
April 2047	71.11	18.81	0.00
May 2047	15.26	17.64	0.00
June 2047	0.00	16.54	0.00
July 2047	0.00	15.49	0.00
August 2047	0.00	14.49	0.00
September 2047	0.00	13.54	0.00
October 2047	0.00	12.63	0.00
November 2047	0.00	11.77	0.00
December 2047	0.00	10.95	0.00
January 2048	0.00	10.17	0.00
February 2048	0.00	9.43	0.00
March 2048	0.00	8.73	0.00
April 2048	0.00	8.07	0.00
May 2048	0.00	7.43	0.00
June 2048	0.00	6.84	0.00
July 2048	0.00	6.27	0.00
August 2048	0.00	5.73	0.00
September 2048	0.00	5.22	0.00
October 2048	0.00	4.73	0.00
November 2048	0.00	4.28	0.00
December 2048	0.00	3.84	0.00
January 2049	0.00	3.43	0.00
February 2049	0.00	3.05	0.00
March 2049	0.00	2.68	0.00

<u>Distribution Date</u>	<u>Class PF</u>	<u>Classes BD and ZB (in the aggregate)</u>	<u>Class DE</u>
April 2049	\$ 0.00	\$ 2.33	\$ 0.00
May 2049	0.00	2.01	0.00
June 2049	0.00	1.70	0.00
July 2049	0.00	1.41	0.00
August 2049	0.00	1.14	0.00
September 2049	0.00	0.88	0.00
October 2049	0.00	0.64	0.00
November 2049	0.00	0.41	0.00
December 2049	0.00	0.20	0.00
January 2050 and thereafter	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
Initial Balance	\$8,000,000.00	\$66,097,896.00	\$80,000,000.00
August 2021	7,908,926.69	65,839,126.36	77,834,512.44
September 2021	7,812,482.01	65,558,544.02	75,721,083.85
October 2021	7,710,789.54	65,256,263.88	73,658,465.96
November 2021	7,603,982.53	64,932,417.56	71,645,440.11
December 2021	7,492,203.61	64,587,153.32	69,680,816.54
January 2022	7,375,604.47	64,220,635.97	67,763,433.75
February 2022	7,254,345.55	63,833,046.74	65,892,157.78
March 2022	7,128,595.65	63,424,583.13	64,065,881.58
April 2022	6,998,531.54	62,995,458.72	62,283,524.42
May 2022	6,864,337.58	62,545,903.03	60,544,031.19
June 2022	6,726,205.20	62,076,161.29	58,846,371.87
July 2022	6,584,332.51	61,586,494.17	57,189,540.89
August 2022	6,438,923.76	61,077,177.60	55,572,556.59
September 2022	6,290,188.84	60,548,502.44	53,994,460.63
October 2022	6,138,342.75	60,000,774.22	52,454,317.44
November 2022	5,983,605.08	59,434,312.83	50,951,213.71
December 2022	5,826,199.40	58,849,452.17	49,484,257.83
January 2023	5,666,352.71	58,246,539.81	48,052,579.40
February 2023	5,504,294.87	57,625,936.64	46,655,328.74
March 2023	5,345,520.62	56,988,016.46	45,291,676.36
April 2023	5,189,962.08	56,333,165.62	43,960,812.53
May 2023	5,037,552.76	55,661,782.54	42,661,946.80
June 2023	4,888,227.52	54,974,277.33	41,394,307.50
July 2023	4,741,922.55	54,271,071.33	40,157,141.38
August 2023	4,598,575.33	53,552,596.62	38,949,713.10
September 2023	4,458,124.64	52,819,295.59	37,771,304.85
October 2023	4,320,510.47	52,071,620.39	36,621,215.93
November 2023	4,185,674.07	51,310,032.48	35,498,762.31
December 2023	4,053,557.87	50,554,756.96	34,403,276.29
January 2024	3,924,105.47	49,805,739.22	33,334,106.10
February 2024	3,797,261.63	49,062,925.08	32,290,615.47
March 2024	3,672,972.23	48,326,260.82	31,272,183.34
April 2024	3,551,184.26	47,595,693.13	30,281,099.44
May 2024	3,431,845.79	46,871,169.19	29,321,033.51
June 2024	3,314,905.95	46,152,636.58	28,391,024.35
July 2024	3,200,314.91	45,440,043.30	27,490,140.33
August 2024	3,088,023.85	44,733,337.82	26,617,478.47
September 2024	2,977,984.95	44,032,469.01	25,772,163.54
October 2024	2,870,151.38	43,337,386.14	24,953,347.24
November 2024	2,765,539.76	42,648,038.94	24,160,207.38
December 2024	2,664,695.63	41,964,377.52	23,391,947.05
January 2025	2,567,484.11	41,286,352.42	22,647,793.89
February 2025	2,473,775.16	40,613,914.58	21,926,999.31
March 2025	2,383,443.33	39,947,015.34	21,228,837.76
April 2025	2,296,367.67	39,285,606.44	20,552,606.06
May 2025	2,212,431.52	38,629,640.04	19,897,622.67
June 2025	2,131,522.40	37,979,068.66	19,263,227.06

