Offering Circular Supplement
(To Base Offering Circular dated July 1, 2023)

$489,712,966
Government National Mortgage Association
GINNIE MAE®
Guaranteed HECM MBS REMIC Pass-Through Securities and MX Securities
Ginnie Mae REMIC Trust 2025-H23

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

The Trust will own (1) Ginnie Mae HECM MBS or Ginnie Mae Platinum Certificates backed by HECM MBS 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 November 28, 2025.

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						
AF	$63,583,613	(5)	SC/HPT	FLT/HWAC/HZ	38384LB99	September 2075
IA(1)	63,583,613	(5)	NTL(SC/HPT)	HWAC/IO/DLY	38384LC23	September 2075
Security Group 2						
AI	80,686,188	(5)	NTL(HPT)	HWAC/IO/DLY	38384LC31	November 2075
BF	10,000,000	(5)	HPT	FLT/HWAC/HZ	38384LC49	November 2075
DF	5,000,000	(5)	HPT	FLT/HWAC/HZ	38384LC56	November 2075
FA	10,000,000	(5)	HPT	FLT/HWAC/HZ	38384LC64	November 2075
FB(1)	55,686,188	(5)	HPT	FLT/HWAC/HZ	38384LC72	November 2075
Security Group 3						
CI	67,384,021	(5)	NTL(HPT)	HWAC/IO/DLY	38384LC80	October 2075
FC(1)	67,384,021	(5)	HPT	FLT/HWAC/HZ	38384LC98	October 2075
Security Group 4						
CF(1)	5,522,292	(5)	SC/CPT/HPT	FLT/HWAC/HZ	38384LD22	August 2071
IC(1)	5,522,292	(5)	NTL(SC/CPT/HPT)	HWAC/IO/DLY	38384LD30	August 2071
Security Group 5						
DI	40,416,730	(5)	NTL(HPT)	HWAC/IO/DLY	38384LD48	October 2075
FD	40,416,730	(5)	HPT	FLT/HWAC/HZ	38384LD55	October 2075
Security Group 6						
EI(1)	90,001,194	(5)	NTL(HPT)	HWAC/IO/DLY	38384LD63	October 2075
FE	90,001,194	(5)	HPT	FLT/HWAC/HZ	38384LD71	October 2075
Security Group 7						
EF	23,082,592	(5)	HPT	FLT/HWAC/HZ	38384LD89	September 2075
IE(1)	23,082,592	(5)	NTL(HPT)	HWAC/IO/DLY	38384LD97	September 2075
Security Group 8						
FG	7,541,874	(5)	HPT	FLT/HWAC/HZ	38384LE21	October 2075
GF	12,500,000	(5)	HPT	FLT/HWAC/HZ	38384LE39	October 2075
GI(1)	20,041,874	(5)	NTL(HPT)	HWAC/IO/DLY	38384LE47	October 2075
Security Group 9						
FH	9,985,520	(5)	HPT	FLT/HWAC/HZ	38384LE54	October 2075
HF	12,000,000	(5)	HPT	FLT/HWAC/HZ	38384LE62	October 2075
HI(1)	21,985,520	(5)	NTL(HPT)	HWAC/IO/DLY	38384LE70	October 2075
Security Group 10						
FJ	5,000,000	(5)	HPT	FLT/HWAC/HZ	38384LE88	November 2075
JF	10,000,000	(5)	HPT	FLT/HWAC/HZ	38384LE96	November 2075
JI(1)	15,000,000	(5)	NTL(HPT)	HWAC/IO/DLY	38384LF20	November 2075
Security Group 11						
IK(1)	3,500,000	(5)	NTL(HPT)	HWAC/IO/DLY	38384LF38	October 2075
KF	3,500,000	(5)	HPT	FLT/HWAC/HZ	38384LF46	October 2075
Security Group 12						
FL	5,000,000	(5)	HPT	FLT/HWAC/HZ	38384LF53	October 2075
LI(1)	5,000,000	(5)	NTL(HPT)	HWAC/IO/DLY	38384LF61	October 2075
Security Group 13						
IL(1)	4,998,953	(5)	NTL(HPT)	HWAC/IO/DLY	38384LF79	October 2075
LF	4,998,953	(5)	HPT	FLT/HWAC/HZ	38384LF87	October 2075
Security Group 14						
FM	20,001,515	(5)	HPT	FLT/HWAC/HZ	38384LF95	October 2075
MI(1)	20,001,515	(5)	NTL(HPT)	HWAC/IO/DLY	38384LG29	October 2075
Security Group 15						
IM(1)	7,508,474	(5)	NTL(HPT)	HWAC/IO/DLY	38384LG37	November 2075
MF	7,508,474	(5)	HPT	FLT/HWAC/HZ	38384LG45	November 2075
Security Group 16						
FN	20,000,000	(5)	HPT	FLT/HWAC/HZ	38384LG52	November 2075
NI(1)	20,000,000	(5)	NTL(HPT)	HWAC/IO/DLY	38384LG60	November 2075
Security Group 17						
IN(1)	1,000,000	(5)	NTL(HPT)	HWAC/IO/DLY	38384LG78	October 2075
NF	1,000,000	(5)	HPT	FLT/HWAC/HZ	38384LG86	October 2075
Residuals						
RR	0	0.00%	NPR	NPR	38384LG94	November 2075
RR1	0	0.00	NPR	NPR	38384LH28	September 2075
RR2	0	0.00	NPR	NPR	38384LH36	November 2075
RR3	0	0.00	NPR	NPR	38384LH44	October 2075
RR4	0	0.00	NPR	NPR	38384LH51	August 2071

(1) These Securities may be exchanged for MX Securities described in Schedule I to this Supplement.

(2) Subject to increase as described under "Increase in Size" in this Supplement. The amount shown for each Notional Class (indicated by "NTL" under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.

(3) As defined under "Class Types" in Appendix I to the Base Offering Circular. The Class Notional Balance of each Notional Class will be either reduced or increased, as applicable, as shown under *"Terms Sheet — Notional Classes and Components"* 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.*

Citigroup **Academy Securities, Inc.**

The date of this Offering Circular Supplement is November 21, 2025.

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this "Supplement"),
- the Base Offering Circular,
- the HECM MBS Base Prospectus dated June 1, 2014 or July 1, 2023, as applicable (the "HECM MBS Base Prospectus"),
- each HECM MBS Prospectus Supplement relating to the HECM MBS (the "HECM MBS Prospectus Supplements," together with the HECM MBS Base Prospectus, the "HECM MBS Disclosure Documents"),
- the Platinum Certificates Base Offering Circular, dated July 1, 2023 (the "Platinum Base Offering Circular"),
- each Platinum Certificate Offering Circular Supplement relating to the Ginnie Mae Platinum Certificates backed by HECM MBS (the "Platinum Certificate Offering Circular Supplements," together with the Platinum Base Offering Circular, the "Platinum Disclosure Documents") and
- in the case of the Group 1 and 4 Securities, the disclosure documents relating to the Underlying Certificates (the "Underlying Certificate Disclosure Documents").

The Base Offering Circular, the HECM MBS Disclosure Documents, the Platinum Disclosure Documents 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.

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

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TERMS SHEET

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

Sponsor: Citigroup Global Markets Inc.

Co-Sponsor: Academy Securities, Inc.

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: November 28, 2025

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 December 2025.

Trust Assets:

Trust Asset Group or Subgroup(1)	Trust Asset Type(2)	HECM MBS or Underlying Certificate Principal Balance	HECM MBS Rate(3)	Original Term to Maturity (in years)	Approximate Weighted Average Margins of Participations(4)
1A	Underlying Certificate	$11,334,189	(5)	(5)	(5)
1B	Underlying Certificate	4,739,153	(5)	(5)	(5)
1C	Underlying Certificate	15,393,253	(5)	(5)	(5)
1D	Underlying Certificate	2,325,201	(5)	(5)	(5)
1E	Underlying Certificate	29,791,817	(5)	(5)	(5)
2	Ginnie Mae II	80,686,188	(6)	50	1.306% to 2.438%
3	Ginnie Mae II	67,384,021	(6)	50	1.265% to 2.660%
4A	Underlying Certificate	3,198,004	(5)	(5)	(5)
4B	Underlying Certificate	825,450	(5)	(5)	(5)
4C	Underlying Certificate	1,498,838	(5)	(5)	(5)
5	Ginnie Mae II	40,416,730	(6)	50	1.177% to 2.515%
6	Ginnie Mae II	90,001,194	(6)	50	0.945% to 2.265%
7	Ginnie Mae II	23,082,592	(6)	50	1.066% to 1.955%
8	Ginnie Mae II	20,041,874	(6)	50	1.390% to 2.766%
9	Ginnie Mae II	21,985,520	(6)	50	1.110% to 2.674%
10	Ginnie Mae II	15,000,000	(6)	50	1.110% to 2.766%
11	Ginnie Mae II	3,500,000	(6)	50	1.110% to 2.766%
12	Ginnie Mae II	5,000,000	(6)	50	1.372% to 2.766%
13	Ginnie Mae II	4,998,953	(6)	50	1.372% to 2.766%
14	Ginnie Mae II	20,001,515	(6)	50	1.110% to 2.660%
15	Ginnie Mae II	7,508,474	(6)	50	1.038% to 2.630%
16	Ginnie Mae II	20,000,000	(6)	50	1.637% to 2.790%
17	Ginnie Mae II	1,000,000	(6)	50	1.372% to 2.674%

(1) The Group 1 and 4 Trust Assets consist of the enumerated subgroups (each, a "Subgroup").

(2) The Group 2, 3 and 5 through 17 Trust Assets are HECM MBS (or, in the case of Pools 786268, 786272, 786414, 786437 and 786507, Ginnie Mae Platinum Certificates backed by HECM MBS) backed by participation interests (each, a "Participation") in advances made to borrowers and related amounts in respect of home equity conversion mortgage loans ("HECMs") insured by FHA. *See "The Trust Assets — The Participations and the HECMs" in this Supplement.* Certain additional information regarding the HECM MBS and Ginnie Mae Platinum Certificates, including related pool numbers, is set forth in Exhibit A to this Supplement.

(3) The HECM MBS Rate for each Group 2, 3 and 5 through 17 Trust Asset is the weighted average coupon of its related Participation interest rates ("WACR"). WACR constitutes the Weighted Average Coupon Rate for purposes of this Supplement. *See "The Trust Assets — The Trust MBS" in this Supplement.*

(4) For Groups 2, 3 and 5 through 17, reflects the range of approximate weighted average margins on the Participations (net of the related Servicing Fee Margin) underlying the related HECM MBS pools.

(5) Certain information regarding the Underlying Certificate is set forth in Exhibits D and E to this Supplement.

(6) The applicable index for each of the Group 2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17 Trust Assets is one-year CMT ("One-Year CMT"). The actual HECM lifetime and, with respect to Pool DM1356 included in each of the Group 10, 11, 12, 14 and 16 Trust Assets and Pool DM2153 included in each of the Group 10, 11, 14 and 16 Trust Assets, annual caps on interest rate adjustments may limit whether the HECM MBS Rate for a particular Group 2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 or 17 Trust Asset remains at One-Year CMT (as determined pursuant to the HECM loan documents) plus the applicable margin. *See "The Trust Assets — The Trust MBS" and "Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the securities" in this Supplement.*

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

Assumed Characteristics of the HECMs and the Participations Underlying the Group 2, 3 and 5 through 17 Trust Assets: The assumed characteristics of the HECMs and the Participations underlying the Group 2, 3 and 5 through 17 Trust Assets are identified in Exhibit A to this Supplement. The assumed characteristics may differ, perhaps significantly, from the characteristics of the HECMs and the related Participations as of the date of issuance of the related HECM MBS or Ginnie Mae Platinum Certificate, which characteristics are identified in the related HECM MBS Prospectus Supplement or the related Platinum Certificate Offering Circular Supplement, as applicable. There can be no assurance that the actual characteristics of the HECMs and the Participations underlying the Group 2, 3 and 5 through 17 Trust Assets will be the same as the assumed characteristics identified in Exhibit A to this Supplement.

Assumed Characteristics of the HECMs and the Participations Underlying the Group 1 and 4 Underlying Certificates: The assumed characteristics of the HECMs and the Participations underlying the Underlying Certificates are identified in the respective updated Exhibit A for the Underlying Certificates (the "Updated Exhibit A") in Exhibit E to this Supplement. The assumed characteristics may differ, perhaps significantly, from the characteristics of the HECMs and the related Participations as of the date of issuance of the related HECM MBS, which characteristics are identified in the related HECM MBS Prospectus Supplement. There can be no assurance that the actual characteristics of the HECMs and the Participations underlying the Underlying Certificates will be the same as the assumed characteristics identified in the Updated Exhibit A in Exhibit E to this Supplement.

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

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

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

Interest Rates: The Floating Rate Classes and Components will bear interest at per annum rates based on one-month CME Term SOFR (hereinafter referred to as "One-Month CME Term SOFR") or a 30-day compounded average of the Secured Overnight Financing Rate ("SOFR") (hereinafter referred to as "30-day Average SOFR") as follows:

Class or Component	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate(3)(5)	Maximum Rate(4)	Delay (in days)	One-Month CME Term SOFR or 30-day Average SOFR for Minimum Interest Rate
Security Group 1						
AF	One-Month CME Term SOFR + 0.550%	4.50900%	0.55000%(6)	(4)	0	0.00000%
Security Group 2						
BF	30-day Average SOFR + 0.750%	4.74977%	0.75000%	(4)	0	0.00000%
DF	30-day Average SOFR + 0.800%	4.79977%	0.80000%	(4)	0	0.00000%
FA	30-day Average SOFR + 0.750%	4.74977%	0.75000%	(4)	0	0.00000%
FB	30-day Average SOFR + 0.895%	5.08381%	0.89500%	(4)	0	0.00000%
Security Group 3						
FC	30-day Average SOFR + 0.895%	5.08381%	0.89500%	(4)	0	0.00000%
Security Group 4						
CF1	30-day Average SOFR + 0.895%	5.07879%	0.89500%	(7)	0	0.00000%
CF2	30-day Average SOFR + 0.895%	4.81375%	0.89500%	(8)	0	0.00000%
Security Groups 2, 3 and 4						
F	30-day Average SOFR + 0.895%	5.07880%	0.89500%	(5)	0	0.00000%
Security Group 5						
FD	30-day Average SOFR + 0.700%	4.91000%	0.70000%	(4)	0	0.00000%
Security Group 6						
FE	30-day Average SOFR + 0.750%	4.89000%	0.75000%	(4)	0	0.00000%
Security Group 7						
EF	30-day Average SOFR + 0.900%	5.04000%	0.90000%	(4)	0	0.00000%
Security Group 8						
FG	30-day Average SOFR + 0.800%	5.03360%	0.80000%	(4)	0	0.00000%
GF	30-day Average SOFR + 0.800%	5.03360%	0.80000%	(4)	0	0.00000%
Security Group 9						
FH	30-day Average SOFR + 0.800%	4.98040%	0.80000%	(4)	0	0.00000%
HF	30-day Average SOFR + 0.800%	4.99880%	0.80000%	(4)	0	0.00000%
Security Group 10						
FJ	30-day Average SOFR + 0.750%	4.94880%	0.75000%	(4)	0	0.00000%
JF	30-day Average SOFR + 0.700%	4.89880%	0.70000%	(4)	0	0.00000%
Security Group 11						
KF	30-day Average SOFR + 0.650%	4.85180%	0.65000%	(4)	0	0.00000%
Security Group 12						
FL	30-day Average SOFR + 0.900%	5.09880%	0.90000%	(4)	0	0.00000%
Security Group 13						
LF	30-day Average SOFR + 1.050%	5.25850%	1.05000%	(4)	0	0.00000%
Security Group 14						
FM	30-day Average SOFR + 1.100%	5.29880%	1.10000%	(4)	0	0.00000%
Security Group 15						
MF	30-day Average SOFR + 0.800%	5.00180%	0.80000%	(4)	0	0.00000%
Security Group 16						
FN	30-day Average SOFR + 0.750%	4.95180%	0.75000%	(4)	0	0.00000%
Security Group 17						
NF	30-day Average SOFR + 0.800%	5.00280%	0.80000%	(4)	0	0.00000%

(1) One-Month CME Term SOFR and 30-day Average SOFR will be established as described under "Description of the Securities — Interest Distributions — Floating Rate Classes" in this Supplement.

(2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate for each Floating Rate Class or Component will adjust monthly thereafter.

(3) The minimum rate for any Accrual Period will be the lesser of (i) the rate indicated in this table under the heading "Minimum Rate" and (ii) the WACR or Underlying Certificate WACR for the related

Trust Asset Group, Subgroup or Subgroups (or (x) in the case of Component CF1, the Underlying Certificate WACR for the Subgroup 4A Trust Asset less 0.255%, but no less than zero, and (y) in the case of Component CF2, the Underlying Certificate WACR for the Subgroup 4B and 4C Trust Assets less 0.605%, but no less than zero).

(4) Except as otherwise indicated in this table, the maximum rate for any Accrual Period will be the WACR or Underlying Certificate WACR for the related Trust Asset Group. *See "Risk Factors — The maximum rate on each floating rate class or component could limit the amount of interest that accrues on such class or component" and "— The Underlying Certificate WACR of the subgroup 1A, 1B, 1C, 1D, 1E, 4A, 4B and 4C trust assets may limit the amount of interest distributed to or accrued on the related floating rate and notional classes or components" in this Supplement.*

(5) The minimum rate and maximum rate for Class F for any Accrual Period will be limited by the aggregate interest accrued on its related REMIC Classes for that Accrual Period.

(6) The minimum rate for Class AF, which bears interest based on One-Month CME Term SOFR, is based on the minimum rate for the related Underlying Certificates, which bear interest based on One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR and 30-day Average SOFR, as applicable. This may impact whether the minimum rate for Class AF is reached. *See "Yield, Maturity and Prepayment Considerations — Yield Considerations — One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, One-Year CMT and 30-day Average SOFR: Effect on Yields of the Floating Rate Classes" in this Supplement and "Underlying Certificates" in the Base Offering Circular.*

(7) The maximum rate for Component CF1 for any Accrual Period will be the Underlying Certificate WACR for the Subgroup 4A Trust Asset less 0.255%, but no less than zero. *See "Risk Factors — The maximum rate on each floating rate class or component could limit the amount of interest that accrues on such class or component" in this Supplement.*

(8) The maximum rate for Component CF2 for any Accrual Period will be the Underlying Certificate WACR for the Subgroup 4B and 4C Trust Assets less 0.605%, but no less than zero. *See "Risk Factors — The maximum rate on each floating rate class or component could limit the amount of interest that accrues on such class or component" in this Supplement.*

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

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

Class	Approximate Initial Interest Rate(1)
Security Group 1	
IA	0.26492%
Security Group 2	
AI	0.38113%
Security Group 3	
CI	0.38576%
Security Group 4	
IC	0.40231%
Security Groups 1 and 4	
BI(2)	0.27590%
Security Group 5	
DI	0.48733%
Security Group 6	
EI	0.43272%
Security Group 7	
IE	0.26744%
Security Groups 6 and 7	
ID(2)	0.39898%
Security Group 8	
GI	0.53377%
Security Group 9	
HI	0.55202%
Security Group 10	
JI	0.63678%
Security Group 11	
IK	0.68667%
Security Group 12	
LI	0.43345%
Security Group 13	
IL	0.27435%
Security Group 14	
MI	0.24186%
Security Group 15	
IM	0.48230%
Security Groups 8, 9, 10, 11, 12, 13, 14 and 15	
IH(2)	0.47724%
Security Group 16	
NI	0.55642%
Security Group 17	
IN	0.41708%
Security Groups 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17	
IG(2)	0.50305%
Security Groups 16 and 17	
IJ(2)	0.54979%

(1) The approximate initial Interest Rates for the Interest Only Classes (other than Classes BI, IA and IC) were calculated using the assumed characteristics of the Group 2, 3 and 5 through 17 HECMs and the Participations underlying the related Group 2, 3 and 5 through 17 Trust Assets set forth in Exhibit A, which are provided by the Sponsor as of November 1, 2025. The approximate initial Interest Rates for Classes BI, IA and IC were calculated using the assumed characteristics of the Group 1 and 4 Underlying Certificates and the Group 1 and 4 HECMs and the Participations underlying the Group 1 and 4 Trust Assets set forth in Exhibit E, which are provided by the Sponsor as of November 1, 2025. The assumed characteristics include rounded weighted average gross interest rates on the HECMs related to the Participations backing the Trust Assets. The actual initial Interest Rates for such Classes will be

calculated based on the interest that accrues on each HECM, aggregated and then rounded to a different level of precision. Therefore the actual initial Interest Rates for such Classes may differ from the approximate initial Interest Rates set forth herein. On or about the first Distribution Date, investors can obtain the actual initial Interest Rates for such Classes for the related Accrual Period from the Trustee's website, www.usbank.com/abs.

(2) MX Class.

For purposes of this Supplement, the term "Underlying Certificate WACR" means the interest rate or the weighted average of the interest rates of the Underlying Certificate or Underlying Certificates, as applicable, included in the related Trust Asset Group, Subgroup or Subgroups, weighted based on the outstanding principal balance of each Underlying Certificate for the related Distribution Date (before giving effect to any payments on such Distribution Date) for the related Trust Asset Group, Subgroup or Subgroups.

Each of Classes BI, ID, IG, IH and IJ is an MX Class that is an HWAC Class that will accrue interest during each Accrual Period at an equivalent annualized rate derived by aggregating the accrued interest on its related REMIC Classes for such Accrual Period expressed as a percentage of its outstanding notional balance for such Accrual Period.

Interest Rate for each Interest Only Class or Component (other than the MX Classes): For any Distribution Date, a per annum rate equal to the product of (i) 12 multiplied by (ii) the quotient of (a) the excess, if any, of (I) the interest accrued for the Accrual Period immediately preceding such Distribution Date on the related Trust Asset Group, Subgroup or Subgroups over (II) the sum of the Interest Accrual Amounts for all related Principal Bearing Classes or Components for such Distribution Date, divided by (b) the sum of the Class Principal Balances or Component Principal Balances of the related Stripped Principal Bearing Classes or Components and the Deferred Interest Amount of the related Interest Only Class or Component as of the related Record Date for such Interest Only Class or Component.

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

SECURITY GROUP 1

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

1. Concurrently, to AF and IA, pro rata based on their respective Interest Accrual Amounts, up to the Class AF Interest Accrual Amount and the Class IA Interest Accrual Amount for such Distribution Date

2. To AF, in reduction of its Class Principal Balance, up to the amount of the Class AF Principal Distribution Amount for such Distribution Date, until retired

3. To IA, until the Class IA Deferred Interest Amount is reduced to zero

SECURITY GROUP 2

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

1. Concurrently, to AI, BF, DF, FA and FB, pro rata based on their respective Interest Accrual Amounts, up to the Class AI Interest Accrual Amount, the Class BF Interest Accrual Amount, the Class DF Interest Accrual Amount, the Class FA Interest Accrual Amount and the Class FB Interest Accrual Amount for such Distribution Date

2. Concurrently, to BF, DF, FA and FB, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 2 Principal Distribution Amount for such Distribution Date, until retired

3. To AI, until the Class AI Deferred Interest Amount is reduced to zero

SECURITY GROUP 3

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

1. Concurrently, to CI and FC, pro rata based on their respective Interest Accrual Amounts, up to the Class CI Interest Accrual Amount and the Class FC Interest Accrual Amount for such Distribution Date

2. To FC, in reduction of its Class Principal Balance, up to the amount of the Class FC Principal Distribution Amount for such Distribution Date, until retired

3. To CI, until the Class CI Deferred Interest Amount is reduced to zero

SECURITY GROUP 4

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

1. Concurrently, to CF1 and IC1, pro rata based on their respective Interest Accrual Amounts, up to the Component CF1 Interest Accrual Amount and the Component IC1 Interest Accrual Amount for such Distribution Date

2. To CF1, in reduction of its Component Principal Balance, up to the amount of the Component CF1 Principal Distribution Amount for such Distribution Date, until retired

3. To IC1, until the Component IC1 Deferred Interest Amount is reduced to zero

Each of the Subgroup 4B Available Distribution Amount and Subgroup 4C Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to CF2 and IC2, pro rata based on their respective Interest Accrual Amounts, up to the Component CF2 Interest Accrual Amount and the Component IC2 Interest Accrual Amount for such Distribution Date

2. To CF2, in reduction of its Component Principal Balance, up to the amount of the Component CF2 Principal Distribution Amount for such Distribution Date, until retired

3. To IC2, until the Component IC2 Deferred Interest Amount is reduced to zero

SECURITY GROUP 5

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

1. Concurrently, to DI and FD, pro rata based on their respective Interest Accrual Amounts, up to the Class DI Interest Accrual Amount and the Class FD Interest Accrual Amount for such Distribution Date

2. To FD, in reduction of its Class Principal Balance, up to the amount of the Class FD Principal Distribution Amount for such Distribution Date, until retired

3. To DI, until the Class DI Deferred Interest Amount is reduced to zero

SECURITY GROUP 6

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

1. Concurrently, to EI and FE, pro rata based on their respective Interest Accrual Amounts, up to the Class EI Interest Accrual Amount and the Class FE Interest Accrual Amount for such Distribution Date

2. To FE, in reduction of its Class Principal Balance, up to the amount of the Class FE Principal Distribution Amount for such Distribution Date, until retired

3. To EI, until the Class EI Deferred Interest Amount is reduced to zero

SECURITY GROUP 7

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

1. Concurrently, to EF and IE, pro rata based on their respective Interest Accrual Amounts, up to the Class EF Interest Accrual Amount and the Class IE Interest Accrual Amount for such Distribution Date

2. To EF, in reduction of its Class Principal Balance, up to the amount of the Class EF Principal Distribution Amount for such Distribution Date, until retired

3. To IE, until the Class IE Deferred Interest Amount is reduced to zero

SECURITY GROUP 8

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

1. Concurrently, to FG, GF and GI, pro rata based on their respective Interest Accrual Amounts, up to the Class FG Interest Accrual Amount, the Class GF Interest Accrual Amount and the Class GI Interest Accrual Amount for such Distribution Date

2. Concurrently, to FG and GF, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 8 Principal Distribution Amount for such Distribution Date, until retired

3. To GI, until the Class GI Deferred Interest Amount is reduced to zero

SECURITY GROUP 9

The Group 9 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FH, HF and HI, pro rata based on their respective Interest Accrual Amounts, up to the Class FH Interest Accrual Amount, the Class HF Interest Accrual Amount and the Class HI Interest Accrual Amount for such Distribution Date

2. Concurrently, to FH and HF, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 9 Principal Distribution Amount for such Distribution Date, until retired

3. To HI, until the Class HI Deferred Interest Amount is reduced to zero

SECURITY GROUP 10

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

1. Concurrently, to FJ, JF and JI, pro rata based on their respective Interest Accrual Amounts, up to the Class FJ Interest Accrual Amount, the Class JF Interest Accrual Amount and the Class JI Interest Accrual Amount for such Distribution Date

2. Concurrently, to FJ and JF, pro rata based on their respective Class Principal Balances, in reduction of their Class Principal Balances, up to the amount of the Group 10 Principal Distribution Amount for such Distribution Date, until retired

3. To JI, until the Class JI Deferred Interest Amount is reduced to zero

SECURITY GROUP 11

The Group 11 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to IK and KF, pro rata based on their respective Interest Accrual Amounts, up to the Class IK Interest Accrual Amount and the Class KF Interest Accrual Amount for such Distribution Date

2. To KF, in reduction of its Class Principal Balance, up to the amount of the Class KF Principal Distribution Amount for such Distribution Date, until retired

3. To IK, until the Class IK Deferred Interest Amount is reduced to zero

SECURITY GROUP 12

The Group 12 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FL and LI, pro rata based on their respective Interest Accrual Amounts, up to the Class FL Interest Accrual Amount and the Class LI Interest Accrual Amount for such Distribution Date

2. To FL, in reduction of its Class Principal Balance, up to the amount of the Class FL Principal Distribution Amount for such Distribution Date, until retired

3. To LI, until the Class LI Deferred Interest Amount is reduced to zero

SECURITY GROUP 13

The Group 13 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to IL and LF, pro rata based on their respective Interest Accrual Amounts, up to the Class IL Interest Accrual Amount and the Class LF Interest Accrual Amount for such Distribution Date

2. To LF, in reduction of its Class Principal Balance, up to the amount of the Class LF Principal Distribution Amount for such Distribution Date, until retired

3. To IL, until the Class IL Deferred Interest Amount is reduced to zero

SECURITY GROUP 14

The Group 14 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FM and MI, pro rata based on their respective Interest Accrual Amounts, up to the Class FM Interest Accrual Amount and the Class MI Interest Accrual Amount for such Distribution Date

2. To FM, in reduction of its Class Principal Balance, up to the amount of the Class FM Principal Distribution Amount for such Distribution Date, until retired

3. To MI, until the Class MI Deferred Interest Amount is reduced to zero

SECURITY GROUP 15

The Group 15 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to IM and MF, pro rata based on their respective Interest Accrual Amounts, up to the Class IM Interest Accrual Amount and the Class MF Interest Accrual Amount for such Distribution Date

2. To MF, in reduction of its Class Principal Balance, up to the amount of the Class MF Principal Distribution Amount for such Distribution Date, until retired

3. To IM, until the Class IM Deferred Interest Amount is reduced to zero

SECURITY GROUP 16

The Group 16 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to FN and NI, pro rata based on their respective Interest Accrual Amounts, up to the Class FN Interest Accrual Amount and the Class NI Interest Accrual Amount for such Distribution Date

2. To FN, in reduction of its Class Principal Balance, up to the amount of the Class FN Principal Distribution Amount for such Distribution Date, until retired

3. To NI, until the Class NI Deferred Interest Amount is reduced to zero

SECURITY GROUP 17

The Group 17 Available Distribution Amount will be allocated in the following order of priority:

1. Concurrently, to IN and NF, pro rata based on their respective Interest Accrual Amounts, up to the Class IN Interest Accrual Amount and the Class NF Interest Accrual Amount for such Distribution Date

2. To NF, in reduction of its Class Principal Balance, up to the amount of the Class NF Principal Distribution Amount for such Distribution Date, until retired

3. To IN, until the Class IN Deferred Interest Amount is reduced to zero

Available Distribution Amount: For each of Security Groups 2, 3 and 5 through 17, with respect to each Distribution Date, the excess, if any, of (a) the sum of (i) the product of (A) the original principal amount of the related Group HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS, as applicable, and (B) the Certificate Factor (including Ginnie Mae Platinum Factor) or Calculated Certificate Factor, as applicable, for the preceding Distribution Date and (ii) the interest accrued with respect to such HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS, as applicable, for the related Accrual Period over (b) the product of (i) the original principal amount of such HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS, as applicable, and (ii) the Certificate Factor (including Ginnie Mae Platinum Factor) or Calculated Certificate Factor, as applicable, for the current Distribution Date. For Security Groups 1 and 4, with respect to each Distribution Date, the amount received in respect of the Group 1 and 4 Trust Assets on such Distribution Date.

For purposes of the definitions herein, the following Security and Trust Asset Groups or Subgroups and Classes or Components are related and categorized as follows:

Security Group	Trust Asset Group, Subgroup or Subgroups	Interest Only Classes or Components	Principal Bearing Classes or Components	
			Stripped Principal Bearing Classes or Components	Other Principal Bearing Classes
1	1	IA	AF	N/A
2	2	AI	BF, DF, FA, FB	N/A
3	3	CI	FC	N/A
4	4A	IC1	CF1	N/A
4	4B, 4C	IC2	CF2	N/A
5	5	DI	FD	N/A
6	6	EI	FE	N/A
7	7	IE	EF	N/A
8	8	GI	FG, GF	N/A
9	9	HI	FH, HF	N/A
10	10	JI	FJ, JF	N/A
11	11	IK	KF	N/A
12	12	LI	FL	N/A
13	13	IL	LF	N/A
14	14	MI	FM	N/A
15	15	IM	MF	N/A
16	16	NI	FN	N/A
17	17	IN	NF	N/A

Deferred Interest Amount for each Interest Only Class or Component (other than the MX Classes): With respect to any Distribution Date, the excess, if any, of (i) the sum of all Interest Accrual Amounts for such Interest Only Class or Component for each Accrual Period ending before such Distribution Date over (ii) the sum of (a) all amounts distributed in respect of such Class or Component on all prior Distribution Dates plus (b) the amount distributed as an Interest Accrual Amount in respect of such Class or Component on such Distribution Date, as specified for the related Security Group in "Terms Sheet — Distributions" in this Supplement. On or about each Distribution Date, the Deferred Interest Amount is available on reports published by the Trustee on its website, www.usbank.com/abs.

Deferred Interest Amount for Classes BI, ID, IG, IH and IJ: With respect to any Distribution Date, the sum of the Deferred Interest Amounts for the related REMIC Classes shown on Schedule I to this Supplement.

Interest Accrual Amount for each Interest Only Class or Component (other than the MX Classes): For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Notional Balance of such Class or Component as of the related Record Date.

Interest Accrual Amount for Classes BI, F, ID, IG, IH and IJ: For any Distribution Date, the sum of the Interest Accrual Amounts for the related REMIC Classes shown on Schedule I to this Supplement.

Interest Accrual Amount for Principal Bearing Classes and Components (other than the MX Classes): For any Distribution Date, interest accrued during the related Accrual Period for such Distribution Date at the related Interest Rate on the Class Principal Balance or Component Principal Balance of such Class or Component as of the related Record Date.

Principal Distribution Amount for each Stripped Principal Bearing Class or Component (other than Classes BF, DF, FA, FB, FG, FH, FJ, GF, HF and JF): For any Distribution Date, the product of (i) the excess, if any, of (a) the related Group or Subgroup Available Distribution Amount for such Distribution Date over (b) the sum of the Interest Accrual Amount for the Stripped Principal Bearing Class or Component and the Interest Accrual Amount for the related Interest Only Class or Component for such

Distribution Date, and (ii) the quotient of (a) the Class Principal Balance or Component Principal Balance of the Stripped Principal Bearing Class or Component as of the related Record Date divided by (b) the sum of (x) the Class Principal Balance or Component Principal Balance of the Stripped Principal Bearing Class or Component as of the related Record Date and (y) the Deferred Interest Amount of the related Interest Only Class or Component as of the related Record Date.

Principal Distribution Amount for Groups 2, 8, 9 and 10 Trust Assets: For any Distribution Date, the product of (i) the excess, if any, of (a) the related Group Available Distribution Amount for such Distribution Date over (b) the sum of the Interest Accrual Amounts for all related Principal Bearing Classes and the Interest Accrual Amount for the related Interest Only Class for such Distribution Date, and (ii) the quotient of (a) the sum of the Class Principal Balances of all related Principal Bearing Classes as of the related Record Date divided by (b) the sum of (x) the Class Principal Balance of all related Principal Bearing Classes as of the related Record Date and (y) the Deferred Interest Amount of the related Interest Only Class as of the related Record Date.

