

\$2,879,132,745
Government National Mortgage Association

GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2021-160**

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

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

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

See “Risk Factors” beginning on page S-17 which highlights some of these risks.

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be September 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 “exempted securities” under the Securities Exchange Act of 1934.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
AT(1)	\$97,500,000	2.50%	PAC/AD	FIX	38383ATF1	September 2051
AZ(1)	20,090,273	2.50	SUP	FIX/Z	38383ATG9	September 2051
B(1)	25,000,000	2.50	PAC/AD	FIX	38383ATH7	September 2051
BZ(1)	5,987,496	2.50	SUP	FIX/Z	38383ATJ3	September 2051
CT(1)	11,000,000	2.50	PAC/AD	FIX	38383ATK0	September 2051
CZ(1)	2,960,097	2.50	SUP	FIX/Z	38383ATL8	September 2051
Z	6,675	2.50	CPT/PAC/AD	FIX/Z	38383ATM6	September 2051
Security Group 2						
BV(1)	549,581	2.00	SEQ/AD	FIX	38383ATN4	April 2033
HX(1)	25,469,289	2.50	NTL(PT)	FIX/IO	38383ATP9	September 2051
JX(1)	27,605,280	2.50	NTL(SEQ)	FIX/IO	38383ATQ7	December 2049
KX(1)	6,889,230	2.50	NTL(PT)	FIX/IO	38383ATR5	September 2051
LX(1)	7,625,573	2.50	NTL(SEQ)	FIX/IO	38383ATS3	May 2050
MB(1)	115,022,000	1.40	SEQ	FIX	38383ATT1	December 2049
MC(1)	31,773,222	1.40	SEQ	FIX	38383ATU8	May 2050
VA(1)	2,534,029	2.00	SEQ/AD	FIX	38383ATV6	April 2033
ZA(1)	9,790,419	2.00	SEQ	FIX/Z	38383ATW4	September 2051
ZB(1)	2,123,349	2.00	SEQ	FIX/Z	38383ATX2	September 2051
Security Group 3						
A	118,966,785	1.00	PT	FIX	38383ATY0	September 2036
VI	71,380,071	2.50	NTL(PT)	FIX/IO	38383ATZ7	September 2036
Security Group 4						
N(1)	181,000,000	3.00	PAC/AD	FIX	38383AU0A	September 2051
NZ	32,955,328	3.00	SUP	FIX/Z	38383AUB8	September 2051
ZN	9,050	3.00	PAC/AD	FIX/Z	38383AUC6	September 2051
Security Group 5						
BF(1)	105,855,764	(5)	PT	FLT	38383AUD4	September 2051
BT(1)	105,855,764	(5)	NTL(PT)	INV/IO	38383AUE2	September 2051
J	105,855,764	(5)	NTL(PT)	INV/IO	38383AUF9	September 2051
Security Group 6						
F	100,500,000	(5)	PT	FLT	38383AUG7	September 2051
S	100,500,000	(5)	NTL(PT)	INV/IO	38383AUH5	September 2051
Security Group 7						
IK(1)	33,159,043	2.50	NTL(PT)	FIX/IO	38383AUJ1	September 2051
KE	160,000,000	1.75	SEQ	FIX	38383AUK8	February 2051
KI(1)	16,000,000	2.50	NTL(SEQ)	FIX/IO	38383AUL6	February 2051
VK(1)	1,191,554	2.00	AD/SEQ	FIX	38383AUM4	April 2033
ZK(1)	4,603,661	2.00	SEQ	FIX/Z	38383AUN2	September 2051
Security Group 8						
MA	10,000,000	1.00	PAC/AD	FIX	38383AUP7	January 2050
MI	7,500,000	4.00	NTL(PAC/AD)	FIX/IO	38383AUQ5	January 2050
MZ	2,754,191	4.00	SUP	FIX/Z	38383AUR3	January 2050
Security Group 9						
TA	113,108,740	2.00	PT	FIX	38383AUS1	September 2051
TI	37,702,913	3.00	NTL(PT)	FIX/IO	38383AUT9	September 2051
Security Group 10						
HS	77,744,191	(5)	NTL(PT)	INV/IO	38383AAU6	September 2051
IW(1)	77,744,191	(5)	NTL(PT)	INV/IO	38383AAU4	September 2051
WF(1)	77,744,191	(5)	PT	FLT	38383AAU2	September 2051
Security Group 11						
AJ	94,899,350	2.00	PT	FIX	38383AAUX0	September 2051
IA	31,633,116	3.00	NTL(PT)	FIX/IO	38383AAUY8	September 2051
Security Group 12						
JA	56,616,889	2.00	PT	FIX	38383AAUZ5	September 2051
JL(1)	18,872,296	3.00	NTL(PT)	FIX/IO	38383AAVA9	September 2051
Security Group 13						
GF(1)	77,754,768	(5)	PT	FLT	38383AVB7	September 2051
GT(1)	127,754,768	(5)	NTL(PT)	INV/IO	38383AVC5	September 2051
LF	50,000,000	(5)	PT	FLT	38383AVD3	September 2051
SW	127,754,768	(5)	NTL(PT)	INV/IO	38383AVE1	September 2051
Security Group 14						
CF	85,038,185	(5)	PT	FLT	38383AVF8	September 2051
CN	170,076,372	1.25	PT	FIX	38383AVG6	September 2051
SE	67,568,685	(5)	NTL(PT)	INV/IO	38383AVH4	September 2051
SG	17,469,500	(5)	NTL(PT)	INV/IO	38383AVJ0	September 2051

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Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 15						
DA(1)	\$47,962,000	2.00%	PAC I	FIX	38383AVK7	August 2051
DJ	36,666,666	3.00	NTL(PT)	FIX/IO	38383AVL5	September 2051
DH	6,433,000	2.00	SUP/AD	FIX	38383AVM3	September 2051
DK	5,147,000	2.00	PAC II	FIX	38383AVN1	September 2051
DL	457,000	2.00	PAC I	FIX	38383AVP6	September 2051
DZ	1,000	2.00	SUP	FIX/Z	38383AVQ4	September 2051
ED	40,000,000	1.75	PT	FIX	38383AVR2	September 2051
Security Group 16						
DG	25,000,000	1.75	SEQ	FIX	38383AVS0	February 2051
DH	57,638,915	1.50	SEQ	FIX	38383AVT8	February 2051
IG(1)	30,555,566	2.50	NTL(SEQ)	FIX/IO	38383AVU5	February 2051
LV(1)	741,210	2.50	AD/SEQ	FIX	38383AVV3	February 2033
LZ(1)	2,247,918	2.50	SEQ	FIX/Z	38383AVW1	September 2051
Security Group 17						
FE	152,672,991	(5)	PT	FLT	38383AVX9	September 2051
SH	79,738,541	(5)	NTL(PT)	INV/IO	38383AVY7	September 2051
SJ	72,934,450	(5)	NTL(PT)	INV/IO	38383AVZ4	September 2051
Security Group 18						
C	69,517,411	1.25	PT	FIX	38383AWA8	September 2051
FA	29,141,493	(5)	PT	FLT	38383AWB6	September 2051
IO	19,711,341	3.50	NTL(PT)	FIX/IO	38383AWC4	September 2051
SA	29,141,493	(5)	NTL(PT)	INV/IO	38383AWD2	September 2051
Security Group 19						
EA	40,000,000	1.75	PT	FIX	38383AWE0	September 2051
EB	47,953,933	1.50	PT	FIX	38383AWF7	September 2051
EI(1)	40,643,633	3.00	NTL(PT)	FIX/IO	38383AWG5	September 2051
Security Group 20						
DM	25,000,000	1.75	SEQ	FIX	38383AWH3	March 2051
DN	29,911,467	2.00	SEQ	FIX	38383AWJ9	March 2051
IM(1)	13,482,293	2.50	NTL(SEQ)	FIX/IO	38383AWK6	March 2051
MV(1)	441,742	2.50	AD/SEQ	FIX	38383AWL4	March 2033
ZM(1)	1,338,710	2.50	SEQ	FIX/Z	38383AWM2	September 2051
Security Group 21						
D(1)	76,503,147	1.50	PT	FIX	38383AWN0	September 2051
IL(1)	38,251,573	3.00	NTL(PT)	FIX/IO	38383AWP5	September 2051
LI(1)	12,263,542	3.00	NTL(PT)	FIX/IO	38383AWQ3	September 2051
T(1)	24,527,085	1.50	PT	FIX	38383AWR1	September 2051
Security Group 22						
FH	99,829,089	(5)	PT	FLT	38383AWS9	September 2051
SQ	99,829,089	(5)	NTL(PT)	INV/IO	38383AWT7	September 2051
Security Group 23						
UF	100,000,000	(5)	PT	FLT	38383AWU4	September 2051
US	100,000,000	(5)	NTL(PT)	INV/IO	38383AWV2	September 2051
Security Group 24						
UD	25,000,000	1.50	SEQ	FIX	38383AWW0	May 2051
UI	10,000,000	2.50	NTL(SEQ)	FIX/IO	38383AWX8	May 2051
UV(1)	135,565	2.50	AD/SEQ	FIX	38383AWY6	March 2033
UZ(1)	410,834	2.50	SEQ	FIX/Z	38383AWZ3	September 2051
Security Group 25						
TX(1)	9,979,667	2.50	NTL(SC/PT)	FIX/IO	38383AXA7	August 2051
Security Group 26						
HI	23,788,533	3.00	NTL(SC/PT)	FIX/IO	38383AXB5	June 2051
Security Group 27						
IH(1)	15,868,605	2.50	NTL(SC/PT)	FIX/IO	38383AXC3	April 2051
Security Group 28						
DV	38,167,402	0.75	PAC/AD	FIX	38383AXD1	December 2050
IV	29,988,673	3.50	NTL(PAC/AD)	FIX/IO	38383AXE9	December 2050
ZV	11,825,666	3.50	SUP	FIX/Z	38383AXF6	December 2050
Security Group 29						
FG(1)	83,953,899	(5)	PT	FLT	38383AXG4	September 2051
TG(1)	83,953,899	(5)	NTL(PT)	INV/IO	38383AXH2	September 2051
TS	83,953,899	(5)	NTL(PT)	INV/IO	38383AXJ8	September 2051
Security Group 30						
FT	69,762,299	(5)	PT	FLT	38383AXK5	September 2051
ST	69,762,299	(5)	NTL(PT)	INV/IO	38383AXL3	September 2051
Security Group 31						
DX(1)	6,436,897	2.50	NTL(SC/PT)	FIX/IO	38383AXM1	April 2049
Security Group 32						
EX(1)	27,339,049	2.50	NTL(SC/PT)	FIX/IO	38383AXN9	August 2051
Security Group 33						
GX(1)	29,048,653	2.50	NTL(SC/PT)	FIX/IO	38383AXP4	June 2050
Security Group 34						
IP(1)	21,109,601	2.50	NTL(SC/PT)	FIX/IO	38383AXQ2	June 2051
Security Group 35						
IB(1)	6,896,369	3.00	NTL(SC/PT)	FIX/IO	38383AXR0	September 2050
Residual						
RR	0	0.00	NPR	NPR	38383AXS8	September 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 25 through 27 and 31 through 35 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: J.P. Morgan Securities LLC

Co-Sponsor: Mischler Financial Group, Inc.

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: September 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 October 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>
1	Ginnie Mae II	2.500%	30
2A	Ginnie Mae II	2.500%	30
2B	Ginnie Mae II	2.500%	30
3	Ginnie Mae II	2.500%	15
4	Ginnie Mae II	3.000%	30
5	Ginnie Mae II	4.000%	30
6	Ginnie Mae II	3.000%	30
7	Ginnie Mae II	2.500%	30
8	Ginnie Mae II	4.000%	30
9	Ginnie Mae II	3.000%	30
10	Ginnie Mae II	4.500%	30
11	Ginnie Mae II	3.000%	30
12	Ginnie Mae II	3.000%	30
13	Ginnie Mae II	3.500%	30
14A	Ginnie Mae II	3.000%	30
14B	Ginnie Mae II	3.000%	30
15	Ginnie Mae II	3.000%	30
16	Ginnie Mae II	2.500%	30
17A	Ginnie Mae II	3.000%	30
17B	Ginnie Mae II	3.000%	30
18A	Ginnie Mae II	3.500%	30
18B	Ginnie Mae II	3.500%	30
19	Ginnie Mae II	3.000%	30
20	Ginnie Mae II	2.500%	30
21A	Ginnie Mae II	3.000%	30

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
21B	Ginnie Mae II	3.000%	30
22	Ginnie Mae II	3.000%	30
23	Ginnie Mae II	4.000%	30
24	Ginnie Mae II	2.500%	30
25	Underlying Certificate	(1)	(1)
26	Underlying Certificates	(1)	(1)
27	Underlying Certificates	(1)	(1)
28	Ginnie Mae II	3.500%	30
29	Ginnie Mae II	3.500%	30
30	Ginnie Mae II	3.000%	30
31	Underlying Certificate	(1)	(1)
32	Underlying Certificates	(1)	(1)
33	Underlying Certificate	(1)	(1)
34	Underlying Certificates	(1)	(1)
35	Underlying Certificate	(1)	(1)

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

(2) The Group 2, 14, 17, 18 and 21 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 1, 2, 7, 12, 13, 16, 19, 20, 21, 25, 27, 29 and 31 through 35, payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 1 Trust Assets			
\$162,544,541 ⁽³⁾	359	1	2.887%
Subgroup 2A Trust Assets			
\$127,346,448	359	1	2.946
Subgroup 2B Trust Assets			
\$34,446,152 ⁽³⁾	356	4	2.767
Group 3 Trust Assets			
\$118,966,785	175	1	2.885
Group 4 Trust Assets			
\$213,964,378	350	4	3.372

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 5 Trust Assets \$105,855,764 ⁽⁴⁾	312	46	4.430%
Group 6 Trust Assets \$100,500,000	358	1	3.369
Group 7 Trust Assets \$165,795,215	356	1	2.957
Group 9 Trust Assets \$113,108,740	358	2	3.444
Group 10 Trust Assets \$77,744,191 ⁽⁴⁾	317	41	4.917
Group 11 Trust Assets \$94,899,350	357	1	3.387
Group 12 Trust Assets \$56,616,889	359	0	3.425
Group 13 Trust Assets \$127,754,768	359	1	3.875
Subgroup 14A Trust Assets \$52,408,500	355	0	3.440
Subgroup 14B Trust Assets \$202,706,057	357	3	3.370
Group 15 Trust Assets \$100,000,000	358	2	3.465
Group 16 Trust Assets \$85,628,043	359	1	2.938
Subgroup 17A Trust Assets \$79,738,541	359	1	3.408
Subgroup 17B Trust Assets \$72,934,450	359	1	3.456
Subgroup 18A Trust Assets \$67,996,818	358	2	3.875
Subgroup 18B Trust Assets \$30,662,086	350	6	3.851
Group 19 Trust Assets \$87,953,933	358	0	3.395
Group 20 Trust Assets \$56,691,919	357	2	3.010
Subgroup 21A Trust Assets \$76,503,147	360	0	3.412
Subgroup 21B Trust Assets \$24,527,085	360	0	3.421
Group 22 Trust Assets \$99,829,089	358	2	3.371

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 23 Trust Assets			
\$100,000,000 ⁽⁴⁾	316	41	4.451%
Group 24 Trust Assets			
\$25,546,399	359	1	2.960
Group 29 Trust Assets			
\$83,953,899	358	2	3.907
Group 30 Trust Assets			
\$69,762,299	354	2	3.400

⁽¹⁾ As of September 1, 2021.

⁽²⁾ The Mortgage Loans underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

⁽³⁾ More than 10% of the Mortgage Loans underlying the Group 1 and Subgroup 2B Trust Assets may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

⁽⁴⁾ The Mortgage Loans underlying the Group 5, 10 and 23 Trust Assets may be re-performing Mortgage Loans that were previously repurchased from one or more pools of Mortgage Loans underlying one or more Ginnie Mae MBS Certificates.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

Characteristics of the Mortgage Loans Underlying the Group 8 and 28 Trust Assets: See Exhibit B to this Supplement for certain information regarding the characteristics of the Mortgage Loans underlying the Group 8 and 28 Trust Assets. The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 8 and 28 Trust Assets will differ from the weighted averages shown in Exhibit B, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

Characteristics of the Group 25 through 27 and 31 through 35 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”) or a 30-day compounded average of the Secured Overnight Financing Rate (“SOFR”) (hereinafter referred to as “Compounded SOFR”) 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 or Compounded SOFR for Minimum Interest Rate</u>
Security Group 5						
BF	Compounded SOFR + 0.25%	0.300%	0.25%	4.00%	0	0.00%
BT	3.75% – Compounded SOFR	0.050%	0.00%	0.05%	0	3.75%
JF	Compounded SOFR + 0.30%	0.350%	0.30%	4.00%	0	0.00%
JS	3.70% – Compounded SOFR	3.650%	0.00%	3.70%	0	3.70%
Security Group 6						
F	Compounded SOFR + 0.35%	0.400%	0.35%	3.00%	0	0.00%
S	2.65% – Compounded SOFR	2.600%	0.00%	2.65%	0	2.65%
Security Group 10						
HF	Compounded SOFR + 0.25%	0.300%	0.25%	4.50%	0	0.00%
HS	4.25% – Compounded SOFR	4.200%	0.00%	4.25%	0	4.25%
IW	4.28% – Compounded SOFR	0.030%	0.00%	0.03%	0	4.28%
WF	Compounded SOFR + 0.22%	0.270%	0.22%	4.50%	0	0.00%
Security Group 13						
GF	Compounded SOFR + 0.30%	0.350%	0.30%	3.50%	0	0.00%
GT	3.20% – Compounded SOFR	0.050%	0.00%	0.05%	0	3.20%
LF	Compounded SOFR + 0.30%	0.350%	0.30%	3.50%	0	0.00%
SW	3.15% – Compounded SOFR	3.100%	0.00%	3.15%	0	3.15%
Security Group 14						
CF	LIBOR + 0.20%	0.283%	0.20%	6.50%	0	0.00%
SE	6.30% – LIBOR	6.217%	0.00%	6.30%	0	6.30%
SG	6.30% – LIBOR	6.217%	0.00%	6.30%	0	6.30%
Security Group 17						
FE	Compounded SOFR + 0.35%	0.400%	0.35%	3.00%	0	0.00%
SH	2.65% – Compounded SOFR	2.600%	0.00%	2.65%	0	2.65%
SJ	2.65% – Compounded SOFR	2.600%	0.00%	2.65%	0	2.65%
Security Group 18						
FA	LIBOR + 0.20%	0.283%	0.20%	6.50%	0	0.00%
SA	6.30% – LIBOR	6.217%	0.00%	6.30%	0	6.30%
Security Group 22						
FH	Compounded SOFR + 0.35%	0.400%	0.00%	3.00%	0	(0.35%)
SQ	2.65% – Compounded SOFR	2.600%	0.00%	3.00%	0	2.65%
Security Group 23						
UF	Compounded SOFR + 0.25%	0.300%	0.25%	4.00%	0	0.00%
US	3.75% – Compounded SOFR	3.700%	0.00%	3.75%	0	3.75%
Security Group 29						
FG	Compounded SOFR + 0.30%	0.350%	0.30%	3.50%	0	0.00%
TG	3.20% – Compounded SOFR	0.050%	0.00%	0.05%	0	3.20%
TS	3.15% – Compounded SOFR	3.100%	0.00%	3.15%	0	3.15%

<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 or Compounded SOFR for Minimum Interest Rate</u>
Security Groups 13 and 29						
DF	Compounded SOFR + 0.30%	0.350%	0.30%	3.50%	0	0.00%
XT	3.20% – Compounded SOFR	0.050%	0.00%	0.05%	0	3.20%
Security Group 30						
FT	Compounded SOFR + 0.40%	0.450%	0.00%	3.00%	0	(0.40%)
ST	2.60% – Compounded SOFR	2.550%	0.00%	3.00%	0	2.60%

- (1) LIBOR and Compounded SOFR 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.

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount, the AZ Accrual Amount, the BZ Accrual Amount, the CZ Accrual Amount, the Z1 Accrual Amount, the Z2 Accrual Amount and the Z3 Accrual Amount will be allocated as follows:

- The Z1 Accrual Amount, sequentially, to AT and Z1, in that order, until retired
- The Z2 Accrual Amount, sequentially, to B and Z2, in that order, until retired
- The Z3 Accrual Amount, sequentially, to CT and Z3, in that order, until retired
- 72.3464148821% of the Group 1 Principal Distribution Amount and the AZ Accrual Amount in the following order of priority:
 1. Sequentially, to AT and Z1, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To AZ, until retired
 3. Sequentially, to AT and Z1, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
- 19.0647719138% of the Group 1 Principal Distribution Amount and the BZ Accrual Amount in the following order of priority:
 1. Sequentially, to B and Z2, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To BZ, until retired
 3. Sequentially, to B and Z2, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
- 8.5888132041% of the Group 1 Principal Distribution Amount and the CZ Accrual Amount in the following order of priority:
 1. Sequentially, to CT and Z3, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date

2. To CZ, until retired

3. Sequentially, to CT and Z3, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 2

The Subgroup 2A Principal Distribution Amount, the Subgroup 2B Principal Distribution Amount, the ZA Accrual Amount and the ZB Accrual Amount will be allocated as follows:

- The ZA Accrual Amount, sequentially, to VA and ZA, in that order, until retired
- The ZB Accrual Amount, sequentially, to BV and ZB, in that order, until retired
- The Subgroup 2A Principal Distribution Amount, sequentially, to MB, VA and ZA, in that order, until retired
- The Subgroup 2B Principal Distribution Amount, sequentially, to MC, BV and ZB, in that order, until retired

SECURITY GROUP 3

The Group 3 Principal Distribution Amount will be allocated to A, until retired

SECURITY GROUP 4

The Group 4 Principal Distribution Amount, the NZ Accrual Amount and the ZN Accrual Amount will be allocated as follows:

- The ZN Accrual Amount, sequentially, to N and ZN, in that order, until retired
- The Group 4 Principal Distribution Amount and the NZ Accrual Amount in the following order of priority:
 1. Sequentially, to N and ZN, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To NZ, until retired
 3. Sequentially, to N and ZN, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 5

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

SECURITY GROUP 6

The Group 6 Principal Distribution Amount will be allocated to F, until retired

SECURITY GROUP 7

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

- The ZK Accrual Amount, sequentially, to VK and ZK, in that order, until retired
- The Group 7 Principal Distribution Amount, sequentially, to KE, VK and ZK, in that order, until retired

SECURITY GROUP 8

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

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

SECURITY GROUP 9

The Group 9 Principal Distribution Amount will be allocated to TA, until retired

SECURITY GROUP 10

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

SECURITY GROUP 11

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

SECURITY GROUP 12

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

SECURITY GROUP 13

The Group 13 Principal Distribution Amount will be allocated, concurrently, to GF and LF, pro rata, until retired

SECURITY GROUP 14

The Group 14 Principal Distribution Amount will be allocated, concurrently, to CF and CN, pro rata, until retired

SECURITY GROUP 15

The Group 15 Principal Distribution Amount and the DZ Accrual Amount will be allocated as follows:

- The DZ Accrual Amount, sequentially, to DJ and DZ, in that order, until retired
- 40% of the Group 15 Principal Distribution Amount to ED, until retired
- 60% of the Group 15 Principal Distribution Amount in the following order of priority:
 1. Sequentially, to DA and DL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To DK, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. Sequentially, to DJ and DZ, in that order, until retired
 4. To DK, without regard to its Scheduled Principal Balance, until retired

5. Sequentially, to DA and DL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 16

The Group 16 Principal Distribution Amount and the LZ Accrual Amount will be allocated as follows:

- The LZ Accrual Amount, sequentially, to LV and LZ, in that order, until retired
- The Group 16 Principal Distribution Amount in the following order of priority:
 1. Concurrently, to DG and DH, pro rata, until retired
 2. Sequentially, to LV and LZ, in that order, until retired

SECURITY GROUP 17

The Group 17 Principal Distribution Amount will be allocated to FE, until retired

SECURITY GROUP 18

The Subgroup 18A Principal Distribution Amount and the Subgroup 18B Principal Distribution Amount will be allocated as follows:

- 42.8571422269% of the Subgroup 18A Principal Distribution Amount to FA, until retired
- 57.1428577731% of the Subgroup 18A Principal Distribution Amount and the Subgroup 18B Principal Distribution Amount to C, until retired

SECURITY GROUP 19

The Group 19 Principal Distribution Amount will be allocated, concurrently, to EA and EB, pro rata, until retired

SECURITY GROUP 20

The Group 20 Principal Distribution Amount and the ZM Accrual Amount will be allocated as follows:

- The ZM Accrual Amount, sequentially, to MV and ZM, in that order, until retired
- The Group 20 Principal Distribution Amount will be allocated in the following order of priority:
 1. Concurrently, to DM and DN, pro rata, until retired
 2. Sequentially, to MV and ZM, in that order, until retired

SECURITY GROUP 21

The Subgroup 21A Principal Distribution Amount and the Subgroup 21B Principal Distribution Amount will be allocated as follows:

- The Subgroup 21A Principal Distribution Amount to D, until retired
- The Subgroup 21B Principal Distribution Amount to T, until retired

SECURITY GROUP 22

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

SECURITY GROUP 23

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

SECURITY GROUP 24

The Group 24 Principal Distribution Amount and the UZ Accrual Amount will be allocated as follows:

- The UZ Accrual Amount, sequentially, to UV and UZ, in that order, until retired
- The Group 24 Principal Distribution Amount, sequentially, to UD, UV and UZ, in that order, until retired

SECURITY GROUP 28

The Group 28 Principal Distribution Amount and the ZV Accrual Amount will be allocated in the following order of priority:

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

SECURITY GROUP 29

The Group 29 Principal Distribution Amount will be allocated to FG, until retired

SECURITY GROUP 30

The Group 30 Principal Distribution Amount will be allocated to FT, 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>PAC Classes and Components</u>	<u>Structuring Ranges</u>
1	AT and Z1 (in the aggregate)	200% PSA through 300% PSA
1	B and Z2 (in the aggregate)	200% PSA through 300% PSA
1	CT and Z3 (in the aggregate)	200% PSA through 300% PSA
4	N and ZN (in the aggregate)	325% PSA through 475% PSA
8	MA*	210% PSA through 425% PSA
28	DV	265% PSA through 450% PSA
	PAC I Classes	
15	DA and DL (in the aggregate)	150% PSA through 275% PSA
	PAC II Class	
15	DK	200% PSA through 276% PSA