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2025	\$2,053,531.82	\$37,333,845.24	\$18,648,779.05
August 2025	1,978,355.16	36,693,923.09	18,053,658.22
September 2025	1,905,891.54	36,059,255.90	17,477,263.25
October 2025	1,836,043.67	35,429,797.77	16,919,011.38
November 2025	1,768,717.74	34,805,503.15	16,378,337.82
December 2025	1,703,823.26	34,186,326.87	15,854,695.21
January 2026	1,641,273.00	33,572,224.15	15,347,553.09
February 2026	1,580,982.83	32,963,150.56	14,856,397.35
March 2026	1,522,871.61	32,359,062.04	14,380,729.79
April 2026	1,466,861.13	31,759,914.90	13,920,067.56
May 2026	1,412,875.94	31,165,665.80	13,473,942.75
June 2026	1,360,843.30	30,576,271.77	13,041,901.90
July 2026	1,310,693.06	29,991,690.19	12,623,505.56
August 2026	1,262,357.59	29,411,878.79	12,218,327.87
September 2026	1,215,771.65	28,836,795.64	11,825,956.14
October 2026	1,170,872.37	28,266,399.18	11,445,990.42
November 2026	1,127,599.08	27,700,648.15	11,078,043.18
December 2026	1,085,893.33	27,139,501.69	10,721,738.82
January 2027	1,045,698.71	26,582,919.22	10,376,713.43
February 2027	1,006,960.87	26,030,860.53	10,042,614.31
March 2027	969,627.37	25,483,285.72	9,719,099.71
April 2027	933,647.67	24,940,155.25	9,405,838.46
May 2027	898,973.03	24,401,429.88	9,102,509.65
June 2027	865,556.45	23,868,940.38	8,808,802.31
July 2027	833,352.62	23,347,798.26	8,524,415.12
August 2027	802,317.85	22,837,765.89	8,249,056.10
September 2027	772,410.01	22,338,610.51	7,982,442.31
October 2027	743,588.48	21,850,104.19	7,724,299.60
November 2027	715,814.09	21,372,023.72	7,474,362.32
December 2027	689,049.10	20,904,150.48	7,232,373.08
January 2028	663,257.08	20,446,270.41	6,998,082.46
February 2028	638,402.95	19,998,173.85	6,771,248.80
March 2028	614,452.85	19,559,655.50	6,551,637.94
April 2028	591,374.15	19,130,514.29	6,339,023.00
May 2028	569,135.41	18,710,553.33	6,133,184.14
June 2028	547,706.27	18,299,579.80	5,933,908.37
July 2028	527,057.51	17,897,404.88	5,740,989.32
August 2028	507,160.92	17,503,843.65	5,554,227.03
September 2028	487,989.33	17,118,715.04	5,373,427.76
October 2028	469,516.53	16,741,841.72	5,198,403.81
November 2028	451,717.25	16,373,050.04	5,028,973.31
December 2028	434,567.14	16,012,169.96	4,864,960.08
January 2029	418,042.71	15,659,034.96	4,706,193.40
February 2029	402,121.33	15,313,481.96	4,552,507.88
March 2029	386,781.16	14,975,351.29	4,403,743.28
April 2029	372,001.18	14,644,486.60	4,259,744.36
May 2029	357,761.09	14,320,734.74	4,120,360.72
June 2029	344,041.34	14,003,945.80	3,985,446.65

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2029	\$ 330,823.08	\$13,693,972.93	\$ 3,854,861.00
August 2029	318,088.13	13,390,672.38	3,728,467.00
September 2029	305,818.98	13,093,903.35	3,606,132.17
October 2029	293,998.73	12,803,527.98	3,487,728.16
November 2029	282,611.11	12,519,411.29	3,373,130.63
December 2029	271,640.41	12,241,421.09	3,262,219.13
January 2030	261,071.52	11,969,427.94	3,154,876.96
February 2030	250,889.85	11,703,305.11	3,050,991.10
March 2030	241,081.33	11,442,928.48	2,950,452.04
April 2030	231,632.42	11,188,176.54	2,853,153.70
May 2030	222,530.05	10,938,930.31	2,758,993.32
June 2030	213,761.63	10,695,073.26	2,667,871.37
July 2030	205,315.02	10,456,491.32	2,579,691.42
August 2030	197,178.52	10,223,072.77	2,494,360.07
September 2030	189,340.85	9,994,708.25	2,411,786.84
October 2030	181,791.14	9,771,290.66	2,331,884.11
November 2030	174,518.91	9,552,715.13	2,254,566.98
December 2030	167,514.07	9,338,878.98	2,179,753.22
January 2031	160,766.86	9,129,681.69	2,107,363.18
February 2031	154,267.92	8,925,024.81	2,037,319.73
March 2031	148,008.19	8,724,811.97	1,969,548.14
April 2031	141,978.96	8,528,948.81	1,903,976.03
May 2031	136,171.82	8,337,342.91	1,840,533.30
June 2031	130,578.68	8,149,903.83	1,779,152.06
July 2031	125,191.73	7,966,542.98	1,719,766.54
August 2031	120,003.44	7,787,173.64	1,662,313.04
September 2031	115,006.57	7,611,710.90	1,606,729.88
October 2031	110,194.12	7,440,071.63	1,552,957.31
November 2031	105,559.36	7,272,174.42	1,500,937.46
December 2031	101,095.80	7,107,939.60	1,450,614.29
January 2032	96,797.18	6,947,289.14	1,401,933.52
February 2032	92,657.46	6,790,146.64	1,354,842.59
March 2032	88,670.85	6,636,437.33	1,309,290.59
April 2032	84,831.73	6,486,087.97	1,265,228.21
May 2032	81,134.72	6,339,026.88	1,222,607.71
June 2032	77,574.60	6,195,183.87	1,181,382.85
July 2032	74,146.37	6,054,490.23	1,141,508.85
August 2032	70,845.19	5,916,878.69	1,102,942.35
September 2032	67,666.41	5,782,283.39	1,065,641.35
October 2032	64,605.54	5,650,639.85	1,029,565.20
November 2032	61,658.26	5,521,884.94	994,674.51
December 2032	58,820.40	5,395,956.86	960,931.14
January 2033	56,087.94	5,272,795.11	928,298.18
February 2033	53,457.02	5,152,340.47	896,739.86
March 2033	50,923.90	5,034,534.95	866,221.57
April 2033	48,485.01	4,919,321.77	836,709.78
May 2033	46,136.86	4,806,645.38	808,172.03
June 2033	43,876.13	4,696,451.36	780,576.87