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

Class or Component	Original Class or Component Notional Balance	Represents Approximately
Security Group 1		
IA	$ 63,583,613	100% of the Group 1 Trust Assets
Security Group 2		
AI	80,686,188	100% of the Group 2 Trust Assets
Security Group 3		
CI	67,384,021	100% of the Group 3 Trust Assets
Security Group 4		
IC	5,522,292	100% of the Group 4 Trust Assets
IC1	3,198,004	100% of the Subgroup 4A Trust Asset
IC2	2,324,288	100% of the Subgroup 4B Trust Asset and the Subgroup 4C Trust Asset (in the aggregate)
Security Groups 1 and 4		
BI	69,105,905	100% of the Group 1 Trust Assets and the Group 4 Trust Assets (in the aggregate)
Security Group 5		
DI	40,416,730	100% of the Group 5 Trust Assets
Security Group 6		
EI	90,001,194	100% of the Group 6 Trust Assets
Security Group 7		
IE	23,082,592	100% of the Group 7 Trust Assets
Security Groups 6 and 7		
ID	113,083,786	100% of the Group 6 Trust Assets and the Group 7 Trust Assets (in the aggregate)
Security Group 8		
GI	20,041,874	100% of the Group 8 Trust Assets
Security Group 9		
HI	21,985,520	100% of the Group 9 Trust Assets
Security Group 10		
JI	15,000,000	100% of the Group 10 Trust Assets

Class or Component	Original Class or Component Notional Balance	Represents Approximately
Security Group 11		
IK	$ 3,500,000	100% of the Group 11 Trust Assets
Security Group 12		
LI	5,000,000	100% of the Group 12 Trust Assets
Security Group 13		
IL	4,998,953	100% of the Group 13 Trust Assets
Security Group 14		
MI	20,001,515	100% of the Group 14 Trust Assets
Security Group 15		
IM	7,508,474	100% of the Group 15 Trust Assets
Security Groups 8, 9, 10, 11, 12, 13, 14 and 15		
IH	98,036,336	100% of the Group 8 Trust Assets, the Group 9 Trust Assets, the Group 10 Trust Assets, the Group 11 Trust Assets, the Group 12 Trust Assets, the Group 13 Trust Assets, the Group 14 Trust Assets and the Group 15 Trust Assets (in the aggregate)
Security Group 16		
NI	20,000,000	100% of the Group 16 Trust Assets
Security Group 17		
IN	1,000,000	100% of the Group 17 Trust Assets
Security Groups 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17		
IG	$ 7,775,887	38.7982032020% of the Group 8 Trust Assets
	8,529,987	38.7982044546% of the Group 9 Trust Assets
	5,819,730	38.7982000000% of the Group 10 Trust Assets
	1,357,937	38.7982000000% of the Group 11 Trust Assets
	1,939,910	38.7982000000% of the Group 12 Trust Assets
	1,939,504	38.7982043440% of the Group 13 Trust Assets
	7,760,228	38.7982010363% of the Group 14 Trust Assets
	2,913,153	38.7982032035% of the Group 15 Trust Assets
	20,000,000	100% of the Group 16 Trust Assets
	1,000,000	100% of the Group 17 Trust Assets
	$59,036,336	
Security Groups 16 and 17		
IJ	$21,000,000	100% of the Group 16 Trust Assets and the Group 17 Trust Assets (in the aggregate)

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

Group	Class	Components	Principal Type	Interest Type	Interest Rate	Original Principal or Notional Balance
4	CF	CF1	SC/HPT	FLT/HWAC/HZ	(1)	$3,198,004
		CF2	SC/HPT	FLT/HWAC/HZ	(1)	2,324,288
4	IC	IC1	NTL(SC/HPT)	HWAC/IO/DLY	(2)	$3,198,004
		IC2	NTL(SC/HPT)	HWAC/IO/DLY	(2)	2,324,288

(1) *See "Terms Sheet — Interest Rates" in this Supplement.*

(2) *See "Terms Sheet — Interest Rates" and "— Interest Rate for each Interest Only Class or Component (other than the MX Classes)" in this Supplement.*

Tax Status: Double REMIC Series as to each of the following Groups of Trust Assets and related Trust REMICs:

Trust Assets	Trust REMIC
Group 1 Trust Assets	Group 1 Pooling REMIC and Group 1 Issuing REMIC
Group 2 Trust Assets	Group 2 Pooling REMIC and Group 2 Issuing REMIC
Group 3 Trust Assets	Group 3 Pooling REMIC and Group 3 Issuing REMIC
Group 4 Trust Assets	Group 4 Pooling REMIC and Group 4 Issuing REMIC
Group 5 though 17 Trust Assets	Group 5 though 17 Pooling REMIC and Group 5 though 17 Issuing REMIC

Separate REMIC elections will be made as to each of the Trust REMICs identified above. *See "Certain United States Federal Income Tax Consequences" in this Supplement and in the Base Offering Circular.*

Regular and Residual Classes: Classes RR, RR1, RR2, RR3 and RR4 are Residual Classes. Each of the Residual Classes represents the Residual Interest of the related Trust REMICs, as described under "Certain United States Federal Income Taxes — Residual Securities" in this Supplement. All other Classes of REMIC Securities are Regular Classes. *See "Certain United States Federal Income Tax Consequences" in this Supplement and in the Base Offering Circular.*

RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The Underlying Certificate WACR of the subgroup 1A, 1B, 1C, 1D, 1E, 4A, 4B and 4C trust assets may limit the amount of interest distributed to or accrued on the related floating rate and notional classes or components. The interest entitlements of (i) Class AF are capped at the Underlying Certificate WACR of the related trust assets and (ii) Class CF may be reduced because certain components of such class are capped at the Underlying Certificate WACR less a fixed amount of the related trust assets, which are underlying certificates. In turn, the interest entitlements of (i) the underlying certificates included in trust asset subgroups 1A, 1B and 1C are capped at the lesser of a related maximum rate and the WACR of their related underlying trust assets and (ii) the underlying certificates

included in trust asset subgroups 1D, 1E, 4A, 4B and 4C are capped at the WACR of their related underlying trust assets, in each case as described in the related underlying certificate disclosure document. If the Underlying Certificate WACR of the subgroup 1A, 1B, 1C, 1D or 1E trust asset or the Underlying Certificate WACR less a fixed amount of the subgroup 4A, 4B or 4C trust asset is equal to or lower than the interest rates on the related floating rate class or component (which may occur and, with respect to Class AF, will occur if the subgroup 1A, 1B, 1C and 1D trust assets are retired before the subgroup 1E trust asset) based on the interest rate formula as shown under "Terms Sheet — Interest Rates" in this supplement for any accrual period, interest entitlements with respect to Class IA and IC, as applicable, may be reduced because such class or components of such class are entitled to receive the excess of interest accrued in respect of the related trust assets over the interest accrued on the related floating rate class or components. In addition, if the Underlying Certificate WACR of (i) the subgroup 1A, 1B, 1C, 1D or 1E trust assets is lower than the interest rate on Class AF based on its related interest rate formula as shown under "Terms Sheet — Interest Rates" in this supplement for any accrual period (which may occur and, with respect to Class AF, will occur if the subgroup 1A, 1B, 1C and 1D trust assets are retired before the subgroup 1E trust asset), interest accruing on such floating rate class will be reduced because the interest rate on such class is capped at a rate equal to the Underlying Certificate WACR of the related trust assets and (ii) the subgroup 4A, 4B or 4C trust assets is lower than the interest rate on components CF1 or CF2, as applicable, based on its related interest rate formula as shown under "Terms Sheet — Interest Rates" in this supplement for any accrual period, interest accruing on such floating rate component will be reduced because the interest rate on such floating rate component is capped at a rate less than the Underlying Certificate WACR of the related trust assets.

The levels of any interest rate indices applicable to the Trust Assets or securities will affect payments and yields on the securities. If any interest rate index applicable to the Trust Assets or the securities performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of any applicable interest rate index may reduce the yield on floating rate securities. You should bear in mind that the timing of changes in any applicable interest rate index may also affect your yield: generally the earlier a change in an applicable interest rate index occurs, the greater the effect such change will have on your yield. It is doubtful that any applicable interest rate index will remain constant.

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

The applicable interest rate indices for the Trust Assets and securities are identified under "Terms Sheet — Trust Assets" and "— Interest Rates" in this supplement.

Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the securities. If the applicable interest rate indices increase to a sufficiently high level, the interest rates on the adjustable rate HECMs related to the participations directly or indirectly underlying the trust assets may be limited by caps. As a result, the WACR on the related HECM MBS, as well as the interest rates on the related securities, may be limited. The application of any caps on the adjustable rate HECMs may significantly impact the interest rates on the interest only classes or components because the interest entitlement of such classes or components of securities is entirely dependent on the WACR or Underlying Certificate WACR of the related trust asset group, subgroup or subgroups.

The maximum rate on each floating rate class or component could limit the amount of interest that accrues on such class or component. Each of Components CF1 and CF2 is subject to a maximum rate which is equal to the related maximum rate set forth under "Terms Sheet — Interest Rates" for that component, which is less than the Underlying Certificate WACR for the related trust asset subgroup or subgroups. If 30-day Average SOFR exceeds certain levels, the interest rate on each of Components CF1 and CF2 may be capped at the related maximum rate set

forth under "Terms Sheet — Interest Rates" for that component, even in instances when such rate is less than the Underlying Certificate WACR for the related trust asset subgroup or subgroups. The maximum rate on Class F is limited by the interest accrued on its related REMIC classes. If 30-day Average SOFR exceeds certain levels, the interest rate on Class F will be capped to the extent that the interest rates on its related REMIC classes are capped as described in the second immediately preceding or next sentence. Each Floating Rate Class or Component (other than Class F and Components CF1 and CF2) is subject to a maximum rate that is equal to the WACR or Underlying Certificate WACR for the related trust asset group, subgroup or subgroups.

The mortgage interest rate indices for the HECMs related to the participations directly or indirectly underlying the trust assets (and the interest rate indices for the underlying certificates included in trust asset subgroups 1A, 1B, 1C, 1D and 1E) are different than the interest rate indices for the related securities, which may impact, perhaps significantly, the amount of interest distributable to the securities after any applicable initial fixed rate period of the related HECMs. Because of the differences in how, when and how often the applicable interest rate indices for such HECMs and underlying certificates are determined compared to how, when and how often the related securities interest rate indices are determined, there may be a mismatch between the interest rates on the trust assets and the interest rates on the related securities. In addition, the HECMs related to the trust assets may have different monthly or annual interest rate adjustment dates, which may affect the WACR of the related HECM MBS and the interest entitlements of the trust assets and may magnify the difference between the WACR or Underlying Certificate WACR of the trust assets and the interest rates on the related securities.

If the applicable interest rate indices for such HECM MBS or underlying certificates are lower than the related securities interest rate indices for any accrual period, interest accruals with respect to the related notional class or component may be reduced because such notional class or component is entitled to receive the excess of interest accrued in respect of the related trust assets, as applicable, over the interest distributable to the related floating rate class, classes or components. In addition, if the applicable interest rate indices for such HECMs or underlying certificates are significantly lower than the related securities interest rate indices for any accrual period, interest accruing on the related floating rate class, classes or components may be reduced because the interest rate on such floating rate class, classes or components is capped at a rate equal to the WACR or Underlying Certificate WACR of the related trust assets, as applicable. In the event that the applicable interest rate indices for such HECMs or, subject to the limitations set forth under "*The Underlying Certificate WACR of the subgroup 1A, 1B, 1C, 1D, 1E, 4A, 4B and 4C trust assets may limit the amount of interest distributed to or accrued on the related floating rate and notional classes or components*", for such underlying certificates, are higher than the related securities interest rate indices, interest accruing on the related floating rate class, classes or components may not be affected but interest accruals with respect to the related notional class or component will be increased.

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

The rate of reduction or increase in the principal of the underlying certificates will directly affect the rate of reduction or increase in the principal and notional balances of the group 1 and 4 securities. The underlying certificates will be sensitive to the rate of payments of principal (including prepayments) of the related HECMs. This supplement contains no information as to whether the underlying certificates have performed as originally anticipated. Additional information as to the underlying certificates may be obtained by performing an analysis of the current class factors of the underlying certificates in light of applicable information contained in the underlying certificate disclosure documents.

An investment in the 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 30-day Average 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 Classes" in this supplement, the return on and value of the may fluctuate more than debt securities linked to less volatile indices.

30-day Average SOFR and CME Term SOFR are relatively new market indices and the 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. Market terms for securities indexed to 30-day Average SOFR or CME Term SOFR may evolve over time, and trading prices of some securities indexed to 30-day Average SOFR or CME Term SOFR may be lower than those of later-issued securities as a result. Similarly, if 30-day Average SOFR or CME Term SOFR does not prove to be widely used in similar securities, the trading price of related SOFR-Based Classes may be lower than those of securities linked to indices that are more widely used. Investors in SOFR-Based Classes may not be able to sell their securities at all or may not be able to sell their securities at prices that will provide them with a yield comparable to similar investments that have a developed secondary market, and may consequently suffer from increased pricing volatility and market risk.

You should consult your own financial and legal advisors about the risks associated with an investment in the securities and the suitability of investing in the securities in light of your particular circumstances.

Interest on the floating rate securities will be determined using a replacement rate if 30-day Average SOFR or CME Term SOFR is no longer available, which could adversely affect the value of your investment in the securities. 30-day Average SOFR and CME Term SOFR are published by the Federal Reserve Bank of New York and CME Group based on data received from other sources, and neither Ginnie Mae nor the trustee has any control over its determination, calculation or publication. The activities of the Federal Reserve Bank of New York or CME Group may directly affect prevailing 30-day Average SOFR or CME Term SOFR, as applicable, in unpredictable ways. There can be no guarantee that 30-day Average SOFR or CME Term SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of holders of securities indexed to 30-day Average SOFR or CME Term SOFR, as applicable. If the manner in which 30-day Average SOFR or CME Term SOFR is calculated is changed or if 30-day Average SOFR or CME Term SOFR is discontinued, that change or discontinuance may result in a reduction of the amount of interest payable on applicable SOFR-Based Classes and the trading prices of such Classes.

The Federal Reserve Bank of New York and CME Group have noted that they may alter the methods of calculation, publication schedule, rate revision practices or availability of 30-day Average SOFR or CME Term SOFR, as applicable, at any time without notice. There can be no assurance that 30-day Average SOFR or CME Term SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of investors in the securities.

If 30-day Average SOFR or CME Term SOFR, as applicable, is no longer published or cannot be used, the amount of interest payable on the floating rate securities will be determined using a replacement rate, as described under "Description of the Securities — Interest Rate Indices — Benchmark Replacement" 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 — Benchmark Replacement" in the Base Offering Circular. This could reduce the amount of interest payable on the floating rate securities, which could adversely affect the return on, value of, and market for, the securities. Furthermore, there can be no assurance that the characteristics of any replacement rate will be similar to 30-day

Average SOFR or CME Term SOFR, as applicable, or that any replacement rate will produce the economic equivalent of 30-day Average SOFR or CME Term SOFR, as applicable.

The securities may not be a suitable investment for you. The securities, especially the group 1 and 4 securities and, in particular, the interest only, component and residual classes, are not suitable investments for all investors.

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

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

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

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

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

The actual characteristics of the HECMs and the participations underlying the trust assets and the underlying certificates affect the weighted average lives and yields of your securities. The yield and decrement tables in this supplement are based on assumed characteristics that are likely to be different from the actual characteristics. Furthermore, certain of the assumed characteristics identified in Exhibits A and E to this supplement, such as maximum claim amount and HECM MBS or Ginnie Mae Platinum Certificate principal balance, are calculated on an aggregate basis which may cause results to differ, perhaps significantly, from those calculated using the actual characteristics of the trust assets on a HECM or participation level basis. As a result, the yields on your securities could be lower than you expected, even if the HECMs prepay at the con stant prepayment rates set forth in the applicable table.

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 2, 3 and 5 through 17)

The Group 2, 3 and 5 through 17 Trust Assets are HECM MBS or Ginnie Mae Platinum Certificates backed by HECM MBS guaranteed by Ginnie Mae, and are based on or backed by Participations in advances made to borrowers and related amounts in respect of HECMs. Each such HECM MBS will accrue interest at the interest rate for that HECM MBS for each accrual period (the "HECM MBS Rate") as set forth in the related HECM MBS Disclosure Documents. The HECM MBS Rate is generally equal to the weighted average of the interest rates on the Participations (each, the "Participation Interest Rate").

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

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

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

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

Ginnie Mae Platinum Program. Under the Ginnie Mae Platinum Program, the holder of a number of Ginnie Mae I Certificates or Ginnie Mae II Certificates may deposit those certificates into a trust, and in each case, the depositor will receive a larger denominated Ginnie Mae Platinum Certificate. If the Ginnie Mae I Certificates or Ginnie Mae II Certificates deposited bear a fixed rate of interest, then all certificates (other than HECM MBS) deposited must bear the same fixed rate. Fixed rate HECM MBS may be combined with other fixed rate HECM MBS in exchange for a Ginnie Mae Platinum Certificate that bears interest at the weighted average coupon of the deposited HECM MBS. Adjustable rate Ginnie Mae II Certificates may be combined with other adjustable rate Ginnie Mae II Certificates with the same index and periodic and lifetime caps, but without regard to interest rate or payment adjustment dates, in exchange for a Ginnie Mae Platinum Certificate that bears interest at the weighted average coupon of the deposited

Ginnie Mae II Certificates. For purposes of the Base Offering Circular and this Offering Circular Supplement, (a) the term "Ginnie Mae I Certificate" means a Ginnie Mae I MBS Certificate or a Ginnie Mae Platinum Certificate backed by Ginnie Mae I MBS Certificates, and (b) the term "Ginnie Mae II Certificate" means a Ginnie Mae II MBS Certificate or a Ginnie Mae Platinum Certificate backed by Ginnie Mae II MBS Certificates.

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

The Underlying Certificates (Groups 1 and 4)

The Group 1 and 4 Trust Assets are Underlying Certificates that represent beneficial ownership interests in 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 Documents. Each Underlying Certificate Disclosure Document may be obtained from ginniemae.gov or the Information Agent as described under "Available Information" in this Supplement. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of 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, such offering document. *See "Underlying Certificates" in the Base Offering Circular.*

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

The Participations and the HECMs

The Participations and the related HECMs underlying the Group 2, 3 and 5 through 17 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit A and the general characteristics described in the Base Offering Circular and the HECM MBS Disclosure Documents. The Participations and the related HECMs underlying the Underlying Certificates are expected to have, on a weighted average basis, the characteristics set forth in Exhibits D and E to this Supplement. The Participations are related to interests in advances made to borrowers and related amounts in respect of first lien, single-family, adjustable rate residential HECM loans insured by the Federal Housing Administration. *See "The Ginnie Mae Certificates — General" in the Base Offering Circular.*

HECM borrowers may choose from various payment plans, which may be limited or influenced by the characteristics of their particular HECM. These characteristics include, among other things, the value of the mortgaged property, the amount disbursed to the HECM borrower at closing, the age of the HECM borrower and in certain cases the age of any non-borrowing spouse, and the type of interest rate selected by the HECM borrower at closing. HECM borrowers may have the ability to change to another available payment plan at any time as long as the change complies with FHA requirements. The "single disbursement lump sum" payment plan allows a single draw at closing of up to a specified percentage of the principal limit of the HECM plus subsequent disbursements after closing for set-asides. The "tenure" payment plan guarantees that the borrower will receive equal monthly payments for so long as the property remains the borrower's principal residence. The "term" payment plan guarantees that the borrower will receive monthly payments for a fixed term of months as selected by the borrower. The "line of credit" payment plan allows the borrower to draw up to the available line of credit and in amounts of the borrower's choosing. The "modified tenure" payment plan allows the borrower to set aside a portion of loan proceeds as a line of credit and receive the remaining balance in the form of equal monthly payments. The "modified term" payment plan allows the borrower to set aside a portion of the loan proceeds as a line of credit and receive the remaining balance as equal monthly payments for a fixed period of time selected by the borrower. Each payment plan is designed so that no repayments of principal or interest are required

until a Maturity Event occurs, which may be deferred in certain circumstances. Any HECM may be prepaid in whole or in part at any time without penalty under each of the payment plans. *See "Risk Factors — HECM borrowers may choose from various payment plans, each of which has different prepayment characteristics that may affect the weighted average lives and yields of the securities" in this Supplement.*

Each monthly adjustable rate HECM MBS is backed by Participations related to adjustable rate HECMs with interest rates that adjust (i) on a monthly basis, (ii) in the month immediately following the issuance of the related HECM MBS and (iii) on the same interest rate adjustment date equal to the first day of the month. Each annual adjustable rate HECM MBS is backed by Participations related to adjustable rate HECMs with interest rates that adjust (i) on an annual basis, (ii) within twelve (12) months following the issuance of the related HECM MBS and (iii) notwithstanding anything to the contrary in the HECM MBS Disclosure Documents, on the same or different interest rate adjustment dates. *See "Risk Factors — The mortgage interest rate indices for the HECMs related to the participations directly or indirectly underlying the trust assets (and the interest rate indices for the underlying certificates included in trust asset subgroups 1A, 1B, 1C, 1D and 1E) are different than the interest rate indices for the related securities, which may impact, perhaps significantly, the amount of interest distributable to the securities after any applicable initial fixed rate period of the related HECMs" in this Supplement.*

Specific information regarding the individual characteristics of the Participations and the related HECMs is not available. For purposes of this Supplement, certain assumptions have been made regarding the characteristics of the Participations and the related HECMs. However, the actual characteristics of many of the Participations and the related HECMs will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Participations and the related HECMs are the same as the assumed characteristics. Small differences in the characteristics of the Participations and the related HECMs can have a significant effect on the Weighted Average Lives and yields of the Securities. *See "Terms Sheet — Assumed Characteristics of the HECMs and the Participations Underlying the Group 2, 3 and 5 through 17 Trust Assets," "Terms Sheet — Assumed Characteristics of the HECMs and the Participations Underlying the Group 1 and 4 Underlying Certificates," "Risk Factors," "Yield, Maturity and Prepayment Considerations" and Exhibits A and E in this Supplement.*

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

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

Distributions

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

Interest Distributions

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

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

Categories of Classes and Components

For purposes of interest distributions, the Classes will be categorized as shown under "Interest Type" on the front cover of this Supplement and on Schedule I to this Supplement, and Components will be categorized as shown above under "Terms Sheet — Component Classes" 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 Period

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

Class	Accrual Period
Delay Classes	The calendar month preceding the related Distribution Date
Floating Rate Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th day of the month of that Distribution Date

Floating Rate Classes

The Floating Rate Classes will bear interest as shown under "Terms Sheet — Interest Rates" in this Supplement.

The Interest Rate for each of Classes BF, DF, EF, FA, FB, FC, FD, FE, FG, FH, FJ, FL, FM, FN, GF, HF, JF, KF, LF, MF and NF and Components CF1 and CF2 will be based on 30-day Average SOFR. The Trustee or its agent will determine 30-day Average SOFR as described under "Description of the Securities — Interest Rate Indices — Determination of 30-day Average SOFR" in the Base Offering Circular.

If 30-day Average 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 — Benchmark Replacement" in the Base Offering Circular.

The Interest Rate for Class AF will be based on One-Month CME Term SOFR. The Trustee or its agent will determine One-Month CME Term SOFR as described under "Description of the Securities — Interest Rate Indices — Determination of CME Term SOFR" in the Base Offering Circular.

If CME Term 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 — Benchmark Replacement" in the Base Offering Circular.

HECM MBS Weighted Average Coupon Classes

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

The interest that will be distributed or accrued, as applicable, on each HECM MBS Weighted Average Coupon Class will be limited by the interest that is distributed or accrued in respect of the related Trust Assets. With respect to the Participations underlying the Group 2, 3 and 5 through 17 Trust Assets, *see "Risk Factors — Adjustable rate HECMs are subject to limitations on interest rate adjustments, which may limit the amount of interest payable in respect of the related HECM MBS and may limit the WACR on the related HECM MBS and the interest rates on the securities" in this Supplement and "Risk Factors — The mortgage interest rate indices for the HECMs related to the participations directly or indirectly underlying the trust assets (and the interest rate indices for the underlying certificates included in trust asset subgroups 1A, 1B, 1C, 1D and 1E) are different than the interest rate indices for the related securities, which may impact, perhaps significantly, the amount of interest distributable to the securities after any applicable initial fixed rate period of the related HECMs" in this Supplement.* With respect to the Participations underlying the Group 1 and 4 Trust Assets, *see "Risk Factors — The Underlying Certificate WACR of the subgroup 1A, 1B, 1C, 1D, 1E, 4A, 4B and 4C trust assets may limit the amount of interest distributed to or accrued on the related floating rate and notional classes or components" in this Supplement.*

The Trustee's determination of One-Month CME Term SOFR and 30-day Average SOFR and its calculation of the Interest Rates will be final except in the case of clear error. Investors can obtain One-Month CME Term SOFR and 30-day Average SOFR levels and Interest Rates for the current and preceding Accrual Periods from ginniemae.gov or by calling the Information Agent at (800) 234-GNMA.

HECM MBS Accrual Classes

Each of Classes AF, BF, CF, DF, EF, FA, FB, FC, FD, FE, FG, FH, FJ, FL, FM, FN, GF, HF, JF, KF, LF, MF and NF is a HECM MBS Accrual Class. Interest will accrue on each HECM MBS Accrual Class or Component and be distributed as described under "HECM MBS Accrual Class" in Appendix II to the Base Offering Circular.

Deferred Interest Amounts

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

Principal Distributions

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

Categories of Classes and Components

For purposes of principal distributions, the Classes will be categorized as shown under "Principal Type" on the front cover of this Supplement and on Schedule I to this Supplement, and Components will be categorized as shown above under "Terms Sheet — Component Classes" 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 Classes

Each of Classes CF and IC is a Component Class and has Components with the designations and characteristics shown under "Terms Sheet — Component Classes" in this Supplement. Components will not be separately issued or transferable.

Notional Classes

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

Residual Securities

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

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class

Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of a HECM MBS Accrual Class) or any addition to or reduction of Class Notional Balance on that Distribution Date (each, a "Class Factor").

- The Class Factor for any Class of Securities for each month following the issuance of the Securities will reflect its remaining Class Principal Balance (or Class Notional Balance) after giving effect to any principal distribution (or addition to principal) to be made or any addition to or reduction of Class Notional Balance on the Distribution Date occurring in that month.
- The Class Factor for each Class for the month of issuance is 1.00000000.
- The Class Factors for the MX Classes and the Classes of REMIC Securities that are exchangeable for the MX Classes will be calculated assuming that the maximum possible amount of each Class is outstanding at all times, regardless of any exchanges that may occur.
- Investors may obtain current Class Factors on ginniemae.gov.

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

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. The exercise of this option may be influenced by a number of factors, including but not limited to, the value of the Trust Assets then remaining in the Trust and general market conditions. The Trustee will be entitled to retain all proceeds and any other amounts in excess of the termination price payable to the Securities under the Trust Agreement.

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 such Trust REMIC and any related Trust REMIC and retire the related Securities. For these purposes, the Trust REMICs and the Securities with corresponding numerical designations are related as follows:

Trust REMICs	Related Securities
Group 1 Issuing and Pooling REMICs	Group 1 Securities
Group 2 Issuing and Pooling REMICs	Group 2 Securities
Group 3 Issuing and Pooling REMICs	Group 3 Securities
Group 4 Issuing and Pooling REMICs	Group 4 Securities
Group 5 through 17 Issuing and Pooling REMICs	Group 5 through 17 Securities

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

With respect to each of Security Groups 1, 2, 3 and 4, a Holder of all of the outstanding Regular Securities of such Security Group and the related Class of Residual Securities will have the right to purchase the related Trust Assets upon three Business Days' notice (the "Notice Period"). The purchase will be for cash in an amount equal to (A)(i) the aggregate remaining principal balance of the Trust Assets of such Security Group, but in no event less than the aggregate outstanding principal amount, if any, plus Deferred Interest Amount, if any, of the Securities of such Security Group, plus (ii) accrued interest on the Securities of such Security Group, less (B) amounts on deposit in the related Trust REMICs, for distribution on

the Securities of such Security Group, plus (C) a $5,000 termination fee payable to the Trustee in connection with each Security Group to be terminated. After the Notice Period, and upon such purchase, the Trustee will terminate the related Trust REMICs. Upon such termination, the Trustee will distribute the cash proceeds of the sale of the related Trust Assets to the Holder of the related Securities (which distribution may be offset against amounts due on the sale of such assets), will cancel the Securities of the related Security Group and cause the removal from the Book-Entry Depository Account of all Classes of the related Security Group, will cancel the related Class of Residual Securities, and will credit the remaining Trust Assets in the related Security Group to the account of the surrendering Holder.

Notwithstanding anything to the contrary contained herein, no such termination will be allowed unless the Trustee and Ginnie Mae are provided, at no cost to either the Trustee or Ginnie Mae, an Opinion of Counsel, acceptable to the Trustee and Ginnie Mae, to the effect that such termination constitutes a "qualified liquidation" under the REMIC Provisions, including Section 860F(a)(4) of the Code, and such termination will not result in a disqualification of any Trust REMIC that is not terminated at such time or the imposition of any "prohibited transactions" or "contributions" tax under the REMIC Provisions on any Trust REMIC that is not terminated at such time.

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class may be exchanged for proportionate interests in the related Classes of REMIC Securities. This process may occur repeatedly.

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

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal or notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMA@USBank.com or in writing at its Corporate Trust Office at One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2025-H23. The Trustee may be contacted by telephone at (617) 603-6451.

A fee will be payable to the Trustee in connection with each exchange equal to 1/32 of 1% of the outstanding principal balance or notional balance of the Securities surrendered for exchange (but not less than $2,000 or more than $25,000). The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

- if a borrower dies and the property is not the principal residence of at least one surviving borrower,
- if a borrower conveys all of his or her title in the mortgaged property and no other borrower retains title to the mortgaged property,
- if the mortgaged property ceases to be the principal residence of a borrower for reasons other than death and the mortgaged property is not the principal residence of at least one surviving borrower,
- if a borrower fails to occupy the mortgaged property for a period of longer than 12 consecutive months because of physical or mental illness and the mortgaged property is not the principal residence of at least one other borrower, or
- if a borrower fails to perform any of its obligations under the HECM (for example, the failure of the borrower to make certain agreed upon repairs to the mortgaged property or the failure of the borrower to pay taxes and hazard insurance premiums).

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

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

A Ginnie Mae Issuer is obligated to purchase all Participations related to a HECM when the outstanding principal amount of the related HECM is equal to or greater than 98% of the "Maximum Claim Amount," and a Ginnie Mae Issuer has the option to purchase all Participations related to a HECM to the extent that any borrower's request for an additional advance in respect of any HECM, if funded, together with the outstanding principal amount of the related HECM is equal to or greater than 98% of the "Maximum Claim Amount" or when a HECM becomes, and continues to be, due and payable in accordance with its terms, as applicable (any such purchase referred to herein as a "Ginnie Mae Issuer Purchase Event"). In connection with such repurchase, the Ginnie Mae Issuer will pay an amount (the "Release

Price") equal to the outstanding principal amount of all of the Participations related to such HECMs, and Ginnie Mae will relinquish all right, title and interest it has in the HECMs and the related Participations. With respect to each Participation, the "outstanding principal amount" of such Participation is the original principal amount of such Participation as of the related Issue Date of the related HECM MBS, increased by the Accrued Interest with respect to such Participation and decreased by any payments made in respect of such Participation. For purposes of determining the Release Price, the "Accrued Interest" with respect to any Participation is the aggregate interest accrued, compounded on a monthly basis, allocable to the Participation at the related Participation Interest Rate for each month (in each case, after taking into account any payments made in reduction of such Participation) from and including the Issue Date through the last day of the reporting month (as such term is defined in the Ginnie Mae guaranty agreement for the related HECM MBS) in which the Participation is to be purchased. The Participations relating to the HECM must be purchased by the Ginnie Mae Issuer at the end of the reporting month in which the outstanding principal balance of the HECM equals or exceeds 98% of the Maximum Claim Amount for such HECM. The Release Price will be passed through to the related securityholders on the Distribution Date following the month in which such Ginnie Mae Issuer Purchase Event occurs.

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

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

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

Investors in the Group 1 and 4 Securities are urged to review the discussion under *"Risk Factors — The rate of reduction or increase in the principal balance of the underlying certificates will directly affect the rate of reduction or increase in the principal and notional balances of the group 1 and 4 securities"* in this Supplement.

Final Distribution Date

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

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

Modeling Assumptions

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

1. The HECMs and related Participations underlying the Group 2, 3 and 5 through 17 Trust Assets have the assumed characteristics shown in Exhibit A, and the HECMs and related Participations underlying the Group 1 and 4 Trust Assets have the assumed characteristics shown in Exhibit E.

2. The HECMs prepay at the constant percentages of the prepayment curve (described below and in Exhibit B) shown in the related table.

3. Draw activity occurs on the first day of the month and payments on the HECMs occur on the last day of the month, whether or not a Business Day, commencing in November 2025.

4. Distributions, if any, on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in December 2025.

5. A termination of the Trust, any Trust REMIC or any Underlying Trust does not occur.

6. The Closing Date for the Securities is November 28, 2025.

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

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

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

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

11. The initial Interest Rates on the Group 2, 3 and 5 through 17 Securities will be based on the initial rates as shown under "Terms Sheet — Interest Rates" in this Supplement; however, the interest rate on the Group 2, 3 and 5 through 17 adjustable rate HECMs for the first Distribution Date is based on the information set forth in Exhibit A. The Interest Rates on the Group 2, 3 and 5 through 17 Floating Rate Securities will adjust monthly. For purposes of the Group 2, 3 and 5 through 17 decrement tables, in all periods on or subsequent to the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A, the constant value shown of the applicable index shown in Exhibit A with respect to any such decrement table is used to calculate the interest rate with respect to the Group 2, 3 and 5 through 17 HECMs, while on all Distribution Dates occurring after the first Distribution Date, the constant value shown of the applicable index shown in the Terms Sheet with respect to any such decrement table is used to calculate the interest rate with respect to the applicable Class.

12. The initial Interest Rate on the Group 1 Securities will be based on the initial rates as shown under "Terms Sheet — Interest Rates" in this Supplement; however, the interest rate on the Group 1 adjustable rate HECMs for the first Distribution Date is based on the information set forth in Exhibit E. For purposes of the Group 1 decrement tables, in all periods on or subsequent to the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit E, the constant value shown of the applicable index shown in Exhibit E with respect to any such decrement table is used to calculate the interest rate with respect to the Group 1 HECMs, while on all Distribution Dates occurring after the first Distribution Date, the constant value shown of (1) one-month Adjusted CME Term SOFR ("One-Month Adjusted CME Term SOFR") with respect to any such decrement table is used to calculate the interest rate with respect to the Subgroup 1A, 1C and 1D Trust Assets, (2) twelve-month Adjusted CME Term SOFR ("One-Year Adjusted CME Term SOFR") with respect to any such decrement table is used to calculate for each Accrual Period beginning with the Accrual Period related to the Distribution Date in May 2026, the interest rate with respect to the Subgroup 1B Trust Asset, (3) 30-day Average SOFR with respect to any such decrement table is used to calculate the interest rate with respect to the Subgroup 1E Trust Asset and (4) One-Month CME Term SOFR with respect to any such decrement table is used to calculate the interest rate with respect to the applicable Class.

13. The initial Interest Rate on the Group 4 Securities will be based on the initial rates as shown under "Terms Sheet — Interest Rates" in this Supplement; however, the interest rate on the Group 4 adjustable rate HECMs for the first Distribution Date is based on the information set forth in Exhibit E. For purposes of the Group 4 decrement tables, in all periods on or subsequent to the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit E, the constant value shown of the applicable index

shown in Exhibit E with respect to any such decrement table is used to calculate the interest rate with respect to the Group 4 HECMs, while on all Distribution Dates occurring after the first Distribution Date, the constant value shown of 30-day Average SOFR with respect to any such decrement table is used to calculate the interest rate with respect to the applicable Class and the Group 4 Trust Assets.

14. The HECMs and the Participations underlying the Subgroup 1A, 1B, 1C, 1D and 4A Trust Assets and, in the case of Pools DJ0286, DJ1390, DK4176, DK4997, DK5824, DK8588, DL4972, DM1356, DM2153 and DN0413, the Group 10, 11, 12, 14 and 16 and Subgroup 1E Trust Assets each have annual interest rate adjustment caps of 2%. There are no periodic interest rate adjustment caps on the HECMs and the Participations underlying the Group 2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17 and Subgroup 1E, 4B and 4C Trust Assets (other than Pool DM1356 included in Trust Asset Groups 10, 11, 12, 14 and 16, Pool DM2153 included in Trust Asset Groups 10, 11, 14 and 16 and Pools DJ0286, DJ1390, DK4176, DK4997, DK5824, DK8588, DL4972, DN0413 included in Trust Asset Subgroup 1E).

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

16. No borrower changes payment plans.

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

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

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

- For example, most of the HECMs will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 20th of the month, draw activity and prepayments, if any, will occur throughout the month, draws will occur in respect of set asides for property charges and repairs, the Trustee may cause a termination of the Trust as described under "Description of the Securities — Termination" in this Supplement.