* The initial Effective Range is 210% PSA through 424% 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, Groups or Subgroup indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 1		
AX	\$ 58,500,000	60% of AT (PAC/AD Class)
BX	15,000,000	60% of B (PAC/AD Class)
CX	6,600,000	60% of CT (PAC/AD Class)
I	\$ 44,750,000	45.8974358974% of AT (PAC/AD Class)
	10,600,000	42.4% of B (PAC/AD Class)
	5,400,000	49.0909090909% of CT (PAC/AD Class)
	<u>\$ 60,750,000</u>	
Security Group 2		
HX	\$ 25,469,289	20% of the Subgroup 2A Trust Assets
IC	\$ 25,469,289	20% of the Subgroup 2A Trust Assets
	27,605,280	24% of MB (SEQ Class)
	\$ 53,074,569	
ID	\$ 6,889,230	20% of the Subgroup 2B Trust Assets
	7,625,573	24% of MC (SEQ Class)
	<u>\$ 14,514,803</u>	
JX	\$ 27,605,280	24% of MB (SEQ Class)
KX	6,889,230	20% of the Subgroup 2B Trust Assets
LX	7,625,573	24% of MC (SEQ Class)
Security Group 3		
VI	\$ 71,380,071	60% of A (PT Class)
Security Group 4		
NI	\$120,666,666	66.6666666667% of N (PAC/AD Class)
Security Group 5		
BT	\$105,855,764	100% of BF (PT Class)
JS	105,855,764	100% of BF (PT Class)
Security Group 6		
S	\$100,500,000	100% of F (PT Class)
Security Group 7		
IK	\$ 33,159,043	20% of the Group 7 Trust Assets
KI	16,000,000	10% of KE (SEQ Class)
Security Group 8		
MI	\$ 7,500,000	75% of MA (PAC/AD Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 9		
TI	\$ 37,702,913	33.3333333333% of TA (PT Class)
Security Group 10		
HS	\$ 77,744,191	100% of WF (PT Class)
IW	77,744,191	100% of WF (PT Class)
Security Group 11		
IA	\$ 31,633,116	33.3333333333% of AJ (PT Class)
Security Group 12		
JI	\$ 18,872,296	33.3333333333% of JA (PT Class)
Security Group 13		
GT	\$127,754,768	100% of GF and LF (in the aggregate) (PT Classes)
SW	127,754,768	100% of GF and LF (in the aggregate) (PT Classes)
Security Group 14		
SE	\$ 67,568,685	33.3333333333% of the Subgroup 14B Trust Assets
SG	17,469,500	33.3333333333% of the Subgroup 14A Trust Assets
Security Group 15		
DI	\$ 36,666,666	36.6666666667% of the Group 15 Trust Assets
IQ	35,971,500	75% of DA (PAC I Class)
Security Group 16		
IG	\$ 7,500,000	30% of DG (SEQ Class)
	23,055,566	40% of DH (SEQ Class)
	<u>\$ 30,555,566</u>	
Security Group 17		
SH	\$ 79,738,541	100% of the Subgroup 17A Trust Assets
SJ	72,934,450	100% of the Subgroup 17B Trust Assets
Security Group 18		
IO	\$ 19,711,341	64.2857142857% of the Subgroup 18B Trust Assets
SA	29,141,493	100% of FA (PT Class)
Security Group 19		
EI	\$ 40,643,633	46.2101372621% of the Group 19 Assets
Security Group 20		
IM	\$ 7,500,000	30% of DM (SEQ Class)
	5,982,293	20% of DN (SEQ Class)
	<u>\$ 13,482,293</u>	
Security Group 21		
IL	\$ 38,251,573	50% of D (PT Class)
LI	12,263,542	50% of T (PT Class)
Security Groups 12 and 21		
AI	\$ 38,251,573	50% of D (PT Class)
	18,872,296	33.3333333333% of JA (PT Class)
	<u>\$ 57,123,869</u>	
Security Groups 19 and 21		
XI	\$ 12,263,542	50% of T (PT Class)
	40,643,633	46.2101372621% of the Group 19 Assets
	<u>\$ 52,907,175</u>	

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 22		
SQ	\$ 99,829,089	100% of FH (PT Class)
Security Group 23		
US	\$100,000,000	100% of UF (PT Class)
Security Group 24		
UI	\$ 10,000,000	40% of UD (SEQ Class)
Security Group 25		
TX	\$ 9,979,667	100% of the Group 25 Trust Assets
Security Groups 1 and 25		
IT	\$ 44,750,000	45.8974358974% of AT (PAC/AD Class)
	10,600,000	42.4% of B (PAC/AD Class)
	5,400,000	49.0909090909% of CT (PAC/AD Class)
	9,979,667	100% of the Group 25 Trust Assets
	<u>\$ 70,729,667</u>	
Security Group 26		
HI	\$ 23,788,533	100% of the Group 26 Trust Assets
Security Group 27		
IH	\$ 15,868,605	100% of the Group 27 Trust Assets
Security Groups 20 and 27		
IU	\$ 7,500,000	30% of DM (SEQ Class)
	5,982,293	20% of DN (SEQ Class)
	15,868,605	100% of the Group 27 Trust Assets
	<u>\$ 29,350,898</u>	
Security Group 28		
IV	\$ 29,988,673	78.5714285714% of DV (PAC/AD Class)
Security Group 29		
TG	\$ 83,953,899	100% of FG (PT Class)
TS	83,953,899	100% of FG (PT Class)
Security Groups 13 and 29		
XT	\$127,754,768	100% of GF and LF (in the aggregate) (PT Classes)
	83,953,899	100% of FG (PT Class)
	<u>\$211,708,667</u>	
Security Group 30		
ST	\$ 69,762,299	100% of FT (PT Class)
Security Group 31		
DX	\$ 6,436,897	100% of the Group 31 Trust Assets
Security Groups 2, 16 and 31		
CI	\$ 25,469,289	20% of the Subgroup 2A Trust Assets
	27,605,280	24% of MB (SEQ Class)
	7,500,000	30% of DG (SEQ Class)
	23,055,566	40% of DH (SEQ Class)
	6,436,897	100% of the Group 31 Trust Assets
	<u>\$ 90,067,032</u>	
Security Group 32		
EX	\$ 27,339,049	100% of the Group 32 Trust Assets

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Groups 7 and 32		
IE	\$ 33,159,043	20% of the Group 7 Trust Assets
	27,339,049	100% of the Group 32 Trust Assets
	<u>\$ 60,498,092</u>	
Security Group 33		
GX	\$ 29,048,653	100% of the Group 33 Trust Assets
Security Groups 7 and 33		
WI	\$ 16,000,000	10% of KE (SEQ Class)
	29,048,653	100% of the Group 33 Trust Assets
	<u>\$ 45,048,653</u>	
Security Groups 7, 32 and 33		
YI	\$ 16,000,000	10% of KE (SEQ Class)
	33,159,043	20% of the Group 7 Trust Assets
	27,339,049	100% of the Group 32 Trust Assets
	29,048,653	100% of the Group 33 Trust Assets
	<u>\$105,546,745</u>	
Security Group 34		
IP	\$ 21,109,601	100% of the Group 34 Trust Assets
Security Groups 7, 32, 33 and 34		
PI	\$ 16,000,000	10% of KE (SEQ Class)
	33,159,043	20% of the Group 7 Trust Assets
	27,339,049	100% of the Group 32 Trust Assets
	29,048,653	100% of the Group 33 Trust Assets
	21,109,601	100% of the Group 34 Trust Assets
	<u>\$126,656,346</u>	
Security Group 35		
IB	\$ 6,896,369	100% of the Group 35 Trust Assets
Security Groups 12, 21 and 35		
BI	\$ 38,251,573	50% of D (PT Class)
	18,872,296	33.3333333333% of JA (PT Class)
	6,896,369	100% of the Group 35 Trust Assets
	<u>\$ 64,020,238</u>	

Component Class: For purposes of calculating distributions of principal and interest, Class Z 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>
Z	Z1	PAC/AD	FIX/Z	2.5%	\$4,875.00
	Z2	PAC/AD	FIX/Z	2.5	1,250.00
	Z3	PAC/AD	FIX/Z	2.5	550.00

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 and Compounded SOFR, as applicable, will affect the yields on floating rate and inverse floating rate securities. If LIBOR or Compounded SOFR, as applicable, performs differently from what you expect, the yield on the floating rate and inverse floating rate securities may be lower than you expect. Lower levels of LIBOR or Compounded SOFR, as applicable, will generally reduce the yield on floating rate securities; higher levels of LIBOR or Compounded SOFR, as applicable, will generally

reduce the yield on inverse floating rate securities. You should bear in mind that the timing of changes in the level of LIBOR or Compounded SOFR, as applicable, may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that LIBOR or Compounded SOFR 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 and components, the related support classes will not receive any principal distribution on that date (other than from any applicable accrual amount). If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the PAC classes and components for that distribution date, this excess will be distributed to the related support classes.

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 25 through 27 and 31 through 35 securities. The underlying certificates will be sensitive in varying degrees to:

- the rate of payments of principal (including prepayments) of the related mortgage loans, and

- the priorities for the distribution of principal among the classes of the related underlying series.

As described in the related underlying certificate disclosure documents, the reductions in notional balances of certain of the underlying certificates included in trust asset group 26, 34 and 35 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.

This supplement contains no information as to whether the related classes with which a notional underlying certificate reduces has 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 3 through 24 and 28 through 30 and subgroup 2A trust assets and up to 100% of the mortgage loans underlying the group 1, 25 through 27 and 31 through 35 and subgroup 2B 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 outcomes, 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”).

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 SOFR, 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 expected to be the CME Term SOFR Reference Rate published by the CME Group. CME Group’s term SOFR rate is a relatively new rate recommended by the ARRC on July 29, 2021. If CME Group’s term SOFR rate is available and

recommended for the applicable tenor as of the benchmark replacement date and is operationally feasible, Ginnie Mae will select CME Group’s term SOFR rate as the benchmark replacement for LIBOR classes in accordance with the ARRC Endorsed Terms. 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. In addition, the methodology for calculating compounded SOFR as a LIBOR replacement may differ from the methodology for calculating Compounded SOFR for SOFR classes, as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this supplement. There can be no assurance that compounded SOFR as a LIBOR replacement will be the same as, or similar to, Compounded SOFR for SOFR classes.

If a benchmark replacement other than term SOFR is chosen because term SOFR is not available, term SOFR would 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 replacement 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.

An investment in the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities entails risks not associated with an investment in conventional fixed rate securities or securities linked to established market indices. The Federal Reserve Bank of New York began to publish SOFR in April 2018 and compounded

averages of SOFR in March 2020. Although the Federal Reserve Bank of New York has also published historical indicative SOFR from August 2014 to March 2018, such pre-publication data necessarily involves assumptions, estimates and approximations. You should not rely on any historical changes or trends in SOFR as an indicator of future changes in SOFR. Daily shifts in SOFR have been, and may in the future be, greater than those in comparable market indices. Because the interest rate applicable to any accrual period for securities with an interest rate based on SOFR will be calculated by reference to the daily rates of SOFR during an approximate 30-day period commencing and ending before the related accrual period as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this supplement, the return on and value of the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities may fluctuate more than debt securities linked to less volatile indices.

SOFR is a relatively new market index, and the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities will likely have no established trading market when issued, and an established trading market may never develop or, if developed, may not be liquid. Investment in the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities carries additional pricing volatility, illiquidity and market risk, as discussed in more detail under “Description of the Securities — Interest Rate Indices — Determination of SOFR — General” in the base offering circular.

The interest rates of the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities will be based on Compounded SOFR. Ginnie Mae may, in its sole discretion and without the consent of security holders or any other party, convert the interest rates of the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities from Compounded SOFR to term SOFR. In connection with that conversion, Ginnie Mae may, in its sole discretion and without the consent of security holders or any other party, change the calculation methodology or spread, add or subtract a rate adjustment and make other conforming changes with respect to the group 5, 6, 10, 13, 17, 22, 23, 29 and 30

securities, as described under “Description of the Securities — Interest Rate Indices — Replacement Rate Conforming Changes” in the base offering circular. There can be no assurance that the interest rates of the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities will ever be based on term SOFR or, if based on term SOFR in the future, that the resulting interest rates will yield the same or similar economic results over the lives of the affected securities relative to the results that would have occurred had the interest rates remained based on Compounded SOFR or that the market value will not decrease due to the move from Compounded SOFR to term SOFR.

All aspects of the conversion will be at the sole discretion of Ginnie Mae, which could lead to volatility in the interests rates of or adversely affect the return on the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities, the trading market for such securities and the value of such securities.

You should consult your own financial and legal advisors about the risks associated with an investment in the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities and the suitability of investing in the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities in light of your particular circumstances.

Interest on the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities will be determined using a replacement rate if SOFR is no longer available, which could adversely affect the value of your investment in the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities.

Because SOFR is published by the Federal Reserve Bank of New York based on data received from other sources, neither Ginnie Mae nor the trustee has any control over its determination, calculation or publication. The Federal Reserve Bank of New York has noted that it may alter the methods of calculation, publication schedule, rate revision practices or availability of SOFR at any time without notice. There can be no assurance that SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of investors in the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities.

If SOFR is no longer published or cannot be used, the amount of interest payable on the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities will be determined using a replacement rate, as described under “Description of the Securities — Interest Rate Indices — Determination of SOFR” in the base offering circular. Ginnie Mae will have the sole discretion to make conforming changes in connection with any replacement rate without the consent of security holders or any other party, as described under “Description of the Securities — Interest Rate Indices” in the base offering circular. This could reduce the amount of interest payable on the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities, which could adversely affect the return on, value of, and market for, the group 5, 6, 10, 13, 17, 22, 23, 29 and 30 securities. Furthermore, there can be no assurance that the characteristics of any replacement rate will be similar to SOFR or that any replacement rate will produce the economic equivalent of SOFR.

The securities may not be a suitable investment for you. The securities, especially the group 25 through 27 and 31 through 35 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 supplement are based on assumed characteristics which are likely to be different from the actual characteristics. As a result, the yields on your securities could be lower than you expected, even if the mortgage loans prepay at the constant prepayment rates set forth in the applicable table.

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 1 through 24 and 28 through 30)

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 25 through 27 and 31 through 35)

The Group 25 through 27 and 31 through 35 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or

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

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

The Mortgage Loans

The Mortgage Loans underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Group 8 and 28 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit B to this Supplement under “Characteristics of the Mortgage Loans Underlying the Group 8 and 28 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 Mortgage Rates 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 “Terms Sheet — Component Class” in this Supplement. The abbreviations used in this Supplement to describe the interest entitlements of the Classes are explained under “Class Types” in Appendix I to the Base Offering Circular.

Accrual Periods

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

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

Fixed Rate Classes

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

Floating Rate and Inverse Floating Rate Classes

The Floating Rate and Inverse Floating Rate Classes will bear interest as shown under “Terms Sheet — Interest Rates” in this Supplement. The Interest Rates for the Floating Rate and Inverse Floating Rate Classes (other than the Group 5, 6, 10, 13, 17, 22, 23, 29 and 30 Securities, which will be based initially on Compounded SOFR as described below) 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.

The Interest Rate for the Group 5, 6, 10, 13, 17, 22, 23, 29 and 30 Securities will be based initially on Compounded SOFR with a Corresponding Tenor of 30 days. The Trustee or its agent will determine Compounded SOFR as described under “Description of the Securities — Interest Rate Indices — Determination of SOFR” in the Base Offering Circular.

At any time, Ginnie Mae may, in its sole discretion and without the consent of security holders or any other party, designate Term SOFR and related positive or negative adjustments, spreads or methodology changes as a Replacement Rate for the Group 5, 6, 10, 13, 17, 22, 23, 29 and 30 Securities and instruct the Trustee in writing to replace Compounded SOFR with such Replacement Rate for all purposes relating to such Classes in respect of such determination on such date and all determinations on subsequent dates. Ginnie Mae will not do so unless Ginnie Mae and the Trustee receive a Replacement Rate Tax Opinion. In connection with the implementation of Term SOFR as a Replacement Rate for

SOFR Classes, Ginnie Mae will have the right to make other Conforming Changes from time to time without the consent of security holders or any other party, as described under “Description of the Securities — Interest Rate Indices” and “ — Interest Rate Indices — Determination of SOFR — Conversion of Simple SOFR and Compounded SOFR Classes to Term SOFR” in the Base Offering Circular.

If SOFR ceases to be available or is no longer representative, a replacement rate will be selected, as described under “Description of the Securities — Interest Rate Indices — Determination of SOFR” in the Base Offering Circular.

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

Accrual Classes

Each of Classes AZ, BZ, CZ, DZ, LZ, MZ, NZ, UZ, Z, ZA, ZB, ZK, ZM, ZN and ZV 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 “Terms Sheet — Component Class” in this Supplement. The abbreviations used in this Supplement to describe the principal entitlements of the Classes are explained under “Class Types” in Appendix I to the Base Offering Circular.

Component Class

Class Z 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 1, 2, 3, 5, 11, 15, 22 and 26, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 1, 2, 3, 11 and 15, the related REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the related MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. *See the example under “Description of the Securities — Modification and Exchange” in the Base Offering Circular.*

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner’s Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMTeam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2021-160. 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 25 through 27 and 31 through 35 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 25 through 27 and 31 through 35 securities"* in this Supplement.

Accretion Directed Classes

Classes AT, B, BV, CT, DJ, DV, LV, MA, MV, N, UV, VA, VK, Z and ZN 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 IV and MI is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class shown under *"Terms Sheet — Notional Classes"* in this Supplement.

Each of the Accretion Directed Classes (other than Classes LV, MV, UV and VK) 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. Classes BV, LV, MV, UV, VA and VK will have principal payment stability only through the prepayment rate shown in the table below. The remaining Accretion Directed Classes are not listed in the table below because, although they are entitled to receive payments from the related Accrual Amounts, they do not have principal payment stability through any constant prepayment rate significantly higher than 0% PSA, except within any applicable Effective Range.

The Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Classes. With respect to the Classes listed in the table below, the

Weighted Average Life of each such Class cannot exceed its Weighted Average Life as shown in the following table under any constant prepayment scenario, even a scenario where there are no prepayments.

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

Accretion Directed Classes

Security Group	Class	Maximum Weighted Average Life (in years) ⁽¹⁾	Final Distribution Date	Prepayment Rate at or below
2	BV	6.0	April 2033	314% PSA
2	VA	6.0	April 2033	293% PSA
7	VK	6.0	April 2033	422% PSA
16	LV	6.0	February 2033	429% PSA
20	MV	6.0	March 2033	436% PSA
24	UV	6.0	March 2033	484% PSA

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

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

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC Class or Component 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 or Component will adhere to its schedule or receive “Scheduled Payments” on a Distribution Date will largely depend on the level of prepayments experienced by the related Mortgage Loans.

Each PAC Class or Component 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 and Components are as follows:

<u>Security Group</u>	<u>Initial Effective Ranges</u>
PAC Classes and Components	
1 AT and Z1 (in the aggregate)	200% PSA through 300% PSA
1 B and Z2 (in the aggregate)	200% PSA through 300% PSA
1 CT and Z3 (in the aggregate)	200% PSA through 300% PSA
4 N and ZN (in the aggregate)	325% PSA through 475% PSA
8 MA	210% PSA through 424% PSA
28 DV	265% PSA through 450% PSA
PAC I Classes	
15 DA and DL (in the aggregate)	150% PSA through 275% PSA
PAC II Class	
15 DK	200% PSA through 276% PSA

- The principal payment stability of the PAC Classes and Components will be supported by the related Support Class.
- 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 supporting a given Class or Component are retired before the Class or Component being supported is retired, the outstanding Class or Component will no longer have an Effective Range 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 or Component in the above table, that Class or Component could fail to receive Scheduled Payments.

Moreover, the related Mortgage Loans will not prepay at any *constant* rate. Non-constant prepayment rates can cause any PAC Class or Component not to receive Scheduled Payments, even if prepayment rates remain within the initial Effective Range for that Class or Component. Further, the Effective Range for any PAC Class or Component 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 or Component, the amount available to pay principal on the Securities may be insufficient to produce Scheduled Payments on such related PAC Class or Component, and its Weighted Average Life may be extended, perhaps significantly.

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1 through 7, 9 through 24, 29 and 30 Trust Assets” in the Terms Sheet and the Mortgage Loans underlying the Group 8 and 28 Trust Assets have the characteristics shown under “Characteristics of the Mortgage Loans Underlying the Group 8 and 28 Trust Assets” in Exhibit B, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 3 Trust Asset is assumed to have an original and a remaining term to maturity of 180 months, each Mortgage Loan underlying a Group 1, 2, 4 through 7, 9 through 24, 29 or 30 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and each Mortgage Loan underlying a Group 1 through 7, 9 through 24, 29 or 30 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

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

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

5. The Closing Date for the Securities is September 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 the standard prepayment assumption model of The Securities Industry and Financial Markets Association. PSA represents an assumed rate of prepayment each month relative to the then outstanding principal balance of the Mortgage Loans to which the model is applied. See “Yield, Maturity and Prepayment Considerations — Standard Prepayment Assumption Models” in the Base Offering Circular.

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

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Classes AB, AC, AD, AE, AG, AM, AT, AX, PC and YK					Class AZ					Classes B, BA, BC, BD, BE, BG and BX				
	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	97	93	93	93	93	103	103	98	94	76	97	93	93	93	93
September 2023	95	82	82	82	82	105	105	91	76	21	94	81	81	81	81
September 2024	92	67	67	67	59	108	108	81	56	0	91	66	66	66	61
September 2025	89	54	54	54	40	111	111	76	44	0	88	52	52	52	42
September 2026	86	42	42	42	28	113	113	74	39	0	85	40	40	40	28
September 2027	83	32	32	32	19	116	116	74	38	0	82	30	30	30	19
September 2028	79	24	24	24	13	119	117	75	39	0	78	21	21	21	13
September 2029	76	17	17	17	9	122	115	74	40	0	75	14	14	14	9
September 2030	72	12	12	12	6	125	112	72	41	0	71	8	8	8	6
September 2031	69	7	7	7	4	128	108	70	42	0	67	4	4	4	4
September 2032	65	4	4	4	3	132	103	69	43	0	63	0	0	0	3
September 2033	61	1	1	1	2	135	99	67	44	0	59	0	0	0	2
September 2034	57	0	0	0	1	138	86	57	37	0	54	0	0	0	1
September 2035	52	0	0	0	1	142	72	46	29	0	50	0	0	0	1
September 2036	48	0	0	0	1	145	60	37	23	0	45	0	0	0	1
September 2037	43	0	0	0	0	149	50	30	18	0	40	0	0	0	0
September 2038	38	0	0	0	0	153	42	24	14	0	35	0	0	0	0
September 2039	33	0	0	0	0	157	34	19	10	0	30	0	0	0	0
September 2040	28	0	0	0	0	161	28	15	8	0	25	0	0	0	0
September 2041	23	0	0	0	0	165	23	12	6	0	19	0	0	0	0
September 2042	17	0	0	0	0	169	18	9	4	0	13	0	0	0	0
September 2043	12	0	0	0	0	173	14	7	3	0	7	0	0	0	0
September 2044	6	0	0	0	0	178	11	5	2	0	1	0	0	0	0
September 2045	0	0	0	0	0	179	9	4	2	0	0	0	0	0	0
September 2046	0	0	0	0	0	152	6	3	1	0	0	0	0	0	0
September 2047	0	0	0	0	0	124	5	2	1	0	0	0	0	0	0
September 2048	0	0	0	0	0	95	3	1	0	0	0	0	0	0	0
September 2049	0	0	0	0	0	64	2	1	0	0	0	0	0	0	0
September 2050	0	0	0	0	0	33	1	0	0	0	0	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.7	4.8	4.8	4.8	4.1	27.1	16.1	12.4	8.1	1.5	13.2	4.6	4.6	4.6	4.2

PSA Prepayment Assumption Rates															
Distribution Date	Class BZ					Classes CA, CB, CD, CE, CG, CI and CX					Class CZ				
	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	103	103	99	95	79	97	93	93	93	93	103	103	99	96	82
September 2023	105	105	92	80	30	94	80	80	80	80	105	105	93	82	37
September 2024	108	108	85	62	0	91	65	65	65	62	108	108	87	66	0
September 2025	111	111	80	52	0	88	51	51	51	43	111	111	83	57	0
September 2026	113	113	79	47	0	84	38	38	38	29	113	113	82	53	0
September 2027	116	116	79	47	0	81	28	28	28	20	116	116	82	53	0
September 2028	119	117	80	48	0	77	19	19	19	13	119	117	83	55	0
September 2029	122	116	79	49	0	73	11	11	11	9	122	117	83	56	0
September 2030	125	114	78	51	0	69	6	6	6	6	125	115	83	57	0
September 2031	128	110	77	52	0	65	1	1	1	4	128	112	82	59	0
September 2032	132	107	76	53	0	61	0	0	0	3	132	97	69	49	0
September 2033	135	90	62	42	0	57	0	0	0	2	135	82	57	38	0
September 2034	138	76	50	33	0	52	0	0	0	1	138	69	46	30	0
September 2035	142	64	41	26	0	48	0	0	0	1	142	58	37	24	0
September 2036	145	53	33	20	0	43	0	0	0	1	145	49	30	18	0
September 2037	149	44	27	16	0	38	0	0	0	0	149	40	24	14	0
September 2038	153	37	21	12	0	32	0	0	0	0	153	33	19	11	0
September 2039	157	30	17	9	0	27	0	0	0	0	157	28	15	8	0
September 2040	161	25	13	7	0	21	0	0	0	0	161	23	12	6	0
September 2041	165	20	10	5	0	15	0	0	0	0	165	18	10	5	0
September 2042	169	16	8	4	0	9	0	0	0	0	169	15	7	4	0
September 2043	173	13	6	3	0	3	0	0	0	0	173	12	6	3	0
September 2044	178	10	5	2	0	0	0	0	0	0	165	9	4	2	0
September 2045	158	8	3	2	0	0	0	0	0	0	144	7	3	1	0
September 2046	134	6	2	1	0	0	0	0	0	0	122	5	2	1	0
September 2047	109	4	2	1	0	0	0	0	0	0	100	4	2	1	0
September 2048	84	3	1	0	0	0	0	0	0	0	76	2	1	0	0
September 2049	57	2	1	0	0	0	0	0	0	0	52	1	1	0	0
September 2050	29	1	0	0	0	0	0	0	0	0	26	1	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.7	15.6	12.5	8.7	1.6	12.8	4.4	4.4	4.4	4.2	26.4	15.2	12.4	8.9	1.7

**Security Group 1
PSA Prepayment Assumption Rates**

Distribution Date	Class I					Class Z					Class ZW				
	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	97	93	93	93	93	103	103	103	103	103	103	103	98	94	78
September 2023	95	81	81	81	81	105	105	105	105	105	105	105	91	78	24
September 2024	92	66	66	66	60	108	108	108	108	108	108	108	83	58	0
September 2025	89	53	53	53	41	111	111	111	111	111	111	111	78	47	0
September 2026	85	41	41	41	28	113	113	113	113	113	113	113	76	42	0
September 2027	82	31	31	31	19	116	116	116	116	116	116	116	76	41	0
September 2028	79	23	23	23	13	119	119	119	119	119	119	119	77	42	0
September 2029	75	16	16	16	9	122	122	122	122	122	122	122	76	44	0
September 2030	72	10	10	10	6	125	125	125	125	125	125	125	75	45	0
September 2031	68	6	6	6	4	128	128	128	128	128	128	128	73	46	0
September 2032	64	3	3	3	3	132	121	121	121	132	132	104	70	46	0
September 2033	60	1	1	1	2	135	99	99	99	135	135	95	65	43	0
September 2034	56	0	0	0	1	138	0	0	0	138	138	82	55	36	0
September 2035	51	0	0	0	1	142	0	0	0	142	142	69	44	28	0
September 2036	47	0	0	0	1	145	0	0	0	145	145	58	36	22	0
September 2037	42	0	0	0	0	149	0	0	0	149	149	48	29	17	0
September 2038	37	0	0	0	0	153	0	0	0	153	153	40	23	13	0
September 2039	32	0	0	0	0	157	0	0	0	157	157	33	18	10	0
September 2040	27	0	0	0	0	161	0	0	0	161	161	27	14	8	0
September 2041	22	0	0	0	0	165	0	0	0	165	165	22	11	6	0
September 2042	16	0	0	0	0	169	0	0	0	169	169	17	9	4	0
September 2043	10	0	0	0	0	173	0	0	0	173	173	14	7	3	0
September 2044	4	0	0	0	0	163	0	0	0	178	176	11	5	2	0
September 2045	0	0	0	0	0	0	0	0	0	182	171	8	4	2	0
September 2046	0	0	0	0	0	0	0	0	0	115	145	6	3	1	0
September 2047	0	0	0	0	0	0	0	0	0	65	118	4	2	1	0
September 2048	0	0	0	0	0	0	0	0	0	34	91	3	1	0	0
September 2049	0	0	0	0	0	0	0	0	0	16	62	2	1	0	0
September 2050	0	0	0	0	0	0	0	0	0	5	31	1	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.5	4.8	4.8	4.8	4.1	23.6	11.9	11.9	11.9	25.8	27.0	15.9	12.4	8.3	1.5