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2033	\$ 41,699.60	\$ 4,588,686.45	\$ 753,893.89
August 2033	39,604.17	4,483,298.53	728,093.61
September 2033	37,586.87	4,380,236.54	703,147.49
October 2033	35,644.80	4,279,450.53	679,027.91
November 2033	33,775.21	4,180,891.58	655,708.13
December 2033	31,975.42	4,084,511.81	633,162.24
January 2034	30,242.86	3,990,264.34	611,365.17
February 2034	28,575.05	3,898,103.31	590,292.64
March 2034	26,969.59	3,807,983.78	569,921.17
April 2034	25,424.20	3,719,861.79	550,227.98
May 2034	23,936.65	3,633,694.31	531,191.05
June 2034	22,504.81	3,549,439.19	512,789.07
July 2034	21,126.62	3,467,055.21	495,001.37
August 2034	19,800.09	3,386,501.99	477,807.98
September 2034	18,523.31	3,307,740.01	461,189.54
October 2034	17,294.46	3,230,730.59	445,127.33
November 2034	16,111.74	3,155,435.87	429,603.21
December 2034	14,973.45	3,081,818.79	414,599.64
January 2035	13,877.96	3,009,843.08	400,099.62
February 2035	12,823.66	2,939,473.21	386,086.71
March 2035	11,809.04	2,870,674.43	372,544.98
April 2035	10,832.62	2,803,412.73	359,459.03
May 2035	9,892.99	2,737,654.80	346,813.94
June 2035	8,988.78	2,673,368.05	334,595.28
July 2035	8,118.67	2,610,520.57	322,789.06
August 2035	7,281.40	2,549,081.14	311,381.77
September 2035	6,475.75	2,489,019.20	300,360.31
October 2035	5,700.54	2,430,304.83	289,712.01
November 2035	4,954.63	2,372,908.74	279,424.61
December 2035	4,236.95	2,316,802.29	269,486.24
January 2036	3,546.43	2,261,957.43	259,885.42
February 2036	2,882.07	2,208,346.70	250,611.02
March 2036	2,242.89	2,155,943.23	241,652.29
April 2036	1,627.95	2,104,720.73	232,998.82
May 2036	1,036.35	2,054,653.46	224,640.53
June 2036	467.21	2,005,716.23	216,567.67
July 2036	0.00	1,957,884.39	208,770.81
August 2036	0.00	1,911,133.81	201,240.81
September 2036	0.00	1,865,440.88	193,968.83
October 2036	0.00	1,820,782.48	186,946.34
November 2036	0.00	1,777,136.01	180,165.05
December 2036	0.00	1,734,479.33	173,616.96
January 2037	0.00	1,692,790.77	167,294.32
February 2037	0.00	1,652,049.13	161,189.64
March 2037	0.00	1,612,233.68	155,295.67
April 2037	0.00	1,573,324.10	149,605.39
May 2037	0.00	1,535,300.53	144,112.01
June 2037	0.00	1,498,143.53	138,808.96

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2037	\$ 0.00	\$ 1,461,834.06	\$ 133,689.89
August 2037	0.00	1,426,353.51	128,748.66
September 2037	0.00	1,391,683.65	123,979.31
October 2037	0.00	1,357,806.65	119,376.09
November 2037	0.00	1,324,705.07	114,933.43
December 2037	0.00	1,292,361.82	110,645.96
January 2038	0.00	1,260,760.20	106,508.46
February 2038	0.00	1,229,883.86	102,515.89
March 2038	0.00	1,199,716.79	98,663.38
April 2038	0.00	1,170,243.35	94,946.21
May 2038	0.00	1,141,448.21	91,359.83
June 2038	0.00	1,113,316.38	87,899.82
July 2038	0.00	1,085,833.20	84,561.92
August 2038	0.00	1,058,984.31	81,342.01
September 2038	0.00	1,032,755.66	78,236.08
October 2038	0.00	1,007,133.52	75,240.28
November 2038	0.00	982,104.44	72,350.88
December 2038	0.00	957,655.27	69,564.26
January 2039	0.00	933,773.12	66,876.94
February 2039	0.00	910,445.42	64,285.54
March 2039	0.00	887,659.83	61,786.80
April 2039	0.00	865,404.31	59,377.54
May 2039	0.00	843,667.04	57,054.74
June 2039	0.00	822,436.50	54,815.42
July 2039	0.00	801,701.39	52,656.74
August 2039	0.00	781,450.65	50,575.94
September 2039	0.00	761,673.49	48,570.34
October 2039	0.00	742,359.33	46,637.37
November 2039	0.00	723,497.83	44,774.53
December 2039	0.00	705,078.85	42,979.41
January 2040	0.00	687,092.50	41,249.68
February 2040	0.00	669,529.10	39,583.08
March 2040	0.00	652,379.16	37,977.43
April 2040	0.00	635,633.41	36,430.63
May 2040	0.00	619,282.79	34,940.64
June 2040	0.00	603,318.41	33,505.50
July 2040	0.00	587,731.61	32,123.29
August 2040	0.00	572,513.89	30,792.18
September 2040	0.00	557,656.93	29,510.39
October 2040	0.00	543,152.63	28,276.21
November 2040	0.00	528,993.02	27,087.97
December 2040	0.00	515,170.33	25,944.07
January 2041	0.00	501,676.96	24,842.95
February 2041	0.00	488,505.47	23,783.12
March 2041	0.00	475,648.58	22,763.13
April 2041	0.00	463,099.17	21,781.58
May 2041	0.00	450,850.28	20,837.12
June 2041	0.00	438,895.09	19,928.44

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2041	\$ 0.00	\$ 427,226.95	\$ 19,054.27
August 2041	0.00	415,839.35	18,213.40
September 2041	0.00	404,725.89	17,404.64
October 2041	0.00	393,880.36	16,626.86
November 2041	0.00	383,296.66	15,878.97
December 2041	0.00	372,968.82	15,159.88
January 2042	0.00	362,891.01	14,468.59
February 2042	0.00	353,057.53	13,804.09
March 2042	0.00	343,462.79	13,165.43
April 2042	0.00	334,101.35	12,551.68
May 2042	0.00	324,967.86	11,961.94
June 2042	0.00	316,057.11	11,395.37
July 2042	0.00	307,364.00	10,851.11
August 2042	0.00	298,883.52	10,328.37
September 2042	0.00	290,610.80	9,826.36
October 2042	0.00	282,541.08	9,344.34
November 2042	0.00	274,669.67	8,881.59
December 2042	0.00	266,992.01	8,437.39
January 2043	0.00	259,503.64	8,011.08
February 2043	0.00	252,200.20	7,602.00
March 2043	0.00	245,077.41	7,209.52
April 2043	0.00	238,131.10	6,833.03
May 2043	0.00	231,357.20	6,471.95
June 2043	0.00	224,751.70	6,125.70
July 2043	0.00	218,310.70	5,793.75
August 2043	0.00	212,030.40	5,475.56
September 2043	0.00	205,907.05	5,170.62
October 2043	0.00	199,937.01	4,878.44
November 2043	0.00	194,116.71	4,598.54
December 2043	0.00	188,442.67	4,330.48
January 2044	0.00	182,911.47	4,073.79
February 2044	0.00	177,519.79	3,828.06
March 2044	0.00	172,264.35	3,592.88
April 2044	0.00	167,141.97	3,367.84
May 2044	0.00	162,149.55	3,152.57
June 2044	0.00	157,284.02	2,946.69
July 2044	0.00	152,542.42	2,749.84
August 2044	0.00	147,921.82	2,561.69
September 2044	0.00	143,419.40	2,381.90
October 2044	0.00	139,032.35	2,210.15
November 2044	0.00	134,757.97	2,046.13
December 2044	0.00	130,593.59	1,889.54
January 2045	0.00	126,536.62	1,740.10
February 2045	0.00	122,584.51	1,597.53
March 2045	0.00	118,734.78	1,461.56
April 2045	0.00	114,985.00	1,331.93
May 2045	0.00	111,332.80	1,208.40
June 2045	0.00	107,775.86	1,090.73