- In addition, distributions on the Securities are based on Certificate Factors and Calculated Certificate Factors, as applicable, which may not reflect actual receipts on the Trust Assets.

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

Decrement Tables

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. The model used in this Supplement is based on a prepayment curve ("PPC") consisting of a series of Constant Prepayment Rates ("CPRs"). CPR is the standard prepayment assumption model of The Securities Industry and Financial Markets Association. CPR represents a constant rate of prepayment on the HECMs each month relative to the then outstanding aggregate principal balance of the HECMs for the life of those HECMs. *See "Yield, Maturity and Prepayment Considerations — Standard Prepayment Assumption Models" in the Base Offering Circular.*

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

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

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumptions that the related HECMs prepay at the PPC Prepayment Assumption Rates set forth in such tables, One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, 30-day Average SOFR and One-Year CMT, as applicable, are constant at the rates set forth in such tables and draws, if any, occur at the Draw Rates set forth in Exhibit C. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each PPC Prepayment Assumption Rate and each indicated level of One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, 30-day Average SOFR and One-Year CMT, as applicable. The Weighted Average Life of each Class is calculated by:

(a) multiplying the net reduction, if any, of the Class Principal Balance (or the net reduction of the Class Notional Balance, in the case of a Notional Class) from one Distribution Date to the next Distribution Date by the number of years from the date of issuance thereof to the related Distribution Date,

(b) summing the results, and

(c) dividing the sum by the aggregate amount of the assumed net reductions in principal balance or notional amount, as applicable, referred to in clause (a).

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

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

	Security Group 1 PPC Prepayment Assumption Rates														
	Class AF 3.95000% One-Month CME Term SOFR 4.15000% 30-day Average SOFR 3.65000% One-Year CMT 4.06448% One-Month Adjusted CME Term SOFR 3.55000% One-Year Adjusted CME Term SOFR					Class AF 9.90500% One-Month CME Term SOFR 10.13000% 30-day Average SOFR 9.46000% One-Year CMT 10.01948% One-Month Adjusted CME Term SOFR 6.32150% One-Year Adjusted CME Term SOFR					Class AF 15.86000% One-Month CME Term SOFR 16.11000% 30-day Average SOFR 15.27000% One-Year CMT 15.97448% One-Month Adjusted CME Term SOFR 9.09300% One-Year Adjusted CME Term SOFR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	104	86	80	73	67	107	88	81	74	68	107	88	81	74	68
November 2027	97	66	56	47	38	98	65	55	46	38	100	66	56	47	38
November 2028	86	47	36	28	21	33	15	12	8	6	18	10	8	6	5
November 2029	41	15	10	6	4	24	8	5	3	2	8	3	3	2	1
November 2030	22	6	3	2	1	8	3	2	1	1	8	3	2	1	1
November 2031	21	4	2	1	0	9	2	1	1	0	9	2	1	1	0
November 2032	22	3	1	1	0	9	2	1	0	0	9	2	1	0	0
November 2033	23	2	1	0	0	10	1	1	0	0	10	1	1	0	0
November 2034	7	1	0	0	0	10	1	0	0	0	11	1	0	0	0
November 2035	8	1	0	0	0	11	1	0	0	0	12	1	0	0	0
November 2036	8	1	0	0	0	12	1	0	0	0	13	1	0	0	0
November 2037	8	0	0	0	0	13	1	0	0	0	14	1	0	0	0
November 2038	8	0	0	0	0	13	0	0	0	0	14	0	0	0	0
November 2039	9	0	0	0	0	12	0	0	0	0	13	0	0	0	0
November 2040	9	0	0	0	0	12	0	0	0	0	14	0	0	0	0
November 2041	9	0	0	0	0	13	0	0	0	0	13	0	0	0	0
November 2042	8	0	0	0	0	12	0	0	0	0	14	0	0	0	0
November 2043	8	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2044	8	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2045	8	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2046	9	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2047	9	0	0	0	0	11	0	0	0	0	11	0	0	0	0
November 2048	9	0	0	0	0	7	0	0	0	0	7	0	0	0	0
November 2049	9	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2050	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.8	2.8	2.4	2.0	1.8	5.9	2.4	2.1	1.8	1.6	5.8	2.3	2.1	1.8	1.6

	Security Group 1 PPC Prepayment Assumption Rates														
	Class IA* 3.95000% One-Month CME Term SOFR 4.15000% 30-day Average SOFR 3.65000% One-Year CMT 4.06448% One-Month Adjusted CME Term SOFR 3.55000% One-Year Adjusted CME Term SOFR					Class IA* 9.90500% One-Month CME Term SOFR 10.13000% 30-day Average SOFR 9.46000% One-Year CMT 10.01948% One-Month Adjusted CME Term SOFR 6.32150% One-Year Adjusted CME Term SOFR					Class IA* 15.86000% One-Month CME Term SOFR 16.11000% 30-day Average SOFR 15.27000% One-Year CMT 15.97448% One-Month Adjusted CME Term SOFR 9.09300% One-Year Adjusted CME Term SOFR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	104	86	80	73	67	107	88	81	74	68	107	88	81	74	68
November 2027	97	66	56	47	38	98	65	55	46	38	100	66	56	47	38
November 2028	86	47	36	28	21	33	15	12	8	6	18	10	8	6	5
November 2029	41	15	10	6	4	24	8	5	3	2	8	3	3	2	1
November 2030	22	6	3	2	1	8	3	2	1	1	8	3	2	1	1
November 2031	21	4	2	1	0	9	2	1	1	0	9	2	1	1	0
November 2032	22	3	1	1	0	9	2	1	0	0	9	2	1	0	0
November 2033	23	2	1	0	0	10	1	1	0	0	10	1	1	0	0
November 2034	7	1	0	0	0	10	1	0	0	0	11	1	0	0	0
November 2035	8	1	0	0	0	11	1	0	0	0	12	1	0	0	0
November 2036	8	1	0	0	0	12	1	0	0	0	13	1	0	0	0
November 2037	8	0	0	0	0	13	1	0	0	0	14	1	0	0	0
November 2038	9	0	0	0	0	13	0	0	0	0	14	0	0	0	0
November 2039	9	0	0	0	0	12	0	0	0	0	13	0	0	0	0
November 2040	9	0	0	0	0	12	0	0	0	0	14	0	0	0	0
November 2041	9	0	0	0	0	13	0	0	0	0	13	0	0	0	0
November 2042	8	0	0	0	0	12	0	0	0	0	14	0	0	0	0
November 2043	8	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2044	9	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2045	9	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2046	9	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2047	9	0	0	0	0	11	0	0	0	0	11	0	0	0	0
November 2048	9	0	0	0	0	7	0	0	0	0	7	0	0	0	0
November 2049	9	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2050	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.8	2.8	2.4	2.0	1.8	5.9	2.4	2.1	1.8	1.6	5.8	2.3	2.1	1.8	1.6

* The decrement tables for Class IA reflect only the Class IA Notional Balance at various rates of PPC and at various levels of One-Month CME Term SOFR, 30-day Average SOFR, One-Year CMT, One-Month Adjusted CME Term SOFR and One-Year Adjusted CME Term SOFR. In addition to the current interest accrual amount on the Class IA Notional Balance at the Class IA Interest Rate, Class IA is entitled to the Class IA Deferred Interest Amount. No representation is made about the timing of distributions of the Class IA Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IA.

	Security Group 2 PPC Prepayment Assumption Rates														
	Class AI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class AI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class AI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	103	102	101	100	110	107	106	105	104	110	107	106	105	104
November 2027	111	102	98	95	92	123	112	108	105	101	123	112	108	105	101
November 2028	117	98	93	87	81	136	114	107	101	94	136	114	107	101	94
November 2029	124	94	85	77	69	151	114	104	94	85	151	114	104	94	85
November 2030	131	88	77	67	57	166	112	98	85	73	166	112	98	85	73
November 2031	137	82	68	56	46	184	110	91	75	61	184	110	91	75	61
November 2032	145	75	59	46	36	192	99	78	61	47	192	99	78	61	47
November 2033	153	68	50	37	27	206	92	68	50	36	206	92	68	50	36
November 2034	161	61	42	29	20	4	1	1	1	0	4	1	1	1	0
November 2035	168	53	35	22	14	2	1	1	0	0	2	1	1	0	0
November 2036	176	46	28	17	9	1	0	0	0	0	1	0	0	0	0
November 2037	174	37	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	184	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	194	26	12	6	2	0	0	0	0	0	0	0	0	0	0
November 2040	176	19	8	3	1	0	0	0	0	0	0	0	0	0	0
November 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.1	8.3	7.0	6.1	8.6	8.3	7.7	7.0	6.3	8.6	8.3	7.7	7.0	6.3

* The decrement tables for Class AI reflect only the Class AI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class AI Notional Balance at the Class AI Interest Rate, Class AI is entitled to the Class AI Deferred Interest Amount. No representation is made about the timing of distributions of the Class AI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class AI.

	Security Group 2 PPC Prepayment Assumption Rates														
	Class BF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class BF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class BF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	100	100	110	107	106	105	104	110	107	106	105	104
November 2027	110	101	98	95	92	123	112	108	105	101	123	112	108	105	101
November 2028	116	98	92	87	81	136	114	107	101	94	136	114	107	101	94
November 2029	122	94	85	77	69	151	114	104	94	84	151	114	104	94	84
November 2030	128	88	77	66	57	166	112	98	84	73	166	112	98	84	73
November 2031	133	81	68	56	46	184	110	91	75	61	184	110	91	75	61
November 2032	140	75	59	46	36	192	99	78	61	47	192	99	78	61	47
November 2033	147	68	50	37	27	206	92	68	50	36	206	92	68	50	36
November 2034	154	60	42	29	20	4	1	1	1	0	4	1	1	1	0
November 2035	160	53	35	22	14	2	1	1	0	0	2	1	1	0	0
November 2036	167	46	28	16	9	1	0	0	0	0	1	0	0	0	0
November 2037	165	37	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	173	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	182	26	12	6	2	0	0	0	0	0	0	0	0	0	0
November 2040	164	18	8	3	1	0	0	0	0	0	0	0	0	0	0
November 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.1	8.3	7.0	6.1	8.6	8.3	7.7	7.0	6.3	8.6	8.3	7.7	7.0	6.3

	Security Group 2 PPC Prepayment Assumption Rates														
	Class DF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class DF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class DF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	101	100	110	107	106	105	104	110	107	106	105	104
November 2027	110	101	98	95	92	123	112	108	105	101	123	112	108	105	101
November 2028	116	98	92	87	81	136	114	107	101	94	136	114	107	101	94
November 2029	122	94	85	77	69	151	114	104	94	84	151	114	104	94	84
November 2030	128	88	77	66	57	166	112	98	84	73	166	112	98	84	73
November 2031	134	81	68	56	46	184	110	91	75	61	184	110	91	75	61
November 2032	140	75	59	46	36	192	99	78	61	47	192	99	78	61	47
November 2033	147	68	50	37	27	206	92	68	50	36	206	92	68	50	36
November 2034	155	60	42	29	20	4	1	1	1	0	4	1	1	1	0
November 2035	161	53	35	22	14	2	1	1	0	0	2	1	1	0	0
November 2036	168	46	28	16	9	1	0	0	0	0	1	0	0	0	0
November 2037	166	37	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	174	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	183	26	12	6	2	0	0	0	0	0	0	0	0	0	0
November 2040	165	19	8	3	1	0	0	0	0	0	0	0	0	0	0
November 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.1	8.3	7.0	6.1	8.6	8.3	7.7	7.0	6.3	8.6	8.3	7.7	7.0	6.3

	Security Group 2 PPC Prepayment Assumption Rates														
	Class FA 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FA 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FA 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	100	100	110	107	106	105	104	110	107	106	105	104
November 2027	110	101	98	95	92	123	112	108	105	101	123	112	108	105	101
November 2028	116	98	92	87	81	136	114	107	101	94	136	114	107	101	94
November 2029	122	94	85	77	69	151	114	104	94	84	151	114	104	94	84
November 2030	128	88	77	66	57	166	112	98	84	73	166	112	98	84	73
November 2031	133	81	68	56	46	184	110	91	75	61	184	110	91	75	61
November 2032	140	75	59	46	36	192	99	78	61	47	192	99	78	61	47
November 2033	147	68	50	37	27	206	92	68	50	36	206	92	68	50	36
November 2034	154	60	42	29	20	4	1	1	1	0	4	1	1	1	0
November 2035	160	53	35	22	14	2	1	1	0	0	2	1	1	0	0
November 2036	167	46	28	16	9	1	0	0	0	0	1	0	0	0	0
November 2037	165	37	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	173	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	182	26	12	6	2	0	0	0	0	0	0	0	0	0	0
November 2040	164	18	8	3	1	0	0	0	0	0	0	0	0	0	0
November 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.1	8.3	7.0	6.1	8.6	8.3	7.7	7.0	6.3	8.6	8.3	7.7	7.0	6.3

	Security Group 2 PPC Prepayment Assumption Rates														
	Class FB 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FB 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FB 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	101	100	110	107	106	105	104	110	107	106	105	104
November 2027	111	101	98	95	92	123	112	108	105	101	123	112	108	105	101
November 2028	116	98	92	87	81	136	114	107	101	94	136	114	107	101	94
November 2029	122	94	85	77	69	151	114	104	94	84	151	114	104	94	84
November 2030	129	88	77	67	57	166	112	98	84	73	166	112	98	84	73
November 2031	134	81	68	56	46	184	110	91	75	61	184	110	91	75	61
November 2032	141	75	59	46	36	192	99	78	61	47	192	99	78	61	47
November 2033	148	68	50	37	27	206	92	68	50	36	206	92	68	50	36
November 2034	156	60	42	29	20	4	1	1	1	0	4	1	1	1	0
November 2035	162	53	35	22	14	2	1	1	0	0	2	1	1	0	0
November 2036	170	46	28	17	9	1	0	0	0	0	1	0	0	0	0
November 2037	168	37	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	176	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	185	26	12	6	2	0	0	0	0	0	0	0	0	0	0
November 2040	167	19	8	3	1	0	0	0	0	0	0	0	0	0	0
November 2041	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.1	8.3	7.0	6.1	8.6	8.3	7.7	7.0	6.3	8.6	8.3	7.7	7.0	6.3

	Security Group 3 PPC Prepayment Assumption Rates														
	Class CI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class CI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class CI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	94	90	87	83	109	97	93	89	85	109	97	93	89	85
November 2027	111	88	80	73	67	118	93	85	78	71	118	93	85	78	71
November 2028	118	81	70	61	52	129	88	77	67	57	129	88	77	67	57
November 2029	124	73	60	49	40	105	62	51	42	34	105	62	51	42	34
November 2030	131	66	51	39	29	90	46	35	27	20	90	45	35	27	20
November 2031	138	58	42	30	21	29	12	9	6	4	29	12	9	6	4
November 2032	70	24	17	11	7	5	2	1	1	1	5	2	1	1	1
November 2033	31	9	6	4	2	5	1	1	1	0	5	2	1	1	0
November 2034	17	4	2	1	1	5	1	1	0	0	6	1	1	0	0
November 2035	6	1	1	0	0	6	1	1	0	0	6	1	1	0	0
November 2036	5	1	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2037	5	1	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2038	5	0	0	0	0	8	1	0	0	0	8	1	0	0	0
November 2039	6	0	0	0	0	8	1	0	0	0	9	1	0	0	0
November 2040	6	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2041	6	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2042	6	0	0	0	0	9	0	0	0	0	8	0	0	0	0
November 2043	7	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2044	7	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2045	8	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2046	7	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.9	5.5	4.7	4.0	3.5	6.2	4.5	4.0	3.6	3.2	6.2	4.5	4.0	3.6	3.2

* The decrement tables for Class CI reflect only the Class CI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class CI Notional Balance at the Class CI Interest Rate, Class CI is entitled to the Class CI Deferred Interest Amount. No representation is made about the timing of distributions of the Class CI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class CI.

	Security Group 3 PPC Prepayment Assumption Rates														
	Class FC 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FC 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FC 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	94	90	87	83	109	97	93	89	85	109	97	93	89	85
November 2027	111	88	80	73	67	118	93	85	78	71	118	93	85	78	71
November 2028	116	81	70	61	52	129	88	77	67	57	129	88	77	67	57
November 2029	122	73	60	49	40	105	62	51	42	34	105	62	51	42	34
November 2030	129	66	51	39	29	90	46	35	27	20	90	45	35	27	20
November 2031	135	58	42	30	21	29	12	9	6	4	29	12	9	6	4
November 2032	68	24	17	11	7	5	2	1	1	1	5	2	1	1	1
November 2033	30	9	6	4	2	5	1	1	1	0	5	2	1	1	0
November 2034	16	4	2	1	1	5	1	1	0	0	6	1	1	0	0
November 2035	6	1	1	0	0	6	1	1	0	0	6	1	1	0	0
November 2036	4	1	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2037	5	1	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2038	5	0	0	0	0	8	1	0	0	0	8	1	0	0	0
November 2039	5	0	0	0	0	8	1	0	0	0	9	1	0	0	0
November 2040	5	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2041	6	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2042	6	0	0	0	0	9	0	0	0	0	8	0	0	0	0
November 2043	6	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2044	7	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2045	7	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2046	6	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.7	5.5	4.7	4.0	3.5	6.2	4.5	4.0	3.6	3.2	6.2	4.5	4.0	3.6	3.2

	Security Group 4 PPC Prepayment Assumption Rates														
	Class CF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT 3.55000% One-Year Adjusted CME Term SOFR					Class CF 7.56000% 30-day Average SOFR 6.87000% One-Year CMT 4.14000% One-Year Adjusted CME Term SOFR					Class CF 10.97000% 30-day Average SOFR 10.09000% One-Year CMT 4.73000% One-Year Adjusted CME Term SOFR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	94	90	86	82	107	95	91	87	83	108	96	92	88	84
November 2027	110	87	79	72	65	115	90	81	74	66	118	92	84	76	68
November 2028	116	80	69	59	50	123	83	72	61	52	120	81	70	60	50
November 2029	122	72	58	47	37	124	71	58	46	37	89	51	41	33	26
November 2030	128	64	49	36	27	80	38	29	21	16	66	32	24	18	13
November 2031	76	32	23	16	11	2	1	1	0	0	2	1	1	0	0
November 2032	2	1	1	0	0	3	1	1	0	0	2	1	0	0	0
November 2033	2	1	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2034	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2035	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.2	4.8	4.2	3.7	3.2	5.2	4.3	3.8	3.4	3.0	4.6	4.0	3.6	3.2	2.9

	Security Group 4 PPC Prepayment Assumption Rates														
	Class IC* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT 3.55000% One-Year Adjusted CME Term SOFR					Class IC* 7.56000% 30-day Average SOFR 6.87000% One-Year CMT 4.14000% One-Year Adjusted CME Term SOFR					Class IC* 10.97000% 30-day Average SOFR 10.09000% One-Year CMT 4.73000% One-Year Adjusted CME Term SOFR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	94	90	86	82	108	95	91	87	83	109	96	92	88	84
November 2027	111	87	79	72	65	116	90	81	74	66	119	92	84	76	68
November 2028	117	80	69	59	50	125	83	72	61	52	122	81	70	60	50
November 2029	124	72	58	47	37	126	71	58	46	37	90	51	41	33	26
November 2030	130	64	49	36	27	81	38	29	21	16	67	32	24	18	13
November 2031	78	32	23	16	11	3	1	1	0	0	2	1	1	0	0
November 2032	2	1	1	0	0	3	1	1	0	0	2	1	0	0	0
November 2033	2	1	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2034	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2035	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0
November 2036	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.2	4.8	4.2	3.7	3.2	5.2	4.3	3.8	3.4	3.0	4.6	4.0	3.6	3.2	2.9

* The decrement tables for Class IC reflect only the Class IC Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR, One-Year CMT and One-Year Adjusted CME Term SOFR. In addition to the current interest accrual amount on the Class IC Notional Balance at the Class IC Interest Rate, Class IC is entitled to the Class IC Deferred Interest Amount. No representation is made about the timing of distributions of the Class IC Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IC.

	Security Groups 1 and 4 PPC Prepayment Assumption Rates														
	Class BI* 3.95000% One-Month CME Term SOFR 4.15000% 30-day Average SOFR 3.65000% One-Year CMT 4.06448% One-Month Adjusted CME Term SOFR 3.55000% One-Year Adjusted CME Term SOFR					Class BI* 9.90500% One-Month CME Term SOFR 10.13000% 30-day Average SOFR 9.46000% One-Year CMT 10.01948% One-Month Adjusted CME Term SOFR 6.32150% One-Year Adjusted CME Term SOFR					Class BI* 15.86000% One-Month CME Term SOFR 16.11000% 30-day Average SOFR 15.27000% One-Year CMT 15.97448% One-Month Adjusted CME Term SOFR 9.09300% One-Year Adjusted CME Term SOFR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	104	87	81	74	68	107	88	82	75	69	107	89	82	76	69
November 2027	99	67	58	49	41	100	67	57	49	40	102	68	58	49	41
November 2028	89	49	39	30	23	40	21	16	12	9	27	16	13	10	8
November 2029	48	20	14	10	7	29	11	8	5	4	15	7	6	4	3
November 2030	31	10	7	5	3	13	5	4	2	2	13	5	4	2	2
November 2031	26	6	4	2	1	8	2	1	1	0	8	2	1	1	0
November 2032	20	3	1	1	0	9	2	1	0	0	9	2	1	0	0
November 2033	21	2	1	0	0	9	1	1	0	0	9	1	1	0	0
November 2034	7	1	0	0	0	10	1	0	0	0	10	1	0	0	0
November 2035	7	1	0	0	0	10	1	0	0	0	11	1	0	0	0
November 2036	7	1	0	0	0	11	1	0	0	0	12	1	0	0	0
November 2037	8	0	0	0	0	12	1	0	0	0	13	1	0	0	0
November 2038	8	0	0	0	0	12	0	0	0	0	13	0	0	0	0
November 2039	8	0	0	0	0	11	0	0	0	0	12	0	0	0	0
November 2040	8	0	0	0	0	11	0	0	0	0	13	0	0	0	0
November 2041	9	0	0	0	0	12	0	0	0	0	12	0	0	0	0
November 2042	7	0	0	0	0	11	0	0	0	0	13	0	0	0	0
November 2043	8	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2044	8	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2045	8	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2046	8	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2047	8	0	0	0	0	10	0	0	0	0	10	0	0	0	0
November 2048	8	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2049	8	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2050	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	7	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	6.8	2.9	2.5	2.2	1.9	5.8	2.5	2.2	2.0	1.7	5.8	2.5	2.2	1.9	1.7

* The decrement tables for Class BI reflect only the Class BI Notional Balance at various rates of PPC and at various levels of One-Month CME Term SOFR, 30-day Average SOFR, One-Year CMT, One-Month Adjusted CME Term SOFR and One-Year Adjusted CME Term SOFR. In addition to the current interest accrual amount on the Class BI Notional Balance at the Class BI Interest Rate, Class BI is entitled to the Class BI Deferred Interest Amount. No representation is made about the timing of distributions of the Class BI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class BI.

	Security Groups 2, 3 and 4 PPC Prepayment Assumption Rates														
	Class F 4.15000% 30-day Average SOFR 3.65000% One-Year CMT 3.55000% One-Year Adjusted CME Term SOFR					Class F 10.11950% 30-day Average SOFR 9.40650% One-Year CMT 4.14000% One-Year Adjusted CME Term SOFR					Class F 16.08900% 30-day Average SOFR 15.16300% One-Year CMT 4.73000% One-Year Adjusted CME Term SOFR				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	98	95	93	90	109	101	99	96	93	109	101	99	96	93
November 2027	111	94	88	83	78	120	101	95	89	84	120	101	95	90	84
November 2028	116	88	80	72	65	131	99	90	81	73	132	99	90	81	73
November 2029	122	82	71	61	52	124	84	73	64	55	124	84	73	64	55
November 2030	129	75	62	51	41	123	74	62	52	43	122	74	62	52	43
November 2031	132	67	52	41	31	95	54	44	36	29	95	54	44	36	29
November 2032	97	45	34	26	19	86	44	35	27	21	86	44	35	27	21
November 2033	80	34	25	18	13	92	40	30	22	16	92	40	30	22	16
November 2034	76	28	20	13	9	4	1	1	0	0	4	1	1	0	0
November 2035	73	23	15	10	6	4	1	1	0	0	4	1	1	0	0
November 2036	76	20	12	7	4	4	1	0	0	0	4	1	0	0	0
November 2037	75	16	9	5	3	4	0	0	0	0	4	0	0	0	0
November 2038	79	14	7	3	2	4	0	0	0	0	4	0	0	0	0
November 2039	83	11	5	2	1	4	0	0	0	0	4	0	0	0	0
November 2040	75	8	3	1	1	5	0	0	0	0	5	0	0	0	0
November 2041	3	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	4	0	0	0	0	5	0	0	0	0	4	0	0	0	0
November 2043	3	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2044	4	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2045	4	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2046	3	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2047	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.1	7.5	6.3	5.4	4.6	7.6	6.5	5.8	5.2	4.7	7.6	6.4	5.8	5.2	4.7

	Security Group 5 PPC Prepayment Assumption Rates														
	Class DI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class DI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class DI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	94	91	87	83	109	98	94	90	86	110	99	95	91	87
November 2027	111	88	81	74	67	120	95	87	80	73	122	96	89	81	74
November 2028	117	81	71	61	53	119	82	72	63	54	91	62	55	47	41
November 2029	124	74	61	50	40	68	41	34	28	22	67	40	33	27	22
November 2030	131	66	51	40	30	72	37	29	22	17	72	37	28	22	17
November 2031	125	53	39	28	20	4	1	1	1	1	4	2	1	1	1
November 2032	63	22	15	10	7	4	1	1	1	0	4	1	1	1	0
November 2033	13	4	2	2	1	4	1	1	0	0	4	1	1	0	0
November 2034	8	2	1	1	0	4	1	1	0	0	5	1	1	0	0
November 2035	3	1	0	0	0	5	1	0	0	0	5	1	0	0	0
November 2036	3	0	0	0	0	4	1	0	0	0	5	1	0	0	0
November 2037	3	0	0	0	0	5	0	0	0	0	5	1	0	0	0
November 2038	3	0	0	0	0	5	0	0	0	0	6	0	0	0	0
November 2039	3	0	0	0	0	5	0	0	0	0	6	0	0	0	0
November 2040	3	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2041	3	0	0	0	0	7	0	0	0	0	4	0	0	0	0
November 2042	3	0	0	0	0	4	0	0	0	0	2	0	0	0	0
November 2043	4	0	0	0	0	2	0	0	0	0	0	0	0	0	0
November 2044	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.1	5.3	4.6	4.0	3.5	5.3	4.2	3.7	3.4	3.1	5.1	4.0	3.6	3.3	3.0

* The decrement tables for Class DI reflect only the Class DI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class DI Notional Balance at the Class DI Interest Rate, Class DI is entitled to the Class DI Deferred Interest Amount. No representation is made about the timing of distributions of the Class DI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class DI.

	Security Group 5 PPC Prepayment Assumption Rates														
	Class FD 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FD 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FD 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	94	91	87	83	109	98	94	90	86	110	99	95	91	87
November 2027	110	88	81	74	67	120	95	87	80	73	122	96	89	81	74
November 2028	116	81	71	61	53	119	82	72	63	54	90	62	55	47	41
November 2029	121	74	61	50	40	68	41	34	28	22	67	40	33	27	22
November 2030	127	66	51	40	30	72	37	29	22	17	72	37	28	22	17
November 2031	121	53	39	28	20	4	1	1	1	1	4	2	1	1	1
November 2032	61	22	15	10	7	4	1	1	1	0	4	1	1	1	0
November 2033	13	4	2	2	1	4	1	1	0	0	4	1	1	0	0
November 2034	8	2	1	1	0	4	1	1	0	0	5	1	1	0	0
November 2035	3	1	0	0	0	5	1	0	0	0	5	1	0	0	0
November 2036	3	0	0	0	0	4	1	0	0	0	5	1	0	0	0
November 2037	3	0	0	0	0	5	0	0	0	0	5	1	0	0	0
November 2038	3	0	0	0	0	5	0	0	0	0	6	0	0	0	0
November 2039	3	0	0	0	0	5	0	0	0	0	6	0	0	0	0
November 2040	3	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2041	3	0	0	0	0	6	0	0	0	0	4	0	0	0	0
November 2042	3	0	0	0	0	4	0	0	0	0	2	0	0	0	0
November 2043	3	0	0	0	0	2	0	0	0	0	0	0	0	0	0
November 2044	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	7.9	5.3	4.6	4.0	3.5	5.3	4.2	3.7	3.4	3.1	5.1	4.0	3.6	3.3	3.0

	Security Group 6 PPC Prepayment Assumption Rates														
	Class EI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class EI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class EI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	100	99	111	107	106	105	104	111	107	106	105	104
November 2027	111	101	97	94	91	123	111	107	104	100	123	111	107	104	100
November 2028	117	97	91	86	80	136	113	106	99	93	136	113	106	99	93
November 2029	123	92	84	75	68	151	113	102	92	83	151	113	102	92	83
November 2030	130	87	75	65	56	167	112	97	84	72	167	112	97	84	72
November 2031	137	81	67	55	45	181	107	88	73	59	181	107	88	73	59
November 2032	144	74	58	45	35	199	102	80	62	48	199	102	80	62	48
November 2033	152	67	50	36	26	193	85	63	46	34	193	85	63	46	34
November 2034	161	60	42	29	19	0	0	0	0	0	0	0	0	0	0
November 2035	169	53	34	22	14	0	0	0	0	0	0	0	0	0	0
November 2036	174	45	27	16	9	0	0	0	0	0	0	0	0	0	0
November 2037	181	38	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	190	32	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	198	26	12	5	2	0	0	0	0	0	0	0	0	0	0
November 2040	120	12	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2041	76	6	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.2	10.0	8.2	6.9	6.0	8.5	8.2	7.6	6.9	6.3	8.5	8.2	7.6	6.9	6.3

* The decrement tables for Class EI reflect only the Class EI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class EI Notional Balance at the Class EI Interest Rate, Class EI is entitled to the Class EI Deferred Interest Amount. No representation is made about the timing of distributions of the Class EI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class EI.

Security Group 6
PPC Prepayment Assumption Rates

Distribution Date	Class FE 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FE 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FE 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	100	99	111	107	106	105	104	111	107	106	105	104
November 2027	110	100	97	94	91	123	111	107	104	100	123	111	107	104	100
November 2028	116	97	91	85	80	136	113	106	99	93	136	113	106	99	93
November 2029	121	92	83	75	68	150	113	102	92	83	150	113	102	92	83
November 2030	127	87	75	65	56	167	112	97	84	72	167	112	97	84	72
November 2031	133	80	67	55	45	181	107	88	73	59	181	107	88	73	59
November 2032	140	74	58	45	35	199	102	80	62	48	199	102	80	62	48
November 2033	147	67	50	36	26	193	85	63	46	34	193	85	63	46	34
November 2034	154	60	42	28	19	0	0	0	0	0	0	0	0	0	0
November 2035	162	52	34	22	14	0	0	0	0	0	0	0	0	0	0
November 2036	166	45	27	16	9	0	0	0	0	0	0	0	0	0	0
November 2037	172	38	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	180	32	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	186	26	12	5	2	0	0	0	0	0	0	0	0	0	0
November 2040	113	12	5	2	1	0	0	0	0	0	0	0	0	0	0
November 2041	71	6	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2042 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.2	10.0	8.2	6.9	6.0	8.5	8.2	7.6	6.9	6.3	8.5	8.2	7.6	6.9	6.3

Security Group 7
PPC Prepayment Assumption Rates

Distribution Date	Class EF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class EF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class EF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	99	98	111	107	106	104	103	111	107	106	104	103
November 2027	111	100	97	93	90	123	111	107	103	100	123	111	107	103	100
November 2028	116	97	91	85	79	137	113	106	99	92	137	113	106	99	92
November 2029	122	92	83	75	67	152	114	103	92	83	152	114	103	92	83
November 2030	129	87	75	65	55	169	113	97	84	72	169	113	97	84	72
November 2031	135	80	66	54	44	188	110	91	74	60	188	110	91	74	60
November 2032	142	74	58	45	34	207	105	82	64	49	207	105	82	64	49
November 2033	150	66	49	36	26	229	99	74	54	39	229	99	74	54	39
November 2034	157	59	41	28	19	0	0	0	0	0	0	0	0	0	0
November 2035	166	52	34	22	13	0	0	0	0	0	0	0	0	0	0
November 2036	172	45	27	16	9	0	0	0	0	0	0	0	0	0	0
November 2037	180	38	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	181	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	190	26	12	5	2	0	0	0	0	0	0	0	0	0	0
November 2040	196	21	9	3	1	0	0	0	0	0	0	0	0	0	0
November 2041 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.0	8.2	6.9	6.0	8.4	8.2	7.6	6.9	6.3	8.4	8.2	7.6	6.9	6.3

	Security Group 7 PPC Prepayment Assumption Rates														
	Class IE* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IE* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IE* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	99	98	111	107	106	104	103	111	107	106	104	103
November 2027	111	100	97	94	90	123	111	107	104	100	123	111	107	104	100
November 2028	117	97	91	85	79	137	113	106	99	92	137	113	106	99	92
November 2029	124	92	83	75	67	152	114	103	92	83	152	114	103	92	83
November 2030	130	87	75	65	55	169	113	97	84	72	169	113	97	84	72
November 2031	138	80	66	54	44	188	110	91	74	60	188	110	91	74	60
November 2032	145	74	58	45	34	207	105	82	64	49	207	105	82	64	49
November 2033	153	67	49	36	26	229	99	74	54	39	229	99	74	54	39
November 2034	161	59	41	28	19	0	0	0	0	0	0	0	0	0	0
November 2035	170	52	34	22	13	0	0	0	0	0	0	0	0	0	0
November 2036	177	45	27	16	9	0	0	0	0	0	0	0	0	0	0
November 2037	186	38	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	188	31	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	198	26	12	5	2	0	0	0	0	0	0	0	0	0	0
November 2040	205	21	9	3	1	0	0	0	0	0	0	0	0	0	0
November 2041 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.1	10.0	8.2	6.9	6.0	8.4	8.2	7.6	6.9	6.3	8.4	8.2	7.6	6.9	6.3

* The decrement tables for Class IE reflect only the Class IE Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IE Notional Balance at the Class IE Interest Rate, Class IE is entitled to the Class IE Deferred Interest Amount. No representation is made about the timing of distributions of the Class IE Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IE.

Security Groups 6 and 7
PPC Prepayment Assumption Rates

Distribution Date	Class ID* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class ID* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class ID* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	102	101	100	99	111	107	106	105	104	111	107	106	105	104
November 2027	111	101	97	94	91	123	111	107	104	100	123	111	107	104	100
November 2028	117	97	91	85	80	136	113	106	99	93	136	113	106	99	93
November 2029	123	92	84	75	68	151	113	102	92	83	151	113	102	92	83
November 2030	130	87	75	65	56	168	112	97	84	72	168	112	97	84	72
November 2031	137	81	67	55	45	183	107	89	73	60	183	107	89	73	60
November 2032	144	74	58	45	35	201	103	81	63	48	201	103	81	63	48
November 2033	152	67	49	36	26	201	88	65	48	35	201	88	65	48	35
November 2034	161	60	42	28	19	0	0	0	0	0	0	0	0	0	0
November 2035	170	52	34	22	14	0	0	0	0	0	0	0	0	0	0
November 2036	175	45	27	16	9	0	0	0	0	0	0	0	0	0	0
November 2037	182	38	21	11	6	0	0	0	0	0	0	0	0	0	0
November 2038	190	32	16	8	4	0	0	0	0	0	0	0	0	0	0
November 2039	198	26	12	5	2	0	0	0	0	0	0	0	0	0	0
November 2040	137	14	6	2	1	0	0	0	0	0	0	0	0	0	0
November 2041	61	5	2	1	0	0	0	0	0	0	0	0	0	0	0
November 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.2	10.0	8.2	6.9	6.0	8.5	8.2	7.6	6.9	6.3	8.5	8.2	7.6	6.9	6.3

* The decrement tables for Class ID reflect only the Class ID Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class ID Notional Balance at the Class ID Interest Rate, Class ID is entitled to the Class ID Deferred Interest Amount. No representation is made about the timing of distributions of the Class ID Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class ID.