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class AH					Class BV					Class HX					Class IC					
	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	91	87	83	92	92	92	92	92	98	96	92	89	86	98	96	92	88	85	85
September 2023	96	89	74	62	52	84	84	84	84	84	96	91	78	67	58	96	90	76	65	55	55
September 2024	94	81	55	35	22	76	76	76	76	76	94	83	60	42	30	94	82	57	39	26	26
September 2025	92	74	39	18	6	68	68	68	68	68	93	76	45	26	15	92	75	42	22	10	10
September 2026	89	67	27	7	0	59	59	59	59	0	90	70	35	16	8	90	68	31	12	4	4
September 2027	87	60	18	1	0	51	51	51	51	0	88	64	26	10	4	88	62	22	5	2	2
September 2028	85	54	11	0	0	42	42	42	0	0	86	58	20	6	2	85	56	15	3	1	1
September 2029	82	48	6	0	0	33	33	33	0	0	84	53	15	4	1	83	51	10	2	0	0
September 2030	79	43	2	0	0	24	24	24	0	0	81	48	11	2	0	80	45	6	1	0	0
September 2031	77	38	0	0	0	15	15	15	0	0	79	44	9	2	0	78	41	4	1	0	0
September 2032	74	33	0	0	0	5	5	0	0	0	76	40	6	1	0	75	36	3	0	0	0
September 2033	71	29	0	0	0	0	0	0	0	0	73	36	5	1	0	72	32	2	0	0	0
September 2034	68	25	0	0	0	0	0	0	0	0	71	32	4	0	0	69	28	2	0	0	0
September 2035	64	21	0	0	0	0	0	0	0	0	68	29	3	0	0	66	25	1	0	0	0
September 2036	61	18	0	0	0	0	0	0	0	0	65	26	2	0	0	63	22	1	0	0	0
September 2037	57	15	0	0	0	0	0	0	0	0	61	23	1	0	0	59	19	1	0	0	0
September 2038	54	12	0	0	0	0	0	0	0	0	58	20	1	0	0	56	16	1	0	0	0
September 2039	50	9	0	0	0	0	0	0	0	0	55	18	1	0	0	52	13	0	0	0	0
September 2040	46	7	0	0	0	0	0	0	0	0	51	16	1	0	0	48	11	0	0	0	0
September 2041	42	4	0	0	0	0	0	0	0	0	47	13	0	0	0	44	9	0	0	0	0
September 2042	37	2	0	0	0	0	0	0	0	0	43	12	0	0	0	40	7	0	0	0	0
September 2043	33	0	0	0	0	0	0	0	0	0	39	10	0	0	0	36	5	0	0	0	0
September 2044	28	0	0	0	0	0	0	0	0	0	35	8	0	0	0	31	4	0	0	0	0
September 2045	23	0	0	0	0	0	0	0	0	0	31	7	0	0	0	27	3	0	0	0	0
September 2046	18	0	0	0	0	0	0	0	0	0	26	5	0	0	0	22	3	0	0	0	0
September 2047	13	0	0	0	0	0	0	0	0	0	21	4	0	0	0	17	2	0	0	0	0
September 2048	8	0	0	0	0	0	0	0	0	0	16	3	0	0	0	11	1	0	0	0	0
September 2049	2	0	0	0	0	0	0	0	0	0	11	2	0	0	0	6	1	0	0	0	0
September 2050	0	0	0	0	0	0	0	0	0	0	6	1	0	0	0	3	0	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.8	8.8	3.8	2.6	2.1	6.0	6.0	5.9	4.8	3.9	17.9	10.4	4.7	3.2	2.6	17.3	9.5	4.2	2.9	2.4	2.4

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class ID					Classes JX and MB					Class KX				
	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	90	85	80	98	96	92	88	84	98	96	90	85	81
September 2023	96	89	72	59	48	96	90	75	63	53	96	89	74	61	51
September 2024	94	81	54	35	22	94	82	55	36	22	94	82	56	38	26
September 2025	92	74	40	20	9	92	74	40	18	6	93	75	43	24	13
September 2026	90	67	29	11	3	89	67	28	7	0	90	69	32	15	7
September 2027	88	61	21	5	2	87	60	18	1	0	88	63	25	9	3
September 2028	85	55	15	3	1	85	54	11	0	0	86	57	19	6	2
September 2029	83	50	10	2	0	82	48	6	0	0	84	52	14	4	1
September 2030	80	45	7	1	0	79	43	2	0	0	81	47	11	2	0
September 2031	78	40	4	1	0	77	38	0	0	0	79	43	8	1	0
September 2032	75	36	3	0	0	74	33	0	0	0	76	39	6	1	0
September 2033	72	32	2	0	0	71	29	0	0	0	73	35	4	1	0
September 2034	69	28	2	0	0	67	25	0	0	0	71	31	3	0	0
September 2035	66	25	1	0	0	64	21	0	0	0	68	28	2	0	0
September 2036	63	22	1	0	0	61	18	0	0	0	65	25	2	0	0
September 2037	60	19	1	0	0	57	15	0	0	0	61	22	1	0	0
September 2038	56	16	0	0	0	54	12	0	0	0	58	20	1	0	0
September 2039	53	13	0	0	0	50	9	0	0	0	55	17	1	0	0
September 2040	49	11	0	0	0	46	6	0	0	0	51	15	1	0	0
September 2041	45	9	0	0	0	41	4	0	0	0	47	13	0	0	0
September 2042	41	7	0	0	0	37	2	0	0	0	43	11	0	0	0
September 2043	36	5	0	0	0	33	0	0	0	0	39	9	0	0	0
September 2044	32	4	0	0	0	28	0	0	0	0	35	8	0	0	0
September 2045	27	3	0	0	0	23	0	0	0	0	31	6	0	0	0
September 2046	23	2	0	0	0	18	0	0	0	0	26	5	0	0	0
September 2047	18	2	0	0	0	13	0	0	0	0	21	4	0	0	0
September 2048	12	1	0	0	0	7	0	0	0	0	16	3	0	0	0
September 2049	7	1	0	0	0	1	0	0	0	0	11	2	0	0	0
September 2050	3	0	0	0	0	0	0	0	0	0	6	1	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.4	9.4	4.1	2.7	2.2	16.7	8.8	3.8	2.6	2.2	17.9	10.1	4.5	3.0	2.3

PSA Prepayment Assumption Rates

Distribution Date	Class LA					Class LB					Classes LX and MC				
	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	100	100	100	100	100	100	100	100	100	100	98	95	89	84	80
September 2023	100	100	100	100	100	100	100	100	100	100	96	88	71	57	46
September 2024	100	100	100	100	100	100	100	100	100	100	94	80	52	33	19
September 2025	100	100	100	100	100	100	100	100	100	100	92	73	38	17	6
September 2026	100	100	100	100	80	100	100	100	100	85	90	66	27	8	0
September 2027	100	100	100	100	40	100	100	100	100	43	87	59	18	2	0
September 2028	100	100	100	66	20	100	100	100	73	22	85	53	12	0	0
September 2029	100	100	100	41	10	100	100	100	45	11	82	48	7	0	0
September 2030	100	100	100	25	5	100	100	100	28	5	80	43	3	0	0
September 2031	100	100	88	16	3	100	100	100	17	3	77	38	0	0	0
September 2032	100	100	66	10	1	100	100	77	11	1	74	33	0	0	0
September 2033	100	100	50	6	1	100	100	58	7	1	71	29	0	0	0
September 2034	100	100	37	4	0	100	100	43	4	0	68	25	0	0	0
September 2035	100	100	28	2	0	100	100	32	2	0	65	22	0	0	0
September 2036	100	100	21	1	0	100	100	24	1	0	62	19	0	0	0
September 2037	100	100	15	1	0	100	100	18	1	0	58	16	0	0	0
September 2038	100	100	11	0	0	100	100	13	1	0	54	13	0	0	0
September 2039	100	100	8	0	0	100	100	9	0	0	51	10	0	0	0
September 2040	100	100	6	0	0	100	100	7	0	0	47	8	0	0	0
September 2041	100	100	4	0	0	100	100	5	0	0	43	6	0	0	0
September 2042	100	100	3	0	0	100	100	3	0	0	38	3	0	0	0
September 2043	100	100	2	0	0	100	100	2	0	0	34	2	0	0	0
September 2044	100	84	1	0	0	100	99	2	0	0	29	0	0	0	0
September 2045	100	69	1	0	0	100	80	1	0	0	25	0	0	0	0
September 2046	100	54	1	0	0	100	63	1	0	0	20	0	0	0	0
September 2047	100	41	0	0	0	100	47	0	0	0	15	0	0	0	0
September 2048	100	29	0	0	0	100	33	0	0	0	9	0	0	0	0
September 2049	100	18	0	0	0	100	19	0	0	0	4	0	0	0	0
September 2050	58	8	0	0	0	72	7	0	0	0	0	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.1	25.6	13.0	8.2	6.1	29.3	26.0	13.5	8.4	6.2	17.0	8.8	3.7	2.5	2.0

**Security Group 2
PSA Prepayment Assumption Rates**

Distribution Date	Class VA					Class ZA					Class ZB				
	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	92	92	92	92	92	102	102	102	102	102	102	102	102	102	102
September 2023	84	84	84	84	84	104	104	104	104	104	104	104	104	104	104
September 2024	76	76	76	76	76	106	106	106	106	106	106	106	106	106	106
September 2025	68	68	68	68	68	108	108	108	108	108	108	108	108	108	108
September 2026	59	59	59	59	0	111	111	111	111	100	111	111	111	111	107
September 2027	51	51	51	51	0	113	113	113	113	51	113	113	113	113	54
September 2028	42	42	42	0	0	115	115	115	83	26	115	115	115	92	27
September 2029	33	33	33	0	0	117	117	117	51	13	117	117	117	57	14
September 2030	24	24	24	0	0	120	120	120	32	6	120	120	120	35	7
September 2031	15	15	0	0	0	122	122	111	20	3	122	122	122	22	3
September 2032	5	5	0	0	0	125	125	84	12	2	125	125	97	13	2
September 2033	0	0	0	0	0	126	126	63	7	1	126	126	73	8	1
September 2034	0	0	0	0	0	126	126	47	5	0	126	126	54	5	0
September 2035	0	0	0	0	0	126	126	35	3	0	126	126	40	3	0
September 2036	0	0	0	0	0	126	126	26	2	0	126	126	30	2	0
September 2037	0	0	0	0	0	126	126	19	1	0	126	126	22	1	0
September 2038	0	0	0	0	0	126	126	14	1	0	126	126	16	1	0
September 2039	0	0	0	0	0	126	126	10	0	0	126	126	12	0	0
September 2040	0	0	0	0	0	126	126	7	0	0	126	126	9	0	0
September 2041	0	0	0	0	0	126	126	5	0	0	126	126	6	0	0
September 2042	0	0	0	0	0	126	126	4	0	0	126	126	4	0	0
September 2043	0	0	0	0	0	126	126	3	0	0	126	126	3	0	0
September 2044	0	0	0	0	0	126	106	2	0	0	126	124	2	0	0
September 2045	0	0	0	0	0	126	86	1	0	0	126	101	1	0	0
September 2046	0	0	0	0	0	126	68	1	0	0	126	79	1	0	0
September 2047	0	0	0	0	0	126	52	1	0	0	126	59	1	0	0
September 2048	0	0	0	0	0	126	37	0	0	0	126	41	0	0	0
September 2049	0	0	0	0	0	126	23	0	0	0	126	24	0	0	0
September 2050	0	0	0	0	0	73	11	0	0	0	91	9	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.0	6.0	5.8	4.7	3.9	29.1	25.6	13.1	8.4	6.3	29.3	26.0	13.6	8.7	6.4

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Classes A and VI					
	0%	100%	300%	450%	700%	900%
Initial Percent	100	100	100	100	100	100
September 2022	95	93	90	88	84	81
September 2023	90	84	75	68	57	49
September 2024	84	74	58	47	32	22
September 2025	79	64	44	32	17	9
September 2026	73	55	35	21	9	4
September 2027	67	47	24	14	5	2
September 2028	61	40	18	9	2	1
September 2029	54	33	13	6	1	0
September 2030	47	27	9	4	1	0
September 2031	40	21	6	2	0	0
September 2032	33	16	4	1	0	0
September 2033	25	11	2	1	0	0
September 2034	17	6	1	0	0	0
September 2035	9	2	0	0	0	0
September 2036	0	0	0	0	0	0
Weighted Average Life (years)	8.3	6.2	4.3	3.4	2.6	2.2

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Classes N, NA, NB, NC, ND, NE and NI						Class NZ						Class ZN					
	0%	100%	325%	400%	475%	800%	0%	100%	325%	400%	475%	800%	0%	100%	325%	400%	475%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	95	89	89	89	89	103	103	103	93	83	39	103	103	103	103	103	103
September 2023	95	87	71	71	71	60	106	106	106	78	51	0	106	106	106	106	106	106
September 2024	92	77	51	51	51	31	109	109	109	67	28	0	109	109	109	109	109	109
September 2025	90	69	35	35	35	15	113	113	113	64	21	0	113	113	113	113	113	113
September 2026	87	61	23	23	23	8	116	116	113	63	22	0	116	116	116	116	116	116
September 2027	84	53	15	15	15	4	120	120	107	60	23	0	120	120	120	120	120	120
September 2028	80	46	9	9	9	2	123	123	98	55	23	0	123	123	123	123	123	123
September 2029	77	39	5	5	5	1	127	127	89	51	24	0	127	127	127	127	127	127
September 2030	74	33	2	2	2	1	131	131	80	47	25	0	131	131	131	131	131	131
September 2031	70	27	0	0	0	0	135	135	69	41	24	0	135	135	0	0	0	135
September 2032	66	21	0	0	0	0	139	139	54	30	16	0	139	139	0	0	0	139
September 2033	62	16	0	0	0	0	143	143	41	22	11	0	143	143	0	0	0	143
September 2034	58	11	0	0	0	0	148	148	32	16	8	0	148	148	0	0	0	148
September 2035	54	6	0	0	0	0	152	152	24	12	5	0	152	152	0	0	0	152
September 2036	50	1	0	0	0	0	157	157	19	8	4	0	157	157	0	0	0	155
September 2037	45	0	0	0	0	0	162	146	14	6	2	0	162	0	0	0	0	76
September 2038	40	0	0	0	0	0	166	129	11	4	2	0	166	0	0	0	0	37
September 2039	35	0	0	0	0	0	171	113	8	3	1	0	171	0	0	0	0	18
September 2040	30	0	0	0	0	0	177	98	6	2	1	0	177	0	0	0	0	9
September 2041	25	0	0	0	0	0	182	85	4	1	0	0	182	0	0	0	0	4
September 2042	19	0	0	0	0	0	188	72	3	1	0	0	188	0	0	0	0	2
September 2043	13	0	0	0	0	0	193	60	2	1	0	0	193	0	0	0	0	1
September 2044	7	0	0	0	0	0	199	50	2	0	0	0	199	0	0	0	0	0
September 2045	0	0	0	0	0	0	205	40	1	0	0	0	205	0	0	0	0	0
September 2046	0	0	0	0	0	0	176	31	1	0	0	0	0	0	0	0	0	0
September 2047	0	0	0	0	0	0	144	22	0	0	0	0	0	0	0	0	0	0
September 2048	0	0	0	0	0	0	111	15	0	0	0	0	0	0	0	0	0	0
September 2049	0	0	0	0	0	0	75	7	0	0	0	0	0	0	0	0	0	0
September 2050	0	0	0	0	0	0	39	1	0	0	0	0	0	0	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.0	6.9	3.5	3.5	3.5	2.6	27.2	21.0	11.4	7.8	4.4	0.8	24.1	15.4	9.8	9.8	9.8	16.4

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Classes BF, BT, JF and JS					
	0%	100%	250%	412%	650%	900%
Initial Percent	100	100	100	100	100	100
September 2022	99	92	83	74	60	45
September 2023	97	85	69	54	36	20
September 2024	96	78	57	40	21	9
September 2025	94	71	48	29	13	4
September 2026	92	65	39	21	7	2
September 2027	91	59	32	16	4	1
September 2028	89	54	27	11	3	0
September 2029	87	49	22	8	2	0
September 2030	85	44	18	6	1	0
September 2031	83	40	15	4	1	0
September 2032	80	36	12	3	0	0
September 2033	78	32	10	2	0	0
September 2034	75	29	8	2	0	0
September 2035	72	25	6	1	0	0
September 2036	69	22	5	1	0	0
September 2037	66	19	4	1	0	0
September 2038	63	17	3	0	0	0
September 2039	60	14	2	0	0	0
September 2040	56	12	2	0	0	0
September 2041	52	10	1	0	0	0
September 2042	48	8	1	0	0	0
September 2043	44	6	1	0	0	0
September 2044	40	4	0	0	0	0
September 2045	35	3	0	0	0	0
September 2046	30	1	0	0	0	0
September 2047	24	0	0	0	0	0
September 2048	19	0	0	0	0	0
September 2049	13	0	0	0	0	0
September 2050	7	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	19.0	9.3	5.2	3.2	1.9	1.3

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes F and S					
	0%	100%	300%	481%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	97	94	91	87	83
September 2023	97	91	81	72	60	49
September 2024	95	84	65	51	33	20
September 2025	93	77	52	35	18	8
September 2026	91	70	42	24	10	3
September 2027	89	64	33	17	5	1
September 2028	87	59	27	12	3	0
September 2029	85	54	21	8	1	0
September 2030	83	49	17	6	1	0
September 2031	80	44	13	4	0	0
September 2032	78	40	11	3	0	0
September 2033	75	36	8	2	0	0
September 2034	72	33	7	1	0	0
September 2035	69	29	5	1	0	0
September 2036	66	26	4	1	0	0
September 2037	63	23	3	0	0	0
September 2038	60	21	2	0	0	0
September 2039	56	18	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	8	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	5	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.5	5.4	3.8	2.7	2.2

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Class IK					Classes KE and KI					Class LK				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	93	89	86	98	96	92	89	85	100	100	100	100	100
September 2023	96	91	78	67	58	96	90	77	65	56	100	100	100	100	100
September 2024	94	83	60	42	30	94	83	59	40	27	100	100	100	100	100
September 2025	93	76	46	26	15	92	75	44	24	12	100	100	100	100	100
September 2026	90	70	35	16	8	90	69	33	13	4	100	100	100	100	100
September 2027	88	64	27	10	4	88	62	25	7	0	100	100	100	100	100
September 2028	86	58	21	6	2	86	57	18	3	0	100	100	100	100	56
September 2029	84	53	16	4	1	83	51	13	0	0	100	100	100	100	28
September 2030	81	48	12	2	0	81	46	9	0	0	100	100	100	70	14
September 2031	79	44	9	2	0	78	42	6	0	0	100	100	100	43	7
September 2032	76	39	7	1	0	75	37	4	0	0	100	100	100	26	4
September 2033	73	36	5	1	0	72	33	2	0	0	100	100	100	16	2
September 2034	71	32	4	0	0	70	30	0	0	0	100	100	100	10	1
September 2035	68	29	3	0	0	66	26	0	0	0	100	100	84	6	0
September 2036	65	26	2	0	0	63	23	0	0	0	100	100	63	4	0
September 2037	61	23	2	0	0	60	20	0	0	0	100	100	47	2	0
September 2038	58	20	1	0	0	56	17	0	0	0	100	100	35	1	0
September 2039	55	18	1	0	0	53	15	0	0	0	100	100	25	1	0
September 2040	51	15	1	0	0	49	12	0	0	0	100	100	19	0	0
September 2041	47	13	0	0	0	45	10	0	0	0	100	100	13	0	0
September 2042	43	11	0	0	0	41	8	0	0	0	100	100	10	0	0
September 2043	39	10	0	0	0	37	6	0	0	0	100	100	7	0	0
September 2044	35	8	0	0	0	33	5	0	0	0	100	100	5	0	0
September 2045	31	6	0	0	0	28	3	0	0	0	100	100	3	0	0
September 2046	26	5	0	0	0	23	2	0	0	0	100	100	2	0	0
September 2047	21	4	0	0	0	18	0	0	0	0	100	100	1	0	0
September 2048	16	3	0	0	0	13	0	0	0	0	100	75	1	0	0
September 2049	11	2	0	0	0	8	0	0	0	0	100	45	0	0	0
September 2050	6	1	0	0	0	2	0	0	0	0	100	17	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.9	10.3	4.8	3.2	2.6	17.5	9.7	4.3	2.9	2.4	29.7	27.9	16.7	10.3	7.6

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Class VK					Class ZK				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2022	92	92	92	92	92	102	102	102	102	102
September 2023	84	84	84	84	84	104	104	104	104	104
September 2024	76	76	76	76	76	106	106	106	106	106
September 2025	68	68	68	68	68	108	108	108	108	108
September 2026	59	59	59	59	59	111	111	111	111	111
September 2027	51	51	51	51	51	113	113	113	113	113
September 2028	42	42	42	42	0	115	115	115	115	71
September 2029	33	33	33	33	0	117	117	117	117	36
September 2030	24	24	24	0	0	120	120	120	88	18
September 2031	15	15	15	0	0	122	122	122	54	9
September 2032	5	5	5	0	0	125	125	125	33	4
September 2033	0	0	0	0	0	126	126	126	20	2
September 2034	0	0	0	0	0	126	126	126	12	1
September 2035	0	0	0	0	0	126	126	106	8	1
September 2036	0	0	0	0	0	126	126	79	5	0
September 2037	0	0	0	0	0	126	126	59	3	0
September 2038	0	0	0	0	0	126	126	44	2	0
September 2039	0	0	0	0	0	126	126	32	1	0
September 2040	0	0	0	0	0	126	126	23	1	0
September 2041	0	0	0	0	0	126	126	17	0	0
September 2042	0	0	0	0	0	126	126	12	0	0
September 2043	0	0	0	0	0	126	126	9	0	0
September 2044	0	0	0	0	0	126	126	6	0	0
September 2045	0	0	0	0	0	126	126	4	0	0
September 2046	0	0	0	0	0	126	126	3	0	0
September 2047	0	0	0	0	0	126	126	2	0	0
September 2048	0	0	0	0	0	126	94	1	0	0
September 2049	0	0	0	0	0	126	56	0	0	0
September 2050	0	0	0	0	0	126	21	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	6.0	6.0	6.0	5.5	4.7	29.7	27.9	16.7	10.4	7.8

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Classes MA and MI					Class MZ				
	0%	210%	325%	425%	700%	0%	210%	325%	425%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2022	96	81	81	81	73	104	104	73	46	0
September 2023	93	64	64	64	41	108	108	57	15	0
September 2024	89	49	49	49	23	113	113	49	2	0
September 2025	85	36	36	36	13	117	117	48	0	0
September 2026	80	26	26	26	7	122	116	45	0	0
September 2027	76	19	19	19	4	127	111	41	0	0
September 2028	71	14	14	14	2	132	102	36	0	0
September 2029	66	10	10	10	1	138	93	31	0	0
September 2030	61	7	7	7	1	143	83	26	0	0
September 2031	56	5	5	5	0	149	73	22	0	0
September 2032	50	4	4	4	0	155	64	18	0	0
September 2033	44	3	3	3	0	161	55	15	0	0
September 2034	38	2	2	2	0	168	47	12	0	0
September 2035	32	1	1	1	0	175	40	9	0	0
September 2036	25	1	1	1	0	182	33	7	0	0
September 2037	19	1	1	1	0	189	28	6	0	0
September 2038	11	0	0	0	0	197	23	4	0	0
September 2039	4	0	0	0	0	205	18	3	0	0
September 2040	0	0	0	0	0	198	15	3	0	0
September 2041	0	0	0	0	0	177	12	2	0	0
September 2042	0	0	0	0	0	155	9	1	0	0
September 2043	0	0	0	0	0	132	7	1	0	0
September 2044	0	0	0	0	0	108	5	1	0	0
September 2045	0	0	0	0	0	83	3	0	0	0
September 2046	0	0	0	0	0	57	2	0	0	0
September 2047	0	0	0	0	0	29	1	0	0	0
September 2048	0	0	0	0	0	7	0	0	0	0
September 2049	0	0	0	0	0	0	0	0	0	0
September 2050	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	10.5	3.7	3.7	3.7	2.2	23.1	12.5	5.6	1.1	0.3

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Classes TA and TI					
	0%	100%	300%	498%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	96	93	90	85	81
September 2023	97	91	80	70	58	47
September 2024	95	83	64	48	31	19
September 2025	93	77	52	33	17	7
September 2026	91	70	41	23	9	3
September 2027	89	64	33	15	5	1
September 2028	87	59	26	11	3	0
September 2029	85	54	21	7	1	0
September 2030	83	49	17	5	1	0
September 2031	80	44	13	3	0	0
September 2032	78	40	10	2	0	0
September 2033	75	36	8	2	0	0
September 2034	72	33	6	1	0	0
September 2035	69	29	5	1	0	0
September 2036	66	26	4	0	0	0
September 2037	63	23	3	0	0	0
September 2038	60	21	2	0	0	0
September 2039	56	18	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	8	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	5	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.5	5.4	3.6	2.6	2.1

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes HF, HS, IW and WF					
	0%	100%	300%	453%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	99	92	80	71	54	39
September 2023	97	85	65	51	29	15
September 2024	96	78	52	36	16	6
September 2025	95	72	42	26	8	2
September 2026	93	66	33	18	5	1
September 2027	91	60	26	13	2	0
September 2028	90	55	21	9	1	0
September 2029	88	50	17	6	1	0
September 2030	86	45	13	5	0	0
September 2031	84	41	10	3	0	0
September 2032	81	37	8	2	0	0
September 2033	79	33	6	2	0	0
September 2034	77	30	5	1	0	0
September 2035	74	26	4	1	0	0
September 2036	71	23	3	1	0	0
September 2037	68	20	2	0	0	0
September 2038	65	18	2	0	0	0
September 2039	61	15	1	0	0	0
September 2040	58	13	1	0	0	0
September 2041	54	11	1	0	0	0
September 2042	50	9	0	0	0	0
September 2043	46	7	0	0	0	0
September 2044	41	5	0	0	0	0
September 2045	36	3	0	0	0	0
September 2046	31	2	0	0	0	0
September 2047	26	1	0	0	0	0
September 2048	20	0	0	0	0	0
September 2049	14	0	0	0	0	0
September 2050	7	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	19.3	9.5	4.4	2.9	1.6	1.1

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Classes AJ and IA					
	0%	100%	300%	495%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022 . . .	98	97	94	91	87	83
September 2023 . . .	97	91	81	72	60	49
September 2024 . . .	95	84	65	50	33	20
September 2025 . . .	93	77	52	34	18	8
September 2026 . . .	91	70	42	23	10	3
September 2027 . . .	89	64	33	16	5	1
September 2028 . . .	87	59	27	11	3	0
September 2029 . . .	85	54	21	7	1	0
September 2030 . . .	83	49	17	5	1	0
September 2031 . . .	80	44	13	3	0	0
September 2032 . . .	78	40	11	2	0	0
September 2033 . . .	75	36	8	2	0	0
September 2034 . . .	72	33	7	1	0	0
September 2035 . . .	69	29	5	1	0	0
September 2036 . . .	66	26	4	0	0	0
September 2037 . . .	63	23	3	0	0	0
September 2038 . . .	60	21	2	0	0	0
September 2039 . . .	56	18	2	0	0	0
September 2040 . . .	53	16	1	0	0	0
September 2041 . . .	49	14	1	0	0	0
September 2042 . . .	45	12	1	0	0	0
September 2043 . . .	41	10	1	0	0	0
September 2044 . . .	36	8	0	0	0	0
September 2045 . . .	32	7	0	0	0	0
September 2046 . . .	27	5	0	0	0	0
September 2047 . . .	22	4	0	0	0	0
September 2048 . . .	17	3	0	0	0	0
September 2049 . . .	12	2	0	0	0	0
September 2050 . . .	6	1	0	0	0	0
September 2051 . . .	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.5	5.4	3.7	2.7	2.2