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2045	\$ 0.00	\$ 104,311.92	\$ 978.68
August 2045	0.00	100,938.74	872.03
September 2045	0.00	97,654.18	770.57
October 2045	0.00	94,456.11	674.10
November 2045	0.00	91,342.47	582.40
December 2045	0.00	88,311.22	495.30
January 2046	0.00	85,360.40	412.60
February 2046	0.00	82,488.08	334.13
March 2046	0.00	79,692.36	259.72
April 2046	0.00	76,971.40	189.20
May 2046	0.00	74,323.40	122.40
June 2046	0.00	71,746.59	59.19
July 2046	0.00	69,239.26	0.00
August 2046	0.00	66,799.72	0.00
September 2046	0.00	64,426.33	0.00
October 2046	0.00	62,117.48	0.00
November 2046	0.00	59,871.61	0.00
December 2046	0.00	57,687.17	0.00
January 2047	0.00	55,562.66	0.00
February 2047	0.00	53,496.64	0.00
March 2047	0.00	51,487.65	0.00
April 2047	0.00	49,534.32	0.00
May 2047	0.00	47,635.26	0.00
June 2047	0.00	45,789.15	0.00
July 2047	0.00	43,994.67	0.00
August 2047	0.00	42,250.57	0.00
September 2047	0.00	40,555.59	0.00
October 2047	0.00	38,908.52	0.00
November 2047	0.00	37,308.17	0.00
December 2047	0.00	35,753.38	0.00
January 2048	0.00	34,243.02	0.00
February 2048	0.00	32,775.98	0.00
March 2048	0.00	31,351.18	0.00
April 2048	0.00	29,967.56	0.00
May 2048	0.00	28,624.09	0.00
June 2048	0.00	27,319.77	0.00
July 2048	0.00	26,053.61	0.00
August 2048	0.00	24,824.65	0.00
September 2048	0.00	23,631.94	0.00
October 2048	0.00	22,474.59	0.00
November 2048	0.00	21,351.68	0.00
December 2048	0.00	20,262.34	0.00
January 2049	0.00	19,205.73	0.00
February 2049	0.00	18,181.00	0.00
March 2049	0.00	17,187.35	0.00
April 2049	0.00	16,223.97	0.00
May 2049	0.00	15,290.09	0.00
June 2049	0.00	14,384.96	0.00

<u>Distribution Date</u>	<u>Class EG</u>	<u>Classes MA and MY (in the aggregate)</u>	<u>Class NB</u>
July 2049	\$ 0.00	\$ 13,507.83	\$ 0.00
August 2049	0.00	12,657.99	0.00
September 2049	0.00	11,834.71	0.00
October 2049	0.00	11,037.33	0.00
November 2049	0.00	10,265.15	0.00
December 2049	0.00	9,517.54	0.00
January 2050	0.00	8,793.84	0.00
February 2050	0.00	8,093.44	0.00
March 2050	0.00	7,415.71	0.00
April 2050	0.00	6,760.07	0.00
May 2050	0.00	6,125.93	0.00
June 2050	0.00	5,512.72	0.00
July 2050	0.00	4,919.90	0.00
August 2050	0.00	4,346.91	0.00
September 2050	0.00	3,793.24	0.00
October 2050	0.00	3,258.36	0.00
November 2050	0.00	2,741.77	0.00
December 2050	0.00	2,242.99	0.00
January 2051	0.00	1,761.53	0.00
February 2051	0.00	1,296.92	0.00
March 2051	0.00	848.72	0.00
April 2051	0.00	416.47	0.00
May 2051 and thereafter	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
Initial Balance	\$46,265,151.00	\$9,383,000.00	\$64,507,000.00
August 2021	45,852,334.19	9,362,883.26	64,332,186.32
September 2021	45,416,926.31	9,332,718.42	64,135,089.79
October 2021	44,959,341.58	9,292,534.30	63,915,800.38
November 2021	44,480,023.47	9,242,380.35	63,674,426.92
December 2021	43,979,443.95	9,182,326.74	63,411,097.01
January 2022	43,458,102.75	9,112,464.35	63,125,956.98
February 2022	42,916,526.56	9,032,904.71	62,819,171.76
March 2022	42,355,268.11	8,943,779.89	62,490,924.77
April 2022	41,774,905.23	8,845,242.28	62,141,417.79
May 2022	41,176,039.83	8,737,464.46	61,770,870.73
June 2022	40,559,296.87	8,620,638.84	61,379,521.47
July 2022	39,925,323.19	8,494,977.34	60,967,625.62
August 2022	39,274,786.40	8,360,711.07	60,535,456.24
September 2022	38,608,373.61	8,218,089.78	60,083,303.60
October 2022	37,926,790.19	8,067,381.50	59,611,474.83
November 2022	37,230,758.48	7,908,871.89	59,120,293.61
December 2022	36,521,016.43	7,742,863.69	58,610,099.82
January 2023	35,798,316.21	7,569,676.12	58,081,249.13
February 2023	35,063,422.84	7,389,644.10	57,534,112.65
March 2023	34,339,313.57	7,203,117.62	56,969,076.43
April 2023	33,625,828.13	7,010,460.87	56,386,541.10
May 2023	32,922,808.58	6,812,051.52	55,786,921.31
June 2023	32,230,099.26	6,608,279.77	55,170,645.32
July 2023	31,547,546.80	6,399,547.50	54,538,154.43
August 2023	30,875,000.03	6,186,267.36	53,889,902.50
September 2023	30,212,310.02	5,968,861.75	53,226,355.37
October 2023	29,559,329.97	5,747,761.90	52,547,990.30
November 2023	28,915,915.24	5,523,406.80	51,855,295.41
December 2023	28,281,923.28	5,296,242.19	51,148,769.06
January 2024	27,657,213.63	5,075,434.46	50,449,079.74
February 2024	27,041,647.87	4,860,865.31	49,756,164.07
March 2024	26,435,089.58	4,652,418.32	49,069,959.21
April 2024	25,837,404.35	4,449,978.91	48,390,402.94
May 2024	25,248,459.73	4,253,434.34	47,717,433.57
June 2024	24,668,125.18	4,062,673.70	47,050,989.97
July 2024	24,096,272.08	3,877,587.83	46,391,011.56
August 2024	23,532,773.67	3,698,069.30	45,737,438.34
September 2024	22,977,505.05	3,524,012.45	45,090,210.81
October 2024	22,430,343.14	3,355,313.29	44,449,270.04
November 2024	21,891,166.66	3,191,869.52	43,814,557.61
December 2024	21,359,856.08	3,033,580.46	43,186,015.65
January 2025	20,836,293.64	2,880,347.11	42,563,586.80
February 2025	20,320,363.28	2,732,072.01	41,947,214.22
March 2025	19,811,950.63	2,588,659.31	41,336,841.60
April 2025	19,310,943.02	2,450,014.72	40,732,413.11
May 2025	18,817,229.38	2,316,045.45	40,133,873.46