Security Group 8
PPC Prepayment Assumption Rates

Distribution Date	Class FG 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FG 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FG 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	110	92	86	80	74	122	101	94	88	81	122	101	94	88	81
November 2028	116	87	77	69	61	135	99	89	79	70	135	99	89	79	70
November 2029	122	80	68	58	49	150	97	82	70	59	150	97	82	70	59
November 2030	128	74	60	48	38	159	89	72	58	46	159	89	72	58	46
November 2031	134	67	51	38	29	162	79	61	46	34	162	79	61	46	34
November 2032	128	54	39	28	19	17	7	5	4	3	17	7	5	4	3
November 2033	134	48	32	21	14	13	5	3	2	1	13	5	3	2	1
November 2034	133	40	25	15	9	14	4	3	2	1	15	4	3	2	1
November 2035	116	29	17	10	5	16	4	2	1	1	16	4	2	1	1
November 2036	121	25	13	7	3	18	3	2	1	0	18	3	2	1	0
November 2037	78	13	6	3	1	20	3	1	1	0	20	3	1	1	0
November 2038	10	1	1	0	0	3	0	0	0	0	3	0	0	0	0
November 2039	11	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2040	11	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2041	12	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	12	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2043	13	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2044	13	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2045	14	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	15	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	2	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2048	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	1	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2057	1	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.6	7.6	6.2	5.2	4.4	7.6	6.4	5.7	5.0	4.4	7.6	6.4	5.7	5.0	4.4

Security Group 8
PPC Prepayment Assumption Rates

Distribution Date	Class GF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class GF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class GF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	110	92	86	80	74	122	101	94	88	81	122	101	94	88	81
November 2028	116	87	77	69	61	135	99	89	79	70	135	99	89	79	70
November 2029	122	80	68	58	49	150	97	82	70	59	150	97	82	70	59
November 2030	128	74	60	48	38	159	89	72	58	46	159	89	72	58	46
November 2031	134	67	51	38	29	162	79	61	46	34	162	79	61	46	34
November 2032	128	54	39	28	19	17	7	5	4	3	17	7	5	4	3
November 2033	134	48	32	21	14	13	5	3	2	1	13	5	3	2	1
November 2034	133	40	25	15	9	14	4	3	2	1	15	4	3	2	1
November 2035	116	29	17	10	5	16	4	2	1	1	16	4	2	1	1
November 2036	121	25	13	7	3	18	3	2	1	0	18	3	2	1	0
November 2037	78	13	6	3	1	20	3	1	1	0	20	3	1	1	0
November 2038	10	1	1	0	0	3	0	0	0	0	3	0	0	0	0
November 2039	11	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2040	11	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2041	12	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	12	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2043	13	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2044	13	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2045	14	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	15	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	2	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2048	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	1	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2057	1	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.6	7.6	6.2	5.2	4.4	7.6	6.4	5.7	5.0	4.4	7.6	6.4	5.7	5.0	4.4

	Security Group 8 PPC Prepayment Assumption Rates														
	Class GI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class GI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class GI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	112	92	86	80	74	122	101	94	88	81	122	101	94	88	81
November 2028	118	87	77	69	61	135	99	89	79	70	135	99	89	79	70
November 2029	125	80	68	58	49	150	97	82	70	59	150	97	82	70	59
November 2030	132	74	60	48	38	159	89	72	58	46	159	89	72	58	46
November 2031	140	67	51	38	29	163	79	61	46	34	163	79	61	46	34
November 2032	134	54	39	28	19	17	7	5	4	3	17	7	5	4	3
November 2033	141	48	32	21	14	13	5	3	2	1	13	5	3	2	1
November 2034	141	40	25	15	9	15	4	3	2	1	15	4	3	2	1
November 2035	123	29	17	10	5	16	4	2	1	1	16	4	2	1	1
November 2036	130	25	13	7	3	18	3	2	1	0	18	3	2	1	0
November 2037	84	13	6	3	1	20	3	1	1	0	20	3	1	1	0
November 2038	11	1	1	0	0	3	0	0	0	0	3	0	0	0	0
November 2039	12	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2040	12	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2041	13	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	14	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2043	14	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2044	15	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2045	16	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	17	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	3	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2048	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	2	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2057	2	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.8	7.6	6.2	5.2	4.4	7.6	6.4	5.7	5.0	4.4	7.6	6.4	5.7	5.0	4.4

* The decrement tables for Class GI reflect only the Class GI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class GI Notional Balance at the Class GI Interest Rate, Class GI is entitled to the Class GI Deferred Interest Amount. No representation is made about the timing of distributions of the Class GI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class GI.

Security Group 9
PPC Prepayment Assumption Rates

	Class FH 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FH 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FH 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	93	90	87	110	101	98	94	91	110	101	98	94	91
November 2027	110	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	116	86	77	68	60	135	99	88	78	69	135	99	88	78	69
November 2029	122	80	68	57	48	138	89	76	64	54	138	89	76	64	54
November 2030	128	73	59	47	37	148	83	67	54	43	148	83	67	54	43
November 2031	134	66	50	38	28	102	49	37	28	21	102	49	37	28	21
November 2032	122	52	37	26	18	10	4	3	2	1	10	4	3	2	1
November 2033	128	45	31	20	13	9	3	2	1	1	9	3	2	1	1
November 2034	131	39	24	15	9	9	3	2	1	1	9	3	2	1	1
November 2035	123	30	18	10	5	9	2	1	1	0	9	2	1	1	0
November 2036	78	16	8	4	2	10	2	1	0	0	10	2	1	0	0
November 2037	36	6	3	1	1	11	2	1	0	0	11	2	1	0	0
November 2038	7	1	0	0	0	12	1	1	0	0	12	1	1	0	0
November 2039	7	1	0	0	0	10	1	0	0	0	10	1	0	0	0
November 2040	7	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2041	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2042	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2047	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	7	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.4	7.3	6.0	5.1	4.3	6.9	6.0	5.3	4.7	4.2	6.9	6.0	5.3	4.7	4.2

Security Group 9
PPC Prepayment Assumption Rates

	Class HF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class HF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class HF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	93	90	87	110	101	98	94	91	110	101	98	94	91
November 2027	110	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	116	86	77	68	60	135	99	88	78	69	135	99	88	78	69
November 2029	122	80	68	57	48	138	89	76	64	54	138	89	76	64	54
November 2030	128	73	59	47	37	148	83	67	54	43	148	83	67	54	43
November 2031	134	66	50	38	28	102	49	37	28	21	102	49	37	28	21
November 2032	122	52	37	26	18	10	4	3	2	1	10	4	3	2	1
November 2033	128	45	31	20	13	9	3	2	1	1	9	3	2	1	1
November 2034	131	39	24	15	9	9	3	2	1	1	9	3	2	1	1
November 2035	123	30	18	10	5	9	2	1	1	0	9	2	1	1	0
November 2036	78	16	8	4	2	10	2	1	0	0	10	2	1	0	0
November 2037	36	6	3	1	1	11	2	1	0	0	11	2	1	0	0
November 2038	7	1	0	0	0	12	1	1	0	0	12	1	1	0	0
November 2039	7	1	0	0	0	10	1	0	0	0	10	1	0	0	0
November 2040	7	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2041	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2042	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2047	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	7	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.4	7.3	6.0	5.1	4.3	6.9	6.0	5.3	4.7	4.2	6.9	6.0	5.3	4.7	4.2

	Security Group 9 PPC Prepayment Assumption Rates														
	Class HI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class HI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class HI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	97	93	90	87	110	101	98	94	91	110	101	98	94	91
November 2027	112	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	118	86	77	68	60	135	99	88	78	69	135	99	88	78	69
November 2029	125	80	68	57	48	138	89	76	64	54	138	89	76	64	54
November 2030	132	73	59	47	37	148	83	67	54	43	148	83	67	54	43
November 2031	139	66	50	38	28	102	49	37	28	21	102	49	37	28	21
November 2032	127	52	37	26	18	10	4	3	2	1	10	4	3	2	1
November 2033	134	45	31	20	13	9	3	2	1	1	9	3	2	1	1
November 2034	138	39	24	15	9	9	3	2	1	1	9	3	2	1	1
November 2035	130	30	18	10	5	9	2	1	1	0	9	2	1	1	0
November 2036	83	16	8	4	2	10	2	1	0	0	10	2	1	0	0
November 2037	39	6	3	1	1	11	2	1	0	0	11	2	1	0	0
November 2038	7	1	0	0	0	12	1	1	0	0	12	1	1	0	0
November 2039	8	1	0	0	0	10	1	0	0	0	10	1	0	0	0
November 2040	8	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2041	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2042	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2043	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2044	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2045	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2046	10	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2047	10	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.5	7.3	6.0	5.1	4.3	6.9	6.0	5.3	4.7	4.2	6.9	6.0	5.3	4.7	4.2

* The decrement tables for Class HI reflect only the Class HI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class HI Notional Balance at the Class HI Interest Rate, Class HI is entitled to the Class HI Deferred Interest Amount. No representation is made about the timing of distributions of the Class HI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class HI.

	Security Group 10 PPC Prepayment Assumption Rates														
	Class FJ 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FJ 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FJ 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	98	95	93	90	110	102	99	97	94	110	102	99	97	94
November 2027	110	94	89	83	78	122	103	97	91	85	122	103	97	91	85
November 2028	116	89	81	73	65	135	102	92	83	75	135	102	92	83	75
November 2029	122	83	72	62	53	144	97	84	72	62	144	97	84	72	62
November 2030	128	76	63	52	42	154	90	75	62	50	154	90	75	62	50
November 2031	134	70	54	42	32	166	85	67	52	40	166	85	67	52	40
November 2032	129	58	43	32	23	77	38	30	23	17	77	38	30	23	17
November 2033	135	52	36	25	17	74	32	24	17	12	74	32	24	17	12
November 2034	131	43	28	18	11	5	1	1	1	0	5	1	1	1	0
November 2035	114	32	20	12	7	6	1	1	0	0	6	1	1	0	0
November 2036	120	28	16	9	5	6	1	1	0	0	6	1	1	0	0
November 2037	77	16	9	5	2	6	1	0	0	0	6	1	0	0	0
November 2038	60	11	5	3	1	7	1	0	0	0	7	1	0	0	0
November 2039	63	9	4	2	1	5	0	0	0	0	5	0	0	0	0
November 2040	4	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2041	4	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2042	4	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2043	5	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2045	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2046	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2047	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2048	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.0	8.1	6.7	5.6	4.8	7.9	6.8	6.2	5.5	4.9	7.9	6.8	6.2	5.5	4.9

	Security Group 10 PPC Prepayment Assumption Rates														
	Class JF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class JF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class JF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	98	95	93	90	110	102	99	97	94	110	102	99	97	94
November 2027	110	94	89	83	78	122	103	97	91	85	122	103	97	91	85
November 2028	116	89	81	73	65	135	102	92	83	75	135	102	92	83	75
November 2029	121	83	72	62	53	144	97	84	72	62	144	97	84	72	62
November 2030	127	76	63	52	42	154	90	75	62	50	154	90	75	62	50
November 2031	134	70	54	42	32	166	85	67	52	40	166	85	67	52	40
November 2032	129	58	43	32	23	77	38	30	23	17	77	38	30	23	17
November 2033	135	52	36	25	17	74	32	24	17	12	74	32	24	17	12
November 2034	130	43	28	18	11	5	1	1	1	0	5	1	1	1	0
November 2035	114	32	20	12	7	6	1	1	0	0	6	1	1	0	0
November 2036	119	28	16	9	5	6	1	1	0	0	6	1	1	0	0
November 2037	77	16	9	5	2	6	1	0	0	0	6	1	0	0	0
November 2038	59	11	5	3	1	7	1	0	0	0	7	1	0	0	0
November 2039	62	9	4	2	1	5	0	0	0	0	5	0	0	0	0
November 2040	4	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2041	4	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2042	4	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2043	5	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2045	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2046	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2047	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2048	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.0	8.1	6.7	5.6	4.8	7.9	6.8	6.2	5.5	4.9	7.9	6.8	6.2	5.5	4.9

	Security Group 10 PPC Prepayment Assumption Rates														
	Class JI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class JI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class JI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	98	95	93	90	110	102	99	97	94	110	102	99	97	94
November 2027	112	94	89	83	78	122	103	97	91	85	122	103	97	91	85
November 2028	118	89	81	73	65	135	102	92	83	75	135	102	92	83	75
November 2029	125	83	72	62	53	144	97	84	72	62	144	97	84	72	62
November 2030	132	76	63	52	42	154	90	75	62	50	154	90	75	62	50
November 2031	139	70	54	42	32	166	85	67	52	40	166	85	67	52	40
November 2032	135	58	43	32	23	78	38	30	23	17	78	38	30	23	17
November 2033	142	52	36	25	17	74	32	24	17	12	74	32	24	17	12
November 2034	138	43	28	18	11	5	1	1	1	0	5	1	1	1	0
November 2035	122	32	20	12	7	6	1	1	0	0	6	1	1	0	0
November 2036	128	28	16	9	5	6	1	1	0	0	6	1	1	0	0
November 2037	83	16	9	5	2	6	1	0	0	0	6	1	0	0	0
November 2038	64	11	5	3	1	7	1	0	0	0	7	1	0	0	0
November 2039	68	9	4	2	1	5	0	0	0	0	5	0	0	0	0
November 2040	5	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2041	5	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2042	5	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2043	5	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	5	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2045	6	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2046	6	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2047	6	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2048	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	4	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	5	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	5	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	5	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2053	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.2	8.1	6.7	5.6	4.8	7.9	6.8	6.2	5.5	4.9	7.9	6.8	6.2	5.5	4.9

* The decrement tables for Class JI reflect only the Class JI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class JI Notional Balance at the Class JI Interest Rate, Class JI is entitled to the Class JI Deferred Interest Amount. No representation is made about the timing of distributions of the Class JI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class JI.

	Security Group 11 PPC Prepayment Assumption Rates														
	Class IK* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IK* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IK* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	112	92	86	81	75	122	101	94	88	82	122	101	94	88	82
November 2028	118	87	78	70	62	135	99	89	80	71	135	99	89	80	71
November 2029	125	81	69	59	50	149	97	83	70	60	149	97	83	70	60
November 2030	132	74	60	48	39	149	85	69	56	45	149	85	69	56	45
November 2031	139	67	51	39	29	124	61	48	37	28	124	61	48	37	28
November 2032	129	54	39	28	20	32	15	11	9	6	32	15	11	9	6
November 2033	136	47	32	22	14	31	13	9	6	5	31	13	9	6	5
November 2034	124	37	24	15	9	13	4	2	1	1	13	4	2	1	1
November 2035	126	31	18	11	6	14	3	2	1	1	14	3	2	1	1
November 2036	96	19	11	6	3	15	3	1	1	0	15	3	1	1	0
November 2037	80	13	7	3	2	17	2	1	1	0	17	2	1	1	0
November 2038	27	4	2	1	0	9	1	0	0	0	9	1	0	0	0
November 2039	29	3	1	1	0	8	1	0	0	0	8	1	0	0	0
November 2040	11	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2041	12	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2042	12	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2043	13	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	14	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2045	14	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	15	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2047	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.3	7.6	6.2	5.2	4.5	7.4	6.3	5.6	5.0	4.4	7.4	6.3	5.6	5.0	4.4

* The decrement tables for Class IK reflect only the Class IK Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IK Notional Balance at the Class IK Interest Rate, Class IK is entitled to the Class IK Deferred Interest Amount. No representation is made about the timing of distributions of the Class IK Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IK.

Security Group 11
PPC Prepayment Assumption Rates

Distribution Date	Class KF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class KF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class KF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	110	92	86	81	75	122	101	94	88	82	122	101	94	88	82
November 2028	115	87	78	70	62	135	99	89	80	71	135	99	89	80	71
November 2029	121	81	69	59	50	149	97	83	70	60	149	97	83	70	60
November 2030	127	74	60	48	39	149	85	69	56	45	149	85	69	56	45
November 2031	133	67	51	39	29	124	61	48	37	28	124	61	48	37	28
November 2032	123	54	39	28	20	32	15	11	9	6	32	15	11	9	6
November 2033	129	47	32	22	14	31	13	9	6	5	31	13	9	6	5
November 2034	116	37	24	15	9	13	4	2	1	1	13	4	2	1	1
November 2035	118	31	18	11	6	14	3	2	1	1	14	3	2	1	1
November 2036	89	19	11	6	3	15	3	1	1	0	15	3	1	1	0
November 2037	74	13	7	3	2	17	2	1	1	0	17	2	1	1	0
November 2038	25	4	2	1	0	9	1	0	0	0	9	1	0	0	0
November 2039	26	3	1	1	0	8	1	0	0	0	8	1	0	0	0
November 2040	10	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2041	11	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2042	11	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2043	11	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	12	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2045	13	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	13	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2047	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.1	7.6	6.2	5.2	4.5	7.4	6.3	5.6	5.0	4.4	7.4	6.3	5.6	5.0	4.4

Security Group 12
PPC Prepayment Assumption Rates

Distribution Date	Class FL 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FL 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FL 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	111	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	116	86	77	69	61	134	99	88	79	70	134	99	88	79	70
November 2029	122	80	68	58	49	139	90	77	66	55	139	90	77	66	55
November 2030	129	73	59	48	38	122	71	58	48	39	122	71	58	48	39
November 2031	135	66	51	38	29	81	42	33	26	20	81	42	33	26	20
November 2032	103	45	33	24	17	38	18	14	10	8	38	18	14	10	8
November 2033	108	40	27	19	12	38	16	11	8	6	38	16	11	8	6
November 2034	112	34	22	14	9	11	3	2	1	1	11	3	2	1	1
November 2035	109	28	17	10	6	13	3	2	1	0	13	3	2	1	0
November 2036	67	15	8	5	2	14	2	1	1	0	14	2	1	1	0
November 2037	54	10	5	3	1	15	2	1	0	0	15	2	1	0	0
November 2038	32	5	3	1	1	11	1	0	0	0	11	1	0	0	0
November 2039	33	4	2	1	0	12	1	0	0	0	12	1	0	0	0
November 2040	10	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2041	10	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	11	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2043	11	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2044	12	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2045	12	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2046	13	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2047	9	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.9	7.3	6.0	5.1	4.4	7.3	6.0	5.4	4.8	4.3	7.3	6.0	5.4	4.8	4.3

	Security Group 12 PPC Prepayment Assumption Rates														
	Class LI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class LI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class LI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	112	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	118	86	77	69	61	135	99	88	79	70	135	99	88	79	70
November 2029	125	80	68	58	49	139	90	77	66	55	139	90	77	66	55
November 2030	132	73	59	48	38	122	71	58	48	39	122	71	58	48	39
November 2031	139	66	51	38	29	81	42	33	26	20	81	42	33	26	20
November 2032	106	45	33	24	17	38	18	14	10	8	38	18	14	10	8
November 2033	112	40	27	19	12	38	16	11	8	6	38	16	11	8	6
November 2034	116	34	22	14	9	11	3	2	1	1	11	3	2	1	1
November 2035	114	28	17	10	6	13	3	2	1	0	13	3	2	1	0
November 2036	70	15	8	5	2	14	2	1	1	0	14	2	1	1	0
November 2037	57	10	5	3	1	15	2	1	0	0	15	2	1	0	0
November 2038	33	5	3	1	1	11	1	0	0	0	11	1	0	0	0
November 2039	35	4	2	1	0	12	1	0	0	0	12	1	0	0	0
November 2040	10	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2041	11	1	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	12	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2043	12	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2044	13	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2045	14	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2046	14	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2047	10	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.1	7.3	6.0	5.1	4.4	7.3	6.0	5.4	4.8	4.3	7.3	6.0	5.4	4.8	4.3

* The decrement tables for Class LI reflect only the Class LI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class LI Notional Balance at the Class LI Interest Rate, Class LI is entitled to the Class LI Deferred Interest Amount. No representation is made about the timing of distributions of the Class LI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class LI.

	Security Group 13 PPC Prepayment Assumption Rates														
	Class IL* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IL* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IL* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	95	92	88	85	110	99	95	92	88	110	99	95	92	88
November 2027	112	89	82	76	69	121	97	89	82	75	121	97	89	82	75
November 2028	118	83	73	64	55	133	93	82	72	63	133	93	82	72	63
November 2029	125	76	63	52	43	98	60	51	42	35	98	60	51	42	35
November 2030	132	68	54	42	32	69	38	31	25	20	69	38	31	25	20
November 2031	139	61	45	33	23	40	19	15	11	8	40	19	15	11	8
November 2032	60	24	17	12	8	10	4	3	2	1	10	4	3	2	1
November 2033	62	21	14	9	6	8	3	2	1	1	8	3	2	1	1
November 2034	63	17	11	7	4	9	2	1	1	0	9	2	1	1	0
November 2035	53	12	7	4	2	10	2	1	1	0	10	2	1	1	0
November 2036	33	6	3	2	1	11	2	1	0	0	11	2	1	0	0
November 2037	20	3	1	1	0	12	2	1	0	0	12	2	1	0	0
November 2038	8	1	0	0	0	10	1	0	0	0	10	1	0	0	0
November 2039	8	1	0	0	0	9	1	0	0	0	9	1	0	0	0
November 2040	9	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2041	9	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	10	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2043	10	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2044	11	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2045	11	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2046	10	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2047	7	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.0	6.1	5.1	4.4	3.8	6.3	4.9	4.3	3.9	3.5	6.3	4.9	4.3	3.9	3.5

* The decrement tables for Class IL reflect only the Class IL Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IL Notional Balance at the Class IL Interest Rate, Class IL is entitled to the Class IL Deferred Interest Amount. No representation is made about the timing of distributions of the Class IL Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IL.

Security Group 13
PPC Prepayment Assumption Rates

	Class LF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class LF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class LF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	95	92	88	85	110	99	95	92	88	110	99	95	92	88
November 2027	111	89	82	76	69	121	97	89	82	75	121	97	89	82	75
November 2028	117	83	73	64	55	133	93	82	72	63	133	93	82	72	63
November 2029	123	76	63	52	43	98	60	51	42	35	98	60	51	42	35
November 2030	130	68	54	42	32	69	38	31	25	20	69	38	31	25	20
November 2031	136	61	45	33	23	40	19	15	11	8	40	19	15	11	8
November 2032	58	24	17	12	8	10	4	3	2	1	10	4	3	2	1
November 2033	61	21	14	9	6	8	3	2	1	1	8	3	2	1	1
November 2034	62	17	11	7	4	9	2	1	1	0	9	2	1	1	0
November 2035	52	12	7	4	2	10	2	1	1	0	10	2	1	1	0
November 2036	32	6	3	2	1	11	2	1	0	0	11	2	1	0	0
November 2037	19	3	1	1	0	12	2	1	0	0	12	2	1	0	0
November 2038	7	1	0	0	0	10	1	0	0	0	10	1	0	0	0
November 2039	8	1	0	0	0	9	1	0	0	0	9	1	0	0	0
November 2040	8	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2041	9	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2042	9	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2043	10	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2044	10	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2045	11	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2046	9	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2047	7	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2048	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	9.8	6.1	5.1	4.4	3.8	6.3	4.9	4.3	3.9	3.5	6.3	4.9	4.3	3.9	3.5

Security Group 14
PPC Prepayment Assumption Rates

Distribution Date	Class FM 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FM 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FM 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	97	94	91	88	110	101	98	94	91	110	101	98	94	91
November 2027	111	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	117	86	77	69	61	135	99	88	79	70	135	99	88	79	70
November 2029	123	80	68	58	49	149	96	82	69	58	149	96	82	69	58
November 2030	130	73	59	48	38	163	91	74	59	47	163	91	74	59	47
November 2031	137	66	51	38	28	126	61	47	36	27	126	61	47	36	27
November 2032	128	53	39	27	19	17	7	5	4	3	17	7	5	4	3
November 2033	135	47	32	21	14	14	5	3	2	1	14	5	3	2	1
November 2034	134	39	25	15	9	15	4	3	2	1	15	4	3	2	1
November 2035	127	31	18	10	6	16	4	2	1	1	16	4	2	1	1
November 2036	96	19	10	5	3	18	3	2	1	0	18	3	2	1	0
November 2037	77	12	6	3	1	20	3	1	1	0	20	3	1	1	0
November 2038	11	1	1	0	0	9	1	0	0	0	9	1	0	0	0
November 2039	12	1	0	0	0	8	1	0	0	0	8	1	0	0	0
November 2040	13	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2041	13	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2042	13	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2043	14	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	15	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2045	16	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	17	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	8	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2048	7	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2049	2	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2050	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.2	7.5	6.2	5.2	4.4	7.4	6.3	5.6	4.9	4.4	7.4	6.3	5.6	4.9	4.4

	Security Group 14 PPC Prepayment Assumption Rates														
	Class MI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class MI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class MI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	97	94	91	88	110	101	98	94	91	110	101	98	94	91
November 2027	112	92	86	80	74	122	100	94	87	81	122	100	94	87	81
November 2028	118	86	77	69	61	135	99	88	79	70	135	99	88	79	70
November 2029	125	80	68	58	49	149	96	82	69	58	149	96	82	69	58
November 2030	132	73	59	48	38	163	91	74	59	47	163	91	74	59	47
November 2031	139	66	51	38	28	126	61	47	36	27	126	61	47	36	27
November 2032	131	53	39	27	19	17	7	5	4	3	17	7	5	4	3
November 2033	138	47	32	21	14	14	5	3	2	1	14	5	3	2	1
November 2034	137	39	25	15	9	15	4	3	2	1	15	4	3	2	1
November 2035	131	31	18	10	6	16	4	2	1	1	16	4	2	1	1
November 2036	99	19	10	5	3	18	3	2	1	0	18	3	2	1	0
November 2037	80	12	6	3	1	20	3	1	1	0	20	3	1	1	0
November 2038	12	1	1	0	0	9	1	0	0	0	9	1	0	0	0
November 2039	12	1	0	0	0	8	1	0	0	0	8	1	0	0	0
November 2040	13	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2041	14	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2042	14	1	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2043	15	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2044	16	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2045	17	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2046	18	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2047	8	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2048	7	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2049	2	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2050	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.2	7.5	6.2	5.2	4.4	7.4	6.3	5.6	4.9	4.4	7.4	6.3	5.6	4.9	4.4

* The decrement tables for Class MI reflect only the Class MI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class MI Notional Balance at the Class MI Interest Rate, Class MI is entitled to the Class MI Deferred Interest Amount. No representation is made about the timing of distributions of the Class MI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class MI.

	Security Group 15 PPC Prepayment Assumption Rates														
	Class IM* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IM* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IM* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	98	96	93	91	110	103	100	98	95	110	103	100	98	95
November 2027	112	95	89	84	79	122	104	98	92	87	123	104	98	92	87
November 2028	118	90	82	74	67	136	103	94	85	77	131	100	91	82	75
November 2029	125	84	73	63	54	145	98	86	74	64	145	98	86	74	64
November 2030	132	77	64	53	43	153	92	76	63	52	153	92	76	63	52
November 2031	134	68	54	42	33	136	72	57	45	36	135	72	57	45	35
November 2032	127	57	42	31	23	74	37	28	22	17	74	37	29	22	17
November 2033	134	51	36	25	17	78	33	24	18	13	78	33	24	18	13
November 2034	142	45	29	19	12	11	3	2	1	1	11	3	2	1	1
November 2035	140	37	23	14	8	11	3	1	1	0	11	3	2	1	0
November 2036	121	27	15	9	5	13	2	1	1	0	13	2	1	1	0
November 2037	111	20	11	6	3	14	2	1	0	0	14	2	1	0	0
November 2038	67	11	6	3	1	7	1	0	0	0	7	1	0	0	0
November 2039	71	9	4	2	1	6	0	0	0	0	7	1	0	0	0
November 2040	9	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2041	10	0	0	0	0	3	0	0	0	0	4	0	0	0	0
November 2042	10	0	0	0	0	3	0	0	0	0	4	0	0	0	0
November 2043	10	0	0	0	0	4	0	0	0	0	5	0	0	0	0
November 2044	11	0	0	0	0	4	0	0	0	0	5	0	0	0	0
November 2045	11	0	0	0	0	5	0	0	0	0	0	0	0	0	0
November 2046	12	0	0	0	0	5	0	0	0	0	0	0	0	0	0
November 2047	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.4	8.2	6.8	5.7	4.9	7.8	6.8	6.2	5.5	4.9	7.8	6.8	6.2	5.5	4.9

* The decrement tables for Class IM reflect only the Class IM Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IM Notional Balance at the Class IM Interest Rate, Class IM is entitled to the Class IM Deferred Interest Amount. No representation is made about the timing of distributions of the Class IM Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IM.

	Security Group 15 PPC Prepayment Assumption Rates														
	Class MF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class MF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class MF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	98	96	93	91	110	103	100	98	95	110	103	100	98	95
November 2027	110	95	89	84	79	122	104	98	92	87	123	104	98	92	87
November 2028	116	90	82	74	67	136	103	94	85	77	130	100	91	82	75
November 2029	122	84	73	63	54	145	98	86	74	64	145	98	86	74	64
November 2030	128	77	64	53	43	153	92	76	63	52	153	92	76	63	52
November 2031	129	68	54	42	33	136	72	57	45	36	135	72	57	45	35
November 2032	122	57	42	31	23	74	37	28	22	17	74	37	29	22	17
November 2033	129	51	36	25	17	78	33	24	18	13	78	33	24	18	13
November 2034	135	45	29	19	12	11	3	2	1	1	11	3	2	1	1
November 2035	133	37	23	14	8	11	3	1	1	0	11	3	2	1	0
November 2036	114	27	15	9	5	13	2	1	1	0	13	2	1	1	0
November 2037	104	20	11	6	3	14	2	1	0	0	14	2	1	0	0
November 2038	63	11	6	3	1	7	1	0	0	0	7	1	0	0	0
November 2039	66	9	4	2	1	6	0	0	0	0	7	1	0	0	0
November 2040	8	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2041	9	0	0	0	0	3	0	0	0	0	4	0	0	0	0
November 2042	9	0	0	0	0	3	0	0	0	0	4	0	0	0	0
November 2043	9	0	0	0	0	4	0	0	0	0	5	0	0	0	0
November 2044	10	0	0	0	0	4	0	0	0	0	5	0	0	0	0
November 2045	10	0	0	0	0	5	0	0	0	0	0	0	0	0	0
November 2046	11	0	0	0	0	5	0	0	0	0	0	0	0	0	0
November 2047	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.2	8.2	6.8	5.7	4.9	7.8	6.8	6.2	5.5	4.9	7.8	6.8	6.2	5.5	4.9

Security Groups 8, 9, 10, 11, 12, 13, 14 and 15
PPC Prepayment Assumption Rates

	Class IH* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IH* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IH* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	97	94	91	88	110	101	98	95	92	110	101	98	95	92
November 2027	112	92	86	81	75	122	101	94	88	82	122	101	94	88	82
November 2028	118	87	78	69	62	135	99	89	80	71	135	99	89	79	71
November 2029	125	81	69	59	49	143	93	79	68	57	143	93	79	68	57
November 2030	132	74	60	48	38	149	85	69	56	45	149	85	69	56	45
November 2031	139	67	51	39	29	128	63	49	38	29	128	63	49	38	29
November 2032	126	52	38	27	19	30	14	11	8	6	30	14	11	8	6
November 2033	133	46	31	21	14	28	11	8	6	4	28	11	8	6	4
November 2034	133	39	25	15	9	11	3	2	1	1	11	3	2	1	1
November 2035	123	30	18	10	6	12	3	2	1	0	12	3	2	1	0
November 2036	103	21	11	6	3	13	2	1	1	0	13	2	1	1	0
November 2037	70	12	6	3	1	15	2	1	0	0	15	2	1	0	0
November 2038	24	4	2	1	0	8	1	0	0	0	8	1	0	0	0
November 2039	26	3	1	1	0	7	1	0	0	0	7	1	0	0	0
November 2040	10	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2041	10	1	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2042	11	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2043	11	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2044	12	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2045	12	0	0	0	0	3	0	0	0	0	2	0	0	0	0
November 2046	13	0	0	0	0	3	0	0	0	0	2	0	0	0	0
November 2047	7	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2048	6	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2049	3	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2050	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2054	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2055	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2056	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2057	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.4	7.5	6.2	5.2	4.5	7.5	6.3	5.6	5.0	4.4	7.5	6.3	5.6	5.0	4.4

* The decrement tables for Class IH reflect only the Class IH Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IH Notional Balance at the Class IH Interest Rate, Class IH is entitled to the Class IH Deferred Interest Amount. No representation is made about the timing of distributions of the Class IH Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IH.

Security Group 16
PPC Prepayment Assumption Rates

Distribution Date	Class FN 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class FN 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class FN 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	95	91	88	84	108	97	93	90	86	108	97	93	90	86
November 2027	110	89	82	75	68	117	93	86	79	72	117	93	86	79	72
November 2028	116	82	72	63	54	127	89	78	68	59	127	89	78	68	59
November 2029	122	75	62	51	42	138	83	69	57	46	138	83	69	57	46
November 2030	128	67	53	41	31	145	75	58	45	35	145	75	58	45	35
November 2031	134	60	44	32	22	45	20	15	11	8	45	20	15	11	8
November 2032	82	31	22	15	10	27	11	8	5	4	27	11	8	5	4
November 2033	38	12	8	5	3	9	3	2	1	1	9	3	2	1	1
November 2034	32	9	5	3	2	10	2	1	1	0	10	2	1	1	0
November 2035	21	5	3	2	1	10	2	1	1	0	10	2	1	1	0
November 2036	22	4	2	1	1	11	2	1	0	0	11	2	1	0	0
November 2037	23	3	2	1	0	12	1	1	0	0	12	1	1	0	0
November 2038	8	1	0	0	0	13	1	0	0	0	13	1	0	0	0
November 2039	9	1	0	0	0	15	1	0	0	0	15	1	0	0	0
November 2040	9	1	0	0	0	16	1	0	0	0	16	1	0	0	0
November 2041	10	0	0	0	0	16	1	0	0	0	16	1	0	0	0
November 2042	10	0	0	0	0	18	0	0	0	0	18	0	0	0	0
November 2043	11	0	0	0	0	19	0	0	0	0	19	0	0	0	0
November 2044	11	0	0	0	0	21	0	0	0	0	21	0	0	0	0
November 2045	12	0	0	0	0	22	0	0	0	0	22	0	0	0	0
November 2046	12	0	0	0	0	23	0	0	0	0	23	0	0	0	0
November 2047	13	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2048	14	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2049	14	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2050	15	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2051	15	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2052	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.9	6.0	5.0	4.3	3.7	8.2	5.2	4.6	4.0	3.6	8.2	5.2	4.6	4.0	3.6

	Security Group 16 PPC Prepayment Assumption Rates														
	Class NI* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class NI* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class NI* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	95	91	88	84	108	97	93	90	86	108	97	93	90	86
November 2027	112	89	82	75	68	117	93	86	79	72	117	93	86	79	72
November 2028	118	82	72	63	54	127	89	78	68	59	127	89	78	68	59
November 2029	125	75	62	51	42	138	83	69	57	46	138	83	69	57	46
November 2030	132	67	53	41	31	145	75	58	45	35	145	75	58	45	35
November 2031	139	60	44	32	22	45	20	15	11	8	45	20	15	11	8
November 2032	85	31	22	15	10	27	11	8	5	4	27	11	8	5	4
November 2033	40	12	8	5	3	9	3	2	1	1	9	3	2	1	1
November 2034	34	9	5	3	2	10	2	1	1	0	10	2	1	1	0
November 2035	22	5	3	2	1	10	2	1	1	0	10	2	1	1	0
November 2036	24	4	2	1	1	11	2	1	0	0	11	2	1	0	0
November 2037	24	3	2	1	0	12	1	1	0	0	12	1	1	0	0
November 2038	9	1	0	0	0	13	1	0	0	0	13	1	0	0	0
November 2039	10	1	0	0	0	15	1	0	0	0	15	1	0	0	0
November 2040	10	1	0	0	0	16	1	0	0	0	16	1	0	0	0
November 2041	11	0	0	0	0	16	1	0	0	0	16	1	0	0	0
November 2042	11	0	0	0	0	18	0	0	0	0	18	0	0	0	0
November 2043	12	0	0	0	0	19	0	0	0	0	19	0	0	0	0
November 2044	13	0	0	0	0	21	0	0	0	0	21	0	0	0	0
November 2045	13	0	0	0	0	22	0	0	0	0	22	0	0	0	0
November 2046	14	0	0	0	0	23	0	0	0	0	23	0	0	0	0
November 2047	15	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2048	16	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2049	17	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2050	18	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2051	18	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2052	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.3	6.0	5.0	4.3	3.7	8.2	5.2	4.6	4.0	3.6	8.2	5.2	4.6	4.0	3.6

* The decrement tables for Class NI reflect only the Class NI Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class NI Notional Balance at the Class NI Interest Rate, Class NI is entitled to the Class NI Deferred Interest Amount. No representation is made about the timing of distributions of the Class NI Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class NI.