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Classes JA and JI					
	0%	100%	300%	495%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022 . . .	98	97	94	92	88	85
September 2023 . . .	97	91	82	73	62	52
September 2024 . . .	95	84	66	51	35	22
September 2025 . . .	93	77	53	35	19	8
September 2026 . . .	91	71	43	24	10	3
September 2027 . . .	89	65	34	17	5	1
September 2028 . . .	87	59	27	11	3	0
September 2029 . . .	85	54	22	8	2	0
September 2030 . . .	83	49	17	5	1	0
September 2031 . . .	80	45	14	4	0	0
September 2032 . . .	78	41	11	2	0	0
September 2033 . . .	75	37	8	2	0	0
September 2034 . . .	72	33	7	1	0	0
September 2035 . . .	69	30	5	1	0	0
September 2036 . . .	66	27	4	0	0	0
September 2037 . . .	63	24	3	0	0	0
September 2038 . . .	60	21	2	0	0	0
September 2039 . . .	56	19	2	0	0	0
September 2040 . . .	53	16	1	0	0	0
September 2041 . . .	49	14	1	0	0	0
September 2042 . . .	45	12	1	0	0	0
September 2043 . . .	41	10	1	0	0	0
September 2044 . . .	36	9	0	0	0	0
September 2045 . . .	32	7	0	0	0	0
September 2046 . . .	27	6	0	0	0	0
September 2047 . . .	22	4	0	0	0	0
September 2048 . . .	17	3	0	0	0	0
September 2049 . . .	12	2	0	0	0	0
September 2050 . . .	6	1	0	0	0	0
September 2051 . . .	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.6	5.5	3.8	2.8	2.2

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Classes GF, GT, LF and SW					
	0%	100%	250%	432%	650%	900%
Initial Percent	100	100	100	100	100	100
September 2022	99	97	94	92	89	85
September 2023	97	91	84	75	65	54
September 2024	95	84	70	55	39	25
September 2025	94	77	58	40	23	11
September 2026	92	71	48	29	14	5
September 2027	90	65	40	21	8	2
September 2028	88	60	33	15	5	1
September 2029	86	55	27	11	3	0
September 2030	84	50	23	8	2	0
September 2031	81	45	19	6	1	0
September 2032	79	41	15	4	1	0
September 2033	76	37	13	3	0	0
September 2034	74	34	10	2	0	0
September 2035	71	30	8	1	0	0
September 2036	68	27	7	1	0	0
September 2037	65	24	5	1	0	0
September 2038	61	21	4	0	0	0
September 2039	58	19	3	0	0	0
September 2040	54	17	3	0	0	0
September 2041	51	14	2	0	0	0
September 2042	47	12	2	0	0	0
September 2043	42	11	1	0	0	0
September 2044	38	9	1	0	0	0
September 2045	33	7	1	0	0	0
September 2046	28	6	1	0	0	0
September 2047	23	4	0	0	0	0
September 2048	18	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	18.6	10.7	6.3	4.1	3.0	2.3

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Classes CF and CN						Class SE						Class SG						
	0%	100%	300%	495%	750%	1,000%	0%	100%	300%	495%	750%	1,000%	0%	100%	300%	495%	750%	1,000%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	93	89	85	80	98	96	92	89	84	79	98	97	94	92	88	85	
September 2023	97	90	79	69	57	46	97	90	79	68	55	44	97	91	82	73	62	52	
September 2024	95	83	64	48	31	18	95	83	63	47	30	17	95	84	66	51	35	22	
September 2025	93	76	51	33	17	7	93	76	51	32	16	7	93	77	53	35	19	8	
September 2026	91	70	41	23	9	3	91	70	41	22	9	3	91	71	42	24	10	3	
September 2027	89	64	33	15	5	1	89	64	32	15	5	1	89	65	34	16	5	1	
September 2028	87	58	26	11	3	0	87	58	26	10	2	0	87	59	27	11	3	0	
September 2029	85	53	21	7	1	0	85	53	21	7	1	0	85	54	21	8	2	0	
September 2030	83	49	16	5	1	0	83	48	16	5	1	0	83	49	17	5	1	0	
September 2031	80	44	13	3	0	0	80	44	13	3	0	0	80	45	14	4	0	0	
September 2032	78	40	10	2	0	0	78	40	10	2	0	0	78	40	11	2	0	0	
September 2033	75	36	8	2	0	0	75	36	8	1	0	0	75	36	8	2	0	0	
September 2034	72	32	6	1	0	0	72	32	6	1	0	0	72	33	7	1	0	0	
September 2035	69	29	5	1	0	0	69	29	5	1	0	0	69	29	5	1	0	0	
September 2036	66	26	4	0	0	0	66	26	4	0	0	0	66	26	4	0	0	0	
September 2037	63	23	3	0	0	0	63	23	3	0	0	0	63	23	3	0	0	0	
September 2038	60	21	2	0	0	0	60	20	2	0	0	0	60	21	2	0	0	0	
September 2039	56	18	2	0	0	0	56	18	2	0	0	0	56	18	2	0	0	0	
September 2040	53	16	1	0	0	0	53	16	1	0	0	0	53	16	1	0	0	0	
September 2041	49	14	1	0	0	0	49	14	1	0	0	0	49	14	1	0	0	0	
September 2042	45	12	1	0	0	0	45	12	1	0	0	0	45	12	1	0	0	0	
September 2043	41	10	1	0	0	0	41	10	1	0	0	0	41	10	1	0	0	0	
September 2044	36	8	0	0	0	0	36	8	0	0	0	0	36	8	0	0	0	0	
September 2045	32	7	0	0	0	0	32	7	0	0	0	0	32	7	0	0	0	0	
September 2046	27	5	0	0	0	0	27	5	0	0	0	0	27	5	0	0	0	0	
September 2047	22	4	0	0	0	0	22	4	0	0	0	0	22	4	0	0	0	0	
September 2048	17	3	0	0	0	0	17	3	0	0	0	0	17	3	0	0	0	0	
September 2049	12	2	0	0	0	0	12	2	0	0	0	0	12	2	0	0	0	0	
September 2050	6	1	0	0	0	0	6	1	0	0	0	0	6	1	0	0	0	0	
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	18.3	10.4	5.3	3.6	2.6	2.1	18.3	10.4	5.3	3.6	2.5	2.0	18.3	10.5	5.5	3.8	2.8	2.2	

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Classes DA, IQ, JB, JC, JE, JG, JH and JM					Class DI					Class DJ					Class DK				
	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	94	94	94	94	98	96	94	93	90	100	100	94	88	53	100	100	90	90	90
September 2023	96	85	85	85	85	97	88	83	81	70	100	100	80	63	0	100	100	69	69	14
September 2024	94	73	73	73	59	95	78	70	67	48	100	100	65	35	0	100	100	44	44	0
September 2025	91	62	62	62	40	93	70	58	54	33	100	100	55	17	0	100	100	25	25	0
September 2026	89	52	52	52	27	91	62	49	44	22	100	100	48	7	0	100	100	12	12	0
September 2027	86	43	43	43	18	89	55	41	36	15	100	100	45	2	0	100	100	3	3	0
September 2028	84	36	36	36	12	87	48	34	29	10	100	100	43	0	0	100	100	0	0	0
September 2029	81	29	29	29	8	85	43	28	24	7	100	100	41	0	0	100	98	0	0	0
September 2030	78	23	23	23	5	83	38	23	19	5	100	100	39	0	0	100	92	0	0	0
September 2031	75	18	18	18	3	80	33	19	15	3	100	100	36	0	0	100	82	0	0	0
September 2032	72	15	15	15	2	78	29	16	12	2	100	100	32	0	0	100	70	0	0	0
September 2033	69	12	12	12	1	75	26	13	10	1	100	100	29	0	0	100	56	0	0	0
September 2034	65	9	9	9	0	72	22	11	8	1	100	100	26	0	0	100	41	0	0	0
September 2035	62	7	7	7	0	69	19	9	6	1	100	100	22	0	0	100	26	0	0	0
September 2036	58	5	5	5	0	66	17	7	5	0	100	100	19	0	0	100	11	0	0	0
September 2037	54	4	4	4	0	63	14	6	4	0	100	97	17	0	0	100	0	0	0	0
September 2038	50	3	3	3	0	60	12	5	3	0	100	86	14	0	0	100	0	0	0	0
September 2039	45	2	2	2	0	56	11	4	2	0	100	76	12	0	0	100	0	0	0	0
September 2040	41	1	1	1	0	53	9	3	2	0	100	66	10	0	0	100	0	0	0	0
September 2041	36	1	1	1	0	49	8	2	1	0	100	56	8	0	0	100	0	0	0	0
September 2042	31	0	0	0	0	45	6	2	1	0	100	48	7	0	0	100	0	0	0	0
September 2043	26	0	0	0	0	41	5	1	1	0	100	40	5	0	0	100	0	0	0	0
September 2044	21	0	0	0	0	36	4	1	1	0	100	33	4	0	0	100	0	0	0	0
September 2045	15	0	0	0	0	32	3	1	0	0	100	26	3	0	0	100	0	0	0	0
September 2046	9	0	0	0	0	27	3	1	0	0	100	20	2	0	0	100	0	0	0	0
September 2047	3	0	0	0	0	22	2	0	0	0	100	15	2	0	0	100	0	0	0	0
September 2048	0	0	0	0	0	17	1	0	0	0	100	10	1	0	0	72	0	0	0	0
September 2049	0	0	0	0	0	12	1	0	0	0	100	6	1	0	0	9	0	0	0	0
September 2050	0	0	0	0	0	6	0	0	0	0	55	3	0	0	0	0	0	0	0	0
September 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)	15.8	6.3	6.3	6.3	4.1	18.3	8.5	6.3	5.7	3.6	29.1	21.3	8.1	2.6	1.0	27.4	12.3	2.9	2.9	1.7

PSA Prepayment Assumption Rates

Distribution Date	Class DL					Class DZ					Class ED				
	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	100	100	100	100	100	102	102	102	102	102	98	96	94	93	90
September 2023	100	100	100	100	100	104	104	104	104	0	97	88	83	81	70
September 2024	100	100	100	100	100	106	106	106	106	0	95	78	70	67	48
September 2025	100	100	100	100	100	108	108	108	108	0	93	70	58	54	33
September 2026	100	100	100	100	100	111	111	111	111	0	91	62	49	44	22
September 2027	100	100	100	100	100	113	113	113	113	0	89	55	41	36	15
September 2028	100	100	100	100	100	115	115	115	115	0	87	48	34	29	10
September 2029	100	100	100	100	100	117	117	117	38	0	85	43	28	24	7
September 2030	100	100	100	100	100	120	120	120	38	0	83	38	23	19	5
September 2031	100	100	100	100	100	122	122	122	38	0	80	33	19	15	3
September 2032	100	100	100	100	100	125	125	125	38	0	78	29	16	12	2
September 2033	100	100	100	100	100	127	127	127	38	0	75	26	13	10	1
September 2034	100	100	100	100	100	130	130	130	38	0	72	22	11	8	1
September 2035	100	100	100	100	87	132	132	132	38	0	69	19	9	6	1
September 2036	100	100	100	100	58	135	135	135	38	0	66	17	7	5	0
September 2037	100	100	100	100	38	138	138	138	38	0	63	14	6	4	0
September 2038	100	100	100	100	25	140	140	140	38	0	60	12	5	3	0
September 2039	100	100	100	100	17	143	143	143	38	0	56	11	4	2	0
September 2040	100	100	100	100	11	146	146	146	38	0	53	9	3	2	0
September 2041	100	100	100	100	7	149	149	149	38	0	49	8	2	1	0
September 2042	100	100	100	100	4	152	152	152	38	0	45	6	2	1	0
September 2043	100	100	100	100	3	155	155	155	38	0	41	5	1	1	0
September 2044	100	82	82	82	2	158	158	158	38	0	36	4	1	1	0
September 2045	100	60	60	60	1	162	162	162	38	0	32	3	1	0	0
September 2046	100	42	42	42	1	165	165	165	38	0	27	3	1	0	0
September 2047	100	28	28	28	0	168	168	168	38	0	22	2	0	0	0
September 2048	18	18	18	18	0	172	172	172	38	0	17	1	0	0	0
September 2049	10	10	10	10	0	175	175	175	38	0	12	1	0	0	0
September 2050	4	4	4	4	0	179	179	179	38	0	6	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.8	25.0	25.0	25.0	16.1	30.0	29.8	29.8	14.7	1.6	18.3	8.5	6.3	5.7	3.6

**Security Group 16
PSA Prepayment Assumption Rates**

Distribution Date	Classes DG, DH and IG					Class IG					Class LV					Class LZ				
	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	92	89	85	100	100	100	100	100	92	92	92	92	92	103	103	103	103	103
September 2023	96	90	77	65	56	100	100	100	100	100	84	84	84	84	84	105	105	105	105	105
September 2024	94	83	58	40	27	100	100	100	100	100	76	76	76	76	76	108	108	108	108	108
September 2025	92	76	43	24	12	100	100	100	100	100	68	68	68	68	68	111	111	111	111	111
September 2026	90	69	32	13	4	100	100	100	100	100	60	60	60	60	60	113	113	113	113	113
September 2027	88	63	24	7	0	100	100	100	100	100	51	51	51	51	51	116	116	116	116	116
September 2028	86	57	17	3	0	100	100	100	100	56	42	42	42	42	0	119	119	119	119	75
September 2029	83	51	12	0	0	100	100	100	100	28	33	33	33	33	0	122	122	122	122	38
September 2030	81	46	8	0	0	100	100	100	70	14	24	24	24	0	0	125	125	125	93	19
September 2031	78	42	5	0	0	100	100	100	43	7	14	14	14	0	0	128	128	128	57	10
September 2032	75	37	3	0	0	100	100	100	27	4	4	4	4	0	0	132	132	132	35	5
September 2033	72	33	1	0	0	100	100	100	16	2	0	0	0	0	0	133	133	133	22	2
September 2034	70	30	0	0	0	100	100	100	10	1	0	0	0	0	0	133	133	133	13	1
September 2035	66	26	0	0	0	100	100	77	6	0	0	0	0	0	0	133	133	102	8	1
September 2036	63	23	0	0	0	100	100	57	4	0	0	0	0	0	0	133	133	76	5	0
September 2037	60	20	0	0	0	100	100	42	2	0	0	0	0	0	0	133	133	56	3	0
September 2038	56	17	0	0	0	100	100	31	1	0	0	0	0	0	0	133	133	41	2	0
September 2039	53	15	0	0	0	100	100	23	1	0	0	0	0	0	0	133	133	30	1	0
September 2040	49	12	0	0	0	100	100	16	0	0	0	0	0	0	0	133	133	22	1	0
September 2041	45	10	0	0	0	100	100	12	0	0	0	0	0	0	0	133	133	16	0	0
September 2042	41	8	0	0	0	100	100	8	0	0	0	0	0	0	0	133	133	11	0	0
September 2043	37	6	0	0	0	100	100	6	0	0	0	0	0	0	0	133	133	8	0	0
September 2044	33	5	0	0	0	100	100	4	0	0	0	0	0	0	0	133	133	5	0	0
September 2045	28	3	0	0	0	100	100	3	0	0	0	0	0	0	0	133	133	4	0	0
September 2046	23	2	0	0	0	100	100	2	0	0	0	0	0	0	0	133	133	2	0	0
September 2047	18	1	0	0	0	100	100	1	0	0	0	0	0	0	0	133	133	2	0	0
September 2048	13	0	0	0	0	100	81	1	0	0	0	0	0	0	0	133	108	1	0	0
September 2049	8	0	0	0	0	100	51	0	0	0	0	0	0	0	0	133	68	0	0	0
September 2050	2	0	0	0	0	100	23	0	0	0	0	0	0	0	0	133	31	0	0	0
September 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)	17.5	9.7	4.2	2.9	2.4	29.7	28.1	16.3	10.3	7.6	6.0	6.0	6.0	5.5	4.7	29.7	28.1	16.3	10.5	7.8

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Class FE					Class SH					Class SJ				
	0%	100%	347%	500%	700%	0%	100%	347%	500%	700%	0%	100%	347%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	97	93	91	88	98	97	93	91	88	98	97	93	91	88
September 2023	97	91	79	71	62	97	91	79	71	62	97	91	79	71	62
September 2024	95	84	61	49	36	95	84	61	49	36	95	84	61	49	36
September 2025	93	77	47	34	20	93	77	47	34	20	93	77	47	34	20
September 2026	91	71	37	23	12	91	70	37	23	12	91	71	37	23	12
September 2027	89	65	28	16	7	89	65	28	16	7	89	65	28	16	7
September 2028	87	59	22	11	4	87	59	22	11	4	87	59	22	11	4
September 2029	85	54	17	7	2	85	54	17	7	2	85	54	17	7	2
September 2030	83	49	13	5	1	83	49	13	5	1	83	49	13	5	1
September 2031	80	45	10	3	1	80	45	10	3	1	80	45	10	3	1
September 2032	78	40	8	2	0	78	40	8	2	0	78	40	8	2	0
September 2033	75	37	6	2	0	75	37	6	2	0	75	37	6	2	0
September 2034	72	33	4	1	0	72	33	4	1	0	72	33	4	1	0
September 2035	69	30	3	1	0	69	30	3	1	0	69	30	3	1	0
September 2036	66	26	2	0	0	66	26	2	0	0	66	27	2	0	0
September 2037	63	24	2	0	0	63	24	2	0	0	63	24	2	0	0
September 2038	60	21	1	0	0	60	21	1	0	0	60	21	1	0	0
September 2039	56	18	1	0	0	56	18	1	0	0	56	18	1	0	0
September 2040	53	16	1	0	0	53	16	1	0	0	53	16	1	0	0
September 2041	49	14	1	0	0	49	14	1	0	0	49	14	1	0	0
September 2042	45	12	0	0	0	45	12	0	0	0	45	12	0	0	0
September 2043	41	10	0	0	0	41	10	0	0	0	41	10	0	0	0
September 2044	36	9	0	0	0	36	8	0	0	0	36	9	0	0	0
September 2045	32	7	0	0	0	32	7	0	0	0	32	7	0	0	0
September 2046	27	6	0	0	0	27	6	0	0	0	27	6	0	0	0
September 2047	22	4	0	0	0	22	4	0	0	0	22	4	0	0	0
September 2048	17	3	0	0	0	17	3	0	0	0	17	3	0	0	0
September 2049	12	2	0	0	0	12	2	0	0	0	12	2	0	0	0
September 2050	6	1	0	0	0	6	1	0	0	0	6	1	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	18.3	10.5	4.9	3.7	2.8	18.3	10.5	4.9	3.7	2.8	18.3	10.5	4.9	3.7	2.8

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Class C					Classes FA and SA					Class IO				
	0%	100%	337%	500%	700%	0%	100%	337%	500%	700%	0%	100%	337%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	99	96	91	88	84	99	97	93	90	86	99	96	90	86	81
September 2023	97	90	76	67	57	97	91	78	70	60	97	89	73	63	52
September 2024	95	83	60	46	32	95	84	61	48	35	95	82	57	43	29
September 2025	94	76	46	32	18	94	77	48	33	20	94	75	45	30	17
September 2026	92	70	36	22	10	92	71	37	23	11	92	69	35	20	9
September 2027	90	64	28	15	6	90	65	29	15	6	90	63	27	14	5
September 2028	88	59	22	10	3	88	59	23	11	4	88	58	21	9	3
September 2029	86	54	17	7	2	86	54	18	7	2	86	53	16	6	2
September 2030	84	49	13	5	1	84	49	14	5	1	84	48	13	4	1
September 2031	81	44	10	3	1	81	45	10	3	1	81	44	10	3	1
September 2032	79	40	8	2	0	79	41	8	2	0	79	40	7	2	0
September 2033	76	36	6	1	0	76	37	6	2	0	76	36	6	1	0
September 2034	74	33	5	1	0	74	33	5	1	0	74	32	4	1	0
September 2035	71	30	3	1	0	71	30	4	1	0	71	29	3	1	0
September 2036	68	26	3	0	0	68	27	3	0	0	68	26	3	0	0
September 2037	65	24	2	0	0	65	24	2	0	0	65	23	2	0	0
September 2038	61	21	2	0	0	61	21	2	0	0	61	20	1	0	0
September 2039	58	18	1	0	0	58	19	1	0	0	58	18	1	0	0
September 2040	54	16	1	0	0	54	16	1	0	0	54	16	1	0	0
September 2041	51	14	1	0	0	51	14	1	0	0	51	13	1	0	0
September 2042	47	12	0	0	0	47	12	0	0	0	47	11	0	0	0
September 2043	42	10	0	0	0	42	10	0	0	0	42	10	0	0	0
September 2044	38	8	0	0	0	38	9	0	0	0	38	8	0	0	0
September 2045	33	7	0	0	0	33	7	0	0	0	33	6	0	0	0
September 2046	28	5	0	0	0	28	6	0	0	0	28	5	0	0	0
September 2047	23	4	0	0	0	23	4	0	0	0	23	4	0	0	0
September 2048	18	3	0	0	0	18	3	0	0	0	18	2	0	0	0
September 2049	12	2	0	0	0	12	2	0	0	0	12	1	0	0	0
September 2050	6	1	0	0	0	6	1	0	0	0	6	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	18.6	10.5	4.8	3.5	2.7	18.6	10.6	4.9	3.6	2.8	18.6	10.3	4.7	3.4	2.5

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Classes EA, EB and EI					
	0%	100%	300%	495%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	97	94	92	88	85
September 2023	97	91	82	73	62	52
September 2024	95	84	66	51	35	22
September 2025	93	77	53	35	19	8
September 2026	91	71	42	24	10	3
September 2027	89	65	34	17	5	1
September 2028	87	59	27	11	3	0
September 2029	85	54	22	8	2	0
September 2030	83	49	17	5	1	0
September 2031	80	45	14	4	0	0
September 2032	78	40	11	2	0	0
September 2033	75	37	8	2	0	0
September 2034	72	33	7	1	0	0
September 2035	69	30	5	1	0	0
September 2036	66	26	4	0	0	0
September 2037	63	24	3	0	0	0
September 2038	60	21	2	0	0	0
September 2039	56	18	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	8	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	5	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average						
Life (years)	18.3	10.5	5.5	3.8	2.8	2.2

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Classes DM, DN and IM					Class LM					Class MV					Class ZM				
	0%	100%	349%	500%	700%	0%	100%	349%	500%	700%	0%	100%	349%	500%	700%	0%	100%	349%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	92	89	86	100	100	100	100	100	92	92	92	92	92	103	103	103	103	103
September 2023	96	90	76	69	59	100	100	100	100	100	84	84	84	84	84	105	105	105	105	105
September 2024	94	82	58	46	32	100	100	100	100	100	76	76	76	76	76	108	108	108	108	108
September 2025	92	75	44	30	17	100	100	100	100	100	68	68	68	68	68	111	111	111	111	111
September 2026	90	69	33	20	8	100	100	100	100	100	60	60	60	60	60	113	113	113	113	113
September 2027	88	62	25	12	3	100	100	100	100	100	51	51	51	51	51	116	116	116	116	116
September 2028	86	57	18	7	0	100	100	100	100	100	42	42	42	42	42	119	119	119	119	119
September 2029	83	51	13	4	0	100	100	100	100	62	33	33	33	33	0	122	122	122	122	83
September 2030	81	46	9	2	0	100	100	100	100	35	24	24	24	24	0	125	125	125	125	46
September 2031	78	42	6	0	0	100	100	100	100	20	14	14	14	14	0	128	128	128	128	26
September 2032	75	37	4	0	0	100	100	100	68	11	4	4	4	0	0	132	132	132	91	15
September 2033	73	33	2	0	0	100	100	100	46	6	0	0	0	0	0	133	133	133	61	8
September 2034	70	30	1	0	0	100	100	100	31	3	0	0	0	0	0	133	133	133	41	4
September 2035	67	26	0	0	0	100	100	98	21	2	0	0	0	0	0	133	133	130	27	2
September 2036	63	23	0	0	0	100	100	74	14	1	0	0	0	0	0	133	133	98	18	1
September 2037	60	20	0	0	0	100	100	55	9	1	0	0	0	0	0	133	133	73	12	1
September 2038	57	18	0	0	0	100	100	41	6	0	0	0	0	0	0	133	133	54	8	0
September 2039	53	15	0	0	0	100	100	30	4	0	0	0	0	0	0	133	133	40	5	0
September 2040	49	13	0	0	0	100	100	22	3	0	0	0	0	0	0	133	133	29	3	0
September 2041	45	11	0	0	0	100	100	16	2	0	0	0	0	0	0	133	133	21	2	0
September 2042	41	9	0	0	0	100	100	12	1	0	0	0	0	0	0	133	133	15	1	0
September 2043	37	7	0	0	0	100	100	8	1	0	0	0	0	0	0	133	133	11	1	0
September 2044	33	5	0	0	0	100	100	6	0	0	0	0	0	0	0	133	133	8	1	0
September 2045	28	3	0	0	0	100	100	4	0	0	0	0	0	0	0	133	133	5	0	0
September 2046	24	2	0	0	0	100	100	3	0	0	0	0	0	0	0	133	133	3	0	0
September 2047	19	1	0	0	0	100	100	2	0	0	0	0	0	0	0	133	133	2	0	0
September 2048	13	0	0	0	0	100	86	1	0	0	0	0	0	0	0	133	114	1	0	0
September 2049	8	0	0	0	0	100	52	0	0	0	0	0	0	0	0	133	69	1	0	0
September 2050	3	0	0	0	0	100	21	0	0	0	0	0	0	0	0	133	28	0	0	0
September 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)	17.6	9.7	4.4	3.3	2.6	29.7	28.1	17.2	12.5	8.9	6.0	6.0	6.0	5.9	5.2	29.7	28.1	17.2	12.6	9.1