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
June 2025	\$18,330,700.31	\$2,186,660.25	\$39,541,167.84
July 2025	17,851,247.98	2,061,769.33	38,954,241.94
August 2025	17,378,766.13	1,941,284.38	38,373,041.96
September 2025	16,913,361.51	1,825,118.53	37,797,514.55
October 2025	16,460,243.04	1,713,186.32	37,227,606.87
November 2025	16,019,089.99	1,605,403.69	36,663,266.57
December 2025	15,589,589.92	1,501,687.97	36,104,441.75
January 2026	15,171,438.49	1,401,957.85	35,551,080.98
February 2026	14,764,339.22	1,306,133.33	35,003,133.33
March 2026	14,368,003.33	1,214,135.74	34,460,548.29
April 2026	13,982,149.49	1,125,887.72	33,923,275.84
May 2026	13,606,503.67	1,041,313.18	33,391,266.40
June 2026	13,240,798.94	960,337.28	32,864,470.84
July 2026	12,884,775.27	882,886.44	32,342,840.47
August 2026	12,538,179.40	808,888.27	31,826,327.06
September 2026	12,200,764.60	738,271.61	31,314,882.81
October 2026	11,872,290.55	670,966.49	30,808,460.34
November 2026	11,552,523.17	606,904.07	30,307,012.72
December 2026	11,241,234.44	546,016.69	29,810,493.44
January 2027	10,938,202.26	488,237.80	29,318,856.42
February 2027	10,643,210.28	433,502.00	28,832,055.97
March 2027	10,356,047.78	381,744.96	28,350,046.85
April 2027	10,076,509.50	332,903.43	27,872,784.22
May 2027	9,804,395.52	286,915.23	27,400,223.64
June 2027	9,539,511.09	243,719.25	26,932,321.07
July 2027	9,281,666.55	203,255.37	26,469,032.90
August 2027	9,030,677.13	165,464.53	26,010,315.88
September 2027	8,786,362.89	130,755.82	25,556,127.18
October 2027	8,548,548.55	100,391.67	25,106,424.34
November 2027	8,317,063.40	74,258.23	24,661,165.31
December 2027	8,091,741.15	52,244.01	24,220,308.39
January 2028	7,872,419.85	34,239.77	23,783,812.30
February 2028	7,658,941.76	20,138.53	23,351,636.10
March 2028	7,451,153.23	9,835.51	22,923,739.24
April 2028	7,248,904.63	3,228.08	22,500,081.54
May 2028	7,052,050.21	215.71	22,080,623.19
June 2028	6,860,448.02	215.71	21,665,809.00
July 2028	6,673,959.80	215.71	21,258,515.85
August 2028	6,492,450.90	215.71	20,858,610.59
September 2028	6,315,790.18	215.71	20,465,962.43
October 2028	6,143,849.90	215.71	20,080,442.81
November 2028	5,976,505.66	215.71	19,701,925.43
December 2028	5,813,636.31	215.71	19,330,286.20
January 2029	5,655,123.85	215.71	18,965,403.18
February 2029	5,500,853.36	215.71	18,607,156.53
March 2029	5,350,712.92	215.71	18,255,428.55
April 2029	5,204,593.52	215.71	17,910,103.55

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
May 2029	\$ 5,062,389.02	\$ 215.71	\$17,571,067.87
June 2029	4,923,996.02	215.71	17,238,209.83
July 2029	4,789,313.83	215.71	16,911,419.71
August 2029	4,658,244.41	215.71	16,590,589.68
September 2029	4,530,692.26	215.71	16,275,613.82
October 2029	4,406,564.38	215.71	15,966,388.04
November 2029	4,285,770.21	215.71	15,662,810.07
December 2029	4,168,221.53	215.71	15,364,779.42
January 2030	4,053,832.46	215.71	15,072,197.38
February 2030	3,942,519.36	215.71	14,784,966.94
March 2030	3,834,200.75	215.71	14,502,992.78
April 2030	3,728,797.33	215.71	14,226,181.28
May 2030	3,626,231.83	215.71	13,954,440.42
June 2030	3,526,429.02	215.71	13,687,679.80
July 2030	3,429,315.66	215.71	13,425,810.62
August 2030	3,334,820.40	215.71	13,168,745.62
September 2030	3,242,873.78	215.71	12,916,399.05
October 2030	3,153,408.14	215.71	12,668,686.69
November 2030	3,066,357.62	215.71	12,425,525.78
December 2030	2,981,658.06	215.71	12,186,835.01
January 2031	2,899,247.00	215.71	11,952,534.50
February 2031	2,819,063.61	215.71	11,722,545.75
March 2031	2,741,048.67	215.71	11,496,791.67
April 2031	2,665,144.50	215.71	11,275,196.49
May 2031	2,591,294.94	215.71	11,057,685.79
June 2031	2,519,445.31	215.71	10,844,186.44
July 2031	2,449,542.35	215.71	10,634,626.60
August 2031	2,381,534.23	215.71	10,428,935.69
September 2031	2,315,370.45	215.71	10,227,044.37
October 2031	2,251,001.86	215.71	10,028,884.51
November 2031	2,188,380.59	215.71	9,834,389.20
December 2031	2,127,460.03	215.71	9,643,492.68
January 2032	2,068,194.81	215.71	9,456,130.34
February 2032	2,010,540.75	215.71	9,272,238.74
March 2032	1,954,454.81	215.71	9,091,755.53
April 2032	1,899,895.11	215.71	8,914,619.45
May 2032	1,846,820.87	215.71	8,740,770.34
June 2032	1,795,192.38	215.71	8,570,149.09
July 2032	1,744,970.98	215.71	8,402,697.62
August 2032	1,696,119.01	215.71	8,238,358.88
September 2032	1,648,599.84	215.71	8,077,076.83
October 2032	1,602,377.77	215.71	7,918,796.41
November 2032	1,557,418.08	215.71	7,763,463.54
December 2032	1,513,686.92	215.71	7,611,025.08
January 2033	1,471,151.38	215.71	7,461,428.82
February 2033	1,429,779.39	215.71	7,314,623.51
March 2033	1,389,539.74	215.71	7,170,558.75