Security Group 17
PPC Prepayment Assumption Rates

Distribution Date	Class IN* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IN* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IN* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	94	91	87	83	109	97	93	89	86	109	97	93	89	86
November 2027	111	88	80	74	67	119	94	86	78	71	119	94	86	78	71
November 2028	118	81	70	61	52	130	89	78	67	58	130	89	78	67	58
November 2029	124	73	60	49	40	74	44	36	30	24	74	44	36	30	24
November 2030	131	66	51	39	29	67	34	26	20	15	67	34	26	20	15
November 2031	138	58	42	30	21	8	3	3	2	1	8	3	3	2	1
November 2032	53	18	12	8	5	6	2	1	1	1	6	2	1	1	1
November 2033	9	3	2	1	1	5	1	1	1	0	5	1	1	1	0
November 2034	6	1	1	0	0	5	1	1	0	0	5	1	1	0	0
November 2035	5	1	0	0	0	6	1	1	0	0	6	1	1	0	0
November 2036	5	1	0	0	0	6	1	0	0	0	6	1	0	0	0
November 2037	5	1	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2038	5	0	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2039	5	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2040	6	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2041	6	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2042	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2043	7	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2044	7	0	0	0	0	7	0	0	0	0	7	0	0	0	0
November 2045	7	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2046	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.4	5.4	4.6	4.0	3.5	5.7	4.3	3.8	3.4	3.1	5.7	4.3	3.8	3.4	3.1

* The decrement tables for Class IN reflect only the Class IN Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IN Notional Balance at the Class IN Interest Rate, Class IN is entitled to the Class IN Deferred Interest Amount. No representation is made about the timing of distributions of the Class IN Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IN.

Security Group 17
PPC Prepayment Assumption Rates

Distribution Date	Class NF 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class NF 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class NF 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%	0%	75%	100%	125%	150%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	105	94	91	87	83	109	97	93	89	86	109	97	93	89	86
November 2027	110	88	80	74	67	119	94	86	78	71	119	94	86	78	71
November 2028	116	81	70	61	52	130	89	78	67	58	130	89	78	67	58
November 2029	122	73	60	49	40	74	44	36	30	24	74	44	36	30	24
November 2030	128	66	51	39	29	67	34	26	20	15	67	34	26	20	15
November 2031	134	58	42	30	21	8	3	3	2	1	8	3	3	2	1
November 2032	51	18	12	8	5	6	2	1	1	1	6	2	1	1	1
November 2033	8	3	2	1	1	5	1	1	1	0	5	1	1	1	0
November 2034	5	1	1	0	0	5	1	1	0	0	5	1	1	0	0
November 2035	4	1	0	0	0	6	1	1	0	0	6	1	1	0	0
November 2036	5	1	0	0	0	6	1	0	0	0	6	1	0	0	0
November 2037	5	1	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2038	5	0	0	0	0	7	1	0	0	0	7	1	0	0	0
November 2039	5	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2040	5	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2041	6	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2042	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2043	6	0	0	0	0	6	0	0	0	0	6	0	0	0	0
November 2044	6	0	0	0	0	7	0	0	0	0	7	0	0	0	0
November 2045	7	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2046	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2047	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2048	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2049	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2050	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2051	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2052	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	8.2	5.4	4.6	4.0	3.5	5.7	4.3	3.8	3.4	3.1	5.7	4.3	3.8	3.4	3.1

Security Groups 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17
PPC Prepayment Assumption Rates

	Class IG* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IG* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IG* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	96	93	90	87	110	100	96	93	90	110	100	96	93	90
November 2027	112	91	85	78	73	120	98	91	85	78	120	98	91	85	78
November 2028	118	85	76	67	59	132	96	85	75	66	132	95	85	75	66
November 2029	125	78	66	56	47	140	89	75	63	53	140	89	75	63	53
November 2030	132	71	57	46	36	147	81	65	52	41	147	81	65	52	41
November 2031	139	64	49	36	27	98	48	37	28	21	98	48	37	28	21
November 2032	111	45	32	23	16	29	13	10	7	5	29	13	10	7	5
November 2033	99	34	23	15	10	21	8	6	4	3	21	8	6	4	3
November 2034	97	28	18	11	7	11	3	2	1	1	11	3	2	1	1
November 2035	87	21	12	7	4	11	2	1	1	0	11	2	1	1	0
November 2036	74	15	8	4	2	12	2	1	1	0	12	2	1	1	0
November 2037	54	9	4	2	1	14	2	1	0	0	14	2	1	0	0
November 2038	19	3	1	1	0	10	1	0	0	0	10	1	0	0	0
November 2039	20	2	1	0	0	10	1	0	0	0	10	1	0	0	0
November 2040	10	1	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2041	10	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2042	11	0	0	0	0	7	0	0	0	0	7	0	0	0	0
November 2043	11	0	0	0	0	8	0	0	0	0	8	0	0	0	0
November 2044	12	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2045	13	0	0	0	0	9	0	0	0	0	9	0	0	0	0
November 2046	13	0	0	0	0	10	0	0	0	0	9	0	0	0	0
November 2047	10	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2048	9	0	0	0	0	3	0	0	0	0	3	0	0	0	0
November 2049	7	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2050	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2051	8	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2052	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	2	0	0	0	0	1	0	0	0	0	1	0	0	0	0
November 2058	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.0	7.0	5.8	4.9	4.2	7.7	5.9	5.2	4.6	4.1	7.7	5.9	5.2	4.6	4.1

* The decrement tables for Class IG reflect only the Class IG Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IG Notional Balance at the Class IG Interest Rate, Class IG is entitled to the Class IG Deferred Interest Amount. No representation is made about the timing of distributions of the Class IG Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IG.

	Security Groups 16 and 17 PPC Prepayment Assumption Rates														
	Class IJ* 4.15000% 30-day Average SOFR 3.65000% One-Year CMT					Class IJ* 10.11950% 30-day Average SOFR 9.40650% One-Year CMT					Class IJ* 16.08900% 30-day Average SOFR 15.16300% One-Year CMT				
Distribution Date	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**	**0%**	**75%**	**100%**	**125%**	**150%**
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
November 2026	106	95	91	87	84	108	97	93	90	86	108	97	93	90	86
November 2027	112	89	82	75	68	118	93	86	79	72	118	93	86	79	72
November 2028	118	82	72	62	54	128	89	78	68	59	128	89	78	68	59
November 2029	125	75	62	51	42	135	81	67	55	45	135	81	67	55	45
November 2030	132	67	53	41	31	142	73	57	44	34	142	73	57	44	34
November 2031	139	60	44	32	22	43	19	15	11	8	43	19	15	11	8
November 2032	84	31	21	14	10	26	10	7	5	4	26	10	7	5	4
November 2033	38	12	8	5	3	9	3	2	1	1	9	3	2	1	1
November 2034	33	9	5	3	2	9	2	1	1	0	9	2	1	1	0
November 2035	22	5	3	2	1	10	2	1	1	0	10	2	1	1	0
November 2036	23	4	2	1	1	11	2	1	0	0	11	2	1	0	0
November 2037	23	3	2	1	0	12	1	1	0	0	12	1	1	0	0
November 2038	9	1	0	0	0	13	1	0	0	0	13	1	0	0	0
November 2039	9	1	0	0	0	14	1	0	0	0	14	1	0	0	0
November 2040	10	0	0	0	0	15	1	0	0	0	15	1	0	0	0
November 2041	11	0	0	0	0	16	1	0	0	0	16	1	0	0	0
November 2042	11	0	0	0	0	17	0	0	0	0	17	0	0	0	0
November 2043	12	0	0	0	0	19	0	0	0	0	19	0	0	0	0
November 2044	12	0	0	0	0	20	0	0	0	0	20	0	0	0	0
November 2045	13	0	0	0	0	22	0	0	0	0	22	0	0	0	0
November 2046	14	0	0	0	0	22	0	0	0	0	22	0	0	0	0
November 2047	15	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2048	15	0	0	0	0	5	0	0	0	0	5	0	0	0	0
November 2049	16	0	0	0	0	4	0	0	0	0	4	0	0	0	0
November 2050	17	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2051	17	0	0	0	0	2	0	0	0	0	2	0	0	0	0
November 2052	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2053	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2054	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2055	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2056	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2057	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2058	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2062	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2065	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2066	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2067	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2068	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2069	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November 2072 and thereafter	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.2	5.9	5.0	4.3	3.7	8.1	5.2	4.5	4.0	3.5	8.1	5.2	4.5	4.0	3.5

* The decrement tables for Class IJ reflect only the Class IJ Notional Balance at various rates of PPC and at various levels of 30-day Average SOFR and One-Year CMT. In addition to the current interest accrual amount on the Class IJ Notional Balance at the Class IJ Interest Rate, Class IJ is entitled to the Class IJ Deferred Interest Amount. No representation is made about the timing of distributions of the Class IJ Deferred Interest Amount other than that such amount will be paid no later than the Final Distribution Date for Class IJ.

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Maturity Events and deferrals of Maturity Events in respect of the HECMs related to the Participations underlying the HECM MBS,
- the investor's own projection of prepayments in respect of the HECMs related to the Participations underlying the HECM MBS,
- the investor's own projection of the occurrence of any Ginnie Mae Issuer Purchase Events,
- the investor's own projection of draw activity with respect to the HECMs,
- in the case of the Group 2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17 Securities, the investor's own projection of 30-day Average SOFR and One-Year CMT under a variety of scenarios,
- in the case of the Group 1 Securities, the investor's own projection of One-Month CME Term SOFR, 30-day Average SOFR, One-Year CMT, One-Month Adjusted CME Term SOFR and One-Year Adjusted CME Term SOFR under a variety of scenarios,
- in the case of the Group 4 Securities, the investor's own projection of 30-day Average SOFR, One-Year CMT and One-Year Adjusted CME Term SOFR under a variety of scenarios and
- in the case of the Group 1 and 4 Securities, the investor's own projection of the rate of reduction and increase in principal balance of the Underlying Certificates under a variety of scenarios.

No representation is made regarding Maturity Events or prepayments in respect of the HECMs related to the Participations underlying the HECM MBS, the occurrence of any Ginnie Mae Issuer Purchase Events, One-Month CME Term SOFR levels, One-Month Adjusted CME Term SOFR levels, One-Year Adjusted CME Term SOFR levels, 30-day Average SOFR levels, One-Year CMT levels, draw activity with respect to the HECMs, Underlying Certificate rates of reduction or increase in principal balance or the yield on any Class.

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, One-Year CMT and 30-day Average SOFR: Effect on Yields of the Floating Rate Classes

Low levels of One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, One-Year CMT or 30-day Average SOFR, as applicable, can reduce the yield of the Floating Rate Classes. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, One-Year CMT or 30-day Average SOFR, as applicable, because the rate on such Classes is capped at a maximum rate described under "Terms Sheet — Interest Rates." *See "Risk Factors — The levels of any interest rate indices applicable to the Trust Assets or securities will affect payments and yields on the securities" in this Supplement.*

The interest rate formula for Class AF, which is based on One-Month CME Term SOFR, has been adjusted to account for the spread adjustment applied to the Underlying Certificates in Trust Asset Subgroups 1A, 1B, 1C and 1D in connection with LIBOR transition. See "*Underlying Certificates*" in the Base Offering Circular. The minimum rate for Class AF, however, is based on the minimum rate for the related Underlying Certificates. This means that the spread adjustment may impact whether the minimum rate for Class AF is reached.

Payment Delay: Effect on Yields of the Delay Classes

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

Yield Tables

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PPC, in the case of Classes AI, CI, DI, EI, GI, HI, ID, IE, IG, IH, IJ, IK, IL, IM, IN, JI, LI, MI and NI, at various constant levels of One-Year CMT and 30-day Average SOFR, in the case of Class IC, at various constant levels of One-Year Adjusted CME Term SOFR, One-Year CMT and 30-day Average SOFR, and, in the case of Classes BI and IA, at various constant levels of One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, One-Year CMT and 30-day Average SOFR.

The HECMs will not prepay or draw at any constant rate until maturity, and it is unlikely that One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, One-Year CMT or 30-day Average SOFR will remain constant. Moreover, it is likely that the HECMs will experience actual prepayment and draw rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.**

The yields were calculated by

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

2. converting the monthly rates to corporate bond equivalent rates.

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to Class AF for each Accrual Period following the first Accrual Period will be based on the indicated level of One-Month CME Term SOFR, (2) the Interest Rate applicable to each of Classes BF, DF, EF, FA, FB, FC, FD, FE, FG, FH, FJ, FL, FM, FN, GF, HF, JF, KF, LF, MF and NF and Components CF1 and CF2 and the Group 4 and Subgroup 1E Trust Assets for each Accrual Period following the first Accrual Period will be based on the indicated level of 30-day Average SOFR, (3) the HECM MBS Rates applicable to the Group 2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17 Trust Assets for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit A will be based on the indicated level of One-Year CMT, (4) the Interest Rate applicable to the Subgroup 1A, 1C and 1D Trust Assets for each Accrual Period following the first Accrual Period will be based on the indicated level of One-Month Adjusted CME Term SOFR, (5) the Interest Rate applicable to the Subgroup 1B Trust Asset for each Accrual Period beginning with the Accrual Period related to the Distribution Date in May 2026 will be based on the indicated level of One-Year Adjusted CME Term SOFR, (6) the HECM MBS Rates applicable to the HECMs underlying the Subgroup 1A, 1B, 1C, 1D and 4A Trust Assets for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit E will be based on the indicated level of One-Year Adjusted CME Term SOFR, (7) the HECM MBS Rates applicable to the HECMs underlying the Subgroup 1E Trust Asset for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit E will be based on the indicated level of One-Year CMT, One-Month Adjusted CME Term SOFR or One-Year Adjusted CME Term SOFR, as applicable, (8) the HECM MBS Rates applicable to the HECMs underlying the Subgroup 4B and 4C Trust Assets for each Accrual Period following the applicable Approximate Weighted Average Next Rate Reset Month shown in Exhibit E will be based on the indicated level of One-Year CMT and (9) the purchase price of each Class (expressed as a percentage of its original Class Notional Balance) plus accrued interest is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

SECURITY GROUP 1
Sensitivity of Class IA to Prepayments
Assumed Price 0.25000%*
4.15000% 30-day Average SOFR
3.65000% One-Year CMT
4.06448% One-Month Adjusted CME Term SOFR
3.55000% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
One-Month CME Term SOFR	**75%**	**100%**	**125%**	**150%**
3.95000%	(14.7)%	(21.4)%	(28.0)%	(34.9)%

Sensitivity of Class IA to Prepayments
Assumed Price 0.25000%*
10.13000% 30-day Average SOFR
9.46000% One-Year CMT
10.01948% One-Month Adjusted CME Term SOFR
6.32150% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
One-Month CME Term SOFR	**75%**	**100%**	**125%**	**150%**
9.90500%	(31.4)%	(45.0)%	(51.6)%	(53.4)%

Sensitivity of Class IA to Prepayments
Assumed Price 0.25000%*
16.11000% 30-day Average SOFR
15.27000% One-Year CMT
15.97448% One-Month Adjusted CME Term SOFR
9.09300% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
One-Month CME Term SOFR	**75%**	**100%**	**125%**	**150%**
15.86000%.	(31.2)%	(45.0)%	(51.6)%	(53.4)%

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

SECURITY GROUP 2
Sensitivity of Class AI to Prepayments
Assumed Price 7.75000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(8.8)%	(12.7)%	(16.6)%	(20.6)%

Sensitivity of Class AI to Prepayments
Assumed Price 7.75000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(53.8)%	(56.3)%	(58.8)%	(61.4)%

Sensitivity of Class AI to Prepayments
Assumed Price 7.75000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(53.8)%	(56.3)%	(58.8)%	(61.4)%

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

SECURITY GROUP 3
Sensitivity of Class CI to Prepayments
Assumed Price 5.25000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(19.7)%	(24.8)%	(29.8)%	(34.8)%

Sensitivity of Class CI to Prepayments
Assumed Price 5.25000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(67.1)%	(67.1)%	(67.1)%	(67.1)%

Sensitivity of Class CI to Prepayments
Assumed Price 5.25000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(67.1)%	(67.1)%	(67.1)%	(67.1)%

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

SECURITY GROUP 4
Sensitivity of Class IC to Prepayments
Assumed Price 1.50000%*
3.65000% One-Year CMT
3.55000% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	9.3%	4.2%	(1.1)%	(6.5)%

Sensitivity of Class IC to Prepayments
Assumed Price 1.50000%*
6.87000% One-Year CMT
4.14000% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
7.56000%	4.5%	(0.4)%	(5.5)%	(10.6)%

Sensitivity of Class IC to Prepayments
Assumed Price 1.50000%*
10.09000% One-Year CMT
4.73000% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.97000%.	0.0%	(4.8)%	(9.7)%	(14.7)%

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

SECURITY GROUPS 1 AND 4
Sensitivity of Class BI to Prepayments
Assumed Price 0.25000%*
3.95000% One-Month CME Term SOFR
3.65000% One-Year CMT
4.06448% One-Month Adjusted CME Term SOFR
3.55000% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	12.8%	7.2%	1.3%	(4.7)%

Sensitivity of Class BI to Prepayments
Assumed Price 0.25000%*
9.90500% One-Month CME Term SOFR
9.46000% One-Year CMT
10.01948% One-Month Adjusted CME Term SOFR
6.32150% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.13000%	(24.7)%	(30.4)%	(34.9)%	(39.1)%

Sensitivity of Class BI to Prepayments
Assumed Price 0.25000%*
15.86000% One-Month CME Term SOFR
15.27000% One-Year CMT
15.97448% One-Month Adjusted CME Term SOFR
9.09300% One-Year Adjusted CME Term SOFR

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.11000%	(25.0)%	(31.0)%	(35.4)%	(39.6)%

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

SECURITY GROUP 5
Sensitivity of Class DI to Prepayments
Assumed Price 5.75000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(16.8)%	(21.6)%	(26.3)%	(31.1)%

Sensitivity of Class DI to Prepayments
Assumed Price 5.75000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(39.2)%	(45.6)%	(52.1)%	(58.7)%

Sensitivity of Class DI to Prepayments
Assumed Price 5.75000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(61.8)%	(61.8)%	(61.8)%	(65.4)%

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

SECURITY GROUP 6
Sensitivity of Class EI to Prepayments
Assumed Price 7.25000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(6.5)%	(10.4)%	(14.3)%	(18.3)%

Sensitivity of Class EI to Prepayments
Assumed Price 7.25000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(53.5)%	(56.3)%	(59.2)%	(62.2)%

Sensitivity of Class EI to Prepayments
Assumed Price 7.25000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(53.5)%	(56.3)%	(59.2)%	(62.2)%

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

SECURITY GROUP 7
Sensitivity of Class IE to Prepayments
Assumed Price 6.50000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(10.8)%	(14.9)%	(19.0)%	(23.1)%

Sensitivity of Class IE to Prepayments
Assumed Price 6.50000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(58.0)%	(61.0)%	(64.2)%	(67.5)%

Sensitivity of Class IE to Prepayments
Assumed Price 6.50000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(58.0)%	(61.0)%	(64.2)%	(67.5)%

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

SECURITY GROUPS 6 AND 7
Sensitivity of Class ID to Prepayments
Assumed Price 7.00000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(7.1)%	(11.0)%	(14.9)%	(18.9)%

Sensitivity of Class ID to Prepayments
Assumed Price 7.00000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(54.1)%	(56.9)%	(59.8)%	(62.9)%

Sensitivity of Class ID to Prepayments
Assumed Price 7.00000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(54.1)%	(56.9)%	(59.8)%	(62.9)%

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

SECURITY GROUP 8
Sensitivity of Class GI to Prepayments
Assumed Price 7.75000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(8.5)%	(13.1)%	(17.8)%	(22.5)%

Sensitivity of Class GI to Prepayments
Assumed Price 7.75000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(41.2)%	(44.9)%	(48.5)%	(53.8)%

Sensitivity of Class GI to Prepayments
Assumed Price 7.75000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(51.6)%	(51.6)%	(53.2)%	(63.2)%

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

SECURITY GROUP 9
Sensitivity of Class HI to Prepayments
Assumed Price 7.50000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(9.8)%	(14.3)%	(18.9)%	(23.6)%

Sensitivity of Class HI to Prepayments
Assumed Price 7.50000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(44.4)%	(45.2)%	(55.9)%	(61.3)%

Sensitivity of Class HI to Prepayments
Assumed Price 7.50000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(44.4)%	(45.2)%	(55.9)%	(61.3)%

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

SECURITY GROUP 10
Sensitivity of Class JI to Prepayments
Assumed Price 8.25000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(7.2)%	(11.5)%	(15.8)%	(20.2)%

Sensitivity of Class JI to Prepayments
Assumed Price 8.25000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(51.1)%	(51.1)%	(53.8)%	(64.2)%

Sensitivity of Class JI to Prepayments
Assumed Price 8.25000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(51.1)%	(51.1)%	(53.8)%	(64.3)%

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

SECURITY GROUP 11
Sensitivity of Class IK to Prepayments
Assumed Price 8.00000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(6.9)%	(11.3)%	(15.8)%	(20.4)%

Sensitivity of Class IK to Prepayments
Assumed Price 8.00000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(43.4)%	(51.0)%	(54.8)%	(58.6)%

Sensitivity of Class IK to Prepayments
Assumed Price 8.00000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(43.7)%	(51.9)%	(56.4)%	(60.7)%

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

SECURITY GROUP 12
Sensitivity of Class LI to Prepayments
Assumed Price 6.50000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(11.8)%	(16.2)%	(20.7)%	(25.2)%

Sensitivity of Class LI to Prepayments
Assumed Price 6.50000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(42.7)%	(46.0)%	(58.7)%	(60.0)%

Sensitivity of Class LI to Prepayments
Assumed Price 6.50000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(42.7)%	(46.0)%	(58.7)%	(60.0)%

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

SECURITY GROUP 13
Sensitivity of Class IL to Prepayments
Assumed Price 6.50000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(21.9)%	(26.8)%	(31.7)%	(36.5)%

Sensitivity of Class IL to Prepayments
Assumed Price 6.50000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(47.1)%	(47.3)%	(56.3)%	(64.3)%

Sensitivity of Class IL to Prepayments
Assumed Price 6.50000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(47.1)%	(47.3)%	(56.3)%	(64.3)%

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

SECURITY GROUP 14
Sensitivity of Class MI to Prepayments
Assumed Price 6.00000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(16.0)%	(20.6)%	(25.2)%	(29.9)%

Sensitivity of Class MI to Prepayments
Assumed Price 6.00000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(55.4)%	(55.4)%	(55.9)%	(59.0)%

Sensitivity of Class MI to Prepayments
Assumed Price 6.00000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(55.4)%	(55.4)%	(55.9)%	(59.0)%

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

SECURITY GROUP 15
Sensitivity of Class IM to Prepayments
Assumed Price 7.75000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(9.3)%	(13.6)%	(17.8)%	(22.2)%

Sensitivity of Class IM to Prepayments
Assumed Price 7.75000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(40.0)%	(46.5)%	(52.3)%	(58.3)%

Sensitivity of Class IM to Prepayments
Assumed Price 7.75000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(54.4)%	(54.4)%	(56.1)%	(66.1)%

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

SECURITY GROUPS 8, 9, 10, 11, 12, 13, 14, AND 15
Sensitivity of Class IH to Prepayments
Assumed Price 7.25000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(10.2)%	(14.6)%	(19.1)%	(23.7)%

Sensitivity of Class IH to Prepayments
Assumed Price 7.25000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%	(44.5)%	(46.9)%	(52.4)%	(59.0)%

Sensitivity of Class IH to Prepayments
Assumed Price 7.25000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%	(46.6)%	(48.0)%	(53.7)%	(61.3)%

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

SECURITY GROUP 16
Sensitivity of Class NI to Prepayments
Assumed Price 6.50000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(12.6)%	(17.5)%	(22.4)%	(27.3)%

Sensitivity of Class NI to Prepayments
Assumed Price 6.50000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(54.1)%	(54.1)%	(54.1)%	(58.6)%

Sensitivity of Class NI to Prepayments
Assumed Price 6.50000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(54.1)%	(54.1)%	(54.1)%	(58.6)%

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

SECURITY GROUP 17
Sensitivity of Class IN to Prepayments
Assumed Price 5.00000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(16.6)%	(21.5)%	(26.4)%	(31.3)%

Sensitivity of Class IN to Prepayments
Assumed Price 5.00000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(35.3)%	(43.0)%	(53.6)%	(53.8)%

Sensitivity of Class IN to Prepayments
Assumed Price 5.00000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(35.3)%	(43.0)%	(53.6)%	(53.8)%

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

SECURITY GROUPS 8, 9, 10, 11, 12, 13, 14, 15, 16 AND 17
Sensitivity of Class IG to Prepayments
Assumed Price 7.00000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(11.0)%	(15.5)%	(20.1)%	(24.8)%

Sensitivity of Class IG to Prepayments
Assumed Price 7.00000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(44.3)%	(47.8)%	(53.0)%	(58.8)%

Sensitivity of Class IG to Prepayments
Assumed Price 7.00000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(45.5)%	(48.6)%	(53.9)%	(60.1)%

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

SECURITY GROUPS 16 AND 17
Sensitivity of Class IJ to Prepayments
Assumed Price 6.50000%*
3.65000% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
4.15000%	(12.9)%	(17.8)%	(22.7)%	(27.7)%

Sensitivity of Class IJ to Prepayments
Assumed Price 6.50000%*
9.40650% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
10.11950%.	(44.1)%	(51.1)%	(54.0)%	(58.4)%

Sensitivity of Class IJ to Prepayments
Assumed Price 6.50000%*
15.16300% One-Year CMT

	PPC Prepayment Assumption Rates			
30-day Average SOFR	**75%**	**100%**	**125%**	**150%**
16.08900%.	(44.1)%	(51.1)%	(54.0)%	(58.4)%

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

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 as to the Group 1 Trust Assets, a Double REMIC Series as to the Group 2 Trust Assets, a Double REMIC Series as to the Group 3 Trust Assets, a Double REMIC Series as to the Group 4 Trust Assets and a Double REMIC Series as to the Group 5 through 17 Trust Assets, each for United States federal income tax purposes. Separate REMIC elections will be made for the Group 1 Pooling REMIC, the Group 1 Issuing REMIC, the Group 2 Pooling REMIC, the Group 2 Issuing REMIC, the Group 3 Pooling REMIC, the Group 3 Issuing REMIC, the Group 4 Pooling REMIC, the Group 4 Issuing REMIC, the Group 5 through 17 Pooling REMIC and the Group 5 through 17 Issuing REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Group 1 Issuing REMIC, the Group 2 Issuing REMIC, the Group 3 Issuing REMIC, the Group 4 Issuing REMIC or the Group 5 through 17 Issuing REMIC, as applicable, for United States federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

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

The prepayment assumption that should be used, among other things, in determining the rates of accrual of OID on the Regular Securities is 100% PPC (as described in "Yield, Maturity and Prepayment Considerations" in this Supplement). In the case of the Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under "Interest Rates." No representation is made, however, about the rate at which prepayments on the HECMs underlying any Group of Participations actually will occur or the level of One-Month CME Term SOFR, One-Month Adjusted CME Term SOFR, One-Year Adjusted CME Term SOFR, 30-day Average SOFR or One-Year CMT at any time after the date of this Supplement. *See "Certain United States Federal Income Tax Consequences" in the Base Offering Circular.* In view of the complexities as to the manner of inclusion in income of OID on the Regular Securities, investors should consult their own tax advisors to determine the appropriate amount and method of inclusion in income of OID on the Regular Securities for United States federal income tax purposes.

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

Residual Securities

Each Class of Residual Securities will represent the beneficial ownership of the Residual Interest in the related Trust REMICs, as shown below:

Residual Securities	Trust REMIC
Class RR Securities	Group 5 through 17 Pooling REMIC and Group 5 through 17 Issuing REMIC
Class RR1 Securities	Group 1 Pooling REMIC and Group 1 Issuing REMIC
Class RR2 Securities	Group 2 Pooling REMIC and Group 2 Issuing REMIC
Class RR3 Securities	Group 3 Pooling REMIC and Group 3 Issuing REMIC
Class RR4 Securities	Group 4 Pooling REMIC and Group 4 Issuing REMIC

The Residual 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 related 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 related 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.

Under the One Big Beautiful Bill Act, an individual, trust or estate that holds Residual Securities (directly or indirectly through a grantor trust, a partnership, an S corporation, a common trust fund, or a non-publicly offered RIC) generally will not be eligible to deduct its allocable share of the related Trust REMICs' fees or expenses under Section 212 of the Code for any taxable year (including taxable years beginning on or after January 1, 2026). This discussion supersedes the discussion in the Base Offering Circular under "Certain United States Federal Income Tax Consequences — Tax Treatment of Residual Holders — Special Considerations for Certain Types of Investors — Individuals and Pass Through Entities" regarding the deductibility by such persons of such fees and expenses. Prospective investors in Residual Securities are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situation.

OID accruals on the Underlying Certificates will be computed using the same prepayment assumptions 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) November 1, 2025 on the Delay Classes and (2) November 20, 2025 on the Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

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

LEGAL MATTERS

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

Available Combinations(1)

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Groups 1 and 4								
Combination 1(6)								
IA	$63,583,613	BI	$ 69,105,905	NTL(HPT)	(5)	HWAC/IO/DLY	38384LH69	September 2075
IC	5,522,292							
Security Groups 2, 3 and 4								
Combination 2(6)								
CF	$ 5,522,292	F	$128,592,501	HPT	(5)	FLT/HWAC/HZ	38384LH77	November 2075
FB	55,686,188							
FC	67,384,021							
Security Groups 6 and 7								
Combination 3(6)								
EI	$90,001,194	ID	$113,083,786	NTL(HPT)	(5)	HWAC/IO/DLY	38384LH85	October 2075
IE	23,082,592							
Security Groups 8, 9, 10, 11, 12, 13, 14 and 15								
Combination 4(6)								
GI	$20,041,874	IH	$ 98,036,336	NTL(HPT)	(5)	HWAC/IO/DLY	38384LH93	November 2075
HI	21,985,520							
IK	3,500,000							
IL	4,998,953							
IM	7,508,474							
JI	15,000,000							
LI	5,000,000							
MI	20,001,515							

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 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17								
Combination 5(6)								
GI	$ 7,775,887	IG	$59,036,336	NTL(HPT)	(5)	HWAC/IO/DLY	38384LJ26	November 2075
HI	8,529,987							
IK	1,357,937							
IL	1,939,504							
IM	2,913,153							
IN	1,000,000							
JI	5,819,730							
LI	1,939,910							
MI	7,760,228							
NI	20,000,000							
Security Groups 16 and 17								
Combination 6(6)								
IN	$ 1,000,000	IJ	$21,000,000	NTL(HPT)	(5)	HWAC/IO/DLY	38384LJ34	November 2075
NI	20,000,000							

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

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

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

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

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

(6) Derived from REMIC Classes relating to separate Groups.