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Classes D and IL						Class DT						Classes II and T						
	0%	100%	300%	495%	750%	1,000%	0%	100%	300%	495%	750%	1,000%	0%	100%	300%	495%	750%	1,000%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	97	94	92	88	85	98	97	94	92	88	85	98	97	94	92	88	85	85
September 2023	97	91	82	73	62	52	97	91	82	73	62	52	97	91	82	73	62	52	52
September 2024	95	84	66	51	35	22	95	84	66	51	35	22	95	84	66	51	35	22	22
September 2025	93	77	53	35	19	8	93	77	53	35	19	8	93	77	53	35	19	8	8
September 2026	91	71	43	24	10	3	91	71	43	24	10	3	91	71	43	24	10	3	3
September 2027	89	65	34	17	5	1	89	65	34	17	5	1	89	65	34	17	5	1	1
September 2028	87	59	27	11	3	0	87	59	27	11	3	0	87	59	27	11	3	0	0
September 2029	85	54	22	8	2	0	85	54	22	8	2	0	85	54	22	8	2	0	0
September 2030	83	49	17	5	1	0	83	49	17	5	1	0	83	49	17	5	1	0	0
September 2031	80	45	14	4	0	0	80	45	14	4	0	0	80	45	14	4	0	0	0
September 2032	78	41	11	2	0	0	78	41	11	2	0	0	78	41	11	2	0	0	0
September 2033	75	37	8	2	0	0	75	37	8	2	0	0	75	37	8	2	0	0	0
September 2034	72	33	7	1	0	0	72	33	7	1	0	0	72	33	7	1	0	0	0
September 2035	69	30	5	1	0	0	69	30	5	1	0	0	69	30	5	1	0	0	0
September 2036	66	27	4	0	0	0	66	27	4	0	0	0	66	27	4	0	0	0	0
September 2037	63	24	3	0	0	0	63	24	3	0	0	0	63	24	3	0	0	0	0
September 2038	60	21	2	0	0	0	60	21	2	0	0	0	60	21	2	0	0	0	0
September 2039	56	19	2	0	0	0	56	19	2	0	0	0	56	19	2	0	0	0	0
September 2040	53	16	1	0	0	0	53	16	1	0	0	0	53	16	1	0	0	0	0
September 2041	49	14	1	0	0	0	49	14	1	0	0	0	49	14	1	0	0	0	0
September 2042	45	12	1	0	0	0	45	12	1	0	0	0	45	12	1	0	0	0	0
September 2043	41	10	1	0	0	0	41	10	1	0	0	0	41	10	1	0	0	0	0
September 2044	36	9	0	0	0	0	36	9	0	0	0	0	36	9	0	0	0	0	0
September 2045	32	7	0	0	0	0	32	7	0	0	0	0	32	7	0	0	0	0	0
September 2046	27	6	0	0	0	0	27	6	0	0	0	0	27	6	0	0	0	0	0
September 2047	22	4	0	0	0	0	22	4	0	0	0	0	22	4	0	0	0	0	0
September 2048	17	3	0	0	0	0	17	3	0	0	0	0	17	3	0	0	0	0	0
September 2049	12	2	0	0	0	0	12	2	0	0	0	0	12	2	0	0	0	0	0
September 2050	6	1	0	0	0	0	6	1	0	0	0	0	6	1	0	0	0	0	0
September 2051	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	10.6	5.5	3.8	2.8	2.2	18.3	10.6	5.5	3.8	2.8	2.2	18.3	10.6	5.5	3.8	2.8	2.8	2.2

**Security Groups 12 and 21
PSA Prepayment Assumption Rates**

Distribution Date	Class AI					
	0%	100%	300%	495%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	97	94	92	88	85
September 2023	97	91	82	73	62	52
September 2024	95	84	66	51	35	22
September 2025	93	77	53	35	19	8
September 2026	91	71	43	24	10	3
September 2027	89	65	34	17	5	1
September 2028	87	59	27	11	3	0
September 2029	85	54	22	8	2	0
September 2030	83	49	17	5	1	0
September 2031	80	45	14	4	0	0
September 2032	78	41	11	2	0	0
September 2033	75	37	8	2	0	0
September 2034	72	33	7	1	0	0
September 2035	69	30	5	1	0	0
September 2036	66	27	4	0	0	0
September 2037	63	24	3	0	0	0
September 2038	60	21	2	0	0	0
September 2039	56	19	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	9	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	6	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.6	5.5	3.8	2.8	2.2

**Security Groups 19 and 21
PSA Prepayment Assumption Rates**

Distribution Date	Class XI					
	0%	100%	300%	495%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	97	94	92	88	85
September 2023	97	91	82	73	62	52
September 2024	95	84	66	51	35	22
September 2025	93	77	53	35	19	8
September 2026	91	71	43	24	10	3
September 2027	89	65	34	17	5	1
September 2028	87	59	27	11	3	0
September 2029	85	54	22	8	2	0
September 2030	83	49	17	5	1	0
September 2031	80	45	14	4	0	0
September 2032	78	41	11	2	0	0
September 2033	75	37	8	2	0	0
September 2034	72	33	7	1	0	0
September 2035	69	30	5	1	0	0
September 2036	66	27	4	0	0	0
September 2037	63	24	3	0	0	0
September 2038	60	21	2	0	0	0
September 2039	56	18	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	8	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	5	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.6	5.5	3.8	2.8	2.2

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Classes FH and SQ					
	0%	100%	300%	490%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	96	93	90	85	81
September 2023	97	90	80	70	58	47
September 2024	95	83	64	49	31	19
September 2025	93	76	51	34	17	7
September 2026	91	70	41	23	9	3
September 2027	89	64	33	16	5	1
September 2028	87	59	26	11	3	0
September 2029	85	53	21	7	1	0
September 2030	83	49	17	5	1	0
September 2031	80	44	13	3	0	0
September 2032	78	40	10	2	0	0
September 2033	75	36	8	2	0	0
September 2034	72	33	6	1	0	0
September 2035	69	29	5	1	0	0
September 2036	66	26	4	0	0	0
September 2037	63	23	3	0	0	0
September 2038	60	21	2	0	0	0
September 2039	56	18	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	8	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	5	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	18.3	10.4	5.4	3.7	2.6	2.1

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Classes UF and US					
	0%	100%	250%	412%	650%	900%
Initial Percent	100	100	100	100	100	100
September 2022	99	92	83	74	60	45
September 2023	97	85	69	54	36	20
September 2024	96	78	57	40	21	9
September 2025	94	71	48	29	13	4
September 2026	92	65	39	21	8	2
September 2027	91	60	33	16	4	1
September 2028	89	54	27	11	3	0
September 2029	87	49	22	8	2	0
September 2030	85	45	18	6	1	0
September 2031	83	40	15	4	1	0
September 2032	80	36	12	3	0	0
September 2033	78	33	10	2	0	0
September 2034	75	29	8	2	0	0
September 2035	72	26	6	1	0	0
September 2036	69	23	5	1	0	0
September 2037	66	20	4	1	0	0
September 2038	63	17	3	0	0	0
September 2039	60	15	2	0	0	0
September 2040	56	12	2	0	0	0
September 2041	52	10	1	0	0	0
September 2042	48	8	1	0	0	0
September 2043	44	7	1	0	0	0
September 2044	40	5	0	0	0	0
September 2045	35	3	0	0	0	0
September 2046	30	2	0	0	0	0
September 2047	24	0	0	0	0	0
September 2048	19	0	0	0	0	0
September 2049	13	0	0	0	0	0
September 2050	7	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	19.0	9.4	5.2	3.2	1.9	1.3

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Classes UD and UI					Class UL					Class UV					Class UZ				
	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	98	96	92	89	86	100	100	100	100	100	92	92	92	92	92	103	103	103	103	103
September 2023	96	90	77	66	57	100	100	100	100	100	84	84	84	84	84	105	105	105	105	105
September 2024	94	83	59	41	28	100	100	100	100	100	76	76	76	76	76	108	108	108	108	108
September 2025	92	76	44	25	13	100	100	100	100	100	68	68	68	68	68	111	111	111	111	111
September 2026	90	69	33	15	6	100	100	100	100	100	60	60	60	60	60	113	113	113	113	113
September 2027	88	63	25	8	2	100	100	100	100	100	51	51	51	51	51	116	116	116	116	116
September 2028	86	57	18	4	0	100	100	100	100	92	42	42	42	42	10	119	119	119	119	119
September 2029	83	52	13	2	0	100	100	100	100	46	33	33	33	33	0	122	122	122	122	62
September 2030	81	47	9	0	0	100	100	100	100	23	24	24	24	24	0	125	125	125	125	31
September 2031	78	43	7	0	0	100	100	100	70	12	14	14	14	0	0	128	128	128	94	16
September 2032	76	38	4	0	0	100	100	100	43	6	4	4	4	0	0	132	132	132	58	8
September 2033	73	34	3	0	0	100	100	100	27	3	0	0	0	0	0	133	133	133	35	4
September 2034	70	31	2	0	0	100	100	100	16	1	0	0	0	0	0	133	133	133	22	2
September 2035	67	27	1	0	0	100	100	100	10	1	0	0	0	0	0	133	133	133	13	1
September 2036	64	24	0	0	0	100	100	93	6	0	0	0	0	0	0	133	133	124	8	0
September 2037	60	21	0	0	0	100	100	69	4	0	0	0	0	0	0	133	133	92	5	0
September 2038	57	19	0	0	0	100	100	51	2	0	0	0	0	0	0	133	133	67	3	0
September 2039	54	16	0	0	0	100	100	37	1	0	0	0	0	0	0	133	133	49	2	0
September 2040	50	14	0	0	0	100	100	27	1	0	0	0	0	0	0	133	133	36	1	0
September 2041	46	12	0	0	0	100	100	19	0	0	0	0	0	0	0	133	133	26	1	0
September 2042	42	10	0	0	0	100	100	14	0	0	0	0	0	0	0	133	133	18	0	0
September 2043	38	8	0	0	0	100	100	10	0	0	0	0	0	0	0	133	133	13	0	0
September 2044	34	6	0	0	0	100	100	7	0	0	0	0	0	0	0	133	133	9	0	0
September 2045	29	5	0	0	0	100	100	5	0	0	0	0	0	0	0	133	133	6	0	0
September 2046	24	3	0	0	0	100	100	3	0	0	0	0	0	0	0	133	133	4	0	0
September 2047	19	2	0	0	0	100	100	2	0	0	0	0	0	0	0	133	133	3	0	0
September 2048	14	1	0	0	0	100	100	1	0	0	0	0	0	0	0	133	133	1	0	0
September 2049	9	0	0	0	0	100	83	1	0	0	0	0	0	0	0	133	111	1	0	0
September 2050	4	0	0	0	0	100	38	0	0	0	0	0	0	0	0	133	51	0	0	0
September 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)	17.7	10.0	4.4	3.0	2.4	29.8	28.8	17.9	11.3	8.3	6.0	6.0	6.0	5.8	5.0	29.8	28.8	17.9	11.4	8.5

**Security Group 25
PSA Prepayment Assumption Rates**

Distribution Date	Class TX				
	0%	100%	250%	400%	500%
Initial Percent	100	100	100	100	100
September 2022	98	96	94	92	90
September 2023	96	91	83	76	71
September 2024	93	83	69	57	49
September 2025	91	76	57	42	34
September 2026	89	70	47	31	23
September 2027	86	64	39	23	16
September 2028	84	58	32	17	11
September 2029	81	53	27	12	7
September 2030	78	48	22	9	5
September 2031	75	44	18	7	3
September 2032	73	39	15	5	2
September 2033	70	36	12	4	1
September 2034	67	32	10	3	1
September 2035	64	29	8	2	1
September 2036	60	26	6	1	0
September 2037	57	23	5	1	0
September 2038	54	20	4	1	0
September 2039	50	18	3	0	0
September 2040	47	15	3	0	0
September 2041	43	13	2	0	0
September 2042	39	11	2	0	0
September 2043	35	10	1	0	0
September 2044	31	8	1	0	0
September 2045	27	7	1	0	0
September 2046	23	5	0	0	0
September 2047	18	4	0	0	0
September 2048	14	3	0	0	0
September 2049	9	2	0	0	0
September 2050	4	1	0	0	0
September 2051	0	0	0	0	0
Weighted Average					
Life (years)	17.0	10.3	6.1	4.3	3.7

**Security Groups 1 and 25
PSA Prepayment Assumption Rates**

Distribution Date	Class II						
	0%	100%	200%	250%	300%	400%	500%
Initial Percent	100	100	100	100	100	100	100
September 2022	97	95	93	93	93	93	93
September 2023	95	88	82	82	81	81	80
September 2024	92	79	67	67	66	65	58
September 2025	89	70	54	54	53	50	40
September 2026	86	62	43	42	41	37	27
September 2027	83	54	33	32	31	27	18
September 2028	80	47	25	24	23	20	13
September 2029	76	40	18	17	17	15	9
September 2030	73	34	13	12	11	11	6
September 2031	69	28	9	8	7	8	4
September 2032	65	22	5	4	4	6	3
September 2033	61	17	3	2	2	4	2
September 2034	57	12	2	1	1	3	1
September 2035	53	8	2	1	1	2	1
September 2036	49	4	1	1	1	2	1
September 2037	44	3	1	1	0	1	0
September 2038	40	3	1	1	0	1	0
September 2039	35	2	1	0	0	1	0
September 2040	30	2	1	0	0	0	0
September 2041	25	2	1	0	0	0	0
September 2042	19	2	0	0	0	0	0
September 2043	14	1	0	0	0	0	0
September 2044	8	1	0	0	0	0	0
September 2045	4	1	0	0	0	0	0
September 2046	3	1	0	0	0	0	0
September 2047	3	1	0	0	0	0	0
September 2048	2	0	0	0	0	0	0
September 2049	1	0	0	0	0	0	0
September 2050	1	0	0	0	0	0	0
September 2051	0	0	0	0	0	0	0
Weighted Average Life (years)	14.0	7.3	5.1	5.0	4.8	4.8	4.1

**Security Group 26
PSA Prepayment Assumption Rates**

Distribution Date	Class III					
	0%	100%	300%	490%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	96	92	90	87	84
September 2023	95	89	79	73	59	46
September 2024	93	80	65	51	32	18
September 2025	91	73	53	35	17	7
September 2026	88	66	43	24	9	2
September 2027	85	59	34	16	4	1
September 2028	83	53	27	11	2	0
September 2029	80	47	22	7	1	0
September 2030	77	42	17	5	0	0
September 2031	74	37	13	3	0	0
September 2032	71	33	10	2	0	0
September 2033	68	28	8	1	0	0
September 2034	64	24	6	1	0	0
September 2035	61	21	5	0	0	0
September 2036	57	17	4	0	0	0
September 2037	53	15	3	0	0	0
September 2038	50	13	2	0	0	0
September 2039	46	11	1	0	0	0
September 2040	42	9	1	0	0	0
September 2041	37	7	1	0	0	0
September 2042	33	6	0	0	0	0
September 2043	29	5	0	0	0	0
September 2044	24	4	0	0	0	0
September 2045	19	4	0	0	0	0
September 2046	14	3	0	0	0	0
September 2047	11	2	0	0	0	0
September 2048	7	1	0	0	0	0
September 2049	5	1	0	0	0	0
September 2050	2	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	16.1	9.0	5.4	3.7	2.6	2.1

**Security Group 27
PSA Prepayment Assumption Rates**

Distribution Date	Class IH				
	0%	100%	349%	500%	700%
Initial Percent	100	100	100	100	100
September 2022	98	95	89	85	79
September 2023	95	88	71	62	50
September 2024	93	81	54	41	27
September 2025	91	74	41	27	14
September 2026	88	67	31	18	7
September 2027	86	61	24	12	3
September 2028	83	56	18	7	1
September 2029	80	50	13	4	0
September 2030	77	46	9	2	0
September 2031	75	41	7	1	0
September 2032	72	37	4	1	0
September 2033	68	33	3	0	0
September 2034	65	29	2	0	0
September 2035	62	26	1	0	0
September 2036	59	23	1	0	0
September 2037	55	20	0	0	0
September 2038	52	17	0	0	0
September 2039	48	15	0	0	0
September 2040	44	13	0	0	0
September 2041	40	11	0	0	0
September 2042	36	9	0	0	0
September 2043	32	7	0	0	0
September 2044	28	5	0	0	0
September 2045	24	4	0	0	0
September 2046	19	3	0	0	0
September 2047	15	1	0	0	0
September 2048	10	1	0	0	0
September 2049	5	0	0	0	0
September 2050	0	0	0	0	0
September 2051	0	0	0	0	0
Weighted Average					
Life (years)	16.5	9.6	4.2	3.1	2.3

**Security Groups 20 and 27
PSA Prepayment Assumption Rates**

Distribution Date	Class IU				
	0%	100%	349%	500%	700%
Initial Percent	100	100	100	100	100
September 2022	98	96	90	87	82
September 2023	96	89	74	65	54
September 2024	94	81	56	44	29
September 2025	91	74	43	29	15
September 2026	89	68	32	19	8
September 2027	87	62	24	12	3
September 2028	84	56	18	7	1
September 2029	82	51	13	4	0
September 2030	79	46	9	2	0
September 2031	76	41	6	0	0
September 2032	73	37	4	0	0
September 2033	70	33	3	0	0
September 2034	67	30	1	0	0
September 2035	64	26	0	0	0
September 2036	61	23	0	0	0
September 2037	57	20	0	0	0
September 2038	54	17	0	0	0
September 2039	50	15	0	0	0
September 2040	47	13	0	0	0
September 2041	43	11	0	0	0
September 2042	39	9	0	0	0
September 2043	35	7	0	0	0
September 2044	30	5	0	0	0
September 2045	26	4	0	0	0
September 2046	21	2	0	0	0
September 2047	16	1	0	0	0
September 2048	11	0	0	0	0
September 2049	6	0	0	0	0
September 2050	1	0	0	0	0
September 2051	0	0	0	0	0
Weighted Average					
Life (years)	17.0	9.7	4.3	3.2	2.4

**Security Group 28
PSA Prepayment Assumption Rates**

Distribution Date	Classes DV and IV					Class ZV				
	0%	265%	340%	450%	700%	0%	265%	340%	450%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
September 2022	96	78	78	78	78	104	104	86	61	4
September 2023	92	57	57	57	45	107	107	78	39	0
September 2024	88	40	40	40	25	111	111	76	31	0
September 2025	84	26	26	26	14	115	114	76	31	0
September 2026	80	15	15	15	8	119	112	74	32	0
September 2027	75	7	7	7	5	123	107	71	33	0
September 2028	71	2	2	2	3	128	101	67	34	0
September 2029	66	0	0	0	1	132	88	57	29	0
September 2030	61	0	0	0	1	137	71	44	20	0
September 2031	55	0	0	0	0	142	58	33	14	0
September 2032	50	0	0	0	0	147	47	26	10	0
September 2033	44	0	0	0	0	152	37	19	7	0
September 2034	38	0	0	0	0	158	30	15	5	0
September 2035	32	0	0	0	0	163	24	11	3	0
September 2036	26	0	0	0	0	169	19	8	2	0
September 2037	19	0	0	0	0	175	15	6	2	0
September 2038	12	0	0	0	0	181	12	5	1	0
September 2039	5	0	0	0	0	188	9	3	1	0
September 2040	0	0	0	0	0	187	7	3	0	0
September 2041	0	0	0	0	0	169	5	2	0	0
September 2042	0	0	0	0	0	150	4	1	0	0
September 2043	0	0	0	0	0	131	3	1	0	0
September 2044	0	0	0	0	0	110	2	1	0	0
September 2045	0	0	0	0	0	89	1	0	0	0
September 2046	0	0	0	0	0	67	1	0	0	0
September 2047	0	0	0	0	0	45	1	0	0	0
September 2048	0	0	0	0	0	21	0	0	0	0
September 2049	0	0	0	0	0	0	0	0	0	0
September 2050	0	0	0	0	0	0	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	10.5	2.7	2.7	2.7	2.3	23.6	11.1	8.1	4.1	0.5

**Security Group 29
PSA Prepayment Assumption Rates**

Distribution Date	Classes FG, TG and TS					
	0%	100%	250%	432%	650%	900%
Initial Percent	100	100	100	100	100	100
September 2022	99	97	94	91	87	83
September 2023	97	91	83	73	63	51
September 2024	95	84	69	54	38	23
September 2025	94	77	57	39	23	11
September 2026	92	71	48	28	13	5
September 2027	90	65	40	20	8	2
September 2028	88	59	33	15	5	1
September 2029	86	54	27	11	3	0
September 2030	84	50	22	8	2	0
September 2031	81	45	18	5	1	0
September 2032	79	41	15	4	1	0
September 2033	76	37	12	3	0	0
September 2034	74	33	10	2	0	0
September 2035	71	30	8	1	0	0
September 2036	68	27	7	1	0	0
September 2037	65	24	5	1	0	0
September 2038	61	21	4	0	0	0
September 2039	58	19	3	0	0	0
September 2040	54	17	3	0	0	0
September 2041	51	14	2	0	0	0
September 2042	47	12	2	0	0	0
September 2043	42	10	1	0	0	0
September 2044	38	9	1	0	0	0
September 2045	33	7	1	0	0	0
September 2046	28	6	1	0	0	0
September 2047	23	4	0	0	0	0
September 2048	18	3	0	0	0	0
September 2049	12	2	0	0	0	0
September 2050	6	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average						
Life (years)	18.6	10.6	6.2	4.1	2.9	2.3

**Security Groups 13 and 29
PSA Prepayment Assumption Rates**

Distribution Date	Class DF						Class XT					
	0%	100%	250%	432%	650%	900%	0%	100%	250%	432%	650%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
September 2022	99	97	94	91	88	84	99	97	94	91	88	84
September 2023	97	91	83	74	64	52	97	91	83	74	64	53
September 2024	95	84	70	54	39	24	95	84	70	54	39	24
September 2025	94	77	58	39	23	11	94	77	58	39	23	11
September 2026	92	71	48	28	14	5	92	71	48	28	14	5
September 2027	90	65	40	21	8	2	90	65	40	21	8	2
September 2028	88	60	33	15	5	1	88	60	33	15	5	1
September 2029	86	54	27	11	3	0	86	54	27	11	3	0
September 2030	84	50	22	8	2	0	84	50	23	8	2	0
September 2031	81	45	19	6	1	0	81	45	19	6	1	0
September 2032	79	41	15	4	1	0	79	41	15	4	1	0
September 2033	76	37	12	3	0	0	76	37	12	3	0	0
September 2034	74	34	10	2	0	0	74	34	10	2	0	0
September 2035	71	30	8	1	0	0	71	30	8	1	0	0
September 2036	68	27	7	1	0	0	68	27	7	1	0	0
September 2037	65	24	5	1	0	0	65	24	5	1	0	0
September 2038	61	21	4	0	0	0	61	21	4	0	0	0
September 2039	58	19	3	0	0	0	58	19	3	0	0	0
September 2040	54	17	3	0	0	0	54	17	3	0	0	0
September 2041	51	14	2	0	0	0	51	14	2	0	0	0
September 2042	47	12	2	0	0	0	47	12	2	0	0	0
September 2043	42	11	1	0	0	0	42	11	1	0	0	0
September 2044	38	9	1	0	0	0	38	9	1	0	0	0
September 2045	33	7	1	0	0	0	33	7	1	0	0	0
September 2046	28	6	1	0	0	0	28	6	1	0	0	0
September 2047	23	4	0	0	0	0	23	4	0	0	0	0
September 2048	18	3	0	0	0	0	18	3	0	0	0	0
September 2049	12	2	0	0	0	0	12	2	0	0	0	0
September 2050	6	1	0	0	0	0	6	1	0	0	0	0
September 2051	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average												
Life (years)	18.6	10.6	6.2	4.1	3.0	2.3	18.6	10.6	6.2	4.1	3.0	2.3

**Security Group 30
PSA Prepayment Assumption Rates**

Distribution Date	Classes FT and ST					
	0%	100%	300%	490%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	96	93	90	85	81
September 2023	97	90	80	70	58	46
September 2024	95	83	64	49	31	19
September 2025	93	76	51	34	17	7
September 2026	91	70	41	23	9	3
September 2027	89	64	33	16	5	1
September 2028	87	58	26	11	3	0
September 2029	85	53	21	7	1	0
September 2030	83	48	16	5	1	0
September 2031	80	44	13	3	0	0
September 2032	78	40	10	2	0	0
September 2033	75	36	8	2	0	0
September 2034	72	32	6	1	0	0
September 2035	69	29	5	1	0	0
September 2036	66	26	4	0	0	0
September 2037	63	23	3	0	0	0
September 2038	60	20	2	0	0	0
September 2039	56	18	2	0	0	0
September 2040	53	16	1	0	0	0
September 2041	49	14	1	0	0	0
September 2042	45	12	1	0	0	0
September 2043	41	10	1	0	0	0
September 2044	36	8	0	0	0	0
September 2045	32	7	0	0	0	0
September 2046	27	5	0	0	0	0
September 2047	22	4	0	0	0	0
September 2048	17	3	0	0	0	0
September 2049	12	1	0	0	0	0
September 2050	6	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average						
Life (years)	18.3	10.4	5.4	3.7	2.6	2.1

**Security Group 31
PSA Prepayment Assumption Rates**

Distribution Date	Class DX				
	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100
September 2022	98	95	88	81	76
September 2023	95	87	68	52	40
September 2024	92	79	48	27	13
September 2025	90	71	33	12	0
September 2026	87	64	22	2	0
September 2027	84	57	13	0	0
September 2028	81	51	7	0	0
September 2029	78	45	2	0	0
September 2030	75	40	0	0	0
September 2031	72	34	0	0	0
September 2032	68	30	0	0	0
September 2033	65	25	0	0	0
September 2034	61	21	0	0	0
September 2035	58	18	0	0	0
September 2036	54	14	0	0	0
September 2037	50	11	0	0	0
September 2038	46	8	0	0	0
September 2039	42	5	0	0	0
September 2040	38	3	0	0	0
September 2041	34	1	0	0	0
September 2042	29	0	0	0	0
September 2043	25	0	0	0	0
September 2044	20	0	0	0	0
September 2045	15	0	0	0	0
September 2046	10	0	0	0	0
September 2047	5	0	0	0	0
September 2048	0	0	0	0	0
September 2049	0	0	0	0	0
Weighted Average					
Life (years)	15.2	8.1	3.3	2.2	1.8

**Security Groups 2, 16 and 31
PSA Prepayment Assumption Rates**

Distribution Date	Class CI				
	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100
September 2022	98	96	92	88	85
September 2023	96	90	76	64	54
September 2024	94	82	57	39	26
September 2025	92	75	42	22	10
September 2026	90	68	31	12	4
September 2027	87	62	22	5	1
September 2028	85	56	15	3	1
September 2029	83	50	10	1	0
September 2030	80	45	7	1	0
September 2031	77	41	4	0	0
September 2032	75	36	3	0	0
September 2033	72	32	2	0	0
September 2034	69	28	1	0	0
September 2035	65	25	1	0	0
September 2036	62	22	1	0	0
September 2037	59	19	0	0	0
September 2038	55	16	0	0	0
September 2039	52	13	0	0	0
September 2040	48	11	0	0	0
September 2041	44	9	0	0	0
September 2042	40	7	0	0	0
September 2043	35	5	0	0	0
September 2044	31	4	0	0	0
September 2045	26	3	0	0	0
September 2046	21	2	0	0	0
September 2047	16	1	0	0	0
September 2048	11	1	0	0	0
September 2049	6	1	0	0	0
September 2050	2	0	0	0	0
September 2051	0	0	0	0	0
Weighted Average					
Life (years)	17.2	9.5	4.2	2.9	2.3

**Security Group 32
PSA Prepayment Assumption Rates**

Distribution Date	Class EX				
	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100
September 2022	98	96	92	88	84
September 2023	96	90	76	64	55
September 2024	93	83	58	41	28
September 2025	91	76	44	25	14
September 2026	89	69	34	16	7
September 2027	86	63	26	10	4
September 2028	83	58	19	6	2
September 2029	81	53	15	4	1
September 2030	78	48	11	2	0
September 2031	75	43	8	1	0
September 2032	72	39	6	1	0
September 2033	69	35	5	1	0
September 2034	66	32	3	0	0
September 2035	63	28	3	0	0
September 2036	60	25	2	0	0
September 2037	56	22	1	0	0
September 2038	53	20	1	0	0
September 2039	49	17	1	0	0
September 2040	46	15	1	0	0
September 2041	42	13	0	0	0
September 2042	38	11	0	0	0
September 2043	34	9	0	0	0
September 2044	30	8	0	0	0
September 2045	26	6	0	0	0
September 2046	21	5	0	0	0
September 2047	17	4	0	0	0
September 2048	12	2	0	0	0
September 2049	7	1	0	0	0
September 2050	3	0	0	0	0
September 2051	0	0	0	0	0
Weighted Average Life (years)	16.8	10.2	4.6	3.1	2.5