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
April 2033	\$ 1,350,402.03	\$ 215.71	\$ 7,029,185.08
May 2033	1,312,336.69	215.71	6,890,453.87
June 2033	1,275,314.91	215.71	6,754,317.38
July 2033	1,239,308.65	215.71	6,620,728.70
August 2033	1,204,290.61	215.71	6,489,641.75
September 2033	1,170,234.22	215.71	6,361,011.26
October 2033	1,137,113.61	215.71	6,234,792.77
November 2033	1,104,903.58	215.71	6,110,942.59
December 2033	1,073,579.62	215.71	5,989,417.82
January 2034	1,043,117.87	215.71	5,870,176.32
February 2034	1,013,495.08	215.71	5,753,176.68
March 2034	984,688.63	215.71	5,638,378.23
April 2034	956,676.51	215.71	5,525,741.03
May 2034	929,437.28	215.71	5,415,225.83
June 2034	902,950.08	215.71	5,306,794.08
July 2034	877,194.59	215.71	5,200,407.93
August 2034	852,151.04	215.71	5,096,030.18
September 2034	827,800.19	215.71	4,993,624.30
October 2034	804,123.30	215.71	4,893,154.41
November 2034	781,102.13	215.71	4,794,585.26
December 2034	758,718.94	215.71	4,697,882.23
January 2035	736,956.45	215.71	4,603,011.31
February 2035	715,797.83	215.71	4,509,939.10
March 2035	695,226.72	215.71	4,418,632.80
April 2035	675,227.18	215.71	4,329,060.17
May 2035	655,783.71	215.71	4,241,189.56
June 2035	636,881.20	215.71	4,154,989.90
July 2035	618,504.97	215.71	4,070,430.62
August 2035	600,640.71	215.71	3,987,481.76
September 2035	583,274.50	215.71	3,906,113.84
October 2035	566,392.81	215.71	3,826,297.93
November 2035	549,982.43	215.71	3,748,005.62
December 2035	534,030.53	215.71	3,671,208.99
January 2036	518,524.64	215.71	3,595,880.63
February 2036	503,452.58	215.71	3,521,993.61
March 2036	488,802.53	215.71	3,449,521.48
April 2036	474,562.98	215.71	3,378,438.28
May 2036	460,722.71	215.71	3,308,718.49
June 2036	447,270.83	215.71	3,240,337.06
July 2036	434,196.72	215.71	3,173,269.38
August 2036	421,490.05	215.71	3,107,491.29
September 2036	409,140.76	215.71	3,042,979.06
October 2036	397,139.08	215.71	2,979,709.36
November 2036	385,475.48	215.71	2,917,659.31
December 2036	374,140.71	215.71	2,856,806.43
January 2037	363,125.74	215.71	2,797,128.64
February 2037	352,421.80	215.71	2,738,604.24

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
March 2037	\$ 342,020.35	\$ 215.71	\$ 2,681,211.95
April 2037	331,913.10	215.71	2,624,930.84
May 2037	322,091.94	215.71	2,569,740.39
June 2037	312,549.02	215.71	2,515,620.41
July 2037	303,276.69	215.71	2,462,551.09
August 2037	294,267.48	215.71	2,410,512.99
September 2037	285,514.16	215.71	2,359,487.00
October 2037	277,009.67	215.71	2,309,454.35
November 2037	268,747.15	215.71	2,260,396.63
December 2037	260,719.93	215.71	2,212,295.74
January 2038	252,921.50	215.71	2,165,133.91
February 2038	245,345.54	215.71	2,118,893.69
March 2038	237,985.91	215.71	2,073,557.95
April 2038	230,836.63	215.71	2,029,109.87
May 2038	223,891.86	215.71	1,985,532.92
June 2038	217,145.94	215.71	1,942,810.87
July 2038	210,593.36	215.71	1,900,927.81
August 2038	204,228.77	215.71	1,859,868.07
September 2038	198,046.94	215.71	1,819,616.30
October 2038	192,042.80	215.71	1,780,157.42
November 2038	186,211.40	215.71	1,741,476.61
December 2038	180,547.96	215.71	1,703,559.32
January 2039	175,047.79	215.71	1,666,391.28
February 2039	169,706.34	215.71	1,629,958.46
March 2039	164,519.20	215.71	1,594,247.08
April 2039	159,482.06	215.71	1,559,243.63
May 2039	154,590.74	215.71	1,524,934.84
June 2039	149,841.16	215.71	1,491,307.66
July 2039	145,229.37	215.71	1,458,349.30
August 2039	140,751.51	215.71	1,426,047.18
September 2039	136,403.83	215.71	1,394,388.97
October 2039	132,182.69	215.71	1,363,362.56
November 2039	128,084.54	215.71	1,332,956.04
December 2039	124,105.93	215.71	1,303,157.73
January 2040	120,243.51	215.71	1,273,956.18
February 2040	116,494.02	215.71	1,245,340.11
March 2040	112,854.28	215.71	1,217,298.47
April 2040	109,321.20	215.71	1,189,820.42
May 2040	105,891.78	215.71	1,162,895.29
June 2040	102,563.10	215.71	1,136,512.62
July 2040	99,332.32	215.71	1,110,662.15
August 2040	96,196.67	215.71	1,085,333.78
September 2040	93,153.48	215.71	1,060,517.61
October 2040	90,200.12	215.71	1,036,203.94
November 2040	87,334.06	215.71	1,012,383.20
December 2040	84,552.83	215.71	989,046.04
January 2041	81,854.01	215.71	966,183.26