Exhibit A

Assumed Characteristics of the HECMs and the Participations Underlying the Group 2, 3 and 5 through 17 Trust Assets(1)

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
2	Line of Credit	100%	$ 8,796,795.14	$ 8,813,148.44	2	FLT	1-year CMT	Monthly	1	5.770%	2.141%	2.141%	10.829%	0.500%	0.360%	(21)	(19)	(19)	(19)	$1,353,511.60	$ 4,582,747.85	$ 31,460,245.00	DJ2368	October 2025
2	Modified Tenure	100%	133,957.72	140,257.60	2	FLT	1-year CMT	Monthly	1	5.796%	2.166%	2.166%	10.854%	0.500%	0.360%	(21)	$ 3,249.12	$ 3,249.12	(20)	115,895.94	178,582.73	1,265,000.00	DJ2368	October 2025
2	Modified Term	100%	40,102.39	40,102.39	2	FLT	1-year CMT	Monthly	1	5.442%	1.700%	1.700%	10.500%	0.500%	0.360%	(21)	4,000.00	4,000.00	105	1,361.21	10,409.94	895,000.00	DJ2368	October 2025
2	Line of Credit	100%	19,740,670.65	20,001,941.98	2	FLT	1-year CMT	Monthly	1	5.718%	2.091%	2.091%	10.818%	0.500%	0.360%	(21)	(19)	(19)	(19)	3,126,173.53	11,005,161.88	75,381,006.00	DM2162	October 2025
2	Tenure	100%	375,722.77	380,337.86	2	FLT	1-year CMT	Monthly	1	6.004%	2.288%	2.288%	11.134%	0.500%	0.360%	(21)	4,323.55	4,323.55	(20)	0.00	0.00	2,359,750.00	DM2162	October 2025
2	Modified Term	100%	353,644.74	353,644.74	2	FLT	1-year CMT	Monthly	1	5.689%	2.132%	2.132%	10.840%	0.500%	0.360%	(21)	48,729.76	48,729.76	66	180,687.90	307,448.82	4,654,750.00	DM2162	October 2025
2	Term	100%	317,141.81	318,477.92	2	FLT	1-year CMT	Monthly	1	5.870%	2.339%	2.339%	11.000%	0.500%	0.360%	(21)	1,103.95	1,103.95	42	0.00	0.00	1,135,000.00	DM2162	October 2025
2	Modified Tenure	100%	168,027.04	179,415.06	2	FLT	1-year CMT	Monthly	1	6.234%	2.489%	2.489%	11.364%	0.500%	0.360%	(21)	7,200.00	8,000.00	(20)	391,378.63	408,892.03	2,494,750.00	DM2162	October 2025
2	Line of Credit	100%	19,808,356.46	19,952,405.10	2	FLT	1-year CMT	Monthly	1	5.728%	2.104%	2.104%	10.862%	0.500%	0.360%	(21)	(19)	(19)	(19)	4,579,228.94	13,823,820.59	78,881,430.00	DM2164	October 2025
2	Modified Term	100%	196,272.85	196,272.85	2	FLT	1-year CMT	Monthly	1	5.871%	2.141%	2.141%	11.004%	0.500%	0.360%	(21)	5,001.73	5,001.73	151	133,188.10	140,606.58	1,699,000.00	DM2164	October 2025
2	Tenure	100%	188,090.27	193,334.51	2	FLT	1-year CMT	Monthly	1	5.931%	2.281%	2.281%	11.064%	0.500%	0.360%	(21)	2,809.10	2,809.10	(20)	0.00	0.00	1,431,000.00	DM2164	October 2025
2	Modified Tenure	100%	50,610.81	69,822.80	2	FLT	1-year CMT	Monthly	1	5.867%	2.100%	2.100%	11.000%	0.500%	0.360%	(21)	700.00	700.00	(20)	65,628.54	73,163.06	600,000.00	DM2164	October 2025
2	Line of Credit	17.27561720488%	9,248,705.09	9,272,064.40	2	FLT	1-year CMT	Monthly	1	5.295%	1.666%	1.666%	10.386%	0.500%	0.360%	(21)	(19)	(19)	(19)	704,061.98	3,963,169.00	27,486,000.00	DM9575	October 2025
2	Term	17.27561720488%	181,992.38	181,992.38	2	FLT	1-year CMT	Monthly	1	5.284%	1.750%	1.750%	10.375%	0.500%	0.360%	(21)	2,095.95	2,095.95	48	0.00	0.00	447,000.00	DM9575	October 2025
2	Tenure	17.27561720488%	106,503.78	108,678.28	2	FLT	1-year CMT	Monthly	1	6.157%	2.623%	2.623%	11.248%	0.500%	0.360%	(21)	2,089.29	2,089.29	(20)	0.00	0.00	1,015,000.00	DM9575	October 2025
2	Line of Credit	100%	4,747,357.63	4,747,357.63	1	FLT	1-year CMT	Monthly	1	5.372%	1.747%	1.747%	10.378%	0.500%	0.360%	(21)	(19)	(19)	(19)	77,601.30	653,886.67	10,688,750.00	DM9886	November 2025
2	Tenure	100%	122,294.24	122,969.95	1	FLT	1-year CMT	Monthly	1	6.250%	2.625%	2.625%	11.250%	0.500%	0.360%	(21)	675.71	675.71	(20)	0.00	0.00	360,000.00	DM9886	November 2025
2	Modified Term	100%	108,968.13	108,968.13	1	FLT	1-year CMT	Monthly	1	5.500%	1.875%	1.875%	10.500%	0.500%	0.360%	(21)	25,000.00	25,000.00	27	14,577.82	14,723.96	1,209,750.00	DM9886	November 2025
2	Line of Credit	100%	22,644,118.07	22,644,118.07	0	FLT	1-year CMT	Monthly	1	5.784%	2.157%	2.157%	10.786%	0.500%	0.360%	(21)	(19)	(19)	(19)	4,821,560.47	14,980,889.04	89,472,247.00	DN3384	November 2025
2	Modified Tenure	100%	858,711.69	858,711.69	0	FLT	1-year CMT	Monthly	1	5.910%	2.294%	2.294%	10.907%	0.500%	0.360%	(21)	17,484.11	17,484.11	(20)	905,218.86	1,118,183.77	6,097,400.00	DN3384	November 2025
2	Modified Term	100%	167,013.74	167,013.74	0	FLT	1-year CMT	Monthly	1	6.405%	2.798%	2.798%	11.401%	0.500%	0.360%	(21)	13,495.00	13,495.00	82	220,283.03	243,053.88	1,770,000.00	DN3384	November 2025
2	Term	100%	113,794.69	113,794.69	0	FLT	1-year CMT	Monthly	1	5.875%	2.258%	2.258%	10.870%	0.500%	0.360%	(21)	11,492.12	11,492.12	92	0.00	0.00	1,880,000.00	DN3384	November 2025
2	Tenure	100%	106,926.81	106,926.81	0	FLT	1-year CMT	Monthly	1	6.225%	2.556%	2.556%	11.220%	0.500%	0.360%	(21)	3,248.99	3,248.99	(20)	0.00	0.00	1,317,000.00	DN3384	November 2025
3	Line of Credit	74.809903158O%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
3	Modified Term	74.809903158O%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
3	Modified Tenure	74.809903158O%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
3	Term	74.809903158O%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
3	Tenure	74.809903158O%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
3	Line of Credit	41.560791085O%	16,647,428.76	2,964,068,159.67	49	FLT	1-year CMT	Monthly	1	5.774%	2.134%	2.134%	7.665%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	324,574,620.47	4,558,913,487.00	786272(23)	August 2022
3	Modified Term	41.560791085O%	313,372.73	313,372.73	47	FLT	1-year CMT	Monthly	1	5.827%	2.191%	2.191%	7.939%	0.500%	0.360%	(21)	376,790.54	381,078.90	57	(22)	13,769,532.28	108,462,425.00	786272(23)	August 2022
3	Modified Tenure	41.560791085O%	108,168.41	21,772,831.50	46	FLT	1-year CMT	Monthly	1	6.022%	2.388%	2.388%	8.259%	0.500%	0.360%	(21)	91,466.49	91,466.49	(20)	(22)	7,931,420.57	52,023,975.00	786272(23)	August 2022
3	Term	41.560791085O%	51,283.72	12,970,537.41	47	FLT	1-year CMT	Monthly	1	5.697%	2.061%	2.061%	7.815%	0.500%	0.360%	(21)	68,408.14	68,408.14	81	0.00	0.00	24,480,150.00	786272(23)	August 2022
3	Tenure	41.560791085O%	46,162.21	10,317,964.58	47	FLT	1-year CMT	Monthly	1	5.851%	2.216%	2.216%	7.758%	0.500%	0.360%	(21)	51,944.36	52,675.60	(20)	0.00	0.00	24,923,625.00	786272(23)	August 2022
3	Line of Credit	74.808652614I7%	13,421,389.86	3,663,781,374.08	52	FLT	1-year CMT	Monthly	1	5.972%	2.204%	2.204%	8.868%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	464,520,339.30	5,631,383,291.00	786414(23)	November 2022
3	Modified Term	74.808652614I7%	507,140.36	507,140.36	51	FLT	1-year CMT	Monthly	1	6.008%	2.239%	2.239%	8.911%	0.500%	0.360%	(21)	450,392.89	461,818.55	49	(22)	10,671,613.47	149,606,805.00	786414(23)	November 2022
3	Modified Tenure	74.808652614I7%	138,112.50	24,049,001.01	53	FLT	1-year CMT	Monthly	1	6.078%	2.303%	2.303%	8.818%	0.500%	0.360%	(21)	84,604.32	84,985.33	(20)	(22)	6,127,237.86	50,265,800.00	786414(23)	November 2022
3	Term	74.808652614I7%	65,932.43	10,697,981.99	52	FLT	1-year CMT	Monthly	1	6.018%	2.244%	2.244%	8.831%	0.500%	0.360%	(21)	64,052.24	64,052.24	88	0.00	0.00	22,096,325.00	786414(23)	November 2022
3	Tenure	74.808652614I7%	53,965.71	9,938,057.19	50	FLT	1-year CMT	Monthly	1	6.159%	2.392%	2.392%	8.942%	0.500%	0.360%	(21)	54,367.14	54,367.15	(20)	0.00	0.00	25,601,250.00	786414(23)	November 2022
3	Line of Credit	74.807340987I2%	10,529,240.06	5,304,975,402.92	48	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	8.369%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	719,781,572.48	8,504,632,433.00	786437(23)	December 2022
3	Modified Term	74.807340987I2%	475,318.42	475,318.42	46	FLT	1-year CMT	Monthly	1	5.840%	2.210%	2.210%	8.898%	0.500%	0.360%	(21)	689,611.03	719,948.12	51	(22)	16,168,827.89	224,547,080.00	786437(23)	December 2022
3	Modified Tenure	74.807340987I2%	160,325.44	35,368,537.45	43	FLT	1-year CMT	Monthly	1	5.987%	2.354%	2.354%	9.503%	0.500%	0.360%	(21)	171,910.91	171,910.91	(20)	(22)	9,935,825.51	86,344,300.00	786437(23)	December 2022
3	Tenure	74.807340987I2%	52,641.80	17,912,210.66	45	FLT	1-year CMT	Monthly	1	5.859%	2.231%	2.231%	8.835%	0.500%	0.360%	(21)	96,371.48	96,444.05	(20)	0.00	0.00	46,431,975.00	786437(23)	December 2022
3	Term	74.807340987I2%	38,939.62	12,519,461.03	46	FLT	1-year CMT	Monthly	1	5.808%	2.174%	2.174%	9.033%	0.500%	0.360%	(21)	72,851.91	74,532.21	96	0.00	0.00	26,779,250.00	786437(23)	December 2022
3	Line of Credit	74.806821645I7%	9,680,351.78	5,304,975,537.55	48	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	8.369%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	719,781,572.48	8,504,632,433.00	786507(23)	January 2023
3	Modified Term	74.806821645I7%	436,997.32	436,997.32	46	FLT	1-year CMT	Monthly	1	5.840%	2.210%	2.210%	8.898%	0.500%	0.360%	(21)	689,611.03	719,948.12	51	(22)	16,168,827.89	224,547,080.00	786507(23)	January 2023
3	Modified Tenure	74.806821645I7%	147,399.69	35,368,537.45	43	FLT	1-year CMT	Monthly	1	5.987%	2.354%	2.354%	9.503%	0.500%	0.360%	(21)	171,910.91	171,910.91	(20)	(22)	9,935,825.51	86,344,300.00	786507(23)	January 2023
3	Tenure	74.806821645I7%	48,397.72	17,912,210.66	45	FLT	1-year CMT	Monthly	1	5.859%	2.231%	2.231%	8.835%	0.500%	0.360%	(21)	96,371.48	96,444.05	(20)	0.00	0.00	46,431,975.00	786507(23)	January 2023
3	Term	74.806821645I7%	35,800.23	12,519,461.03	46	FLT	1-year CMT	Monthly	1	5.808%	2.174%	2.174%	9.033%	0.500%	0.360%	(21)	72,851.91	74,532.21	96	0.00	0.00	26,779,250.00	786507(23)	January 2023

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
3	Line of Credit	9.838672475%	$34,782,087.71	$ 43,585,610.63	49	FLT	1-year CMT	Monthly	1	5.738%	2.096%	2.096%	7.182%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	$ 7,594,565.83	$ 71,668,650.00	CE5543	November 2021
3	Term	9.838672475%	460,760.22	504,247.68	50	FLT	1-year CMT	Monthly	1	5.226%	1.625%	1.625%	6.695%	0.500%	0.360%	(21)	$ 500.54	$ 500.54	64	$ 0.00	0.00	690,000.00	CE5543	November 2021
3	Modified Term	9.838672475%	330,695.54	330,695.54	49	FLT	1-year CMT	Monthly	1	5.851%	2.160%	2.160%	7.250%	0.500%	0.360%	(21)	1,370.00	1,370.00	155	(22)	7,898.09	822,375.00	CE5543	November 2021
3	Line of Credit	11.531680342%	17,812,086.00	20,813,205.35	49	FLT	1-year CMT	Monthly	1	5.700%	1.790%	1.790%	6.873%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,534,699.04	31,397,250.00	CJ6762	November 2021
3	Tenure	11.531680342%	120,335.63	120,335.63	49	FLT	1-year CMT	Monthly	1	5.910%	2.000%	2.000%	7.110%	0.500%	0.360%	(21)	5,021.13	5,021.13	(20)	0.00	0.00	635,000.00	CJ6762	November 2021
3	Line of Credit	11.744624290%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
3	Modified Term	11.744624290%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
3	Tenure	11.744624290%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
3	Line of Credit	47.996102983%	11,984,390.43	2,084,431,225.99	46	FLT	1-year CMT	Monthly	1	5.918%	2.280%	2.280%	8.113%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	473,889,770.66	3,640,734,865.00	CR0603	January 2023
3	Modified Term	47.996102983%	263,872.79	263,872.79	43	FLT	1-year CMT	Monthly	1	5.972%	2.333%	2.333%	9.414%	0.500%	0.360%	(21)	231,769.92	231,769.92	51	(22)	13,629,513.72	73,056,875.00	CR0603	January 2023
3	Modified Tenure	47.996102983%	108,885.95	16,098,502.87	45	FLT	1-year CMT	Monthly	1	5.989%	2.365%	2.365%	8.854%	0.500%	0.360%	(21)	76,378.66	76,378.66	(20)	(22)	8,577,830.74	46,653,850.00	CR0603	January 2023
3	Term	47.996102983%	5,894.00	723,780.85	49	FLT	1-year CMT	Monthly	1	6.122%	2.472%	2.472%	8.035%	0.500%	0.360%	(21)	3,033.69	3,033.69	38	0.00	0.00	1,440,000.00	CR0603	January 2023
3	Tenure	47.996102983%	2,097.00	178,685.87	42	FLT	1-year CMT	Monthly	1	6.667%	3.020%	3.020%	10.774%	0.500%	0.360%	(21)	1,663.97	1,663.97	(20)	0.00	0.00	692,500.00	CR0603	January 2023
3	Line of Credit	100%	2,076,373.26	630,268,278.48	48	FLT	1-year CMT	Monthly	1	5.917%	2.281%	2.281%	13.269%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	63,071,351.23	974,955,450.00	DM2169	October 2025
3	Modified Term	100%	67,323.65	67,323.65	51	FLT	1-year CMT	Monthly	1	5.989%	2.347%	2.347%	12.914%	0.500%	0.360%	(21)	42,502.24	47,261.53	54	(22)	1,147,625.12	18,004,550.00	DM2169	October 2025
3	Modified Tenure	100%	22,605.24	3,059,475.91	48	FLT	1-year CMT	Monthly	1	6.183%	2.550%	2.550%	13.869%	0.500%	0.360%	(21)	12,440.03	12,440.03	(20)	(22)	764,486.45	7,399,300.00	DM2169	October 2025
3	Term	100%	12,160.09	1,895,275.44	52	FLT	1-year CMT	Monthly	1	5.891%	2.253%	2.253%	12.526%	0.500%	0.360%	(21)	11,819.95	11,819.95	70	0.00	0.00	3,571,000.00	DM2169	October 2025
3	Tenure	100%	6,495.39	1,451,288.24	50	FLT	1-year CMT	Monthly	1	6.069%	2.437%	2.437%	13.099%	0.500%	0.360%	(21)	5,439.45	5,439.45	(20)	0.00	0.00	3,351,875.00	DM2169	October 2025
3	Line of Credit	100%	465,894.46	24,636,470.73	33	FLT	1-year CMT	Monthly	1	5.551%	1.917%	1.917%	9.088%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,120,981.10	48,715,800.00	DM9877	October 2025
3	Modified Term	100%	6,439.50	6,439.50	36	FLT	1-year CMT	Monthly	1	5.850%	2.267%	2.267%	9.095%	0.500%	0.360%	(21)	4,501.11	4,501.11	57	(22)	90,059.43	1,890,000.00	DM9877	October 2025
3	Modified Tenure	100%	4,720.90	76,748.21	2	FLT	1-year CMT	Monthly	1	5.526%	2.122%	2.122%	10.779%	0.500%	0.360%	(21)	4,700.00	4,700.00	(20)	120,260.14	121,475.48	2,019,750.00	DM9877	October 2025
5	Line of Credit	16.601900998%	30,191,637.99	36,318,738.92	46	FLT	1-year CMT	Monthly	1	5.638%	2.009%	2.009%	7.387%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	5,869,685.01	58,943,560.00	CE9428	February 2022
5	Modified Term	16.601900998%	710,062.31	710,062.31	47	FLT	1-year CMT	Monthly	1	5.822%	2.198%	2.198%	7.525%	0.500%	0.360%	(21)	4,482.00	4,482.00	72	(22)	204,033.07	2,260,000.00	CE9428	February 2022
5	Modified Tenure	16.601900998%	394,545.82	627,581.00	46	FLT	1-year CMT	Monthly	1	5.874%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	2,600.00	2,600.00	(20)	(22)	136,867.23	1,257,375.00	CE9428	February 2022
5	Term	16.601900998%	316,150.74	409,530.06	46	FLT	1-year CMT	Monthly	1	5.624%	2.000%	2.000%	7.480%	0.500%	0.360%	(21)	1,652.75	1,652.75	2	0.00	0.00	515,000.00	CE9428	February 2022
5	Line of Credit	4.050464881%	20,983,863.70	24,369,368.04	51	FLT	1-year CMT	Monthly	1	5.803%	2.173%	2.173%	12.247%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,465,535.17	34,282,981.00	CH2657	October 2021
5	Line of Credit	11.505748709%	16,425,858.94	18,739,663.61	49	FLT	1-year CMT	Monthly	1	5.745%	2.106%	2.106%	12.191%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,452,569.74	27,301,625.00	CH7784	November 2021
5	Modified Term	11.505748709%	253,860.55	253,860.55	50	FLT	1-year CMT	Monthly	1	5.974%	2.359%	2.359%	12.432%	0.500%	0.360%	(21)	3,500.80	5,500.00	25	(22)	30,154.08	1,542,375.00	CH7784	November 2021
5	Line of Credit	26.286719164%	9,590,872.50	10,784,843.72	48	FLT	1-year CMT	Monthly	1	5.512%	1.868%	1.868%	12.023%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,568,839.45	16,421,250.00	CI1558	December 2021
5	Modified Term	26.286719164%	176,305.80	176,305.80	48	FLT	1-year CMT	Monthly	1	5.625%	2.000%	2.000%	12.160%	0.500%	0.360%	(21)	846.83	1,000.00	60	(22)	9,671.31	460,000.00	CI1558	December 2021
5	Line of Credit	14.724280324%	33,150,114.02	40,519,902.97	47	FLT	1-year CMT	Monthly	1	5.486%	1.855%	1.855%	7.068%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,077,917.51	63,780,876.00	CK2258	January 2022
5	Modified Term	14.724280324%	366,183.90	366,183.90	47	FLT	1-year CMT	Monthly	1	5.617%	1.996%	1.996%	7.246%	0.500%	0.360%	(21)	4,600.00	4,600.00	75	(22)	157.29	1,152,375.00	CK2258	January 2022
5	Line of Credit	7.647544238%	38,708,341.29	47,887,214.57	45	FLT	1-year CMT	Monthly	1	5.720%	2.073%	2.073%	8.051%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	7,749,864.35	79,250,200.00	CK2787	March 2022
5	Modified Term	7.647544238%	573,128.86	573,128.86	45	FLT	1-year CMT	Monthly	1	5.657%	2.018%	2.018%	7.998%	0.500%	0.360%	(21)	57,300.00	57,300.00	25	(22)	263,378.38	1,649,000.00	CK2787	March 2022
5	Tenure	7.647544238%	331,717.22	479,126.97	45	FLT	1-year CMT	Monthly	1	6.171%	2.518%	2.518%	8.498%	0.500%	0.360%	(21)	2,796.70	2,796.70	(20)	0.00	0.00	1,495,000.00	CK2787	March 2022
5	Modified Tenure	7.647544238%	20,395.59	195,028.37	45	FLT	1-year CMT	Monthly	1	5.490%	1.830%	1.830%	7.810%	0.500%	0.360%	(21)	800.00	800.00	(20)	(22)	154,048.15	700,000.00	CK2787	March 2022
5	Line of Credit	2.753778824%	32,284,134.52	36,784,262.40	46	FLT	1-year CMT	Monthly	1	5.969%	2.340%	2.340%	12.763%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,206,123.49	53,582,835.00	CK9665	February 2022
5	Line of Credit	10.857163653%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
5	Modified Term	10.857163653%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
5	Line of Credit	14.982411560%	10,048,617.30	11,733,822.64	43	FLT	1-year CMT	Monthly	1	5.835%	2.200%	2.200%	13.759%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	939,205.00	17,960,300.00	CM6379	May 2022
5	Line of Credit	11.466623561%	9,135,356.58	10,858,391.82	43	FLT	1-year CMT	Monthly	1	5.868%	2.227%	2.227%	14.026%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,082,781.74	16,863,700.00	CM6394	May 2022
5	Line of Credit	5.375261789%	20,840,337.53	23,522,040.29	43	FLT	1-year CMT	Monthly	1	5.877%	2.249%	2.249%	13.814%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,058,906.36	36,034,450.00	CM9955	May 2022
5	Line of Credit	8.287619552%	9,380,054.37	10,858,550.23	43	FLT	1-year CMT	Monthly	1	5.926%	2.300%	2.300%	14.044%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	792,586.77	17,348,800.00	CN6129	May 2022
5	Line of Credit	3.798823826%	31,948,099.77	41,978,891.59	41	FLT	1-year CMT	Monthly	1	5.854%	2.225%	2.225%	9.692%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,863,533.36	79,256,050.00	CO0357	July 2022
5	Modified Term	3.798823826%	787,252.99	787,252.99	41	FLT	1-year CMT	Monthly	1	6.417%	2.808%	2.808%	10.148%	0.500%	0.360%	(21)	5,000.00	5,000.00	51	(22)	24,385.03	1,616,000.00	CO0357	July 2022
5	Modified Tenure	3.798823826%	155,293.85	272,849.18	41	FLT	1-year CMT	Monthly	1	6.135%	2.546%	2.546%	9.987%	0.500%	0.360%	(21)	1,000.00	1,000.00	(20)	(22)	103,725.03	676,000.00	CO0357	July 2022
5	Line of Credit	2.590880393%	39,059,825.90	47,773,010.87	41	FLT	1-year CMT	Monthly	1	5.860%	2.230%	2.230%	9.903%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	7,604,182.32	86,353,300.00	CO0358	July 2022
5	Modified Term	2.590880393%	304,666.95	304,666.95	41	FLT	1-year CMT	Monthly	1	6.113%	2.467%	2.467%	10.407%	0.500%	0.360%	(21)	6,300.00	6,300.00	35	(22)	517,748.68	1,880,000.00	CO0358	July 2022
5	Term	2.590880393%	230,527.02	278,367.71	41	FLT	1-year CMT	Monthly	1	6.348%	2.750%	2.750%	10.690%	0.500%	0.360%	(21)	900.00	900.00	43	0.00	0.00	460,000.00	CO0358	July 2022
5	Modified Tenure	2.590880393%	96,088.10	197,448.32	41	FLT	1-year CMT	Monthly	1	6.473%	2.780%	2.780%	10.720%	0.500%	0.360%	(21)	625.00	625.00	(20)	(22)	104,249.77	565,000.00	CO0358	July 2022
5	Tenure	2.590880393%	70,383.25	313,775.21	41	FLT	1-year CMT	Monthly	1	5.909%	2.274%	2.274%	9.614%	0.500%	0.360%	(21)	5,321.60	5,321.60	(20)	0.00	0.00	1,857,800.00	CO0358	July 2022
5	Line of Credit	100%	2,515,087.51	634,521,412.23	46	FLT	1-year CMT	Monthly	1	5.916%	2.283%	2.283%	13.627%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	61,451,164.23	983,810,060.00	DK4990	July 2025
5	Modified Term	100%	133,747.76	133,747.76	50	FLT	1-year CMT	Monthly	1	6.204%	2.566%	2.566%	13.252%	0.500%	0.360%	(21)	65,387.58	68,326.51	43	(22)	1,751,398.59	23,801,250.00	DK4990	July 2025
5	Modified Tenure	100%	26,982.83	4,992,965.41	38	FLT	1-year CMT	Monthly	1	5.811%	2.185%	2.185%	14.245%	0.500%	0.360%	(21)	14,966.99	15,066.99	(20)	(22)	635,359.34	9,371,050.00	DK4990	July 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
5	Term	100%	$ 11,225.88	$ 1,371,609.68	52	FLT	1-year CMT	Monthly	1	6.338%	2.701%	2.701%	13.271%	0.500%	0.360%	(21)	$10,072.76	$10,072.76	120	$ 0.00	$ 0.00	$ 3,625,000.00	DK4990	July 2025
5	Tenure	100%	10,149.81	1,296,956.81	44	FLT	1-year CMT	Monthly	1	5.885%	2.260%	2.260%	13.856%	0.500%	0.360%	(21)	8,967.88	8,967.88	(20)	0.00	0.00	4,149,800.00	DK4990	July 2025
5	Line of Credit	100%	1,325,338.08	61,588,390.71	48	FLT	1-year CMT	Monthly	1	6.164%	2.530%	2.530%	13.536%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	8,014,371.22	99,900,550.00	DK5840	July 2025
5	Modified Term	100%	62,260.40	62,260.40	59	FLT	1-year CMT	Monthly	1	6.074%	2.425%	2.425%	12.532%	0.500%	0.360%	(21)	1,115.00	1,115.00	1	(22)	43,405.49	650,000.00	DK5840	July 2025
5	Line of Credit	100%	639,893.98	421,806,340.37	48	FLT	1-year CMT	Monthly	1	5.488%	1.849%	1.849%	7.448%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	55,132,554.36	658,597,417.00	DL4995	August 2025
5	Modified Term	100%	20,030.40	20,030.40	49	FLT	1-year CMT	Monthly	1	5.537%	1.895%	1.895%	7.512%	0.500%	0.360%	(21)	27,526.39	27,894.73	46	(22)	557,048.57	7,380,775.00	DL4995	August 2025
5	Modified Tenure	100%	11,495.19	1,863,468.89	53	FLT	1-year CMT	Monthly	1	5.859%	2.214%	2.214%	7.725%	0.500%	0.360%	(21)	5,044.18	5,044.18	(20)	(22)	494,228.10	3,694,000.00	DL4995	August 2025
5	Tenure	100%	10,399.64	1,626,232.68	48	FLT	1-year CMT	Monthly	1	5.610%	1.965%	1.965%	7.481%	0.500%	0.360%	(21)	9,136.68	9,136.68	(20)	0.00	0.00	4,018,175.00	DL4995	August 2025
5	Term	100%	5,829.78	1,466,104.18	46	FLT	1-year CMT	Monthly	1	5.162%	1.537%	1.537%	7.413%	0.500%	0.360%	(21)	4,735.64	4,735.64	84	0.00	0.00	2,352,800.00	DL4995	August 2025
5	Line of Credit	100%	324,214.34	14,506,185.01	49	FLT	1-year CMT	Monthly	1	5.608%	1.971%	1.971%	7.551%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,501,560.05	23,535,625.00	DL4999	August 2025
5	Line of Credit	100%	1,207,461.97	630,266,374.71	44	FLT	1-year CMT	Monthly	1	6.059%	2.431%	2.431%	13.956%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	61,590,777.29	979,251,210.00	DM1327	August 2025
5	Modified Term	100%	73,505.89	73,505.89	48	FLT	1-year CMT	Monthly	1	6.045%	2.410%	2.410%	13.264%	0.500%	0.360%	(21)	65,387.58	68,326.51	55	(22)	1,751,398.59	23,801,250.00	DM1327	August 2025
5	Modified Tenure	100%	18,780.72	4,992,965.41	49	FLT	1-year CMT	Monthly	1	5.897%	2.265%	2.265%	13.322%	0.500%	0.360%	(21)	14,966.99	15,066.99	(20)	(22)	635,359.34	9,371,050.00	DM1327	August 2025
5	Term	100%	11,178.05	1,371,609.68	52	FLT	1-year CMT	Monthly	1	6.339%	2.700%	2.700%	13.270%	0.500%	0.360%	(21)	10,072.76	10,072.76	120	0.00	0.00	3,625,000.00	DM1327	August 2025
5	Tenure	100%	10,003.65	1,296,956.81	44	FLT	1-year CMT	Monthly	1	5.895%	2.267%	2.267%	13.880%	0.500%	0.360%	(21)	8,967.88	8,967.88	(20)	0.00	0.00	4,149,800.00	DM1327	August 2025
5	Line of Credit	100%	344,626.55	21,990,275.53	45	FLT	1-year CMT	Monthly	1	6.021%	2.392%	2.392%	13.654%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,520,516.61	35,914,825.00	DM1334	August 2025
5	Modified Term	100%	638.96	638.96	17	FLT	1-year CMT	Monthly	1	5.607%	1.986%	1.986%	17.149%	0.500%	0.360%	(21)	2,200.00	2,200.00	107	(22)	49,789.86	773,000.00	DM1334	August 2025
5	Modified Tenure	100%	32.76	663,109.47	52	FLT	1-year CMT	Monthly	1	6.371%	2.750%	2.750%	12.830%	0.500%	0.360%	(21)	750.00	750.00	(20)	(22)	0.08	822,375.00	DM1334	August 2025
5	Line of Credit	100%	966,885.45	630,173,249.15	46	FLT	1-year CMT	Monthly	1	5.967%	2.335%	2.335%	13.538%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	61,873,473.84	980,954,210.00	DM1342	September 2025
5	Modified Term	100%	83,721.51	83,721.51	46	FLT	1-year CMT	Monthly	1	6.030%	2.396%	2.396%	13.429%	0.500%	0.360%	(21)	66,887.58	69,826.51	54	(22)	1,759,630.32	24,161,250.00	DM1342	September 2025
5	Modified Tenure	100%	17,523.23	4,866,872.27	49	FLT	1-year CMT	Monthly	1	5.897%	2.266%	2.266%	13.391%	0.500%	0.360%	(21)	13,866.99	13,966.99	(20)	(22)	426,365.42	8,846,050.00	DM1342	September 2025