**Security Groups 7 and 32
PSA Prepayment Assumption Rates**

Distribution Date	Class IE					
	0%	100%	355%	365%	600%	800%
Initial Percent	100	100	100	100	100	100
September 2022	98	96	92	92	88	85
September 2023	96	90	77	77	66	56
September 2024	94	83	60	59	42	29
September 2025	92	76	46	45	26	15
September 2026	90	70	35	34	16	8
September 2027	87	64	27	26	10	4
September 2028	85	58	21	20	6	2
September 2029	82	53	16	15	4	1
September 2030	80	48	12	11	2	0
September 2031	77	43	9	8	1	0
September 2032	74	39	7	6	1	0
September 2033	72	35	5	5	1	0
September 2034	69	32	4	4	0	0
September 2035	66	28	3	3	0	0
September 2036	62	25	2	2	0	0
September 2037	59	23	2	1	0	0
September 2038	56	20	1	1	0	0
September 2039	52	17	1	1	0	0
September 2040	49	15	1	1	0	0
September 2041	45	13	0	0	0	0
September 2042	41	11	0	0	0	0
September 2043	37	9	0	0	0	0
September 2044	33	8	0	0	0	0
September 2045	28	6	0	0	0	0
September 2046	24	5	0	0	0	0
September 2047	19	4	0	0	0	0
September 2048	14	3	0	0	0	0
September 2049	9	1	0	0	0	0
September 2050	4	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	17.4	10.3	4.7	4.6	3.1	2.5

**Security Group 33
PSA Prepayment Assumption Rates**

Distribution Date	Class GX				
	0%	100%	365%	600%	800%
Initial Percent	100	100	100	100	100
September 2022	98	96	91	86	82
September 2023	95	89	74	61	50
September 2024	93	81	55	36	23
September 2025	90	74	40	20	8
September 2026	88	67	29	10	1
September 2027	85	61	20	4	0
September 2028	82	55	14	0	0
September 2029	79	49	9	0	0
September 2030	76	44	5	0	0
September 2031	73	39	2	0	0
September 2032	70	35	0	0	0
September 2033	67	31	0	0	0
September 2034	64	27	0	0	0
September 2035	60	23	0	0	0
September 2036	57	20	0	0	0
September 2037	53	17	0	0	0
September 2038	49	14	0	0	0
September 2039	46	12	0	0	0
September 2040	42	9	0	0	0
September 2041	38	7	0	0	0
September 2042	33	5	0	0	0
September 2043	29	3	0	0	0
September 2044	25	1	0	0	0
September 2045	20	0	0	0	0
September 2046	15	0	0	0	0
September 2047	10	0	0	0	0
September 2048	5	0	0	0	0
September 2049	0	0	0	0	0
September 2050	0	0	0	0	0
Weighted Average Life (years)	16.0	9.1	3.9	2.7	2.1

**Security Groups 7 and 33
PSA Prepayment Assumption Rates**

Distribution Date	Class WI					
	0%	100%	355%	365%	600%	800%
Initial Percent	100	100	100	100	100	100
September 2022	98	96	91	91	87	83
September 2023	96	90	75	75	62	52
September 2024	93	82	57	56	37	24
September 2025	91	74	42	41	21	10
September 2026	89	68	31	30	11	2
September 2027	86	61	22	21	5	0
September 2028	83	55	16	15	1	0
September 2029	81	50	11	10	0	0
September 2030	78	45	7	6	0	0
September 2031	75	40	4	3	0	0
September 2032	72	36	2	1	0	0
September 2033	69	32	1	0	0	0
September 2034	66	28	0	0	0	0
September 2035	62	24	0	0	0	0
September 2036	59	21	0	0	0	0
September 2037	56	18	0	0	0	0
September 2038	52	15	0	0	0	0
September 2039	48	13	0	0	0	0
September 2040	44	10	0	0	0	0
September 2041	40	8	0	0	0	0
September 2042	36	6	0	0	0	0
September 2043	32	4	0	0	0	0
September 2044	27	2	0	0	0	0
September 2045	23	1	0	0	0	0
September 2046	18	1	0	0	0	0
September 2047	13	0	0	0	0	0
September 2048	8	0	0	0	0	0
September 2049	3	0	0	0	0	0
September 2050	1	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	16.5	9.3	4.1	4.0	2.8	2.2

**Security Groups 7, 32 and 33
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class YI</u>					
	<u>0%</u>	<u>100%</u>	<u>355%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
Initial Percent	100	100	100	100	100	100
September 2022	98	96	92	92	88	84
September 2023	96	90	76	76	64	55
September 2024	94	82	59	58	40	27
September 2025	91	75	44	43	24	13
September 2026	89	69	33	32	14	5
September 2027	87	63	25	24	8	2
September 2028	84	57	19	18	4	1
September 2029	82	52	14	13	2	1
September 2030	79	47	10	9	1	0
September 2031	76	42	7	6	1	0
September 2032	73	38	5	4	1	0
September 2033	70	34	3	3	0	0
September 2034	67	30	2	2	0	0
September 2035	64	27	2	2	0	0
September 2036	61	24	1	1	0	0
September 2037	58	21	1	1	0	0
September 2038	54	18	1	1	0	0
September 2039	50	15	1	0	0	0
September 2040	47	13	0	0	0	0
September 2041	43	11	0	0	0	0
September 2042	39	9	0	0	0	0
September 2043	35	7	0	0	0	0
September 2044	30	6	0	0	0	0
September 2045	26	4	0	0	0	0
September 2046	21	3	0	0	0	0
September 2047	17	2	0	0	0	0
September 2048	12	1	0	0	0	0
September 2049	7	1	0	0	0	0
September 2050	3	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	17.0	9.9	4.5	4.4	3.0	2.4

**Security Group 34
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class IP</u>				
	<u>0%</u>	<u>100%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
Initial Percent	100	100	100	100	100
September 2022	97	95	93	93	90
September 2023	94	87	81	66	53
September 2024	92	78	61	39	24
September 2025	89	69	44	21	9
September 2026	86	61	32	11	4
September 2027	82	54	23	6	2
September 2028	79	47	16	3	1
September 2029	76	41	10	2	0
September 2030	72	35	7	1	0
September 2031	69	30	5	0	0
September 2032	65	25	3	0	0
September 2033	61	20	2	0	0
September 2034	58	16	2	0	0
September 2035	54	12	1	0	0
September 2036	49	9	1	0	0
September 2037	45	7	0	0	0
September 2038	41	5	0	0	0
September 2039	36	3	0	0	0
September 2040	32	2	0	0	0
September 2041	27	1	0	0	0
September 2042	22	1	0	0	0
September 2043	17	0	0	0	0
September 2044	12	0	0	0	0
September 2045	8	0	0	0	0
September 2046	5	0	0	0	0
September 2047	3	0	0	0	0
September 2048	1	0	0	0	0
September 2049	0	0	0	0	0
September 2050	0	0	0	0	0
September 2051	0	0	0	0	0
Weighted Average Life (years)	14.2	7.5	4.3	2.9	2.3

**Security Groups 7, 32, 33 and 34
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class PI</u>					
	<u>0%</u>	<u>100%</u>	<u>355%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
Initial Percent	100	100	100	100	100	100
September 2022	98	96	92	92	89	85
September 2023	96	89	77	77	64	54
September 2024	93	82	59	58	39	27
September 2025	91	74	45	44	23	12
September 2026	89	68	33	32	13	5
September 2027	86	61	25	24	7	2
September 2028	83	55	18	17	4	1
September 2029	81	50	13	12	2	0
September 2030	78	45	9	9	1	0
September 2031	75	40	7	6	1	0
September 2032	72	36	4	4	0	0
September 2033	69	31	3	3	0	0
September 2034	66	28	2	2	0	0
September 2035	62	24	2	1	0	0
September 2036	59	21	1	1	0	0
September 2037	56	18	1	1	0	0
September 2038	52	16	1	1	0	0
September 2039	48	13	0	0	0	0
September 2040	44	11	0	0	0	0
September 2041	40	9	0	0	0	0
September 2042	36	8	0	0	0	0
September 2043	32	6	0	0	0	0
September 2044	27	5	0	0	0	0
September 2045	23	3	0	0	0	0
September 2046	19	3	0	0	0	0
September 2047	14	2	0	0	0	0
September 2048	10	1	0	0	0	0
September 2049	5	1	0	0	0	0
September 2050	2	0	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	16.6	9.5	4.4	4.4	3.0	2.4

**Security Group 35
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Class IB</u>					
	<u>0%</u>	<u>100%</u>	<u>300%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
Initial Percent	100	100	100	100	100	100
September 2022	97	95	94	94	93	88
September 2023	94	88	84	75	60	46
September 2024	92	79	69	50	30	15
September 2025	88	70	54	32	13	2
September 2026	85	62	42	20	4	0
September 2027	82	55	32	12	0	0
September 2028	79	48	24	6	0	0
September 2029	75	41	18	2	0	0
September 2030	72	35	13	0	0	0
September 2031	68	29	9	0	0	0
September 2032	64	24	6	0	0	0
September 2033	60	19	3	0	0	0
September 2034	56	14	1	0	0	0
September 2035	52	10	0	0	0	0
September 2036	48	6	0	0	0	0
September 2037	43	2	0	0	0	0
September 2038	38	0	0	0	0	0
September 2039	34	0	0	0	0	0
September 2040	29	0	0	0	0	0
September 2041	23	0	0	0	0	0
September 2042	18	0	0	0	0	0
September 2043	12	0	0	0	0	0
September 2044	7	0	0	0	0	0
September 2045	1	0	0	0	0	0
September 2046	0	0	0	0	0	0
September 2047	0	0	0	0	0	0
September 2048	0	0	0	0	0	0
September 2049	0	0	0	0	0	0
September 2050	0	0	0	0	0	0
Weighted Average Life (years)	13.7	7.3	5.0	3.4	2.5	2.0

**Security Groups 12, 21 and 35
PSA Prepayment Assumption Rates**

Distribution Date	Class BI					
	0%	100%	300%	495%	750%	1,000%
Initial Percent	100	100	100	100	100	100
September 2022	98	97	94	92	89	85
September 2023	96	91	82	73	62	52
September 2024	95	84	67	51	34	21
September 2025	93	77	53	35	18	8
September 2026	91	70	42	24	9	3
September 2027	88	64	34	16	5	1
September 2028	86	58	27	11	3	0
September 2029	84	53	21	7	1	0
September 2030	81	48	17	5	1	0
September 2031	79	43	13	3	0	0
September 2032	76	39	10	2	0	0
September 2033	73	35	8	1	0	0
September 2034	70	31	6	1	0	0
September 2035	67	28	5	1	0	0
September 2036	64	24	4	0	0	0
September 2037	61	21	3	0	0	0
September 2038	57	19	2	0	0	0
September 2039	54	17	2	0	0	0
September 2040	50	14	1	0	0	0
September 2041	46	13	1	0	0	0
September 2042	42	11	1	0	0	0
September 2043	38	9	1	0	0	0
September 2044	33	8	0	0	0	0
September 2045	29	6	0	0	0	0
September 2046	24	5	0	0	0	0
September 2047	20	4	0	0	0	0
September 2048	15	3	0	0	0	0
September 2049	10	2	0	0	0	0
September 2050	5	1	0	0	0	0
September 2051	0	0	0	0	0	0
Weighted Average Life (years)	17.8	10.2	5.5	3.7	2.7	2.2

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 25 through 27 and 31 through 35 Securities, the investor’s own projection of payment rates on the Underlying Certificates under a variety of scenarios and
- in the case of a Floating Rate or an Inverse Floating Rate Class, the investor’s own projection of levels of LIBOR or Compounded SOFR, as applicable, under a variety of scenarios.

No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, LIBOR levels, Compounded SOFR 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 and Compounded SOFR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes

Low levels of LIBOR and Compounded SOFR, as applicable, can reduce the yield of the Floating Rate Classes. High levels of LIBOR and Compounded SOFR, as applicable, can reduce the yield of the Inverse Floating Rate Classes. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of LIBOR or Compounded SOFR, as applicable, and Classes BT, GT, IW, TG and XT may not benefit from particularly low levels of Compounded SOFR because the rate on such Classes is capped at a maximum rate described under “Terms Sheet — Interest Rates.”

Payment Delay: Effect on Yields of the Fixed Rate Classes

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

Yield Tables

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

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that LIBOR or Compounded SOFR will remain constant. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield**

of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.

The yields were calculated by

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

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

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

SECURITY GROUP 1

**Sensitivity of Class AX to Prepayments
Assumed Price 8.87584375%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>595%</u>
9.8%	9.8%	9.8%	4.7%	0.0%

**Sensitivity of Class BX to Prepayments
Assumed Price 8.80521875%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>611%</u>
8.8%	8.8%	8.8%	5.4%	0.0%

**Sensitivity of Class CX to Prepayments
Assumed Price 8.72640625%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>625%</u>
8.0%	8.0%	8.0%	6.0%	0.0%

**Sensitivity of Class I to Prepayments
Assumed Price 8.85025%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>601%</u>
9.5%	9.5%	9.5%	4.9%	0.0%

SECURITY GROUP 2

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

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>254%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
9.8%	0.0%	(7.1)%	(22.3)%	(35.4)%

**Sensitivity of Class ID to Prepayments
Assumed Price 10.0625%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>362%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
16.8%	0.0%	(0.2)%	(16.1)%	(29.9)%

* 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 3

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

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>450%</u>	<u>493%</u>	<u>700%</u>	<u>900%</u>
19.0%	9.5%	2.2%	0.0%	(10.5)%	(21.1)%

SECURITY GROUP 4

**Sensitivity of Class NI to Prepayments
Assumed Price 9.65625%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>325%</u>	<u>400%</u>	<u>475%</u>	<u>606%</u>	<u>800%</u>
20.9%	2.8%	2.8%	2.8%	0.0%	(10.9)%

SECURITY GROUP 5

**Sensitivity of Class BT to Prepayments
Assumed Price 0.125%***

<u>Compounded SOFR</u>	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>250%</u>	<u>412%</u>	<u>650%</u>	<u>900%</u>
3.700% and below	33.4%	22.2%	9.4%	(11.1)%	(35.4)%
3.725%	11.1%	0.9%	(10.8)%	(29.5)%	(52.0)%
3.750% and above	**	**	**	**	**

**Sensitivity of Class JS to Prepayments
Assumed Price 7.8359375%***

<u>Compounded SOFR</u>	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>250%</u>	<u>412%</u>	<u>650%</u>	<u>900%</u>
0.010%	41.6%	30.0%	16.8%	(4.3)%	(29.4)%
0.050%	41.0%	29.5%	16.3%	(4.8)%	(29.8)%
1.875%	14.9%	4.5%	(7.4)%	(26.4)%	(48.9)%
3.700% 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 6

**Sensitivity of Class S to Prepayments
Assumed Price 8.40625%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>481%</u>	<u>750%</u>	<u>1,000%</u>
0.01%	25.9%	15.8%	6.4%	(8.0)%	(21.8)%
0.05%	25.3%	15.2%	5.8%	(8.6)%	(22.5)%
1.35%	7.5%	(3.5)%	(13.9)%	(30.2)%	(46.3)%
2.65% and above	**	**	**	**	**

SECURITY GROUP 7

**Sensitivity of Class IK to Prepayments
Assumed Price 12.69140625%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>320%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
11.9%	0.0%	(1.9)%	(15.8)%	(27.8)%

**Sensitivity of Class KI to Prepayments
Assumed Price 11.71875%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>313%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
13.2%	0.0%	(2.8)%	(19.9)%	(33.9)%

SECURITY GROUP 8

**Sensitivity of Class MI to Prepayments
Assumed Price 10.46875%***

<u>PSA Prepayment Assumption Rates</u>				
<u>210%</u>	<u>325%</u>	<u>425%</u>	<u>589%</u>	<u>700%</u>
12.0%	12.0%	12.0%	0.1%	(9.7)%

SECURITY GROUP 9

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

<u>PSA Prepayment Assumption Rates</u>					
<u>100%</u>	<u>300%</u>	<u>432%</u>	<u>498%</u>	<u>750%</u>	<u>1,000%</u>
18.0%	7.3%	0.0%	(3.7)%	(18.4)%	(33.7)%

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

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

SECURITY GROUP 10

**Sensitivity of Class HS to Prepayments
Assumed Price 8.3828125%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>453%</u>	<u>750%</u>	<u>1,000%</u>
0.01%	46.0%	30.2%	17.3%	(10.4)%	(37.6)%
0.05%	45.5%	29.7%	16.8%	(10.8)%	(38.0)%
2.15%	17.2%	3.0%	(8.5)%	(33.2)%	(57.5)%
4.25% and above	**	**	**	**	**

**Sensitivity of Class IW to Prepayments
Assumed Price 0.0625%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>453%</u>	<u>750%</u>	<u>1,000%</u>
4.250% and below	43.0%	27.3%	14.6%	(12.8)%	(39.7)%
4.265%	16.0%	1.9%	(9.6)%	(34.2)%	(58.8)%
4.280% and above	**	**	**	**	**

SECURITY GROUP 11

**Sensitivity of Class IA to Prepayments
Assumed Price 14.3125%***

<u>PSA Prepayment Assumption Rates</u>					
<u>100%</u>	<u>300%</u>	<u>351%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
13.5%	2.8%	0.0%	(8.0)%	(22.8)%	(38.1)%

SECURITY GROUP 12

**Sensitivity of Class JI to Prepayments
Assumed Price 11.875%***

<u>PSA Prepayment Assumption Rates</u>					
<u>100%</u>	<u>300%</u>	<u>458%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
18.5%	8.3%	0.0%	(1.9)%	(15.8)%	(29.8)%

SECURITY GROUP 13

**Sensitivity of Class GT to Prepayments
Assumed Price 0.375%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>432%</u>	<u>650%</u>	<u>900%</u>
3.150% and below	5.0%	(3.3)%	(13.8)%	(27.0)%	(43.2)%
3.175%	(3.8)%	(12.2)%	(23.1)%	(37.0)%	(54.8)%
3.200% and above	**	**	**	**	**

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

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

Sensitivity of Class SW to Prepayments
Assumed Price 8.1171875%*

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>432%</u>	<u>650%</u>	<u>900%</u>
0.01%	34.7%	27.4%	18.4%	7.4%	(5.6)%
0.05%	34.1%	26.8%	17.8%	6.7%	(6.3)%
1.60%	12.0%	4.0%	(6.1)%	(18.7)%	(33.9)%
3.15% and above	**	**	**	**	**

SECURITY GROUP 14

Sensitivity of Class SE to Prepayments
Assumed Price 17.8125%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
0.0500%	29.9%	19.5%	8.9%	(5.6)%	(20.4)%
0.0830%	29.7%	19.2%	8.7%	(5.8)%	(20.6)%
3.1915%	9.7%	(1.5)%	(13.0)%	(29.0)%	(45.8)%
6.3000% and above ..	**	**	**	**	**

Sensitivity of Class SG to Prepayments
Assumed Price 25.5%*

<u>LIBOR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
0.0500%	18.0%	7.8%	(2.5)%	(16.4)%	(30.5)%
0.0830%	17.8%	7.6%	(2.7)%	(16.6)%	(30.7)%
3.1915%	3.5%	(7.5)%	(18.7)%	(34.4)%	(50.7)%
6.3000% and above ..	**	**	**	**	**

SECURITY GROUP 15

Sensitivity of Class DI to Prepayments
Assumed Price 11.21875%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>470%</u>	<u>500%</u>
17.3%	12.6%	10.7%	0.0%	(1.7)%

Sensitivity of Class IQ to Prepayments
Assumed Price 11.21875%*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>321%</u>	<u>500%</u>
2.2%	2.2%	2.2%	0.0%	(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.

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

SECURITY GROUP 16

**Sensitivity of Class IG to Prepayments
Assumed Price 13.9375%***

PSA Prepayment Assumption Rates				
100%	248%	365%	600%	800%
9.4%	0.0%	(8.2)%	(25.4)%	(40.0)%

SECURITY GROUP 17

**Sensitivity of Class SH to Prepayments
Assumed Price 6.203125%***

Compounded SOFR	PSA Prepayment Assumption Rates			
	100%	347%	500%	700%
0.01%	39.2%	27.4%	19.9%	9.9%
0.05%	38.4%	26.6%	19.1%	9.1%
1.35%	14.1%	0.9%	(7.7)%	(19.2)%
2.65% and above	**	**	**	**

**Sensitivity of Class SJ to Prepayments
Assumed Price 7.40625%***

Compounded SOFR	PSA Prepayment Assumption Rates			
	100%	347%	500%	700%
0.01%	30.9%	18.7%	10.9%	0.5%
0.05%	30.3%	18.0%	10.3%	(0.2)%
1.35%	10.1%	(3.4)%	(12.2)%	(24.0)%
2.65% and above	**	**	**	**

SECURITY GROUP 18

**Sensitivity of Class IO to Prepayments
Assumed Price 14.5%***

PSA Prepayment Assumption Rates				
100%	337%	384%	500%	700%
16.7%	2.9%	0.1%	(7.1)%	(20.1)%

**Sensitivity of Class SA to Prepayments
Assumed Price 24.625%***

LIBOR	PSA Prepayment Assumption Rates			
	100%	337%	500%	700%
0.0500%	19.0%	6.3%	(2.8)%	(14.3)%
0.0830%	18.8%	6.1%	(3.0)%	(14.5)%
3.1915%	4.2%	(9.3)%	(19.1)%	(31.7)%
6.3000% 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 19

Sensitivity of Class EI to Prepayments Assumed Price 13.90625%*

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>372%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
14.3%	3.9%	0.0%	(6.7)%	(21.0)%	(35.5)%

SECURITY GROUP 20

Sensitivity of Class IM to Prepayments Assumed Price 9.5%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>349%</u>	<u>409%</u>	<u>500%</u>	<u>700%</u>
18.9%	3.9%	0.0%	(6.1)%	(19.8)%

SECURITY GROUP 21

Sensitivity of Class IL to Prepayments Assumed Price 11.875%*

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>458%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
18.5%	8.3%	0.0%	(1.9)%	(15.8)%	(29.8)%

Sensitivity of Class LI to Prepayments Assumed Price 11.875%*

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>458%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
18.5%	8.3%	0.0%	(1.9)%	(15.8)%	(29.8)%

SECURITY GROUPS 12 AND 21

Sensitivity of Class AI to Prepayments Assumed Price 11.875%*

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>458%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
18.5%	8.3%	0.0%	(1.9)%	(15.8)%	(29.8)%

SECURITY GROUPS 19 AND 21

Sensitivity of Class XI to Prepayments Assumed Price 12.28125%*

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>438%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
17.5%	7.3%	0.0%	(3.0)%	(17.0)%	(31.1)%

* 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 22

**Sensitivity of Class SQ to Prepayments
Assumed Price 8.765625%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>490%</u>	<u>750%</u>	<u>1,000%</u>
(0.35)%	29.0%	18.7%	8.7%	(5.5)%	(19.8)%
0.05%	23.7%	13.3%	3.0%	(11.6)%	(26.3)%
1.35%	6.7%	(4.5)%	(15.7)%	(31.9)%	(48.7)%
2.65% and above	**	**	**	**	**

SECURITY GROUP 23

**Sensitivity of Class US to Prepayments
Assumed Price 7.8359375%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>412%</u>	<u>650%</u>	<u>900%</u>
0.01%	42.4%	30.8%	17.6%	(3.6)%	(28.8)%
0.05%	41.8%	30.3%	17.1%	(4.1)%	(29.2)%
1.90%	15.3%	4.9%	(7.0)%	(26.0)%	(48.6)%
3.75% and above	**	**	**	**	**

SECURITY GROUP 24

**Sensitivity of Class UI to Prepayments
Assumed Price 11.75%***

<u>PSA Prepayment Assumption Rates</u>					
<u>100%</u>	<u>326%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>	
13.4%	0.1%	(2.4)%	(18.0)%	(31.6)%	

SECURITY GROUP 25

**Sensitivity of Class TX to Prepayments
Assumed Price 9.11765%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>493%</u>	<u>500%</u>
20.6%	12.9%	5.0%	0.0%	(0.4)%

SECURITY GROUPS 1 AND 25

**Sensitivity of Class IT to Prepayments
Assumed Price 8.85025%***

<u>PSA Prepayment Assumption Rates</u>						
<u>100%</u>	<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>400%</u>	<u>500%</u>	<u>588%</u>
18.1%	10.8%	10.3%	9.8%	8.9%	4.4%	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.