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
February 2041	\$ 79,235.28	\$ 215.71	\$ 943,785.83
March 2041	76,694.36	215.71	921,844.89
April 2041	74,229.04	215.71	900,351.72
May 2041	71,837.17	215.71	879,297.80
June 2041	69,516.66	215.71	858,674.74
July 2041	67,265.48	215.71	838,474.30
August 2041	65,081.65	215.71	818,688.40
September 2041	62,963.25	215.71	799,309.11
October 2041	60,908.41	215.71	780,328.64
November 2041	58,915.32	215.71	761,739.34
December 2041	56,982.20	215.71	743,533.72
January 2042	55,107.35	215.71	725,704.41
February 2042	53,289.08	215.71	708,244.17
March 2042	51,525.79	215.71	691,145.90
April 2042	49,815.88	215.71	674,402.65
May 2042	48,157.82	215.71	658,007.56
June 2042	46,550.13	215.71	641,953.94
July 2042	44,991.34	215.71	626,235.18
August 2042	43,480.06	215.71	610,844.82
September 2042	42,014.90	215.71	595,776.52
October 2042	40,594.54	215.71	581,024.04
November 2042	39,217.68	215.71	566,581.26
December 2042	37,883.06	215.71	552,442.19
January 2043	36,589.46	215.71	538,600.93
February 2043	35,335.68	215.71	525,051.70
March 2043	34,120.58	215.71	511,788.82
April 2043	32,943.02	215.71	498,806.72
May 2043	31,801.91	215.71	486,099.94
June 2043	30,696.19	215.71	473,663.11
July 2043	29,624.83	215.71	461,490.97
August 2043	28,586.82	215.71	449,578.34
September 2043	27,581.19	215.71	437,920.15
October 2043	26,607.00	215.71	426,511.42
November 2043	25,663.31	215.71	415,347.28
December 2043	24,749.23	215.71	404,422.92
January 2044	23,863.90	215.71	393,733.64
February 2044	23,006.47	215.71	383,274.82
March 2044	22,176.12	215.71	373,041.94
April 2044	21,372.04	215.71	363,030.53
May 2044	20,593.46	215.71	353,236.25
June 2044	19,839.64	215.71	343,654.81
July 2044	19,109.83	215.71	334,282.00
August 2044	18,403.32	215.71	325,113.70
September 2044	17,719.42	215.71	316,145.87
October 2044	17,057.47	215.71	307,374.54
November 2044	16,416.80	215.71	298,795.81
December 2044	15,796.79	215.71	290,405.85

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
January 2045	\$ 15,196.81	\$ 215.71	\$ 282,200.91
February 2045	14,616.27	215.71	274,177.33
March 2045	14,054.58	215.71	266,331.47
April 2045	13,511.19	215.71	258,659.80
May 2045	12,985.54	215.71	251,158.85
June 2045	12,477.09	215.71	243,825.19
July 2045	11,985.34	215.71	236,655.49
August 2045	11,509.77	215.71	229,646.45
September 2045	11,049.91	215.71	222,794.86
October 2045	10,605.27	215.71	216,097.56
November 2045	10,175.39	215.71	209,551.44
December 2045	9,759.82	215.71	203,153.46
January 2046	9,358.14	215.71	196,900.64
February 2046	8,969.91	215.71	190,790.04
March 2046	8,594.74	215.71	184,818.80
April 2046	8,232.21	215.71	178,984.09
May 2046	7,881.94	215.71	173,283.15
June 2046	7,543.56	215.71	167,713.26
July 2046	7,216.71	215.71	162,271.77
August 2046	6,901.02	215.71	156,956.07
September 2046	6,596.15	215.71	151,763.58
October 2046	6,301.77	215.71	146,691.81
November 2046	6,017.56	215.71	141,738.29
December 2046	5,743.21	215.71	136,900.59
January 2047	5,478.39	215.71	132,176.36
February 2047	5,222.83	215.71	127,563.25
March 2047	4,976.22	215.71	123,059.00
April 2047	4,738.30	215.71	118,661.37
May 2047	4,508.78	215.71	114,368.15
June 2047	4,287.42	215.71	110,177.19
July 2047	4,073.94	215.71	106,086.40
August 2047	3,868.10	215.71	102,093.69
September 2047	3,669.67	215.71	98,197.03
October 2047	3,478.40	215.71	94,394.43
November 2047	3,294.08	215.71	90,683.94
December 2047	3,116.47	215.71	87,063.64
January 2048	2,945.37	215.71	83,531.66
February 2048	2,780.57	215.71	80,086.14
March 2048	2,621.87	215.71	76,725.29
April 2048	2,469.07	215.71	73,447.33
May 2048	2,321.98	215.71	70,250.52
June 2048	2,180.43	215.71	67,133.16
July 2048	2,044.22	215.71	64,093.57
August 2048	1,913.19	215.71	61,130.13
September 2048	1,787.18	215.71	58,241.21
October 2048	1,666.01	215.71	55,425.26
November 2048	1,549.53	215.71	52,680.71

<u>Distribution Date</u>	<u>Classes HC and HL (in the aggregate)</u>	<u>Classes GK and GZ (in the aggregate)</u>	<u>Classes JA, JT and JY (in the aggregate)</u>
December 2048	\$ 1,437.59	\$ 215.71	\$ 50,006.06
January 2049	1,330.03	215.71	47,399.82
February 2049	1,226.72	215.71	44,860.53
March 2049	1,127.51	215.71	42,386.77
April 2049	1,032.27	215.71	39,977.13
May 2049	940.87	215.71	37,630.25
June 2049	853.18	215.71	35,344.77
July 2049	769.07	215.71	33,119.39
August 2049	688.43	215.71	30,952.79
September 2049	611.14	215.71	28,843.72
October 2049	537.08	215.71	26,790.94
November 2049	466.16	215.71	24,793.22
December 2049	398.26	215.71	22,849.37
January 2050	333.27	215.71	20,958.21
February 2050	271.11	215.71	19,118.61
March 2050	211.67	215.71	17,329.43
April 2050	154.86	215.71	15,589.58
May 2050	100.59	215.71	13,897.96
June 2050	48.77	215.71	12,253.53
July 2050	0.00	215.71	10,655.23
August 2050	0.00	215.71	9,102.07
September 2050	0.00	215.71	7,593.03
October 2050	0.00	215.71	6,127.13
November 2050	0.00	215.71	4,703.43
December 2050	0.00	215.71	3,320.98
January 2051	0.00	215.71	1,978.86
February 2051	0.00	215.71	676.17
March 2051 and thereafter	0.00	0.00	0.00