5	Term	100%	12,110.99	1,371,609.68	52	FLT	1-year CMT	Monthly	1	6.292%	2.653%	2.653%	13.183%	0.500%	0.360%	(21)	10,072.76	10,072.76	120	0.00	0.00	3,625,000.00	DM1342	September 2025
5	Tenure	100%	9,962.68	1,296,956.81	44	FLT	1-year CMT	Monthly	1	5.893%	2.267%	2.267%	13.880%	0.500%	0.360%	(21)	8,967.88	8,967.88	(20)	0.00	0.00	4,149,800.00	DM1342	September 2025
5	Line of Credit	100%	314,933.63	14,108,890.70	44	FLT	1-year CMT	Monthly	1	6.214%	2.584%	2.584%	14.620%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,668,102.59	25,578,000.00	DM1349	September 2025
5	Modified Tenure	100%	10,071.40	10,071.40	55	FLT	1-year CMT	Monthly	1	5.775%	2.125%	2.125%	12.190%	0.500%	0.360%	(21)	500.00	500.00	(20)	(22)	23,015.78	488,000.00	DM1349	September 2025
5	Line of Credit	100%	1,501,553.55	633,302,238.30	48	FLT	1-year CMT	Monthly	1	5.858%	2.222%	2.222%	13.111%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	60,004,123.53	974,759,575.00	DM2157	September 2025
5	Modified Term	100%	50,351.96	50,351.96	50	FLT	1-year CMT	Monthly	1	6.018%	2.377%	2.377%	12.940%	0.500%	0.360%	(21)	42,502.24	47,261.53	66	(22)	1,147,625.12	18,004,550.00	DM2157	September 2025
5	Modified Tenure	100%	27,998.51	3,059,475.91	51	FLT	1-year CMT	Monthly	1	6.163%	2.523%	2.523%	13.438%	0.500%	0.360%	(21)	12,440.03	12,440.03	(20)	(22)	764,486.45	7,399,300.00	DM2157	September 2025
5	Term	100%	12,232.40	1,895,275.44	52	FLT	1-year CMT	Monthly	1	5.891%	2.252%	2.252%	12.525%	0.500%	0.360%	(21)	11,819.95	11,819.95	70	0.00	0.00	3,571,000.00	DM2157	September 2025
5	Tenure	100%	6,517.20	1,451,288.24	50	FLT	1-year CMT	Monthly	1	6.070%	2.437%	2.437%	13.099%	0.500%	0.360%	(21)	5,439.45	5,439.45	(20)	0.00	0.00	3,351,875.00	DM2157	September 2025
5	Line of Credit	100%	953,182.62	1,033,769,089.07	50	FLT	1-year CMT	Monthly	1	5.986%	2.352%	2.352%	12.833%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	97,347,690.54	1,563,457,067.00	DM3766	October 2025
5	Modified Term	100%	31,865.07	31,865.07	51	FLT	1-year CMT	Monthly	1	6.053%	2.422%	2.422%	12.966%	0.500%	0.360%	(21)	48,657.48	48,657.48	74	(22)	1,214,139.83	13,989,385.00	DM3766	October 2025
5	Term	100%	21,394.80	2,326,764.21	47	FLT	1-year CMT	Monthly	1	6.114%	2.489%	2.489%	13.609%	0.500%	0.360%	(21)	17,645.35	19,655.91	52	0.00	0.00	4,605,800.00	DM3766	October 2025
5	Modified Tenure	100%	17,761.33	3,895,515.62	48	FLT	1-year CMT	Monthly	1	6.076%	2.450%	2.450%	13.306%	0.500%	0.360%	(21)	14,951.48	14,951.48	(20)	(22)	640,169.94	8,747,000.00	DM3766	October 2025
5	Tenure	100%	8,486.68	1,463,505.65	52	FLT	1-year CMT	Monthly	1	6.242%	2.598%	2.598%	13.264%	0.500%	0.360%	(21)	7,413.15	7,413.15	(20)	0.00	0.00	3,607,900.00	DM3766	October 2025
5	Line of Credit	100%	378,045.22	199,973,648.16	50	FLT	1-year CMT	Monthly	1	5.755%	2.112%	2.112%	12.616%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	12,826,972.73	298,686,828.00	DM9871	September 2025
5	Modified Term	100%	5,948.22	5,948.22	47	FLT	1-year CMT	Monthly	1	6.038%	2.411%	2.411%	13.920%	0.500%	0.360%	(21)	3,524.18	5,324.18	54	(22)	35,941.48	2,593,100.00	DM9871	September 2025
5	Term	100%	2,396.75	597,859.43	49	FLT	1-year CMT	Monthly	1	5.765%	2.133%	2.133%	12.923%	0.500%	0.360%	(21)	1,956.11	1,956.11	108	0.00	0.00	1,142,375.00	DM9871	September 2025
5	Modified Tenure	100%	289.29	194,901.14	55	FLT	1-year CMT	Monthly	1	6.521%	2.875%	2.875%	12.935%	0.500%	0.360%	(21)	150.00	150.00	(20)	(22)	143,151.51	445,000.00	DM9871	September 2025
5	Tenure	100%	247.09	298,372.28	43	FLT	1-year CMT	Monthly	1	5.986%	2.375%	2.375%	13.925%	0.500%	0.360%	(21)	37.94	37.94	(20)	0.00	0.00	500,000.00	DM9871	September 2025
6	Line of Credit	100%	2,205,109.12	2,220,122.04	7	FLT	1-year CMT	Monthly	1	5.218%	1.593%	1.593%	10.619%	0.500%	0.360%	(21)	(19)	(19)	(19)	0.00	45,779.97	4,147,250.00	CZ0311	September 2025
6	Line of Credit	100%	9,646,430.28	9,749,182.87	3	FLT	1-year CMT	Monthly	1	5.697%	2.060%	2.060%	11.005%	0.500%	0.360%	(21)	(19)	(19)	(19)	1,260,426.56	3,749,365.18	32,643,990.00	DJ2365	September 2025
6	Modified Term	100%	770,521.36	770,521.36	3	FLT	1-year CMT	Monthly	1	5.186%	1.561%	1.561%	10.442%	0.500%	0.360%	(21)	4,000.00	4,000.00	94	31,233.26	31,758.24	2,374,750.00	DJ2365	September 2025
6	Tenure	100%	571,123.36	576,053.89	3	FLT	1-year CMT	Monthly	1	5.802%	2.192%	2.192%	11.096%	0.500%	0.360%	(21)	2,041.46	2,041.46	(20)	0.00	0.00	1,967,000.00	DJ2365	September 2025
6	Modified Tenure	100%	67,813.86	83,820.66	3	FLT	1-year CMT	Monthly	1	5.875%	2.250%	2.250%	11.164%	0.500%	0.360%	(21)	1,400.00	1,400.00	(20)	83,218.18	99,298.49	910,000.00	DJ2365	September 2025
6	Line of Credit	100%	1,296,379.02	1,299,336.39	4	FLT	1-year CMT	Monthly	1	5.693%	2.053%	2.053%	11.125%	0.500%	0.360%	(21)	(19)	(19)	(19)	0.00	551,086.95	4,149,000.00	DL1794	August 2025
6	Line of Credit	100%	863,969.22	865,202.56	3	FLT	1-year CMT	Monthly	1	5.845%	2.205%	2.205%	11.152%	0.500%	0.360%	(21)	(19)	(19)	(19)	0.00	177,178.08	2,189,000.00	DL1797	September 2025
6	Line of Credit	100%	29,398,457.16	29,670,530.01	2	FLT	1-year CMT	Monthly	1	5.617%	1.992%	1.992%	10.837%	0.500%	0.360%	(21)	(19)	(19)	(19)	0.00	17,005,059.32	100,854,926.00	DM1345	October 2025
6	Modified Term	100%	514,261.10	514,261.10	2	FLT	1-year CMT	Monthly	1	5.833%	2.235%	2.235%	11.070%	0.500%	0.360%	(21)	7,964.18	7,964.18	102	9,031.66	35,066.92	2,979,750.00	DM1345	October 2025
6	Tenure	100%	365,452.40	365,713.23	2	FLT	1-year CMT	Monthly	1	4.990%	1.305%	1.305%	10.185%	0.500%	0.360%	(21)	2,317.36	2,317.36	(20)	0.00	0.00	1,110,075.00	DM1345	October 2025
6	Modified Tenure	100%	54,741.33	54,779.60	4	FLT	1-year CMT	Monthly	1	6.311%	2.625%	2.625%	11.750%	0.500%	0.360%	(21)	9,776.85	9,776.85	(20)	0.00	2,207.15	746,000.00	DM1345	October 2025
6	Line of Credit	85.9599992213%	20,807,585.60	20,923,685.36	2	FLT	1-year CMT	Monthly	1	5.723%	2.094%	2.094%	10.865%	0.500%	0.360%	(21)	(19)	(19)	(19)	3,148,226.25	11,442,530.55	77,904,792.00	DM2163	October 2025
6	Modified Term	85.9599992213%	249,351.04	249,351.04	2	FLT	1-year CMT	Monthly	1	6.030%	2.332%	2.332%	11.171%	0.500%	0.360%	(21)	11,300.00	11,300.00	72	208,971.17	243,755.77	2,995,000.00	DM2163	October 2025
6	Modified Tenure	85.9599992213%	220,617.94	222,786.29	2	FLT	1-year CMT	Monthly	1	5.999%	2.399%	2.399%	11.140%	0.500%	0.360%	(21)	2,000.00	2,000.00	(20)	65,328.52	129,450.70	1,340,000.00	DM2163	October 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
6	Term	85.959999223%	$ 69,689.82	$ 73,312.87	3	FLT	1-year CMT	Monthly	1	5.992%	2.326%	2.326%	11.133%	0.500%	0.360%	(21)	$ 2,302.38	$ 2,302.38	179	$ 0.00	$ 0.00	$ 1,007,000.00	DM2163	October 2025
6	Line of Credit	100%	25,131,776.13	25,281,078.90	2	FLT	1-year CMT	Monthly	1	5.766%	2.138%	2.138%	10.940%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,486,853.84	10,990,877.28	84,546,350.00	DM3760	October 2025
6	Term	100%	352,058.79	378,441.04	2	FLT	1-year CMT	Monthly	1	5.633%	2.119%	2.119%	10.804%	0.500%	0.360%	(21)	25,984.66	25,984.66	56	0.00	0.00	1,605,000.00	DM3760	October 2025
6	Modified Term	100%	199,344.70	199,344.70	2	FLT	1-year CMT	Monthly	1	5.945%	2.327%	2.327%	11.116%	0.500%	0.360%	(21)	3,000.00	3,000.00	146	78,535.93	141,288.43	1,420,000.00	DM3760	October 2025
6	Tenure	100%	184,364.55	184,496.02	2	FLT	1-year CMT	Monthly	1	6.204%	2.500%	2.500%	11.375%	0.500%	0.360%	(21)	0.00	55,309.37	(20)	0.00	0.00	865,000.00	DM3760	October 2025
6	Modified Tenure	100%	29,300.80	31,332.78	3	FLT	1-year CMT	Monthly	1	6.079%	2.375%	2.375%	11.250%	0.500%	0.360%	(21)	2,000.00	2,000.00	(20)	1,981.66	2,015.29	670,000.00	DM3760	October 2025
7	Line of Credit	100%	21,244,607.65	21,493,790.40	3	FLT	1-year CMT	Monthly	1	5.668%	2.045%	2.045%	11.036%	0.500%	0.360%	(21)	(19)	(19)	(19)	0.00	8,823,032.38	68,605,700.00	DM1337	September 2025
7	Modified Tenure	100%	975,224.56	985,854.51	3	FLT	1-year CMT	Monthly	1	5.938%	2.315%	2.315%	11.289%	0.500%	0.360%	(21)	8,988.00	8,988.00	(20)	0.00	776,094.88	5,289,300.00	DM1337	September 2025
7	Tenure	100%	437,270.01	439,639.81	3	FLT	1-year CMT	Monthly	1	5.538%	1.861%	1.861%	10.869%	0.500%	0.360%	(21)	1,736.87	1,736.87	(20)	0.00	0.00	1,558,000.00	DM1337	September 2025
7	Modified Term	100%	327,215.29	327,215.29	3	FLT	1-year CMT	Monthly	1	5.049%	1.426%	1.426%	10.301%	0.500%	0.360%	(21)	1,342.50	1,342.50	115	0.00	7,321.17	846,000.00	DM1337	September 2025
7	Term	100%	98,275.03	100,426.83	3	FLT	1-year CMT	Monthly	1	5.498%	1.875%	1.875%	10.880%	0.500%	0.360%	(21)	2,001.33	2,001.33	119	0.00	0.00	571,000.00	DM1337	September 2025
8	Line of Credit	3.459374608%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
8	Modified Term	3.459374608%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
8	Line of Credit	3.198274072%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
8	Modified Term	3.198274072%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
8	Term	3.198274072%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
8	Tenure	3.198274072%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
8	Line of Credit	1.899752795%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
8	Modified Term	1.899752795%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
8	Tenure	1.899752795%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
8	Line of Credit	48.047582788%	13,890,637.42	3,990,276,375.43	22	FLT	1-year CMT	Monthly	1	5.918%	2.286%	2.286%	11.585%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,061,993,816.30	9,866,134,916.00	DM2165	October 2025
8	Modified Term	48.047582788%	1,818,511.85	1,818,511.85	22	FLT	1-year CMT	Monthly	1	5.982%	2.351%	2.351%	11.686%	0.500%	0.360%	(21)	1,491,797.77	1,597,198.87	48	(22)	31,579,617.88	351,407,075.00	DM2165	October 2025
8	Modified Tenure	48.047582788%	676,219.45	58,565,338.03	22	FLT	1-year CMT	Monthly	1	6.028%	2.399%	2.399%	11.790%	0.500%	0.360%	(21)	568,644.91	568,644.91	(20)	(22)	31,013,395.09	256,761,650.00	DM2165	October 2025
8	Term	48.047582788%	280,240.26	16,584,025.03	18	FLT	1-year CMT	Monthly	1	5.939%	2.302%	2.302%	11.609%	0.500%	0.360%	(21)	269,161.35	271,794.25	77	0.00	0.00	65,325,025.00	DM2165	October 2025
8	Tenure	48.047582788%	273,778.41	23,174,024.79	21	FLT	1-year CMT	Monthly	1	6.025%	2.398%	2.398%	11.758%	0.500%	0.360%	(21)	247,610.17	248,049.68	(20)	0.00	0.00	100,858,925.00	DM2165	October 2025
8	Line of Credit	14.438106263%	6,263,753.23	176,444,276.03	25	FLT	1-year CMT	Monthly	1	5.987%	2.356%	2.356%	11.051%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	52,248,314.42	427,907,568.00	DM3772	October 2025
8	Modified Term	14.438106263%	58,582.53	58,582.53	16	FLT	1-year CMT	Monthly	1	5.924%	2.305%	2.305%	11.572%	0.500%	0.360%	(21)	21,380.54	21,380.54	166	(22)	1,219,521.59	7,785,475.00	DM3772	October 2025
8	Modified Tenure	14.438106263%	6,649.25	754,025.48	37	FLT	1-year CMT	Monthly	1	6.046%	2.432%	2.432%	9.876%	0.500%	0.360%	(21)	3,636.00	3,636.00	(20)	(22)	98,060.45	1,914,000.00	DM3772	October 2025
8	Term	14.438106263%	2,063.49	50,660.83	7	FLT	1-year CMT	Monthly	1	5.742%	2.040%	2.040%	11.000%	0.500%	0.360%	(21)	514.88	514.88	63	0.00	0.00	330,000.00	DM3772	October 2025
8	Line of Credit	41.997895602%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
8	Modified Term	41.997895602%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
8	Modified Tenure	41.997895602%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
8	Term	41.997895602%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025
8	Line of Credit	48.047584963%	10,216,060.93	365,150,526.46	24	FLT	1-year CMT	Monthly	1	6.009%	2.372%	2.372%	11.171%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	84,641,860.82	874,096,907.00	DM3774	October 2025
8	Modified Term	48.047584963%	227,055.01	227,055.01	25	FLT	1-year CMT	Monthly	1	5.810%	2.181%	2.181%	10.980%	0.500%	0.360%	(21)	45,890.00	48,928.89	68	(22)	2,337,989.28	21,433,950.00	DM3774	October 2025
8	Modified Tenure	48.047584963%	46,450.76	738,547.12	17	FLT	1-year CMT	Monthly	1	5.593%	1.964%	1.964%	10.974%	0.500%	0.360%	(21)	11,214.47	11,414.60	(20)	(22)	702,423.26	6,185,575.00	DM3774	October 2025
8	Term	48.047584963%	3,905.49	110,549.78	30	FLT	1-year CMT	Monthly	1	6.128%	2.517%	2.517%	12.396%	0.500%	0.360%	(21)	1,800.86	1,800.86	53	0.00	0.00	537,000.00	DM3774	October 2025
8	Tenure	48.047584963%	3,575.63	641,897.21	29	FLT	1-year CMT	Monthly	1	5.786%	2.173%	2.173%	12.019%	0.500%	0.360%	(21)	2,857.57	2,857.57	(20)	0.00	0.00	1,850,000.00	DM3774	October 2025
8	Line of Credit	48.047581775%	4,345,963.82	269,583,347.33	44	FLT	1-year CMT	Monthly	1	5.940%	2.300%	2.300%	8.998%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	45,901,471.02	501,200,910.00	DM3775	October 2025
8	Modified Term	48.047581775%	81,049.31	81,049.31	36	FLT	1-year CMT	Monthly	1	6.159%	2.513%	2.513%	11.461%	0.500%	0.360%	(21)	20,195.12	20,195.12	18	(22)	1,064,803.75	8,231,475.00	DM3775	October 2025
8	Modified Tenure	48.047581775%	30,442.54	2,869,965.00	43	FLT	1-year CMT	Monthly	1	5.982%	2.358%	2.358%	9.239%	0.500%	0.360%	(21)	9,997.29	9,997.29	(20)	(22)	679,499.48	6,682,100.00	DM3775	October 2025
8	Term	48.047581775%	3,448.50	308,759.37	49	FLT	1-year CMT	Monthly	1	5.486%	1.875%	1.875%	6.985%	0.500%	0.360%	(21)	627.81	627.81	71	0.00	0.00	453,000.00	DM3775	October 2025
8	Tenure	48.047581775%	1,833.06	112,204.23	41	FLT	1-year CMT	Monthly	1	6.794%	3.126%	3.126%	10.995%	0.500%	0.360%	(21)	970.33	970.33	(20)	0.00	0.00	461,000.00	DM3775	October 2025
9	Line of Credit	9.262982841%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
9	Modified Term	9.262982841%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
9	Modified Tenure	9.262982841%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
9	Term	9.262982841%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
9	Tenure	9.262982841%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
9	Line of Credit	2.453642962%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
9	Modified Term	2.453642962%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
9	Line of Credit	2.268447917%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
9	Modified Term	2.268447917%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
9	Term	2.268447917%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
9	Tenure	2.268447917%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
9	Line of Credit	0.75550270821%	$39,225,267.25	$ 48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	$ 6,330,121.78	$ 88,844,800.00	CO0362	August 2022
9	Modified Term	0.75550270821%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	$ 5,350.00	$ 5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
9	Tenure	0.75550270821%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	$0.00	0.00	1,415,000.00	CO0362	August 2022
9	Line of Credit	45.11962570121%	14,406,076.20	3,679,524,953.01	26	FLT	1-year CMT	Monthly	1	5.848%	2.222%	2.222%	10.844%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	753,065,536.73	7,632,549,202.00	DM1360	October 2025
9	Modified Term	45.11962570121%	977,168.97	977,168.97	29	FLT	1-year CMT	Monthly	1	5.819%	2.194%	2.194%	10.647%	0.500%	0.360%	(21)	760,732.29	786,614.09	74	(22)	21,439,338.93	251,773,854.00	DM1360	October 2025
9	Modified Tenure	45.11962570121%	346,069.21	34,321,862.60	26	FLT	1-year CMT	Monthly	1	5.869%	2.245%	2.245%	11.085%	0.500%	0.360%	(21)	207,618.36	213,505.71	(20)	(22)	16,002,971.85	120,211,350.00	DM1360	October 2025
9	Tenure	45.11962570121%	146,308.79	18,073,435.05	29	FLT	1-year CMT	Monthly	1	5.862%	2.238%	2.238%	11.041%	0.500%	0.360%	(21)	132,371.83	132,372.13	(20)	0.00	0.00	57,641,875.00	DM1360	October 2025
9	Term	45.11962570121%	145,620.02	13,990,649.12	25	FLT	1-year CMT	Monthly	1	5.867%	2.243%	2.243%	11.168%	0.500%	0.360%	(21)	134,100.61	134,503.98	72	0.00	0.00	38,930,075.00	DM1360	October 2025
9	Line of Credit	5.74182949321%	6,263,753.23	176,444,276.03	25	FLT	1-year CMT	Monthly	1	5.987%	2.356%	2.356%	11.051%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	52,248,314.42	427,907,568.00	DM3772	October 2025
9	Modified Term	5.74182949321%	58,582.53	58,582.53	16	FLT	1-year CMT	Monthly	1	5.924%	2.305%	2.305%	11.572%	0.500%	0.360%	(21)	21,380.54	21,380.54	166	(22)	1,219,521.59	7,785,475.00	DM3772	October 2025
9	Modified Tenure	5.74182949321%	6,649.25	754,025.48	37	FLT	1-year CMT	Monthly	1	6.046%	2.432%	2.432%	9.876%	0.500%	0.360%	(21)	3,636.00	3,636.00	(20)	(22)	98,060.45	1,914,000.00	DM3772	October 2025
9	Term	5.74182949321%	2,063.49	50,660.83	7	FLT	1-year CMT	Monthly	1	5.742%	2.040%	2.040%	11.000%	0.500%	0.360%	(21)	514.88	514.88	63	0.00	0.00	330,000.00	DM3772	October 2025
9	Line of Credit	16.70194735841%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
9	Modified Term	16.70194735841%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
9	Modified Tenure	16.70194735841%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
9	Term	16.70194735841%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025
9	Line of Credit	19.10782378431%	10,216,060.93	365,150,526.46	24	FLT	1-year CMT	Monthly	1	6.009%	2.372%	2.372%	11.171%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	84,641,860.82	874,096,907.00	DM3774	October 2025
9	Modified Term	19.10782378431%	227,055.01	227,055.01	25	FLT	1-year CMT	Monthly	1	5.810%	2.181%	2.181%	10.980%	0.500%	0.360%	(21)	45,890.00	48,928.89	68	(22)	2,337,989.28	21,433,950.00	DM3774	October 2025
9	Modified Tenure	19.10782378431%	46,450.76	738,547.12	17	FLT	1-year CMT	Monthly	1	5.593%	1.964%	1.964%	10.974%	0.500%	0.360%	(21)	11,214.47	11,414.60	(20)	(22)	702,423.26	6,185,575.00	DM3774	October 2025
9	Term	19.10782378431%	3,905.49	110,549.78	30	FLT	1-year CMT	Monthly	1	6.128%	2.517%	2.517%	12.396%	0.500%	0.360%	(21)	1,800.86	1,800.86	53	0.00	0.00	537,000.00	DM3774	October 2025
9	Tenure	19.10782378431%	3,575.63	641,897.21	29	FLT	1-year CMT	Monthly	1	5.786%	2.173%	2.173%	12.019%	0.500%	0.360%	(21)	2,857.57	2,857.57	(20)	0.00	0.00	1,850,000.00	DM3774	October 2025
9	Line of Credit	45.11962344771%	6,973,953.92	225,735,429.57	24	FLT	1-year CMT	Monthly	1	6.003%	2.366%	2.366%	11.211%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	57,001,442.03	551,398,565.00	DM3779	October 2025
9	Modified Term	45.11962344771%	127,778.82	127,778.82	25	FLT	1-year CMT	Monthly	1	5.994%	2.344%	2.344%	11.700%	0.500%	0.360%	(21)	43,111.46	43,268.53	80	(22)	869,339.31	9,613,625.00	DM3779	October 2025
9	Modified Tenure	45.11962344771%	94,397.61	2,412,532.59	27	FLT	1-year CMT	Monthly	1	6.136%	2.517%	2.517%	11.352%	0.500%	0.360%	(21)	11,579.47	11,579.47	(20)	(22)	1,605,733.89	8,992,175.00	DM3779	October 2025
9	Term	45.11962344771%	3,666.18	231,138.60	13	FLT	1-year CMT	Monthly	1	6.112%	2.513%	2.513%	11.934%	0.500%	0.360%	(21)	2,440.97	2,440.97	130	0.00	0.00	1,125,000.00	DM3779	October 2025
9	Tenure	45.11962344771%	876.64	40,541.89	30	FLT	1-year CMT	Monthly	1	5.117%	1.470%	1.470%	11.190%	0.500%	0.360%	(21)	397.24	397.24	(20)	0.00	0.00	305,000.00	DM3779	October 2025
9	Line of Credit	45.11961178821%	3,568,211.99	183,649,108.93	43	FLT	1-year CMT	Monthly	1	5.980%	2.334%	2.334%	9.174%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	29,353,779.42	340,368,300.00	DM3780	October 2025
9	Modified Term	45.11961178821%	19,586.06	19,586.06	43	FLT	1-year CMT	Monthly	1	5.964%	2.330%	2.330%	9.662%	0.500%	0.360%	(21)	9,129.06	9,129.06	46	(22)	786,267.12	5,156,600.00	DM3780	October 2025
9	Modified Tenure	45.11961178821%	8,041.51	712,804.90	48	FLT	1-year CMT	Monthly	1	5.519%	1.870%	1.870%	7.800%	0.500%	0.360%	(21)	1,365.88	1,365.88	(20)	(22)	132,851.88	1,406,000.00	DM3780	October 2025
9	Line of Credit	8.09150548341%	8,171,270.78	1,805,011,236.29	32	FLT	1-year CMT	Monthly	1	6.095%	2.457%	2.457%	11.779%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	430,866,877.44	4,100,026,152.00	DN3382	October 2025
9	Modified Term	8.09150548341%	762,979.76	762,979.76	32	FLT	1-year CMT	Monthly	1	6.199%	2.567%	2.567%	11.915%	0.500%	0.360%	(21)	694,490.03	738,642.68	54	(22)	20,014,893.12	182,083,075.00	DN3382	October 2025
9	Modified Tenure	8.09150548341%	389,778.53	25,257,405.47	32	FLT	1-year CMT	Monthly	1	6.343%	2.716%	2.716%	11.952%	0.500%	0.360%	(21)	207,722.84	207,722.84	(20)	(22)	16,368,207.13	105,673,560.00	DN3382	October 2025
9	Term	8.09150548341%	107,812.75	8,515,397.43	32	FLT	1-year CMT	Monthly	1	6.026%	2.401%	2.401%	11.964%	0.500%	0.360%	(21)	97,137.41	99,420.21	59	0.00	0.00	23,163,800.00	DN3382	October 2025
9	Tenure	8.09150548341%	94,097.47	8,627,561.07	33	FLT	1-year CMT	Monthly	1	6.221%	2.588%	2.588%	11.613%	0.500%	0.360%	(21)	87,273.78	87,273.78	(20)	0.00	0.00	33,834,500.00	DN3382	October 2025
9	Line of Credit	45.11962084681%	5,940,649.22	207,622,761.55	22	FLT	1-year CMT	Monthly	1	5.888%	2.263%	2.263%	11.162%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	53,879,387.15	482,802,801.00	DO4205	October 2025
9	Modified Term	45.11962084681%	240,498.23	240,498.23	16	FLT	1-year CMT	Monthly	1	5.799%	2.175%	2.175%	11.143%	0.500%	0.360%	(21)	69,407.68	70,769.79	65	(22)	2,083,464.29	23,958,475.00	DO4205	October 2025
9	Modified Tenure	45.11962084681%	32,415.42	3,043,432.83	17	FLT	1-year CMT	Monthly	1	5.903%	2.278%	2.278%	11.688%	0.500%	0.360%	(21)	11,834.50	11,834.50	(20)	(22)	985,924.44	9,619,275.00	DO4205	October 2025
9	Tenure	45.11962084681%	12,673.27	1,076,736.86	12	FLT	1-year CMT	Monthly	1	6.097%	2.473%	2.473%	11.871%	0.500%	0.360%	(21)	5,960.64	5,960.64	(20)	0.00	0.00	3,240,000.00	DO4205	October 2025
9	Term	45.11962084681%	7,541.00	834,067.43	11	FLT	1-year CMT	Monthly	1	5.671%	2.043%	2.043%	10.727%	0.500%	0.360%	(21)	5,301.43	5,301.43	34	0.00	0.00	2,009,000.00	DO4205	October 2025
10	Line of Credit	2.68272659711%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
10	Modified Term	2.68272659711%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
10	Modified Tenure	2.68272659711%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
10	Term	2.68272659711%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
10	Tenure	2.68272659711%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
10	Line of Credit	3.94628913081%	13,421,389.86	3,663,781,374.08	52	FLT	1-year CMT	Monthly	1	5.972%	2.204%	2.204%	8.868%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	464,520,339.30	5,631,383,291.00	786414(23)	November 2022
10	Modified Term	3.94628913081%	507,140.36	507,140.36	51	FLT	1-year CMT	Monthly	1	6.008%	2.239%	2.239%	8.911%	0.500%	0.360%	(21)	450,392.89	461,818.55	49	(22)	10,671,613.47	149,606,805.00	786414(23)	November 2022
10	Modified Tenure	3.94628913081%	138,112.50	24,049,001.01	53	FLT	1-year CMT	Monthly	1	6.078%	2.303%	2.303%	8.818%	0.500%	0.360%	(21)	84,604.32	84,985.33	(20)	(22)	6,127,237.86	50,265,800.00	786414(23)	November 2022
10	Term	3.94628913081%	65,932.43	10,697,981.99	52	FLT	1-year CMT	Monthly	1	6.018%	2.244%	2.244%	8.831%	0.500%	0.360%	(21)	64,052.24	64,052.24	88	0.00	0.00	22,096,325.00	786414(23)	November 2022
10	Tenure	3.94628913081%	53,965.71	9,938,057.19	50	FLT	1-year CMT	Monthly	1	6.159%	2.392%	2.392%	8.942%	0.500%	0.360%	(21)	54,367.14	54,367.15	(20)	0.00	0.00	25,601,250.00	786414(23)	November 2022
10	Line of Credit	0.39974335421%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
10	Modified Term	0.39974335421%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
10	Tenure	0.39974335421%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
10	Line of Credit	3.43689682571%	11,984,390.43	2,084,431,225.99	46	FLT	1-year CMT	Monthly	1	5.918%	2.280%	2.280%	8.113%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	473,889,770.66	3,640,734,865.00	CR0603	January 2023
10	Modified Term	3.43689682571%	263,872.79	263,872.79	43	FLT	1-year CMT	Monthly	1	5.972%	2.333%	2.333%	9.414%	0.500%	0.360%	(21)	231,769.92	231,769.92	51	(22)	13,629,513.72	73,056,875.00	CR0603	January 2023