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

SECURITY GROUP 26

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

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>380%</u>	<u>490%</u>	<u>750%</u>	<u>1,000%</u>
13.2%	4.2%	0.0%	(6.5)%	(23.0)%	(39.9)%

SECURITY GROUP 27

**Sensitivity of Class IH to Prepayments
Assumed Price 9.375%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>349%</u>	<u>393%</u>	<u>500%</u>	<u>700%</u>
18.9%	3.0%	0.0%	(7.5)%	(22.3)%

SECURITY GROUPS 20 AND 27

**Sensitivity of Class IU to Prepayments
Assumed Price 9.4375%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>349%</u>	<u>400%</u>	<u>500%</u>	<u>700%</u>
18.9%	3.4%	0.0%	(6.9)%	(21.2)%

SECURITY GROUP 28

**Sensitivity of Class IV to Prepayments
Assumed Price 9.3125%***

PSA Prepayment Assumption Rates				
<u>265%</u>	<u>340%</u>	<u>450%</u>	<u>598%</u>	<u>700%</u>
0.5%	0.5%	0.5%	0.1%	(8.1)%

SECURITY GROUP 29

**Sensitivity of Class TG to Prepayments
Assumed Price 0.1640625%***

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>432%</u>	<u>650%</u>	<u>900%</u>
3.150% and below . . .	24.9%	17.1%	7.4%	(4.6)%	(19.0)%
3.175%	7.4%	(1.0)%	(11.5)%	(24.8)%	(41.1)%
3.200% and above . . .	**	**	**	**	**

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

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

Sensitivity of Class TS to Prepayments
Assumed Price 9.4921875%*

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>432%</u>	<u>650%</u>	<u>900%</u>
0.01%	27.9%	20.2%	10.7%	(1.2)%	(15.3)%
0.05%	27.4%	19.7%	10.1%	(1.8)%	(15.9)%
1.60%	8.7%	0.4%	(10.1)%	(23.3)%	(39.4)%
3.15% and above	**	**	**	**	**

SECURITY GROUPS 13 AND 29

Sensitivity of Class XT to Prepayments
Assumed Price 0.1640625%*

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>432%</u>	<u>650%</u>	<u>900%</u>
3.150% and below ...	25.0%	17.3%	7.8%	(4.0)%	(18.0)%
3.175%	7.4%	(0.8)%	(11.3)%	(24.4)%	(40.4)%
3.200% and above ...	**	**	**	**	**

SECURITY GROUP 30

Sensitivity of Class ST to Prepayments
Assumed Price 7.40625%*

<u>Compounded SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>490%</u>	<u>750%</u>	<u>1,000%</u>
(0.40)%	36.3%	26.4%	16.7%	2.9%	(10.8)%
0.050%	29.3%	19.1%	9.1%	(5.2)%	(19.4)%
1.325%	9.5%	(1.6)%	(12.6)%	(28.5)%	(44.8)%
2.600% and above ...	**	**	**	**	**

SECURITY GROUP 31

Sensitivity of Class DX to Prepayments
Assumed Price 11.886653125%*

	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>224%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
10.8%	0.0%	(13.8)%	(37.6)%	(56.8)%	

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

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

SECURITY GROUPS 2, 16 AND 31

**Sensitivity of Class CI to Prepayments
Assumed Price 13.15625%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>260%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
10.3%	0.0%	(7.1)%	(23.0)%	(36.6)%

SECURITY GROUP 32

**Sensitivity of Class EX to Prepayments
Assumed Price 12.7%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>314%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
11.7%	0.0%	(2.9)%	(16.6)%	(28.9)%

SECURITY GROUPS 7 AND 32

**Sensitivity of Class IE to Prepayments
Assumed Price 12.69140625%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>317%</u>	<u>355%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
11.8%	0.1%	(2.1)%	(2.6)%	(16.2)%	(28.3)%

SECURITY GROUP 33

**Sensitivity of Class GX to Prepayments
Assumed Price 11.788334375%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>277%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
12.4%	0.0%	(6.8)%	(25.7)%	(41.5)%

SECURITY GROUPS 7 AND 33

**Sensitivity of Class WI to Prepayments
Assumed Price 12.28125%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>273%</u>	<u>355%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
11.7%	0.1%	(6.0)%	(6.7)%	(24.8)%	(40.0)%

* 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 GROUPS 7, 32 AND 33

**Sensitivity of Class YI to Prepayments
Assumed Price 12.46875%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>355%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
11.8%	0.0%	(3.3)%	(3.9)%	(18.7)%	(31.5)%

SECURITY GROUP 34

**Sensitivity of Class IP to Prepayments
Assumed Price 12.3125%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>303%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
8.8%	0.0%	(4.1)%	(20.9)%	(35.6)%

SECURITY GROUPS 7, 32, 33 AND 34

**Sensitivity of Class PI to Prepayments
Assumed Price 12.46875%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>355%</u>	<u>365%</u>	<u>600%</u>	<u>800%</u>
11.4%	0.0%	(3.4)%	(4.0)%	(19.0)%	(32.1)%

SECURITY GROUP 35

**Sensitivity of Class IB to Prepayments
Assumed Price 12.128%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>391%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
14.1%	6.1%	0.0%	(7.4)%	(26.0)%	(43.7)%

SECURITY GROUPS 12, 21 AND 35

**Sensitivity of Class BI to Prepayments
Assumed Price 11.9375%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>449%</u>	<u>495%</u>	<u>750%</u>	<u>1,000%</u>
18.0%	8.0%	0.0%	(2.5)%	(16.7)%	(31.0)%

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

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 25	250%
2, 16, 24, 31, 32, 33 and 34	365%
3	450%
4	400%
5 and 23	412%
6	481%
7	355%
8	325%
9	498%
10	453%
11, 12, 14, 19, 21 and 35	495%
13 and 29	432%
15	240%
17	347%
18	337%
20 and 27	349%
22, 26 and 30	490%
28	340%

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 or Compounded SOFR 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) September 1, 2021 on the Fixed Rate

Classes and (2) September 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 or Component receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton Andrews Kurth LLP, for the Trust by 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 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(5)								
AT	\$ 97,500,000	AB	\$ 97,500,000	PAC/AD	1.00%	FIX	38383AXT6	September 2051
		AC	97,500,000	PAC/AD	1.25	FIX	38383AXU3	September 2051
		AD	97,500,000	PAC/AD	1.50	FIX	38383AXY5	September 2051
		AE	97,500,000	PAC/AD	1.75	FIX	38383AXZ2	September 2051
		AG	97,500,000	PAC/AD	2.00	FIX	38383AYA6	September 2051
		AM	97,500,000	PAC/AD	1.25	FIX	38383AXV1	September 2051
		AX	58,500,000	NTL(PAC/AD)	2.50	FIX/IO	38383AYB4	September 2051
		PC	97,500,000	PAC/AD	1.25	FIX	38383AXW9	September 2051
		YK	97,500,000	PAC/AD	1.35	FIX	38383AXX7	September 2051
Combination 2(5)								
B	\$ 25,000,000	BA	\$ 25,000,000	PAC/AD	1.00%	FIX	38383AYC2	September 2051
		BC	25,000,000	PAC/AD	1.25	FIX	38383AYD0	September 2051
		BD	25,000,000	PAC/AD	1.50	FIX	38383AYE8	September 2051
		BE	25,000,000	PAC/AD	1.75	FIX	38383AYF5	September 2051
		BG	25,000,000	PAC/AD	2.00	FIX	38383AYG3	September 2051
		BX	15,000,000	NTL(PAC/AD)	2.50	FIX/IO	38383AA61	September 2051
Combination 3(5)								
CT	\$ 11,000,000	CA	\$ 11,000,000	PAC/AD	1.00%	FIX	38383AYH1	September 2051
		CB	11,000,000	PAC/AD	1.25	FIX	38383AYJ7	September 2051
		CD	11,000,000	PAC/AD	1.50	FIX	38383AYK4	September 2051
		CE	11,000,000	PAC/AD	1.75	FIX	38383AYL2	September 2051
		CG	11,000,000	PAC/AD	2.00	FIX	38383AYM0	September 2051
		CX	6,600,000	NTL(PAC/AD)	2.50	FIX/IO	38383AYN8	September 2051
Combination 4								
AZ	\$ 20,090,273	ZW	\$ 29,037,866	SUP	2.50%	FIX/Z	38383AYP3	September 2051
BZ	5,987,496							
CZ	2,960,097							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 5								
AX(6)	\$ 44,750,000	I	\$ 60,750,000	NTL(PAC/AD)	2.50%	FIX/IO	38383AYQ1	September 2051
BX(6)	10,600,000							
CX(6)	5,400,000							
Security Group 2								
Combination 6								
VA	\$ 2,534,029	LA	\$ 12,324,448	SEQ	2.00%	FIX	38383AYR9	September 2051
ZA	9,790,419							
Combination 7								
BV	\$ 549,581	LB	\$ 2,672,930	SEQ	2.00%	FIX	38383AYS7	September 2051
ZB	2,123,349							
Combination 8								
HX	\$ 25,469,289	IC	\$ 53,074,569	NTL(PT/SEQ)	2.50%	FIX/IO	38383AYT5	September 2051
JX	27,605,280							
Combination 9								
KX	\$ 6,889,230	ID	\$ 14,514,803	NTL(PT/SEQ)	2.50%	FIX/IO	38383AYU2	September 2051
LX	7,625,573							
Combination 10								
MB	\$115,022,000	AH	\$146,795,222	SEQ	1.40%	FIX	38383AYV0	May 2050
MC	31,773,222							
Security Group 4								
Combination 11(5)								
N	\$181,000,000	NA	\$181,000,000	PAC/AD	1.00%	FIX	38383AYW8	September 2051
		NB	181,000,000	PAC/AD	1.25	FIX	38383AYX6	September 2051
		NC	181,000,000	PAC/AD	1.50	FIX	38383AYY4	September 2051
		ND	181,000,000	PAC/AD	1.75	FIX	38383AYZ1	September 2051
		NE	181,000,000	PAC/AD	2.00	FIX	38383AZA5	September 2051
		NI	120,666,666	NTL(PAC/AD)	3.00	FIX/IO	38383AZB3	September 2051
Security Group 5								
Combination 12								
BF	\$105,855,764	JF	\$105,855,764	PT	(7)	FLT	38383AZC1	September 2051
BT	105,855,764							

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 7								
Combination 13								
VK	\$ 1,191,554	LK	\$ 5,795,215	SEQ	2.00%	FIX	38383AZD9	September 2051
ZK	4,603,661							
Security Group 10								
Combination 14								
IW	\$ 77,744,191	HF	\$ 77,744,191	PT	(7)	FLT	38383AZE7	September 2051
WF	77,744,191							
Security Group 15								
Combination 15(5)								
DA	\$ 47,962,000	IQ	\$ 35,971,500	NTI(PAC I)	2.00%	FIX/IO	38383AZM9	August 2051
		JB	47,962,000	PAC I	0.50	FIX	38383AZF4	August 2051
		JC	47,962,000	PAC I	0.75	FIX	38383AZG2	August 2051
		JE	47,962,000	PAC I	1.00	FIX	38383AZH0	August 2051
		JG	47,962,000	PAC I	1.25	FIX	38383AZJ6	August 2051
		JH	47,962,000	PAC I	1.50	FIX	38383AZK3	August 2051
		JM	47,962,000	PAC I	1.75	FIX	38383AZL1	August 2051
Security Group 16								
Combination 16								
LV	\$ 741,210	LG	\$ 2,989,128	SEQ	2.50%	FIX	38383AZN7	September 2051
LZ	2,247,918							
Security Group 20								
Combination 17								
MV	\$ 441,742	LM	\$ 1,780,452	SEQ	2.50%	FIX	38383AZP2	September 2051
ZM	1,338,710							
Security Group 21								
Combination 18								
D	\$ 76,503,147	DT	\$101,030,232	PT	1.50%	FIX	38383AZQ0	September 2051
T	24,527,085							

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 12 and 21								
Combination 19(8)								
IL	\$ 38,251,573	AI	\$ 57,123,869	NTL(PT)	3.00%	FIX/IO	38383AZR8	September 2051
JL	18,872,296							
Security Groups 19 and 21								
Combination 20(8)								
EI	\$ 40,643,633	XI	\$ 52,907,175	NTL(PT)	3.00%	FIX/IO	38383AZS6	September 2051
LI	12,263,542							
Security Groups 24								
Combination 21								
UV	\$ 135,565	UL	\$ 546,399	SEQ	2.50%	FIX	38383AZT4	September 2051
UZ	410,834							
Security Groups 1 and 25								
Combination 22(8)								
AX(6)	\$ 44,750,000	IT	\$ 70,729,667	NTL(SC/PT/PAC/AD)	2.50%	FIX/IO	38383AZU1	September 2051
BX(6)	10,600,000							
CX(6)	5,400,000							
TX	9,979,667							
Security Groups 13 and 29								
Combination 23(8)								
FG	\$ 83,953,899	DF	\$161,708,667	PT	(7)	FLT	38383AZV9	September 2051
GF	77,754,768							
Combination 24(8)								
GT	\$127,754,768	XT	\$211,708,667	NTL(PT)	(7)	INV/IO	38383AZW7	September 2051
TG	83,953,899							
Security Groups 20 and 27								
Combination 25(8)								
IH	\$ 15,868,605	IU	\$ 29,350,898	NTL(SC/PT/SEQ)	2.50%	FIX/IO	38383AZX5	April 2051
IM	13,482,293							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Groups 2, 16 and 31								
Combination 26(8)								
DX	\$ 6,436,897	CI	\$ 90,067,032	NTL(SC/PT/SEQ)	2.50%	FIX/IO	38383AZY3	September 2051
IC(6)	53,074,569							
IG	30,555,566							
Security Groups 7 and 32								
Combination 27(8)								
EX	\$ 27,339,049	IE	\$ 60,498,092	NTL(SC/PT)	2.50%	FIX/IO	38383AZZ0	September 2051
IK	33,159,043							
Security Groups 7 and 33								
Combination 28(8)								
GX	\$ 29,048,653	WI	\$ 45,048,653	NTL(SC/PT/SEQ)	2.50%	FIX/IO	38383AA20	September 2051
KI	16,000,000							
Security Groups 7, 32 and 33								
Combination 29(8)								
EX	\$ 27,339,049	YI	\$105,546,745	NTL(SC/PT/SEQ)	2.50%	FIX/IO	38383AA38	September 2051
GX	29,048,653							
IK	33,159,043							
KI	16,000,000							
Security Groups 7, 32, 33 and 34								
Combination 30(8)								
EX	\$ 27,339,049	PI	\$126,656,346	NTL(SC/PT/SEQ)	2.50%	FIX/IO	38383AA46	September 2051
GX	29,048,653							
IK	33,159,043							
IP	21,109,601							
KI	16,000,000							
Security Groups 12, 21 and 35								
Combination 31(8)								
IB	\$ 6,896,369	BI	\$ 64,020,238	NTL(SC/PT)	3.00%	FIX/IO	38383AA53	September 2051
IL	38,251,573							
JJ	18,872,296							

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- (1) All exchanges must comply with minimum denominations 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) In the case of Combinations 1, 2, 3, 11 and 15, various subcombinations are permitted. See “*Description of the Securities — Modifications and Exchange*” in the Base Offering Circular for a discussion of subcombinations.
 - (6) MX Class.
 - (7) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in this Supplement.
 - (8) Derived from REMIC classes relating to separate Groups.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Class AT and Component Z1 (in the aggregate)</u>	<u>Class B and Component Z2 (in the aggregate)</u>	<u>Class CT and Component Z3 (in the aggregate)</u>	<u>Classes N and ZN (in the aggregate)</u>
Initial Balance	\$97,504,875.00	\$25,001,250.00	\$11,000,550.00	\$181,009,050.00
October 2021	97,177,882.70	24,913,636.43	10,960,532.20	179,979,349.57
November 2021	96,811,240.11	24,815,571.17	10,915,804.71	178,832,930.45
December 2021	96,405,115.23	24,707,098.51	10,866,387.47	177,570,768.45
January 2022	95,959,716.43	24,588,273.34	10,812,305.20	176,194,034.31
February 2022	95,475,292.43	24,459,161.19	10,753,587.43	174,704,092.54
March 2022	94,952,132.05	24,319,838.17	10,690,268.45	173,102,499.89
April 2022	94,390,564.08	24,170,390.93	10,622,387.27	171,391,003.16
May 2022	93,790,956.97	24,010,916.53	10,549,987.65	169,571,536.56
June 2022	93,153,718.44	23,841,522.43	10,473,117.96	167,646,218.46
July 2022	92,479,295.11	23,662,326.31	10,391,831.24	165,617,347.64
August 2022	91,768,171.99	23,473,455.97	10,306,185.06	163,487,399.01
September 2022	91,020,871.93	23,275,049.19	10,216,241.47	161,259,018.78
October 2022	90,237,954.96	23,067,253.54	10,122,066.97	158,935,019.17
November 2022	89,420,017.66	22,850,226.23	10,023,732.37	156,518,372.54
December 2022	88,567,692.36	22,624,133.88	9,921,312.73	154,012,205.17
January 2023	87,681,646.32	22,389,152.32	9,814,887.28	151,419,790.39
February 2023	86,762,580.87	22,145,466.36	9,704,539.25	148,744,541.44
March 2023	85,811,230.49	21,893,269.54	9,590,355.84	145,990,003.78
April 2023	84,828,361.72	21,632,763.87	9,472,428.05	143,159,847.04
May 2023	83,814,772.21	21,364,159.52	9,350,850.57	140,257,856.62
June 2023	82,771,289.51	21,087,674.57	9,225,721.63	137,287,924.84
July 2023	81,698,769.97	20,803,534.67	9,097,142.91	134,254,041.87
August 2023	80,598,097.48	20,511,972.75	8,965,219.31	131,160,286.30
September 2023	79,470,182.21	20,213,228.64	8,830,058.90	128,010,815.45
October 2023	78,315,959.30	19,907,548.78	8,691,772.68	124,809,855.44
November 2023	77,136,387.49	19,595,185.79	8,550,474.48	121,561,691.12
December 2023	75,932,447.74	19,276,398.18	8,406,280.73	118,374,413.17
January 2024	74,705,141.76	18,951,449.91	8,259,310.36	115,246,858.38
February 2024	73,455,490.54	18,620,610.02	8,109,684.56	112,177,885.40
March 2024	72,220,063.27	18,293,515.25	7,961,744.77	109,166,374.30
April 2024	70,998,695.37	17,970,122.21	7,815,471.41	106,211,226.24
May 2024	69,791,224.09	17,650,388.02	7,670,845.18	103,311,363.02
June 2024	68,597,488.52	17,334,270.26	7,527,846.96	100,465,726.70
July 2024	67,417,329.55	17,021,727.00	7,386,457.86	97,673,279.26
August 2024	66,250,589.86	16,712,716.78	7,246,659.20	94,933,002.20
September 2024	65,097,113.90	16,407,198.58	7,108,432.49	92,243,896.16
October 2024	63,956,747.84	16,105,131.89	6,971,759.48	89,604,980.60
November 2024	62,829,339.60	15,806,476.60	6,836,622.11	87,015,293.43
December 2024	61,714,738.81	15,511,193.09	6,703,002.52	84,473,890.67
January 2025	60,612,796.77	15,219,242.16	6,570,883.04	81,979,846.11
February 2025	59,523,366.47	14,930,585.07	6,440,246.23	79,532,250.97

<u>Distribution Date</u>	<u>Class AT and Component Z1 (in the aggregate)</u>	<u>Class B and Component Z2 (in the aggregate)</u>	<u>Class CT and Component Z3 (in the aggregate)</u>	<u>Classes N and ZN (in the aggregate)</u>
March 2025	\$58,446,302.54	\$14,645,183.51	\$ 6,311,074.81	\$ 77,130,213.60
April 2025	57,381,461.24	14,362,999.58	6,183,351.72	74,772,859.13
May 2025	56,328,700.46	14,083,995.83	6,057,060.08	72,459,329.16
June 2025	55,287,879.67	13,808,135.23	5,932,183.19	70,188,781.50
July 2025	54,258,859.93	13,535,381.15	5,808,704.57	67,960,389.79
August 2025	53,241,503.85	13,265,697.38	5,686,607.90	65,773,343.28
September 2025	52,235,675.60	12,999,048.12	5,565,877.03	63,626,846.47
October 2025	51,241,240.87	12,735,397.97	5,446,496.03	61,520,118.88
November 2025	50,258,066.86	12,474,711.92	5,328,449.12	59,469,458.01
December 2025	49,286,022.27	12,216,955.38	5,211,720.71	57,478,307.15
January 2026	48,324,977.27	11,962,094.11	5,096,295.38	55,544,937.20
February 2026	47,374,803.48	11,710,094.29	4,982,157.88	53,667,668.88
March 2026	46,435,374.00	11,460,922.45	4,869,293.14	51,844,871.31
April 2026	45,506,563.32	11,214,545.54	4,757,686.25	50,074,960.65
May 2026	44,588,247.36	10,970,930.83	4,647,322.48	48,356,398.69
June 2026	43,680,303.44	10,730,045.99	4,538,187.26	46,687,691.62
July 2026	42,782,610.26	10,491,859.05	4,430,266.18	45,067,388.69
August 2026	41,895,047.88	10,256,338.40	4,323,545.00	43,494,081.02
September 2026	41,017,497.71	10,023,452.78	4,218,009.63	41,966,400.38
October 2026	40,149,842.51	9,793,171.29	4,113,646.15	40,483,018.01
November 2026	39,291,966.35	9,565,463.36	4,010,440.79	39,042,643.53
December 2026	38,443,754.61	9,340,298.79	3,908,379.94	37,644,023.79
January 2027	37,605,093.95	9,117,647.71	3,807,450.13	36,285,941.86
February 2027	36,775,872.33	8,897,480.57	3,707,638.05	34,967,215.92
March 2027	35,955,978.96	8,679,768.18	3,608,930.56	33,686,698.31
April 2027	35,145,304.29	8,464,481.67	3,511,314.63	32,443,274.52
May 2027	34,343,740.03	8,251,592.49	3,414,777.41	31,235,862.25
June 2027	33,551,179.10	8,041,072.40	3,319,306.17	30,063,410.48
July 2027	32,767,515.61	7,832,893.52	3,224,888.35	28,924,898.58
August 2027	31,994,361.28	7,627,480.53	3,131,715.27	27,819,335.42
September 2027	31,234,932.46	7,425,681.02	3,040,168.76	26,745,758.54
October 2027	30,488,984.64	7,227,430.55	2,950,219.80	25,703,233.32
November 2027	29,756,277.62	7,032,665.80	2,861,839.86	24,690,852.16
December 2027	29,036,575.35	6,841,324.57	2,775,000.91	23,707,733.76
January 2028	28,329,645.95	6,653,345.74	2,689,675.42	22,753,022.30
February 2028	27,635,261.56	6,468,669.27	2,605,836.32	21,825,886.74
March 2028	26,953,198.33	6,287,236.15	2,523,457.05	20,925,520.10
April 2028	26,283,236.31	6,108,988.42	2,442,511.47	20,051,138.77
May 2028	25,625,159.40	5,933,869.12	2,362,973.94	19,201,981.84
June 2028	24,978,755.30	5,761,822.29	2,284,819.23	18,377,310.44
July 2028	24,343,815.39	5,592,792.97	2,208,022.58	17,576,407.12
August 2028	23,720,134.73	5,426,727.12	2,132,559.65	16,798,575.21
September 2028	23,107,511.98	5,263,571.70	2,058,406.53	16,043,138.25
October 2028	22,505,749.28	5,103,274.54	1,985,539.73	15,309,439.37
November 2028	21,914,652.28	4,945,784.44	1,913,936.17	14,596,840.77
December 2028	21,334,030.03	4,791,051.05	1,843,573.17	13,904,723.16

<u>Distribution Date</u>	<u>Class AT and Component Z1 (in the aggregate)</u>	<u>Class B and Component Z2 (in the aggregate)</u>	<u>Class CT and Component Z3 (in the aggregate)</u>	<u>Classes N and ZN (in the aggregate)</u>
January 2029	\$20,763,694.90	\$ 4,639,024.93	\$ 1,774,428.44	\$ 13,232,485.18
February 2029	20,203,462.57	4,489,657.51	1,706,480.11	12,579,542.96
March 2029	19,653,151.95	4,342,901.04	1,639,706.67	11,945,329.54
April 2029	19,112,585.12	4,198,708.65	1,574,086.98	11,329,294.46
May 2029	18,581,587.30	4,057,034.25	1,509,600.30	10,730,903.20
June 2029	18,059,986.74	3,917,832.59	1,446,226.22	10,149,636.80
July 2029	17,547,614.75	3,781,059.21	1,383,944.72	9,584,991.36
August 2029	17,044,305.56	3,646,670.40	1,322,736.10	9,036,477.62
September 2029	16,549,896.33	3,514,623.26	1,262,581.04	8,503,620.53
October 2029	16,064,227.08	3,384,875.62	1,203,460.52	7,985,958.87
November 2029	15,587,140.64	3,257,386.06	1,145,355.89	7,483,044.82
December 2029	15,118,482.59	3,132,113.86	1,088,248.81	6,994,443.57
January 2030	14,658,101.25	3,009,019.06	1,032,121.26	6,519,732.98
February 2030	14,205,847.57	2,888,062.37	976,955.54	6,058,503.18
March 2030	13,761,575.16	2,769,205.20	922,734.27	5,610,356.22
April 2030	13,325,140.17	2,652,409.64	869,440.36	5,174,905.74
May 2030	12,896,401.30	2,537,638.44	817,057.03	4,751,776.63
June 2030	12,475,219.73	2,424,855.02	765,567.80	4,340,604.70
July 2030	12,061,459.08	2,314,023.43	714,956.46	3,941,036.36
August 2030	11,654,985.38	2,205,108.36	665,207.11	3,552,728.35
September 2030	11,255,667.02	2,098,075.11	616,304.12	3,175,347.37
October 2030	10,863,374.69	1,992,889.61	568,232.12	2,808,569.87
November 2030	10,477,981.37	1,889,518.38	520,976.03	2,452,081.70
December 2030	10,099,362.29	1,787,928.51	474,521.03	2,105,577.91
January 2031	9,727,394.85	1,688,087.72	428,852.57	1,768,762.40
February 2031	9,361,958.64	1,589,964.24	383,956.33	1,441,347.74
March 2031	9,002,935.35	1,493,526.90	339,818.28	1,123,054.87
April 2031	8,650,208.78	1,398,745.07	296,424.59	813,612.90
May 2031	8,303,664.76	1,305,588.65	253,761.73	512,758.80
June 2031	7,963,191.15	1,214,028.09	211,816.36	220,237.28
July 2031	7,628,677.76	1,124,034.34	170,575.39	0.00
August 2031	7,300,016.39	1,035,578.88	130,025.98	0.00
September 2031	6,977,100.72	948,633.69	90,155.50	0.00
October 2031	6,659,826.32	863,171.22	50,951.54	0.00
November 2031	6,348,090.58	779,164.45	12,401.92	0.00
December 2031	6,041,792.75	696,586.81	0.00	0.00
January 2032	5,740,833.82	615,412.20	0.00	0.00
February 2032	5,445,116.55	535,614.99	0.00	0.00
March 2032	5,154,545.42	457,169.99	0.00	0.00
April 2032	4,869,026.58	380,052.48	0.00	0.00
May 2032	4,588,467.87	304,238.15	0.00	0.00
June 2032	4,312,778.74	229,703.14	0.00	0.00
July 2032	4,041,870.25	156,423.99	0.00	0.00
August 2032	3,775,655.04	84,377.69	0.00	0.00
September 2032	3,514,047.29	13,541.60	0.00	0.00
October 2032	3,256,962.70	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class AT and Component Z1 (in the aggregate)</u>	<u>Class B and Component Z2 (in the aggregate)</u>	<u>Class CT and Component Z3 (in the aggregate)</u>	<u>Classes N and ZN (in the aggregate)</u>
November 2032	\$ 3,004,318.47	\$ 0.00	\$ 0.00	\$ 0.00
December 2032	2,756,033.26	0.00	0.00	0.00
January 2033	2,512,027.19	0.00	0.00	0.00
February 2033	2,272,221.76	0.00	0.00	0.00
March 2033	2,036,539.91	0.00	0.00	0.00
April 2033	1,804,905.92	0.00	0.00	0.00
May 2033	1,577,245.41	0.00	0.00	0.00
June 2033	1,353,485.33	0.00	0.00	0.00
July 2033	1,133,553.93	0.00	0.00	0.00
August 2033	917,380.73	0.00	0.00	0.00
September 2033	704,896.50	0.00	0.00	0.00
October 2033	496,033.25	0.00	0.00	0.00
November 2033	290,724.19	0.00	0.00	0.00
December 2033	88,903.73	0.00	0.00	0.00
January 2034 and thereafter	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
Initial Balance	\$10,000,000.00	\$48,419,000.00	\$5,147,000.00	\$38,167,402.00
October 2021	9,829,736.72	48,278,026.09	5,131,878.34	37,518,614.92
November 2021	9,660,389.06	48,121,868.09	5,111,742.75	36,852,326.45
December 2021	9,492,656.07	47,950,598.30	5,086,617.45	36,169,251.33
January 2022	9,326,808.24	47,764,300.70	5,056,535.64	35,470,124.71
February 2022	9,162,822.97	47,563,070.94	5,021,539.50	34,755,700.74
March 2022	9,000,677.94	47,347,016.24	4,981,680.14	34,026,751.09
April 2022	8,840,351.09	47,116,255.37	4,937,017.49	33,284,063.48
May 2022	8,681,820.59	46,870,918.47	4,887,620.38	32,528,452.27
June 2022	8,525,064.90	46,611,147.05	4,833,566.28	31,782,733.08
July 2022	8,370,062.68	46,337,093.77	4,774,941.31	31,046,777.56
August 2022	8,216,792.86	46,048,922.37	4,711,840.02	30,320,460.54
September 2022	8,065,234.62	45,746,807.49	4,644,365.31	29,603,659.95
October 2022	7,915,367.35	45,430,934.51	4,572,628.22	28,896,256.69
November 2022	7,767,170.70	45,101,499.38	4,496,747.74	28,199,171.56
December 2022	7,620,624.55	44,758,708.40	4,416,850.60	27,512,246.06
January 2023	7,475,709.00	44,402,778.06	4,333,071.06	26,835,324.08
February 2023	7,332,404.39	44,033,934.75	4,245,550.65	26,168,251.84
March 2023	7,190,691.27	43,652,414.61	4,154,437.88	25,510,877.84
April 2023	7,050,550.43	43,258,463.19	4,059,888.02	24,863,052.85
May 2023	6,911,962.88	42,852,335.28	3,962,062.73	24,224,629.86
June 2023	6,774,909.82	42,434,294.57	3,861,129.81	23,595,464.06
July 2023	6,639,372.70	42,004,613.40	3,757,262.82	22,975,412.79
August 2023	6,505,333.18	41,563,572.47	3,650,640.77	22,364,335.53
September 2023	6,372,773.09	41,111,460.49	3,541,447.74	21,762,093.86
October 2023	6,241,674.52	40,648,573.93	3,429,872.53	21,168,551.42
November 2023	6,112,019.74	40,175,216.64	3,316,108.26	20,583,573.89
December 2023	5,983,791.22	39,691,699.54	3,200,351.99	20,007,028.94
January 2024	5,856,971.63	39,198,340.24	3,082,804.32	19,438,786.24
February 2024	5,731,543.87	38,709,299.69	2,968,094.11	18,878,717.40
March 2024	5,607,490.98	38,224,541.81	2,856,176.33	18,326,695.94
April 2024	5,484,796.25	37,744,030.82	2,747,006.53	17,782,597.27
May 2024	5,363,443.13	37,267,731.23	2,640,540.89	17,246,298.66
June 2024	5,243,415.27	36,795,607.83	2,536,736.17	16,717,679.24
July 2024	5,124,696.49	36,327,625.72	2,435,549.71	16,196,619.90
August 2024	5,007,270.83	35,863,750.26	2,336,939.43	15,683,003.36
September 2024	4,891,122.49	35,403,947.10	2,240,863.83	15,176,714.05
October 2024	4,776,235.84	34,948,182.19	2,147,281.95	14,677,638.16
November 2024	4,662,595.46	34,496,421.71	2,056,153.41	14,185,663.57
December 2024	4,550,186.08	34,048,632.17	1,967,438.35	13,700,679.83
January 2025	4,438,992.63	33,604,780.32	1,881,097.50	13,222,578.15
February 2025	4,329,000.18	33,164,833.19	1,797,092.07	12,751,251.36
March 2025	4,220,194.00	32,728,758.07	1,715,383.84	12,286,593.90
April 2025	4,112,559.52	32,296,522.54	1,635,935.09	11,834,126.64
May 2025	4,006,082.33	31,868,094.41	1,558,708.64	11,393,786.69
June 2025	3,901,069.92	31,443,441.78	1,483,667.78	10,965,243.05
July 2025	3,798,765.17	31,022,533.00	1,410,776.35	10,548,173.63
August 2025	3,699,099.09	30,605,336.68	1,339,998.65	10,142,265.05