Underlying Certificates

Trust Asset Group	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
6	Ginnie Mae	2020-005	ID(6)	January 30, 2020	38382CGW5	3.50%	FIX/IO	June 2045	NTL(SC/PT)	\$ 552,654	0.76020041	\$ 420,128	100.0000000000%	II
6	Ginnie Mae	2020-095	SI(5)(7)	July 30, 2020	38382GV74	(4)	INV/IO/DLY	August 2045	NTL(SC/PT)	1,496,514	0.90583968	1,355,602	100.0000000000	II
6	Ginnie Mae	2021-016	IO(5)(8)	January 29, 2021	38382NAP2	(4)	WAC/IO/DLY	June 2050	NTL(SC/PT)	34,311,053	0.79623348	3,383,050	13.1153071869	I/II
9	Ginnie Mae	2021-098	KC	June 30, 2021	38382TM35	2.00	FIX	June 2051	PAC/AD	72,918,412	0.99767053	20,253,164	27.8399562514	II
12	Ginnie Mae	2017-136	GR(5)	September 29, 2017	38380HTT2	3.00	FIX	March 2047	PAC/AD	104,771,000	0.71299835	2,902,279	3.8851657424	II
12	Ginnie Mae	2019-140	DP(5)	November 29, 2019	38382AU78	3.50	FIX	August 2049	PAC/AD	10,000,000	0.25644492	2,564,449	100.0000000000	II
12	Ginnie Mae	2020-015	DL(5)	February 28, 2020	38382CRM5	3.00	FIX	September 2049	PAC/AD	40,601,000	0.15274508	1,527,451	24.6299352233	II
13	Ginnie Mae	2020-095	PB	July 30, 2020	38382C2K7	1.50	FIX	July 2050	PAC/AD	685,000	1.00000000	300,000	43.7956204380	II
13	Ginnie Mae	2021-083	MY(5)	May 28, 2021	38382QSL5	1.50	FIX	May 2051	PAC	100,000	1.00000000	100,000	100.0000000000	II
13	Ginnie Mae	2021-083	NB	May 28, 2021	38382QRM4	1.50	FIX	May 2051	PAC I	505,162	1.00000000	505,162	100.0000000000	II
13	Ginnie Mae	2021-083	PW(5)	May 28, 2021	38382QSQ4	1.50	FIX	May 2051	PAC	110,000	1.00000000	110,000	100.0000000000	II
13	Ginnie Mae	2021-096	JY	June 30, 2021	38382UYK1	1.50	FIX	June 2051	PAC I	330,298	1.00000000	330,298	100.0000000000	II
14	Ginnie Mae	2020-011	PB	January 30, 2020	38382B4V2	2.50	FIX	January 2050	PAC/AD	1,026,250	1.00000000	531,000	51.7417783191	II
14	Ginnie Mae	2020-015	HL	February 28, 2020	38382CNG7	2.50	FIX	February 2050	PAC	1,385,112	1.00000000	1,129,361	81.5357169673	II
15	Ginnie Mae	2011-123	DI(5)(9)	September 30, 2011	38377YG63	3.00	FIX	May 2037	SC/SEQ	16,236,000	0.08800728	745,070	52.1433850702	I
15	Ginnie Mae	2016-116	HK(5)	September 30, 2016	38380AKN6	2.75	FIX	February 2046	PAC/AD	125,000,000	0.13094410	4,029,935	24.6208000000	II
15	Ginnie Mae	2017-136	GR(5)	September 29, 2017	38380HTT2	3.00	FIX	March 2047	PAC/AD	104,771,000	0.71299835	1,463,911	1.9596796824	II
16	Ginnie Mae	2021-096	HY	June 30, 2021	383821XZ9	2.00	FIX	June 2051	PAC I	430,055	1.00000000	430,055	100.0000000000	II
16	Ginnie Mae	2021-096	KY	June 30, 2021	383821YX5	2.00	FIX	June 2051	PAC/AD	224,231	1.00000000	208,029	92.7744156696	II
16	Ginnie Mae	2021-103	BG	June 30, 2021	38382T7Z2	2.00	FIX	June 2051	PAC/AD	2,959,000	1.00000000	2,759,000	93.240597837	II
16	Ginnie Mae	2021-107	TY(5)	June 30, 2021	383821DB4	2.00	FIX	June 2051	PAC I	364,000	1.00000000	364,000	100.0000000000	II

- (1) As defined under “Class Types” in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of July 2021.
- (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 ID is backed by a previously issued Ginnie Mae REMIC certificate, which is further backed by a previously issued Ginnie Mae MX certificate, as outlined below:
 - REMIC Class KI from 2018-001, further backed by:
 - MX Class PI from 2016-083
- (7) Class SI is backed by a previously issued Ginnie Mae REMIC certificate, which is further backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
 - REMIC Class SW from 2016-109, further backed by:
 - REMIC Class GS from 2016-017, further backed by:
 - REMIC Class JS from 2015-111

- (8) Class IO 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 IK from 2017-163, further backed by:
 - MX Classes KI, MI and TI from 2017-130
 - REMIC Class IO from 2019-078, further backed by:
 - REMIC Class IQ from 2017-068, further backed by:
 - MX Classes IT and TI from 2016-037
 - MX Class IA from 2018-091
 - MX Classes HI and IH from 2018-139
 - REMIC Class IH and MX Classes IL and IQ from 2019-023
 - REMIC Class KI from 2019-041
 - REMIC Class IL from 2019-056
 - REMIC Class WI from 2019-123, further backed by:
 - REMIC Class WI from 2018-138, further backed by:
 - MX Class WI from 2016-163
 - REMIC Class SC from 2017-162
 - MX Class WI from 2019-152, further backed by:
 - REMIC Class GS from 2014-021
 - REMIC Class IG from 2016-017, further backed by:
 - REMIC Class JS from 2015-111
 - REMIC Class S from 2019-069
 - REMIC Class MI from 2020-133, further backed by:
 - REMIC Class MB from 2020-085
- (9) Class DJ is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
- REMIC Class BA from 2010-112



\$1,591,585,541

**Government National
Mortgage Association**

GINNIE MAE®

**Guaranteed REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2021-119**

OFFERING CIRCULAR SUPPLEMENT
July 26, 2021

**Citigroup
Roberts & Ryan Investments**