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2025	\$ 3,602,004.47	\$30,191,821.69	\$1,271,299.47	\$ 9,747,212.38
October 2025	3,507,415.78	29,781,957.14	1,204,644.13	9,362,718.94
November 2025	3,415,269.13	29,375,712.41	1,139,998.37	8,988,496.03
December 2025	3,325,502.27	28,973,057.12	1,077,328.44	8,624,262.79
January 2026	3,238,054.51	28,573,961.14	1,016,601.03	8,269,745.92
February 2026	3,152,866.68	28,178,394.57	957,783.34	7,924,679.51
March 2026	3,069,881.12	27,786,327.79	900,842.95	7,588,804.85
April 2026	2,989,041.63	27,397,731.40	845,747.95	7,261,870.20
May 2026	2,910,293.42	27,012,576.23	792,466.85	6,943,630.65
June 2026	2,833,583.08	26,630,833.36	740,968.61	6,633,847.90
July 2026	2,758,858.58	26,252,474.11	691,222.60	6,332,290.09
August 2026	2,686,069.16	25,877,470.04	643,198.63	6,038,731.65
September 2026	2,615,165.39	25,505,792.91	596,866.95	5,752,953.09
October 2026	2,546,099.06	25,137,414.76	552,198.18	5,474,740.89
November 2026	2,478,823.18	24,772,307.81	509,163.40	5,203,887.27
December 2026	2,413,291.97	24,410,444.54	467,734.06	4,940,190.11
January 2027	2,349,460.80	24,051,797.64	427,882.04	4,683,452.75
February 2027	2,287,286.15	23,696,340.02	389,579.61	4,433,483.84
March 2027	2,226,725.63	23,344,044.84	352,799.38	4,190,097.25
April 2027	2,167,737.92	22,994,885.43	317,514.44	3,953,111.85
May 2027	2,110,282.72	22,648,835.39	283,698.16	3,722,351.44
June 2027	2,054,320.79	22,305,868.50	251,324.37	3,497,644.61
July 2027	1,999,813.86	21,965,958.77	220,367.22	3,278,824.56
August 2027	1,946,724.62	21,629,080.43	190,801.23	3,065,729.04
September 2027	1,895,016.74	21,295,207.89	162,601.31	2,858,200.19
October 2027	1,844,654.79	20,964,315.80	135,742.72	2,656,084.44
November 2027	1,795,604.24	20,636,379.01	110,201.04	2,459,232.37
December 2027	1,747,831.43	20,311,372.57	85,952.23	2,267,498.62
January 2028	1,701,303.56	19,989,271.73	62,972.60	2,080,741.79
February 2028	1,655,988.68	19,670,051.97	41,238.76	1,898,824.30
March 2028	1,611,855.63	19,353,688.93	20,727.70	1,721,612.31
April 2028	1,568,874.04	19,040,158.49	1,416.70	1,548,975.61
May 2028	1,527,014.32	18,729,436.69	0.00	1,380,787.54
June 2028	1,486,247.64	18,421,499.80	0.00	1,216,924.87
July 2028	1,446,545.88	18,116,324.26	0.00	1,057,267.72
August 2028	1,407,881.65	17,813,886.71	0.00	901,699.46
September 2028	1,370,228.26	17,514,164.00	0.00	750,106.65
October 2028	1,333,559.69	17,217,133.13	0.00	602,378.92
November 2028	1,297,850.59	16,922,771.33	0.00	458,408.89
December 2028	1,263,076.24	16,631,056.00	0.00	318,092.13
January 2029	1,229,212.56	16,343,065.88	0.00	181,327.02
February 2029	1,196,236.08	16,059,853.09	0.00	48,014.72
March 2029	1,164,123.94	15,781,340.56	0.00	0.00
April 2029	1,132,853.84	15,507,452.44	0.00	0.00
May 2029	1,102,404.07	15,238,114.07	0.00	0.00
June 2029	1,072,753.45	14,973,252.00	0.00	0.00
July 2029	1,043,881.36	14,712,793.91	0.00	0.00
August 2029	1,015,767.69	14,456,668.64	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2029	\$ 988,392.86	\$14,204,806.16	\$ 0.00	\$ 0.00
October 2029	961,737.78	13,957,137.56	0.00	0.00
November 2029	935,783.84	13,713,594.99	0.00	0.00
December 2029	910,512.92	13,474,111.71	0.00	0.00
January 2030	885,907.35	13,238,622.02	0.00	0.00
February 2030	861,949.91	13,007,061.27	0.00	0.00
March 2030	838,623.83	12,779,365.82	0.00	0.00
April 2030	815,912.76	12,555,473.06	0.00	0.00
May 2030	793,800.78	12,335,321.37	0.00	0.00
June 2030	772,272.37	12,118,850.09	0.00	0.00
July 2030	751,312.39	11,905,999.55	0.00	0.00
August 2030	730,906.11	11,696,711.01	0.00	0.00
September 2030	711,039.18	11,490,926.67	0.00	0.00
October 2030	691,697.58	11,288,589.64	0.00	0.00
November 2030	672,867.70	11,089,643.94	0.00	0.00
December 2030	654,536.24	10,894,034.49	0.00	0.00
January 2031	636,690.26	10,701,707.08	0.00	0.00
February 2031	619,317.14	10,512,608.34	0.00	0.00
March 2031	602,404.59	10,326,685.78	0.00	0.00
April 2031	585,940.63	10,143,887.74	0.00	0.00
May 2031	569,913.60	9,964,163.36	0.00	0.00
June 2031	554,312.12	9,787,462.62	0.00	0.00
July 2031	539,125.12	9,613,736.28	0.00	0.00
August 2031	524,341.79	9,442,935.87	0.00	0.00
September 2031	509,951.63	9,275,013.73	0.00	0.00
October 2031	495,944.39	9,109,922.93	0.00	0.00
November 2031	482,310.07	8,947,617.29	0.00	0.00
December 2031	469,038.96	8,788,051.38	0.00	0.00
January 2032	456,121.58	8,631,180.49	0.00	0.00
February 2032	443,548.69	8,476,960.62	0.00	0.00
March 2032	431,311.28	8,325,348.46	0.00	0.00
April 2032	419,400.61	8,176,301.43	0.00	0.00
May 2032	407,808.13	8,029,777.58	0.00	0.00
June 2032	396,525.51	7,885,735.66	0.00	0.00
July 2032	385,544.66	7,744,135.08	0.00	0.00
August 2032	374,857.67	7,604,935.89	0.00	0.00
September 2032	364,456.85	7,468,098.78	0.00	0.00
October 2032	354,334.70	7,333,585.06	0.00	0.00
November 2032	344,483.93	7,201,356.68	0.00	0.00
December 2032	334,897.41	7,071,376.18	0.00	0.00
January 2033	325,568.22	6,943,606.70	0.00	0.00
February 2033	316,489.60	6,818,011.99	0.00	0.00
March 2033	307,654.98	6,694,556.35	0.00	0.00
April 2033	299,057.95	6,573,204.68	0.00	0.00
May 2033	290,692.26	6,453,922.42	0.00	0.00
June 2033	282,551.84	6,336,675.58	0.00	0.00
July 2033	274,630.76	6,221,430.70	0.00	0.00
August 2033	266,923.25	6,108,154.88	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2033	\$ 259,423.68	\$ 5,996,815.71	\$ 0.00	\$ 0.00
October 2033	252,126.59	5,887,381.34	0.00	0.00
November 2033	245,026.63	5,779,820.41	0.00	0.00
December 2033	238,118.61	5,674,102.06	0.00	0.00
January 2034	231,397.47	5,570,195.93	0.00	0.00
February 2034	224,858.27	5,468,072.16	0.00	0.00
March 2034	218,496.22	5,367,701.35	0.00	0.00
April 2034	212,306.63	5,269,054.58	0.00	0.00
May 2034	206,284.95	5,172,103.40	0.00	0.00
June 2034	200,426.74	5,076,819.82	0.00	0.00
July 2034	194,727.67	4,983,176.28	0.00	0.00
August 2034	189,183.53	4,891,145.69	0.00	0.00
September 2034	183,790.23	4,800,701.38	0.00	0.00
October 2034	178,543.75	4,711,817.10	0.00	0.00
November 2034	173,440.22	4,624,467.05	0.00	0.00
December 2034	168,475.84	4,538,625.82	0.00	0.00
January 2035	163,646.92	4,454,268.42	0.00	0.00
February 2035	158,949.87	4,371,370.27	0.00	0.00
March 2035	154,381.17	4,289,907.18	0.00	0.00
April 2035	149,937.42	4,209,855.34	0.00	0.00
May 2035	145,615.30	4,131,191.33	0.00	0.00
June 2035	141,411.57	4,053,892.12	0.00	0.00
July 2035	137,323.08	3,977,935.05	0.00	0.00
August 2035	133,346.75	3,903,297.79	0.00	0.00
September 2035	129,479.61	3,829,958.43	0.00	0.00
October 2035	125,718.74	3,757,895.37	0.00	0.00
November 2035	122,061.30	3,687,087.36	0.00	0.00
December 2035	118,504.53	3,617,513.53	0.00	0.00
January 2036	115,045.74	3,549,153.30	0.00	0.00
February 2036	111,682.32	3,481,986.46	0.00	0.00
March 2036	108,411.71	3,415,993.11	0.00	0.00
April 2036	105,231.44	3,351,153.68	0.00	0.00
May 2036	102,139.07	3,287,448.90	0.00	0.00
June 2036	99,132.26	3,224,859.83	0.00	0.00
July 2036	96,208.71	3,163,367.83	0.00	0.00
August 2036	93,366.20	3,102,954.57	0.00	0.00
September 2036	90,602.53	3,043,602.01	0.00	0.00
October 2036	87,915.61	2,985,292.39	0.00	0.00
November 2036	85,303.35	2,928,008.26	0.00	0.00
December 2036	82,763.77	2,871,732.44	0.00	0.00
January 2037	80,294.89	2,816,448.04	0.00	0.00
February 2037	77,894.82	2,762,138.44	0.00	0.00
March 2037	75,561.70	2,708,787.28	0.00	0.00
April 2037	73,293.73	2,656,378.47	0.00	0.00
May 2037	71,089.15	2,604,896.20	0.00	0.00
June 2037	68,946.25	2,554,324.89	0.00	0.00
July 2037	66,863.36	2,504,649.22	0.00	0.00
August 2037	64,838.86	2,455,854.15	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2037	\$ 62,871.17	\$ 2,407,924.83	\$ 0.00	\$ 0.00
October 2037	60,958.75	2,360,846.71	0.00	0.00
November 2037	59,100.10	2,314,605.43	0.00	0.00
December 2037	57,293.78	2,269,186.89	0.00	0.00
January 2038	55,538.34	2,224,577.21	0.00	0.00
February 2038	53,832.43	2,180,762.74	0.00	0.00
March 2038	52,174.68	2,137,730.05	0.00	0.00
April 2038	50,563.79	2,095,465.94	0.00	0.00
May 2038	48,998.49	2,053,957.41	0.00	0.00
June 2038	47,477.53	2,013,191.68	0.00	0.00
July 2038	45,999.70	1,973,156.18	0.00	0.00
August 2038	44,563.84	1,933,838.54	0.00	0.00
September 2038	43,168.78	1,895,226.60	0.00	0.00
October 2038	41,813.43	1,857,308.40	0.00	0.00
November 2038	40,496.69	1,820,072.15	0.00	0.00
December 2038	39,217.51	1,783,506.30	0.00	0.00
January 2039	37,974.85	1,747,599.45	0.00	0.00
February 2039	36,767.72	1,712,340.39	0.00	0.00
March 2039	35,595.15	1,677,718.12	0.00	0.00
April 2039	34,456.18	1,643,721.80	0.00	0.00
May 2039	33,349.89	1,610,340.77	0.00	0.00
June 2039	32,275.38	1,577,564.54	0.00	0.00
July 2039	31,231.79	1,545,382.81	0.00	0.00
August 2039	30,218.25	1,513,785.43	0.00	0.00
September 2039	29,233.94	1,482,762.42	0.00	0.00
October 2039	28,278.05	1,452,303.99	0.00	0.00
November 2039	27,349.80	1,422,400.47	0.00	0.00
December 2039	26,448.42	1,393,042.37	0.00	0.00
January 2040	25,573.18	1,364,220.37	0.00	0.00
February 2040	24,723.34	1,335,925.27	0.00	0.00
March 2040	23,898.20	1,308,148.05	0.00	0.00
April 2040	23,097.08	1,280,879.84	0.00	0.00
May 2040	22,319.31	1,254,111.88	0.00	0.00
June 2040	21,564.24	1,227,835.60	0.00	0.00
July 2040	20,831.24	1,202,042.54	0.00	0.00
August 2040	20,119.70	1,176,724.40	0.00	0.00
September 2040	19,429.02	1,151,873.00	0.00	0.00
October 2040	18,758.61	1,127,480.30	0.00	0.00
November 2040	18,107.91	1,103,538.41	0.00	0.00
December 2040	17,476.36	1,080,039.54	0.00	0.00
January 2041	16,863.44	1,056,976.05	0.00	0.00
February 2041	16,268.62	1,034,340.43	0.00	0.00
March 2041	15,691.40	1,012,125.28	0.00	0.00
April 2041	15,131.27	990,323.33	0.00	0.00
May 2041	14,587.76	968,927.43	0.00	0.00
June 2041	14,060.40	947,930.54	0.00	0.00
July 2041	13,548.73	927,325.75	0.00	0.00
August 2041	13,052.32	907,106.26	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2041	\$ 12,570.74	\$ 887,265.38	\$ 0.00	\$ 0.00
October 2041	12,103.55	867,796.54	0.00	0.00
November 2041	11,650.36	848,693.26	0.00	0.00
December 2041	11,210.78	829,949.20	0.00	0.00
January 2042	10,784.40	811,558.08	0.00	0.00
February 2042	10,370.87	793,513.77	0.00	0.00
March 2042	9,969.81	775,810.21	0.00	0.00
April 2042	9,580.87	758,441.46	0.00	0.00
May 2042	9,203.70	741,401.67	0.00	0.00
June 2042	8,837.97	724,685.09	0.00	0.00
July 2042	8,483.35	708,286.07	0.00	0.00
August 2042	8,139.52	692,199.05	0.00	0.00
September 2042	7,806.18	676,418.55	0.00	0.00
October 2042	7,483.02	660,939.21	0.00	0.00
November 2042	7,169.75	645,755.74	0.00	0.00
December 2042	6,866.09	630,862.93	0.00	0.00
January 2043	6,571.76	616,255.69	0.00	0.00
February 2043	6,286.49	601,928.99	0.00	0.00
March 2043	6,010.02	587,877.88	0.00	0.00
April 2043	5,742.09	574,097.50	0.00	0.00
May 2043	5,482.47	560,583.09	0.00	0.00
June 2043	5,230.89	547,329.94	0.00	0.00
July 2043	4,987.15	534,333.44	0.00	0.00
August 2043	4,750.99	521,589.05	0.00	0.00
September 2043	4,522.22	509,092.31	0.00	0.00
October 2043	4,300.60	496,838.81	0.00	0.00
November 2043	4,085.93	484,824.27	0.00	0.00
December 2043	3,878.01	473,044.42	0.00	0.00
January 2044	3,676.63	461,495.10	0.00	0.00
February 2044	3,481.62	450,172.21	0.00	0.00
March 2044	3,292.77	439,071.71	0.00	0.00
April 2044	3,109.91	428,189.66	0.00	0.00
May 2044	2,932.87	417,522.14	0.00	0.00
June 2044	2,761.46	407,065.33	0.00	0.00
July 2044	2,595.53	396,815.46	0.00	0.00
August 2044	2,434.91	386,768.84	0.00	0.00
September 2044	2,279.44	376,921.82	0.00	0.00
October 2044	2,128.97	367,270.82	0.00	0.00
November 2044	1,983.35	357,812.33	0.00	0.00
December 2044	1,842.43	348,542.89	0.00	0.00
January 2045	1,706.09	339,459.10	0.00	0.00
February 2045	1,574.17	330,557.62	0.00	0.00
March 2045	1,446.54	321,835.17	0.00	0.00
April 2045	1,323.08	313,288.51	0.00	0.00
May 2045	1,203.67	304,914.48	0.00	0.00
June 2045	1,088.17	296,709.96	0.00	0.00
July 2045	976.47	288,671.87	0.00	0.00
August 2045	868.45	280,797.20	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2045	\$ 764.01	\$ 273,083.00	\$ 0.00	\$ 0.00
October 2045	663.03	265,526.34	0.00	0.00
November 2045	565.41	258,124.37	0.00	0.00
December 2045	471.04	250,874.27	0.00	0.00
January 2046	379.83	243,773.27	0.00	0.00
February 2046	291.68	236,818.67	0.00	0.00
March 2046	206.49	230,007.78	0.00	0.00
April 2046	124.17	223,337.98	0.00	0.00
May 2046	44.64	216,806.68	0.00	0.00
June 2046	0.00	210,411.36	0.00	0.00
July 2046	0.00	204,149.52	0.00	0.00
August 2046	0.00	198,018.70	0.00	0.00
September 2046	0.00	192,016.51	0.00	0.00
October 2046	0.00	186,140.56	0.00	0.00
November 2046	0.00	180,388.54	0.00	0.00
December 2046	0.00	174,758.16	0.00	0.00
January 2047	0.00	169,247.17	0.00	0.00
February 2047	0.00	163,853.37	0.00	0.00
March 2047	0.00	158,574.58	0.00	0.00
April 2047	0.00	153,408.67	0.00	0.00
May 2047	0.00	148,353.55	0.00	0.00
June 2047	0.00	143,407.15	0.00	0.00
July 2047	0.00	138,567.46	0.00	0.00
August 2047	0.00	133,832.48	0.00	0.00
September 2047	0.00	129,200.26	0.00	0.00
October 2047	0.00	124,668.87	0.00	0.00
November 2047	0.00	120,236.44	0.00	0.00
December 2047	0.00	115,901.10	0.00	0.00
January 2048	0.00	111,661.04	0.00	0.00
February 2048	0.00	107,514.46	0.00	0.00
March 2048	0.00	103,459.61	0.00	0.00
April 2048	0.00	99,494.75	0.00	0.00
May 2048	0.00	95,618.19	0.00	0.00
June 2048	0.00	91,828.26	0.00	0.00
July 2048	0.00	88,123.32	0.00	0.00
August 2048	0.00	84,501.76	0.00	0.00
September 2048	0.00	80,961.99	0.00	0.00
October 2048	0.00	77,502.46	0.00	0.00
November 2048	0.00	74,121.64	0.00	0.00
December 2048	0.00	70,818.03	0.00	0.00
January 2049	0.00	67,590.15	0.00	0.00
February 2049	0.00	64,436.57	0.00	0.00
March 2049	0.00	61,355.84	0.00	0.00
April 2049	0.00	58,346.58	0.00	0.00
May 2049	0.00	55,407.41	0.00	0.00
June 2049	0.00	52,536.98	0.00	0.00
July 2049	0.00	49,733.97	0.00	0.00
August 2049	0.00	46,997.06	0.00	0.00

<u>Distribution Date</u>	<u>Class MA</u>	<u>Classes DA and DL (in the aggregate)</u>	<u>Class DK</u>	<u>Class DV</u>
September 2049	\$ 0.00	\$ 44,325.00	\$ 0.00	\$ 0.00
October 2049	0.00	41,716.50	0.00	0.00
November 2049	0.00	39,170.35	0.00	0.00
December 2049	0.00	36,685.33	0.00	0.00
January 2050	0.00	34,260.25	0.00	0.00
February 2050	0.00	31,893.93	0.00	0.00
March 2050	0.00	29,585.23	0.00	0.00
April 2050	0.00	27,333.03	0.00	0.00
May 2050	0.00	25,136.20	0.00	0.00
June 2050	0.00	22,993.66	0.00	0.00
July 2050	0.00	20,904.35	0.00	0.00
August 2050	0.00	18,867.21	0.00	0.00
September 2050	0.00	16,881.21	0.00	0.00
October 2050	0.00	14,945.34	0.00	0.00
November 2050	0.00	13,058.59	0.00	0.00
December 2050	0.00	11,220.01	0.00	0.00
January 2051	0.00	9,428.61	0.00	0.00
February 2051	0.00	7,683.47	0.00	0.00
March 2051	0.00	5,983.66	0.00	0.00
April 2051	0.00	4,328.26	0.00	0.00
May 2051	0.00	2,716.39	0.00	0.00
June 2051	0.00	1,147.17	0.00	0.00
July 2051 and thereafter	0.00	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 Notional Balance of Class	Underlying Certificate Factor	Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
25	Ginnie Mae	2021-140	MI(3)(4)	August 30, 2021	38382XX88	2.5%	FIX/IO	August 2051	NTL(P/T)	\$15,000,000	0.99796671	\$ 9,979,667	66.6666666667%	II
26	Ginnie Mae	2021-097	IE(4)	June 30, 2021	38382VBY4	3.0	FIX/IO	June 2051	NTL(P/T)	13,075,746	0.99341346	12,989,622	100.0000000000	II
26	Ginnie Mae	2021-097	HK(3)(4)	June 30, 2021	38382VQ3	3.0	FIX/IO	June 2051	NTL(PAC)	14,666,666	0.99338910	3,973,556	27.2727285124	II
26	Ginnie Mae	2021-097	HK(3)(4)	June 30, 2021	38382VJ2	3.0	FIX/IO	April 2051	NTL(PAC/D)	13,583,333	0.99277892	6,825,355	50.6134981746	II
27	Ginnie Mae	2021-058	YI(4)	April 30, 2021	38382RA10	2.5	FIX/IO	April 2051	NTL(P/T)	4,800,000	0.99854604	4,601,021	100.0000000000	II
27	Ginnie Mae	2021-122	AI(4)	July 30, 2021	38382WBN6	2.5	FIX/IO	January 2051	NTL(SEQ)	11,351,200	0.99263377	11,267,584	100.0000000000	II
31	Ginnie Mae	2021-097	MI(4)	June 30, 2021	38382VEG9	2.5	FIX/IO	April 2049	NTL(SEQ)	6,500,000	0.99029199	6,436,897	100.0000000000	II
32	Ginnie Mae	2021-122	IQ(4)	July 30, 2021	38382WCK1	2.5	FIX/IO	July 2051	NTL(P/T)	13,000,000	0.99330010	12,912,901	100.0000000000	II
33	Ginnie Mae	2021-140	LI(4)	August 30, 2021	38382XUL7	2.5	FIX/IO	August 2051	NTL(P/T)	14,463,301	0.99743125	14,426,148	100.0000000000	II
33	Ginnie Mae	2021-122	IM(4)	July 30, 2021	38382WBZ9	2.5	FIX/IO	June 2050	NTL(PAC/AD)	29,326,295	0.99053268	29,048,653	100.0000000000	II
34	Ginnie Mae	2021-077	QI(3)(4)	May 28, 2021	38382Q3F3	2.5	FIX/IO	May 2051	NTL(PAC/AD)	53,536,800	0.98882203	2,462,055	4.6096851511	II
34	Ginnie Mae	2021-097	JI(3)(4)	June 30, 2021	38382VJK6	2.5	FIX/IO	September 2050	NTL(PAC/D)	54,798,800	0.98887971	4,766,400	8.7958130470	II
34	Ginnie Mae	2021-097	VI(3)(4)	June 30, 2021	38382VJD2	2.5	FIX/IO	December 2048	NTL(PAC/D)	48,822,000	0.98751836	5,925,110	12.2895416001	II
34	Ginnie Mae	2021-122	PI(3)(4)	July 30, 2021	38382WDO7	2.5	FIX/IO	June 2051	NTL(PAC)	23,279,234	0.99450446	7,956,036	34.3653919197	II
35	Ginnie Mae	2021-122	DI(3)(4)	July 30, 2021	38382WCV7	3.0	FIX/IO	September 2050	NTL(PAC/AD)	23,879,517	0.99407129	6,896,369	29.0520951492	II

- (1) As defined under "Class Types" in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of September 2021.
- (3) MX Class.
- (4) More than 10% of the Mortgage Loans underlying this Underlying Certificate may be higher balance Mortgage Loans. See "Risk Factors" in this Supplement.

Exhibit B

Characteristics of the Mortgage Loans Underlying the Group 8 and 28 Trust Assets⁽¹⁾:

<u>Pool Number</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 8 Trust Assets				
MA4263	\$ 59,481.88	297	57	4.369%
MA4779	5,822.44	307	49	4.413
MA5078	84,155.22	310	45	4.430
MA5137	230,391.37	313	43	4.436
MA5192	213,050.87	314	42	4.450
MA5264	774,794.46	316	41	4.455
MA5330	145,953.51	317	39	4.472
MA5398	3,049,358.09	318	38	4.472
MA5528	5,169.80	320	36	4.479
MA5595	5,257.75	320	36	4.479
MA5876	241,119.46	326	31	4.514
MA5931	2,532,065.72	327	30	4.527
MA5986	1,180,293.03	328	29	4.536
MA6040	6,485.90	328	29	4.545
MA6091	1,783,448.03	330	28	4.536
MA6220	1,692,213.42	328	29	4.467
MA6285	742,918.58	330	27	4.478
MA6411	2,212.36	328	29	4.462
	<u>\$12,754,191.89</u>			
Group 28 Trust Assets				
MA6475	\$ 313,629.00	334	22	3.971%
MA6542	47,283,036.34	334	22	3.952
MA6933	25,869.19	332	23	3.878
MA7054	2,370,534.06	339	17	3.875
	<u>\$49,993,068.59</u>			

(1) As of September 1, 2021.

(2) The Mortgage Loans underlying the Group 8 and 28 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.



\$2,879,132,745

**Government National
Mortgage Association**

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**Guaranteed REMIC
Pass-Through Securities
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Ginnie Mae REMIC Trust 2021-160**

OFFERING CIRCULAR SUPPLEMENT
September 24, 2021

J.P. Morgan
Mischler Financial Group, Inc.