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
10	Modified Tenure	3.436896825 7%	$ 108,885.95	$ 16,098,502.87	45	FLT	1-year CMT	Monthly	1	5.989%	2.365%	2.365%	8.854%	0.500%	0.360%	(21)	$ 76,378.66	$ 76,378.66	(20)	(22)	$ 8,577,830.74	$ 46,653,850.00	CR0603	January 2023
10	Term	3.436896825 7%	5,894.00	723,780.85	49	FLT	1-year CMT	Monthly	1	6.122%	2.472%	2.472%	8.035%	0.500%	0.360%	(21)	3,033.69	3,033.69	38	$ 0.00	0.00	1,440,000.00	CR0603	January 2023
10	Tenure	3.436896825 7%	2,097.00	178,685.87	42	FLT	1-year CMT	Monthly	1	6.667%	3.020%	3.020%	10.774%	0.500%	0.360%	(21)	1,663.97	1,663.97	(20)	0.00	0.00	692,500.00	CR0603	January 2023
10	Line of Credit	5.545189075 3%	424,583.43	93,663,509.89	53	FLT	1-year CMT	Annually	5	6.415%	2.332%	2.332%	7.487%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	22,946,886.68	166,208,874.00	DM1356	October 2025
10	Modified Term	5.545189075 3%	65,885.01	65,885.01	51	FLT	1-year CMT	Annually	6	6.379%	2.219%	2.219%	7.507%	0.500%	0.360%	(21)	36,420.47	36,420.47	80	(22)	1,552,269.62	12,869,625.00	DM1356	October 2025
10	Modified Tenure	5.545189075 3%	7,806.16	324,614.17	52	FLT	1-year CMT	Annually	9	6.154%	2.168%	2.168%	7.227%	0.500%	0.360%	(21)	3,650.00	3,650.00	(20)	(22)	404,726.19	1,485,000.00	DM1356	October 2025
10	Term	5.545189075 3%	3,545.13	531,030.59	57	FLT	1-year CMT	Annually	5	6.853%	2.633%	2.633%	7.711%	0.500%	0.360%	(21)	1,388.07	1,388.07	78	0.00	0.00	865,000.00	DM1356	October 2025
10	Tenure	5.545189075 3%	3,205.43	230,749.10	43	FLT	1-year CMT	Annually	7	6.087%	2.000%	2.000%	8.810%	0.500%	0.360%	(21)	1,430.02	1,430.02	(20)	0.00	0.00	735,000.00	DM1356	October 2025
10	Line of Credit	2.100281595 6%	835,873.25	143,155,447.23	49	FLT	1-year CMT	Annually	6	6.650%	2.492%	2.492%	8.036%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	37,642,311.08	260,876,994.00	DM2153	August 2025
10	Modified Term	2.100281595 6%	72,065.70	72,065.70	51	FLT	1-year CMT	Annually	8	6.479%	2.446%	2.446%	7.684%	0.500%	0.360%	(21)	28,179.52	30,266.90	41	(22)	890,840.96	8,364,125.00	DM2153	August 2025
10	Modified Tenure	2.100281595 6%	40,368.27	1,283,243.42	49	FLT	1-year CMT	Annually	10	6.684%	2.594%	2.594%	8.076%	0.500%	0.360%	(21)	7,373.31	7,573.31	(20)	(22)	613,210.52	4,142,375.00	DM2153	August 2025
10	Term	2.100281595 6%	12,202.89	1,019,542.56	50	FLT	1-year CMT	Annually	4	6.685%	2.536%	2.536%	7.654%	0.500%	0.360%	(21)	7,378.81	7,378.81	55	0.00	0.00	1,780,000.00	DM2153	August 2025
10	Tenure	2.100281595 6%	8,272.84	946,652.34	46	FLT	1-year CMT	Annually	5	6.609%	2.395%	2.395%	8.314%	0.500%	0.360%	(21)	3,495.62	3,495.62	(20)	0.00	0.00	2,504,000.00	DM2153	August 2025
10	Line of Credit	4.498444222 4%	5,231,269.60	2,082,828,509.24	49	FLT	1-year CMT	Monthly	1	5.698%	2.063%	2.063%	7.417%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	269,956,633.11	3,245,213,474.00	DM2166	October 2025
10	Modified Term	4.498444222 4%	211,992.87	211,992.87	49	FLT	1-year CMT	Monthly	1	5.871%	2.235%	2.235%	7.571%	0.500%	0.360%	(21)	203,331.67	211,003.32	48	(22)	6,375,778.38	66,741,400.00	DM2166	October 2025
10	Modified Tenure	4.498444222 4%	114,123.00	11,433,379.89	47	FLT	1-year CMT	Monthly	1	5.786%	2.164%	2.164%	7.715%	0.500%	0.360%	(21)	64,874.75	64,874.75	(20)	(22)	3,291,419.54	27,366,275.00	DM2166	October 2025
10	Tenure	4.498444222 4%	29,878.76	5,886,304.66	48	FLT	1-year CMT	Monthly	1	5.763%	2.129%	2.129%	7.503%	0.500%	0.360%	(21)	25,597.35	25,669.91	(20)	0.00	0.00	13,261,000.00	DM2166	October 2025
10	Term	4.498444222 4%	17,489.27	3,408,873.91	49	FLT	1-year CMT	Monthly	1	5.632%	1.997%	1.997%	7.260%	0.500%	0.360%	(21)	17,507.70	18,504.67	98	0.00	0.00	6,391,975.00	DM2166	October 2025
10	Line of Credit	22.632847488 2%	19,723,558.97	19,790,175.91	2	FLT	1-year CMT	Monthly	1	5.758%	2.133%	2.133%	10.939%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,075,564.42	9,015,966.97	68,574,500.00	DM3769	October 2025
10	Term	22.632847488 2%	262,307.49	263,703.77	2	FLT	1-year CMT	Monthly	1	5.547%	1.970%	1.970%	10.720%	0.500%	0.360%	(21)	1,203.01	1,203.01	178	0.00	0.00	845,000.00	DM3769	October 2025
10	Modified Term	22.632847488 2%	82,026.28	82,026.28	2	FLT	1-year CMT	Monthly	1	6.009%	2.358%	2.358%	11.182%	0.500%	0.360%	(21)	7,982.97	7,982.97	45	75,920.15	169,400.83	751,000.00	DM3769	October 2025
10	Tenure	22.632847488 2%	26,666.34	30,621.76	2	FLT	1-year CMT	Monthly	1	6.077%	2.500%	2.500%	11.250%	0.500%	0.360%	(21)	3,914.68	3,914.68	(20)	0.00	0.00	825,000.00	DM3769	October 2025
10	Line of Credit	8.657122434 0%	6,263,753.23	176,444,276.03	25	FLT	1-year CMT	Monthly	1	5.987%	2.356%	2.356%	11.051%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	52,248,314.42	427,907,568.00	DM3772	October 2025
10	Modified Term	8.657122434 0%	58,582.53	58,582.53	16	FLT	1-year CMT	Monthly	1	5.924%	2.305%	2.305%	11.572%	0.500%	0.360%	(21)	21,380.54	21,380.54	166	(22)	1,219,521.59	7,785,475.00	DM3772	October 2025
10	Modified Tenure	8.657122434 0%	6,649.25	754,025.48	37	FLT	1-year CMT	Monthly	1	6.046%	2.432%	2.432%	9.876%	0.500%	0.360%	(21)	3,636.00	3,636.00	(20)	(22)	98,060.45	1,914,000.00	DM3772	October 2025
10	Term	8.657122434 0%	2,063.49	50,660.83	7	FLT	1-year CMT	Monthly	1	5.742%	2.040%	2.040%	11.000%	0.500%	0.360%	(21)	514.88	514.88	63	0.00	0.00	330,000.00	DM3772	October 2025
10	Line of Credit	24.759911360 6%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
10	Modified Term	24.759911360 6%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
10	Modified Tenure	24.759911360 6%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
10	Term	24.759911360 6%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025
10	Line of Credit	28.809457400 4%	10,216,060.93	365,150,526.46	24	FLT	1-year CMT	Monthly	1	6.009%	2.372%	2.372%	11.171%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	84,641,860.82	874,096,907.00	DM3774	October 2025
10	Modified Term	28.809457400 4%	227,055.01	227,055.01	25	FLT	1-year CMT	Monthly	1	5.810%	2.181%	2.181%	10.980%	0.500%	0.360%	(21)	45,890.00	48,928.89	68	(22)	2,337,989.28	21,433,950.00	DM3774	October 2025
10	Modified Tenure	28.809457400 4%	46,450.76	738,547.12	17	FLT	1-year CMT	Monthly	1	5.593%	1.964%	1.964%	10.974%	0.500%	0.360%	(21)	11,214.47	11,414.60	(20)	(22)	702,423.26	6,185,575.00	DM3774	October 2025
10	Term	28.809457400 4%	3,905.49	110,549.78	30	FLT	1-year CMT	Monthly	1	6.128%	2.517%	2.517%	12.396%	0.500%	0.360%	(21)	1,800.86	1,800.86	53	0.00	0.00	537,000.00	DM3774	October 2025
10	Tenure	28.809457400 4%	3,575.63	641,897.21	29	FLT	1-year CMT	Monthly	1	5.786%	2.173%	2.173%	12.019%	0.500%	0.360%	(21)	2,857.57	2,857.57	(20)	0.00	0.00	1,850,000.00	DM3774	October 2025
10	Line of Credit	44.992158097 6%	4,345,963.82	269,583,347.33	44	FLT	1-year CMT	Monthly	1	5.940%	2.300%	2.300%	8.998%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	45,901,471.02	501,200,910.00	DM3775	October 2025
10	Modified Term	44.992158097 6%	81,049.31	81,049.31	36	FLT	1-year CMT	Monthly	1	6.159%	2.513%	2.513%	11.461%	0.500%	0.360%	(21)	20,195.12	20,195.12	18	(22)	1,064,803.75	8,231,475.00	DM3775	October 2025
10	Modified Tenure	44.992158097 6%	30,442.54	2,869,965.00	43	FLT	1-year CMT	Monthly	1	5.982%	2.358%	2.358%	9.239%	0.500%	0.360%	(21)	9,997.29	9,997.29	(20)	(22)	679,499.48	6,682,100.00	DM3775	October 2025
10	Term	44.992158097 6%	3,448.50	308,759.37	49	FLT	1-year CMT	Monthly	1	5.486%	1.875%	1.875%	6.985%	0.500%	0.360%	(21)	627.81	627.81	71	0.00	0.00	453,000.00	DM3775	October 2025
10	Tenure	44.992158097 6%	1,833.06	112,204.23	41	FLT	1-year CMT	Monthly	1	6.794%	3.126%	3.126%	10.995%	0.500%	0.360%	(21)	970.33	970.33	(20)	0.00	0.00	461,000.00	DM3775	October 2025
10	Line of Credit	6.151288907 9%	6,973,953.92	225,735,429.57	24	FLT	1-year CMT	Monthly	1	6.003%	2.366%	2.366%	11.211%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	57,001,442.03	551,398,565.00	DM3779	October 2025
10	Modified Term	6.151288907 9%	127,778.82	127,778.82	25	FLT	1-year CMT	Monthly	1	5.994%	2.344%	2.344%	11.700%	0.500%	0.360%	(21)	43,111.46	43,268.53	80	(22)	869,339.31	9,613,625.00	DM3779	October 2025
10	Modified Tenure	6.151288907 9%	94,397.61	2,412,532.59	27	FLT	1-year CMT	Monthly	1	6.136%	2.517%	2.517%	11.352%	0.500%	0.360%	(21)	11,579.47	11,579.47	(20)	(22)	1,605,733.89	8,992,175.00	DM3779	October 2025
10	Term	6.151288907 9%	3,666.18	231,138.60	13	FLT	1-year CMT	Monthly	1	6.112%	2.513%	2.513%	11.934%	0.500%	0.360%	(21)	2,440.97	2,440.97	130	0.00	0.00	1,125,000.00	DM3779	October 2025
10	Tenure	6.151288907 9%	876.64	40,541.89	30	FLT	1-year CMT	Monthly	1	5.117%	1.470%	1.470%	11.190%	0.500%	0.360%	(21)	397.24	397.24	(20)	0.00	0.00	305,000.00	DM3779	October 2025
10	Line of Credit	12.199787282 1%	8,171,270.78	1,805,011,236.29	32	FLT	1-year CMT	Monthly	1	6.095%	2.457%	2.457%	11.779%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	430,866,877.44	4,100,026,152.00	DN3382	October 2025
10	Modified Term	12.199787282 1%	762,979.76	762,979.76	32	FLT	1-year CMT	Monthly	1	6.199%	2.567%	2.567%	11.915%	0.500%	0.360%	(21)	694,490.03	738,642.68	54	(22)	20,014,893.12	182,083,075.00	DN3382	October 2025
10	Modified Tenure	12.199787282 1%	389,778.53	25,257,405.47	32	FLT	1-year CMT	Monthly	1	6.343%	2.716%	2.716%	11.952%	0.500%	0.360%	(21)	207,722.84	207,722.84	(20)	(22)	16,368,207.13	105,673,560.00	DN3382	October 2025
10	Term	12.199787282 1%	107,812.75	8,515,397.43	32	FLT	1-year CMT	Monthly	1	6.026%	2.401%	2.401%	11.964%	0.500%	0.360%	(21)	97,137.41	99,420.21	59	0.00	0.00	23,163,800.00	DN3382	October 2025
10	Tenure	12.199787282 1%	94,097.47	8,627,561.07	33	FLT	1-year CMT	Monthly	1	6.221%	2.588%	2.588%	11.613%	0.500%	0.360%	(21)	87,273.78	87,273.78	(20)	0.00	0.00	33,834,500.00	DN3382	October 2025
10	Line of Credit	15.172797514 5%	4,323,233.27	109,356,443.38	22	FLT	1-year CMT	Monthly	1	5.977%	2.340%	2.340%	11.277%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	38,624,012.98	281,095,327.00	DN6868	November 2025
10	Modified Term	15.172797514 5%	99,232.16	99,232.16	23	FLT	1-year CMT	Monthly	1	5.855%	2.224%	2.224%	11.285%	0.500%	0.360%	(21)	19,140.16	19,140.16	44	(22)	960,553.40	6,858,125.00	DN6868	November 2025
10	Modified Tenure	15.172797514 5%	18,782.67	1,030,251.41	41	FLT	1-year CMT	Monthly	1	6.107%	2.482%	2.482%	9.345%	0.500%	0.360%	(21)	2,800.00	2,800.00	(20)	(22)	235,583.56	2,486,375.00	DN6868	November 2025
10	Tenure	15.172797514 5%	7,021.90	201,016.07	4	FLT	1-year CMT	Monthly	1	5.875%	2.250%	2.250%	11.375%	0.500%	0.360%	(21)	1,358.21	1,358.21	(20)	0.00	0.00	700,000.00	DN6868	November 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
11	Line of Credit	2.200924334%	$13,421,389.86	$3,663,781,574.08	52	FLT	1-year CMT	Monthly	1	5.972%	2.204%	2.204%	8.868%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	$ 464,520,339.30	$5,631,383,291.00	786414(23)	November 2022
11	Modified Term	2.200924334%	507,140.36	507,140.36	51	FLT	1-year CMT	Monthly	1	6.008%	2.239%	2.239%	8.911%	0.500%	0.360%	(21)	$ 450,392.89	$ 461,818.55	49	(22)	10,671,613.47	149,606,805.00	786414(23)	November 2022
11	Modified Tenure	2.200924334%	138,112.50	24,049,001.01	53	FLT	1-year CMT	Monthly	1	6.078%	2.303%	2.303%	8.818%	0.500%	0.360%	(21)	84,604.32	84,985.33	(20)	(22)	6,127,237.86	50,265,800.00	786414(23)	November 2022
11	Term	2.200924334%	65,932.43	10,697,981.99	52	FLT	1-year CMT	Monthly	1	6.018%	2.244%	2.244%	8.883%	0.500%	0.360%	(21)	64,052.24	64,052.24	88	$ 0.00	0.00	22,096,325.00	786414(23)	November 2022
11	Tenure	2.200924334%	53,965.71	9,938,057.19	50	FLT	1-year CMT	Monthly	1	6.159%	2.392%	2.392%	8.942%	0.500%	0.360%	(21)	54,367.14	54,367.15	(20)	0.00	0.00	25,601,250.00	786414(23)	November 2022
11	Line of Credit	0.004864198%	27,906,926.00	33,112,393.33	47	FLT	1-year CMT	Monthly	1	5.604%	1.976%	1.976%	7.220%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,888,820.65	51,384,000.00	CK2261	January 2022
11	Modified Term	0.004864198%	382,513.74	581,376.09	48	FLT	1-year CMT	Monthly	1	5.364%	1.732%	1.732%	6.933%	0.500%	0.360%	(21)	2,700.00	2,700.00	(20)	(22)	592,872.78	2,052,000.00	CK2261	January 2022
11	Modified Term	0.004864198%	99,402.18	99,402.18	48	FLT	1-year CMT	Monthly	1	6.121%	2.500%	2.500%	7.650%	0.500%	0.360%	(21)	3,000.00	3,000.00	70	(22)	1,406.61	600,000.00	CK2261	January 2022
11	Line of Credit	0.242914538%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
11	Modified Term	0.242914538%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
11	Line of Credit	0.224580299%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
11	Modified Term	0.224580299%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
11	Term	0.224580299%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
11	Tenure	0.224580299%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
11	Line of Credit	0.013942119%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
11	Modified Term	0.013942119%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
11	Tenure	0.013942119%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
11	Line of Credit	3.349359605%	11,984,390.43	2,084,431,225.99	46	FLT	1-year CMT	Monthly	1	5.918%	2.280%	2.280%	8.113%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	473,889,770.66	3,640,734,865.00	CR0603	January 2023
11	Modified Term	3.349359605%	263,872.79	263,872.79	43	FLT	1-year CMT	Monthly	1	5.972%	2.333%	2.333%	9.414%	0.500%	0.360%	(21)	231,769.92	231,769.92	51	(22)	13,629,513.72	73,056,875.00	CR0603	January 2023
11	Modified Tenure	3.349359605%	108,885.95	16,098,502.87	45	FLT	1-year CMT	Monthly	1	5.989%	2.365%	2.365%	8.854%	0.500%	0.360%	(21)	76,378.66	76,378.66	(20)	(22)	8,577,830.74	46,653,850.00	CR0603	January 2023
11	Term	3.349359605%	5,894.00	723,780.85	49	FLT	1-year CMT	Monthly	1	6.122%	2.472%	2.472%	8.035%	0.500%	0.360%	(21)	3,033.69	3,033.69	38	0.00	0.00	1,440,000.00	CR0603	January 2023
11	Tenure	3.349359605%	2,097.00	178,685.87	42	FLT	1-year CMT	Monthly	1	6.667%	3.020%	3.020%	10.774%	0.500%	0.360%	(21)	1,663.97	1,663.97	(20)	0.00	0.00	692,500.00	CR0603	January 2023
11	Line of Credit	2.476308091%	424,583.43	93,663,509.89	53	FLT	1-year CMT	Annually	5	6.415%	2.332%	2.332%	7.487%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	22,946,886.68	166,208,874.00	DM1356	October 2025
11	Modified Term	2.476308091%	65,885.01	65,885.01	51	FLT	1-year CMT	Annually	6	6.379%	2.219%	2.219%	7.507%	0.500%	0.360%	(21)	36,420.47	36,420.47	80	(22)	1,552,269.62	12,869,625.00	DM1356	October 2025
11	Modified Tenure	2.476308091%	7,806.16	324,614.17	52	FLT	1-year CMT	Annually	9	6.154%	2.168%	2.168%	7.227%	0.500%	0.360%	(21)	3,650.00	3,650.00	(20)	(22)	404,726.19	1,485,000.00	DM1356	October 2025
11	Term	2.476308091%	3,545.13	531,030.59	57	FLT	1-year CMT	Annually	5	6.853%	2.633%	2.633%	7.711%	0.500%	0.360%	(21)	1,388.07	1,388.07	78	0.00	0.00	865,000.00	DM1356	October 2025
11	Tenure	2.476308091%	3,205.43	230,749.10	43	FLT	1-year CMT	Annually	7	6.087%	2.000%	2.000%	8.810%	0.500%	0.360%	(21)	1,430.02	1,430.02	(20)	0.00	0.00	735,000.00	DM1356	October 2025
11	Line of Credit	4.796047478%	14,406,076.20	3,679,524,953.01	26	FLT	1-year CMT	Monthly	1	5.848%	2.222%	2.222%	10.844%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	753,065,536.73	7,632,549,202.00	DM1360	October 2025
11	Modified Term	4.796047478%	977,168.97	977,168.97	29	FLT	1-year CMT	Monthly	1	5.819%	2.194%	2.194%	10.647%	0.500%	0.360%	(21)	760,732.29	786,614.09	74	(22)	21,439,338.93	251,773,854.00	DM1360	October 2025
11	Modified Tenure	4.796047478%	346,069.21	34,321,862.60	26	FLT	1-year CMT	Monthly	1	5.869%	2.245%	2.245%	11.085%	0.500%	0.360%	(21)	207,618.36	213,505.71	(20)	(22)	16,002,971.85	120,211,350.00	DM1360	October 2025
11	Tenure	4.796047478%	146,308.79	18,073,435.05	29	FLT	1-year CMT	Monthly	1	5.862%	2.238%	2.238%	11.041%	0.500%	0.360%	(21)	132,371.83	132,372.13	(20)	0.00	0.00	57,641,875.00	DM1360	October 2025
11	Term	4.796047478%	145,620.02	13,990,649.12	25	FLT	1-year CMT	Monthly	1	5.867%	2.243%	2.243%	11.168%	0.500%	0.360%	(21)	134,100.61	134,503.98	72	0.00	0.00	38,930,075.00	DM1360	October 2025
11	Line of Credit	0.937843714%	835,873.25	143,155,447.23	49	FLT	1-year CMT	Annually	6	6.650%	2.492%	2.492%	8.036%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	37,642,311.08	260,876,994.00	DM2153	August 2025
11	Modified Term	0.937843714%	72,065.70	72,065.70	51	FLT	1-year CMT	Annually	8	6.479%	2.446%	2.446%	7.684%	0.500%	0.360%	(21)	28,179.52	30,266.90	41	(22)	890,840.96	8,364,125.00	DM2153	August 2025
11	Modified Tenure	0.937843714%	40,368.27	1,283,243.42	49	FLT	1-year CMT	Annually	10	6.684%	2.594%	2.594%	8.076%	0.500%	0.360%	(21)	7,373.31	7,573.31	(20)	(22)	613,210.52	4,142,375.00	DM2153	August 2025
11	Term	0.937843714%	12,202.89	1,019,542.56	50	FLT	1-year CMT	Annually	4	6.685%	2.536%	2.536%	7.654%	0.500%	0.360%	(21)	7,378.81	7,378.81	55	0.00	0.00	1,780,000.00	DM2153	August 2025
11	Tenure	0.937843714%	8,272.84	946,652.34	46	FLT	1-year CMT	Annually	5	6.609%	2.395%	2.395%	8.314%	0.500%	0.360%	(21)	3,495.62	3,495.62	(20)	0.00	0.00	2,504,000.00	DM2153	August 2025
11	Line of Credit	4.540174519%	13,890,637.42	3,990,276,375.43	22	FLT	1-year CMT	Monthly	1	5.918%	2.286%	2.286%	11.585%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,061,993,816.30	9,866,134,916.00	DM2165	October 2025
11	Modified Term	4.540174519%	1,818,511.85	1,818,511.85	22	FLT	1-year CMT	Monthly	1	5.982%	2.351%	2.351%	11.686%	0.500%	0.360%	(21)	1,491,797.77	1,597,198.87	48	(22)	31,579,617.88	351,407,075.00	DM2165	October 2025
11	Modified Tenure	4.540174519%	676,219.45	58,565,338.03	22	FLT	1-year CMT	Monthly	1	6.028%	2.399%	2.399%	11.790%	0.500%	0.360%	(21)	568,644.91	568,644.91	(20)	(22)	31,013,395.09	256,761,650.00	DM2165	October 2025
11	Term	4.540174519%	280,240.26	16,584,025.03	18	FLT	1-year CMT	Monthly	1	5.939%	2.302%	2.302%	11.609%	0.500%	0.360%	(21)	269,161.35	271,794.25	77	0.00	0.00	65,325,025.00	DM2165	October 2025
11	Tenure	4.540174519%	273,778.41	23,174,024.79	21	FLT	1-year CMT	Monthly	1	6.025%	2.398%	2.398%	11.758%	0.500%	0.360%	(21)	247,610.17	248,049.68	(20)	0.00	0.00	100,858,925.00	DM2165	October 2025
11	Line of Credit	1.490085942%	19,723,558.97	19,790,175.91	2	FLT	1-year CMT	Monthly	1	5.758%	2.133%	2.133%	10.939%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,075,564.42	9,015,966.97	68,574,500.00	DM3769	October 2025
11	Term	1.490085942%	262,307.49	263,703.77	2	FLT	1-year CMT	Monthly	1	5.547%	1.970%	1.970%	10.720%	0.500%	0.360%	(21)	1,203.01	1,203.01	178	0.00	0.00	845,000.00	DM3769	October 2025
11	Modified Term	1.490085942%	82,026.28	82,026.28	2	FLT	1-year CMT	Monthly	1	6.009%	2.358%	2.358%	11.182%	0.500%	0.360%	(21)	7,982.97	7,982.97	45	75,920.15	169,400.83	751,000.00	DM3769	October 2025
11	Tenure	1.490085942%	26,666.34	30,621.76	2	FLT	1-year CMT	Monthly	1	6.077%	2.500%	2.500%	11.250%	0.500%	0.360%	(21)	3,914.68	3,914.68	(20)	0.00	0.00	825,000.00	DM3769	October 2025
11	Line of Credit	0.105960963%	6,263,753.23	176,444,276.03	25	FLT	1-year CMT	Monthly	1	5.987%	2.356%	2.356%	11.051%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	52,248,314.42	427,907,568.00	DM3772	October 2025
11	Modified Term	0.105960963%	58,582.53	58,582.53	16	FLT	1-year CMT	Monthly	1	5.924%	2.305%	2.305%	11.572%	0.500%	0.360%	(21)	21,380.54	21,380.54	166	(22)	1,219,521.59	7,785,475.00	DM3772	October 2025
11	Modified Tenure	0.105960963%	6,649.25	754,025.48	37	FLT	1-year CMT	Monthly	1	6.046%	2.432%	2.432%	9.876%	0.500%	0.360%	(21)	3,636.00	3,636.00	(20)	(22)	98,060.45	1,914,000.00	DM3772	October 2025
11	Term	0.105960963%	2,063.49	50,660.83	7	FLT	1-year CMT	Monthly	1	5.742%	2.040%	2.040%	11.000%	0.500%	0.360%	(21)	514.88	514.88	63	0.00	0.00	330,000.00	DM3772	October 2025
11	Line of Credit	0.092485640%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
11	Modified Term	0.092485640%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
11	Modified Tenure	0.092485640%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
11	Term	0.092485640%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
11	Line of Credit	0.352632384 2%	$10,216,060.93	$ 365,150,526.46	24	FLT	1-year CMT	Monthly	1	6.009%	2.372%	2.372%	11.171%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	$ 84,641,860.82	$ 874,096,907.00	DM3774	October 2025
11	Modified Term	0.352632384 2%	227,055.01	227,055.01	25	FLT	1-year CMT	Monthly	1	5.810%	2.181%	2.181%	10.980%	0.500%	0.360%	(21)	$ 45,890.00	$ 48,928.89	68	(22)	2,337,989.28	21,433,950.00	DM3774	October 2025
11	Modified Tenure	0.352632384 2%	46,450.76	738,547.12	17	FLT	1-year CMT	Monthly	1	5.593%	1.964%	1.964%	10.974%	0.500%	0.360%	(21)	11,214.47	11,414.60	(20)	(22)	702,423.26	6,185,575.00	DM3774	October 2025
11	Term	0.352632384 2%	3,905.49	110,549.78	30	FLT	1-year CMT	Monthly	1	6.128%	2.517%	2.517%	12.396%	0.500%	0.360%	(21)	1,800.86	1,800.86	53	$0.00	0.00	537,000.00	DM3774	October 2025
11	Tenure	0.352632384 2%	3,575.63	641,897.21	29	FLT	1-year CMT	Monthly	1	5.786%	2.173%	2.173%	12.019%	0.500%	0.360%	(21)	2,857.57	2,857.57	(20)	0.00	0.00	1,850,000.00	DM3774	October 2025
11	Line of Credit	0.606751834 2%	4,345,963.82	269,583,347.33	44	FLT	1-year CMT	Monthly	1	5.940%	2.300%	2.300%	8.998%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	45,901,471.02	501,200,910.00	DM3775	October 2025
11	Modified Term	0.606751834 2%	81,049.31	81,049.31	36	FLT	1-year CMT	Monthly	1	6.159%	2.513%	2.513%	11.461%	0.500%	0.360%	(21)	20,195.12	20,195.12	18	(22)	1,064,803.75	8,231,475.00	DM3775	October 2025
11	Modified Tenure	0.606751834 2%	30,442.54	2,869,965.00	43	FLT	1-year CMT	Monthly	1	5.982%	2.358%	2.358%	9.239%	0.500%	0.360%	(21)	9,997.29	9,997.29	(20)	(22)	679,499.48	6,682,100.00	DM3775	October 2025
11	Term	0.606751834 2%	3,448.50	308,759.37	49	FLT	1-year CMT	Monthly	1	5.486%	1.875%	1.875%	6.985%	0.500%	0.360%	(21)	627.81	627.81	71	0.00	0.00	453,000.00	DM3775	October 2025
11	Tenure	0.606751834 2%	1,833.06	112,204.23	41	FLT	1-year CMT	Monthly	1	6.794%	3.126%	3.126%	10.995%	0.500%	0.360%	(21)	970.33	970.33	(20)	0.00	0.00	461,000.00	DM3775	October 2025
11	Line of Credit	4.796046728 5%	6,973,953.92	225,735,429.57	24	FLT	1-year CMT	Monthly	1	6.003%	2.366%	2.366%	11.211%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	57,001,442.03	551,398,565.00	DM3779	October 2025
11	Modified Term	4.796046728 5%	127,778.82	127,778.82	25	FLT	1-year CMT	Monthly	1	5.994%	2.344%	2.344%	11.700%	0.500%	0.360%	(21)	43,111.46	43,268.53	80	(22)	869,339.31	9,613,625.00	DM3779	October 2025
11	Modified Tenure	4.796046728 5%	94,397.61	2,412,532.59	27	FLT	1-year CMT	Monthly	1	6.136%	2.517%	2.517%	11.352%	0.500%	0.360%	(21)	11,579.47	11,579.47	(20)	(22)	1,605,733.89	8,992,175.00	DM3779	October 2025
11	Term	4.796046728 5%	3,666.18	231,138.60	13	FLT	1-year CMT	Monthly	1	6.112%	2.513%	2.513%	11.934%	0.500%	0.360%	(21)	2,440.97	2,440.97	130	0.00	0.00	1,125,000.00	DM3779	October 2025
11	Tenure	4.796046728 5%	876.64	40,541.89	30	FLT	1-year CMT	Monthly	1	5.117%	1.470%	1.470%	11.190%	0.500%	0.360%	(21)	397.24	397.24	(20)	0.00	0.00	305,000.00	DM3779	October 2025
11	Line of Credit	1.438814472 6%	3,568,211.99	183,649,108.93	43	FLT	1-year CMT	Monthly	1	5.980%	2.334%	2.334%	9.174%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	29,353,779.42	340,368,300.00	DM3780	October 2025
11	Modified Term	1.438814472 6%	19,586.06	19,586.06	43	FLT	1-year CMT	Monthly	1	5.964%	2.330%	2.330%	9.662%	0.500%	0.360%	(21)	9,129.06	9,129.06	46	(22)	786,267.12	5,156,600.00	DM3780	October 2025
11	Modified Tenure	1.438814472 6%	8,041.51	712,804.90	48	FLT	1-year CMT	Monthly	1	5.519%	1.870%	1.870%	7.800%	0.500%	0.360%	(21)	1,365.88	1,365.88	(20)	(22)	132,851.88	1,406,000.00	DM3780	October 2025
11	Line of Credit	4.796053552 9%	5,940,649.22	207,622,761.55	22	FLT	1-year CMT	Monthly	1	5.888%	2.263%	2.263%	11.162%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	53,879,387.15	482,802,801.00	DO4205	October 2025
11	Modified Term	4.796053552 9%	240,498.23	240,498.23	16	FLT	1-year CMT	Monthly	1	5.799%	2.175%	2.175%	11.143%	0.500%	0.360%	(21)	69,407.68	70,769.79	65	(22)	2,083,464.29	23,958,475.00	DO4205	October 2025
11	Modified Tenure	4.796053552 9%	32,415.42	3,043,432.83	17	FLT	1-year CMT	Monthly	1	5.903%	2.278%	2.278%	11.688%	0.500%	0.360%	(21)	11,834.50	11,834.50	(20)	(22)	985,924.44	9,619,275.00	DO4205	October 2025
11	Tenure	4.796053552 9%	12,673.27	1,076,736.86	12	FLT	1-year CMT	Monthly	1	6.097%	2.473%	2.473%	11.871%	0.500%	0.360%	(21)	5,960.64	5,960.64	(20)	0.00	0.00	3,240,000.00	DO4205	October 2025
11	Term	4.796053552 9%	7,541.00	834,067.43	11	FLT	1-year CMT	Monthly	1	5.671%	2.043%	2.043%	10.727%	0.500%	0.360%	(21)	5,301.43	5,301.43	34	0.00	0.00	2,009,000.00	DO4205	October 2025
12	Line of Credit	1.785176820 7%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
12	Modified Term	1.785176820 7%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
12	Modified Tenure	1.785176820 7%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
12	Term	1.785176820 7%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
12	Tenure	1.785176820 7%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
12	Line of Credit	7.399154102 2%	13,421,389.86	3,663,781,374.08	52	FLT	1-year CMT	Monthly	1	5.972%	2.204%	2.204%	8.868%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	464,520,339.30	5,631,383,291.00	786414(23)	November 2022
12	Modified Term	7.399154102 2%	507,140.36	507,140.36	51	FLT	1-year CMT	Monthly	1	6.008%	2.239%	2.239%	8.911%	0.500%	0.360%	(21)	450,392.89	461,818.55	49	(22)	10,671,613.47	149,606,805.00	786414(23)	November 2022
12	Modified Tenure	7.399154102 2%	138,112.50	24,049,001.01	53	FLT	1-year CMT	Monthly	1	6.078%	2.303%	2.303%	8.818%	0.500%	0.360%	(21)	84,604.32	84,985.33	(20)	(22)	6,127,237.86	50,265,800.00	786414(23)	November 2022
12	Term	7.399154102 2%	65,932.43	10,697,981.99	52	FLT	1-year CMT	Monthly	1	6.018%	2.244%	2.244%	8.853%	0.500%	0.360%	(21)	64,052.24	64,052.24	88	0.00	0.00	22,096,325.00	786414(23)	November 2022
12	Tenure	7.399154102 2%	53,965.71	9,938,057.19	50	FLT	1-year CMT	Monthly	1	6.159%	2.392%	2.392%	8.942%	0.500%	0.360%	(21)	54,367.14	54,367.15	(20)	0.00	0.00	25,601,250.00	786414(23)	November 2022
12	Line of Credit	0.027734529 5%	27,906,926.00	33,112,393.33	47	FLT	1-year CMT	Monthly	1	5.604%	1.976%	1.976%	7.220%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,888,820.65	51,384,000.00	CK2261	January 2022
12	Modified Tenure	0.027734529 5%	382,513.74	581,376.09	48	FLT	1-year CMT	Monthly	1	5.364%	1.732%	1.732%	6.933%	0.500%	0.360%	(21)	2,700.00	2,700.00	(20)	(22)	592,872.78	2,052,000.00	CK2261	January 2022
12	Modified Term	0.027734529 5%	99,402.18	99,402.18	48	FLT	1-year CMT	Monthly	1	6.121%	2.500%	2.500%	7.650%	0.500%	0.360%	(21)	3,000.00	3,000.00	70	(22)	1,406.61	600,000.00	CK2261	January 2022
12	Line of Credit	0.086947779 7%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
12	Modified Term	0.086947779 7%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
12	Line of Credit	0.080385299 0%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
12	Modified Term	0.080385299 0%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
12	Term	0.080385299 0%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
12	Tenure	0.080385299 0%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
12	Line of Credit	0.145603789 1%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
12	Modified Term	0.145603789 1%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
12	Tenure	0.145603789 1%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
12	Line of Credit	1.569280231 5%	424,583.43	93,663,509.89	53	FLT	1-year CMT	Annually	5	6.415%	2.332%	2.332%	7.487%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	22,946,886.68	166,208,874.00	DM1356	October 2025
12	Modified Term	1.569280231 5%	65,885.01	65,885.01	51	FLT	1-year CMT	Annually	6	6.379%	2.219%	2.219%	7.507%	0.500%	0.360%	(21)	36,420.47	36,420.47	80	(22)	1,552,269.62	12,869,625.00	DM1356	October 2025
12	Modified Tenure	1.569280231 5%	7,806.16	324,614.17	52	FLT	1-year CMT	Annually	9	6.154%	2.168%	2.168%	7.227%	0.500%	0.360%	(21)	3,650.00	3,650.00	(20)	(22)	404,726.19	1,485,000.00	DM1356	October 2025
12	Term	1.569280231 5%	3,545.13	531,030.59	57	FLT	1-year CMT	Annually	5	6.853%	2.633%	2.633%	7.711%	0.500%	0.360%	(21)	1,388.07	1,388.07	78	0.00	0.00	865,000.00	DM1356	October 2025
12	Tenure	1.569280231 5%	3,205.43	230,749.10	43	FLT	1-year CMT	Annually	7	6.087%	2.000%	2.000%	8.810%	0.500%	0.360%	(21)	1,430.02	1,430.02	(20)	0.00	0.00	735,000.00	DM1356	October 2025
12	Line of Credit	9.421240861 9%	14,406,076.20	3,679,524,953.01	26	FLT	1-year CMT	Monthly	1	5.848%	2.222%	2.222%	10.844%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	753,065,536.73	7,632,549,202.00	DM1360	October 2025
12	Modified Term	9.421240861 9%	977,168.97	977,168.97	29	FLT	1-year CMT	Monthly	1	5.819%	2.194%	2.194%	10.647%	0.500%	0.360%	(21)	760,732.29	786,614.09	74	(22)	21,439,338.93	251,773,854.00	DM1360	October 2025
12	Modified Tenure	9.421240861 9%	346,069.21	34,321,862.60	26	FLT	1-year CMT	Monthly	1	5.869%	2.245%	2.245%	11.085%	0.500%	0.360%	(21)	207,618.36	213,505.71	(20)	(22)	16,002,971.85	120,211,350.00	DM1360	October 2025
12	Tenure	9.421240861 9%	146,308.79	18,073,435.05	29	FLT	1-year CMT	Monthly	1	5.862%	2.238%	2.238%	11.041%	0.500%	0.360%	(21)	132,371.83	132,372.13	(20)	0.00	0.00	57,641,875.00	DM1360	October 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
12	Term	9.421240861 9%	$ 145,620.02	$ 13,990,649.12	25	FLT	1-year CMT	Monthly	1	5.867%	2.243%	2.243%	11.168%	0.500%	0.360%	(21)	$ 134,100.61	$ 134,503.98	72	$ 0.00	$ 0.00	$ 38,930,075.00	DM1360	October 2025
12	Line of Credit	4.076435257 7%	13,890,637.42	3,990,276,375.43	22	FLT	1-year CMT	Monthly	1	5.918%	2.286%	2.286%	11.585%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,061,993,816.30	9,866,134,916.00	DM2165	October 2025
12	Modified Term	4.076435257 7%	1,818,511.85	1,818,511.85	22	FLT	1-year CMT	Monthly	1	5.982%	2.351%	2.351%	11.686%	0.500%	0.360%	(21)	1,491,797.77	1,597,198.87	48	(22)	31,579,617.88	351,407,075.00	DM2165	October 2025
12	Modified Tenure	4.076435257 7%	676,219.45	58,565,338.03	22	FLT	1-year CMT	Monthly	1	6.028%	2.399%	2.399%	11.790%	0.500%	0.360%	(21)	568,644.91	568,644.91	(20)	(22)	31,013,395.09	256,761,650.00	DM2165	October 2025
12	Term	4.076435257 7%	280,240.26	16,584,025.03	18	FLT	1-year CMT	Monthly	1	5.939%	2.302%	2.302%	11.609%	0.500%	0.360%	(21)	269,161.35	271,794.25	77	0.00	0.00	65,325,025.00	DM2165	October 2025
12	Tenure	4.076435257 7%	273,778.41	23,174,024.79	21	FLT	1-year CMT	Monthly	1	6.025%	2.398%	2.398%	11.758%	0.500%	0.360%	(21)	247,610.17	248,049.68	(20)	0.00	0.00	100,858,925.00	DM2165	October 2025
12	Line of Credit	3.003352587 1%	19,723,558.97	19,790,175.91	2	FLT	1-year CMT	Monthly	1	5.758%	2.133%	2.133%	10.939%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,075,564.42	9,015,966.97	68,574,500.00	DM3769	October 2025
12	Term	3.003352587 1%	262,307.49	263,703.77	2	FLT	1-year CMT	Monthly	1	5.547%	1.970%	1.970%	10.720%	0.500%	0.360%	(21)	1,203.01	1,203.01	178	0.00	0.00	845,000.00	DM3769	October 2025
12	Modified Term	3.003352587 1%	82,026.28	82,026.28	2	FLT	1-year CMT	Monthly	1	6.009%	2.358%	2.358%	11.182%	0.500%	0.360%	(21)	7,982.97	7,982.97	45	75,920.15	169,400.83	751,000.00	DM3769	October 2025
12	Tenure	3.003352587 1%	26,666.34	30,621.76	2	FLT	1-year CMT	Monthly	1	6.077%	2.500%	2.500%	11.250%	0.500%	0.360%	(21)	3,914.68	3,914.68	(20)	0.00	0.00	825,000.00	DM3769	October 2025
12	Line of Credit	1.106587953 0%	6,263,753.23	176,444,276.03	25	FLT	1-year CMT	Monthly	1	5.987%	2.356%	2.356%	11.051%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	52,248,314.42	427,907,568.00	DM3772	October 2025
12	Modified Term	1.106587953 0%	58,582.53	58,582.53	16	FLT	1-year CMT	Monthly	1	5.924%	2.305%	2.305%	11.572%	0.500%	0.360%	(21)	21,380.54	21,380.54	166	(22)	1,219,521.59	7,785,475.00	DM3772	October 2025
12	Modified Tenure	1.106587953 0%	6,649.25	754,025.48	37	FLT	1-year CMT	Monthly	1	6.046%	2.432%	2.432%	9.876%	0.500%	0.360%	(21)	3,636.00	3,636.00	(20)	(22)	98,060.45	1,914,000.00	DM3772	October 2025
12	Term	1.106587953 0%	2,063.49	50,660.83	7	FLT	1-year CMT	Monthly	1	5.742%	2.040%	2.040%	11.000%	0.500%	0.360%	(21)	514.88	514.88	63	0.00	0.00	330,000.00	DM3772	October 2025
12	Line of Credit	1.444231929 9%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
12	Modified Term	1.444231929 9%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
12	Modified Tenure	1.444231929 9%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
12	Term	1.444231929 9%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025
12	Line of Credit	3.682501276 8%	10,216,060.93	365,150,526.46	24	FLT	1-year CMT	Monthly	1	6.009%	2.372%	2.372%	11.171%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	84,641,860.82	874,096,907.00	DM3774	October 2025
12	Modified Term	3.682501276 8%	227,055.01	227,055.01	25	FLT	1-year CMT	Monthly	1	5.810%	2.181%	2.181%	10.980%	0.500%	0.360%	(21)	45,890.00	48,928.89	68	(22)	2,337,989.28	21,433,950.00	DM3774	October 2025
12	Modified Tenure	3.682501276 8%	46,450.76	738,547.12	17	FLT	1-year CMT	Monthly	1	5.593%	1.964%	1.964%	10.974%	0.500%	0.360%	(21)	11,214.47	11,414.60	(20)	(22)	702,423.26	6,185,575.00	DM3774	October 2025
12	Term	3.682501276 8%	3,905.49	110,549.78	30	FLT	1-year CMT	Monthly	1	6.128%	2.517%	2.517%	12.396%	0.500%	0.360%	(21)	1,800.86	1,800.86	53	0.00	0.00	537,000.00	DM3774	October 2025
12	Tenure	3.682501276 8%	3,575.63	641,897.21	29	FLT	1-year CMT	Monthly	1	5.786%	2.173%	2.173%	12.019%	0.500%	0.360%	(21)	2,857.57	2,857.57	(20)	0.00	0.00	1,850,000.00	DM3774	October 2025
12	Line of Credit	4.076442564 8%	4,345,963.82	269,583,347.33	44	FLT	1-year CMT	Monthly	1	5.940%	2.300%	2.300%	8.998%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	45,901,471.02	501,200,910.00	DM3775	October 2025
12	Modified Term	4.076442564 8%	81,049.31	81,049.31	36	FLT	1-year CMT	Monthly	1	6.159%	2.513%	2.513%	11.461%	0.500%	0.360%	(21)	20,195.12	20,195.12	18	(22)	1,064,803.75	8,231,475.00	DM3775	October 2025
12	Modified Tenure	4.076442564 8%	30,442.54	2,869,965.00	43	FLT	1-year CMT	Monthly	1	5.982%	2.358%	2.358%	9.239%	0.500%	0.360%	(21)	9,997.29	9,997.29	(20)	(22)	679,499.48	6,682,100.00	DM3775	October 2025
12	Term	4.076442564 8%	3,448.50	308,759.37	49	FLT	1-year CMT	Monthly	1	5.486%	1.875%	1.875%	6.985%	0.500%	0.360%	(21)	627.81	627.81	71	0.00	0.00	453,000.00	DM3775	October 2025
12	Tenure	4.076442564 8%	1,833.06	112,204.23	41	FLT	1-year CMT	Monthly	1	6.794%	3.126%	3.126%	10.995%	0.500%	0.360%	(21)	970.33	970.33	(20)	0.00	0.00	461,000.00	DM3775	October 2025
13	Line of Credit	8.830875071 6%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
13	Modified Term	8.830875071 6%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
13	Modified Tenure	8.830875071 6%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
13	Term	8.830875071 6%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
13	Tenure	8.830875071 6%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
13	Line of Credit	8.830729579 3%	13,421,389.86	3,663,781,374.08	52	FLT	1-year CMT	Monthly	1	5.972%	2.204%	2.204%	8.868%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	464,520,339.30	5,631,383,291.00	786414(23)	November 2022
13	Modified Term	8.830729579 3%	507,140.36	507,140.36	51	FLT	1-year CMT	Monthly	1	6.008%	2.239%	2.239%	8.911%	0.500%	0.360%	(21)	450,392.89	461,818.55	49	(22)	10,671,613.47	149,606,805.00	786414(23)	November 2022
13	Modified Tenure	8.830729579 3%	138,112.50	24,049,001.01	53	FLT	1-year CMT	Monthly	1	6.078%	2.303%	2.303%	8.818%	0.500%	0.360%	(21)	84,604.32	84,985.33	(20)	(22)	6,127,237.86	50,265,800.00	786414(23)	November 2022
13	Term	8.830729579 3%	65,932.43	10,697,981.99	52	FLT	1-year CMT	Monthly	1	6.018%	2.244%	2.244%	8.831%	0.500%	0.360%	(21)	64,052.24	64,052.24	88	0.00	0.00	22,096,325.00	786414(23)	November 2022
13	Tenure	8.830729579 3%	53,965.71	9,938,057.19	50	FLT	1-year CMT	Monthly	1	6.159%	2.392%	2.392%	8.942%	0.500%	0.360%	(21)	54,367.14	54,367.15	(20)	0.00	0.00	25,601,250.00	786414(23)	November 2022
13	Line of Credit	0.068870333 1%	27,906,926.00	33,112,393.33	47	FLT	1-year CMT	Monthly	1	5.604%	1.976%	1.976%	7.220%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,888,820.65	51,384,000.00	CK2261	January 2022
13	Modified Tenure	0.068870333 1%	382,513.74	581,376.09	48	FLT	1-year CMT	Monthly	1	5.364%	1.732%	1.732%	6.933%	0.500%	0.360%	(21)	2,700.00	2,700.00	(20)	(22)	592,872.78	2,052,000.00	CK2261	January 2022
13	Modified Term	0.068870333 1%	99,402.18	99,402.18	48	FLT	1-year CMT	Monthly	1	6.121%	2.500%	2.500%	7.650%	0.500%	0.360%	(21)	3,000.00	3,000.00	70	(22)	1,406.61	600,000.00	CK2261	January 2022
13	Line of Credit	0.194270849 6%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
13	Modified Term	0.194270849 6%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
13	Line of Credit	0.179607997 7%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
13	Modified Term	0.179607997 7%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
13	Term	0.179607997 7%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
13	Tenure	0.179607997 7%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
13	Line of Credit	0.720259445 7%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
13	Modified Term	0.720259445 7%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
13	Tenure	0.720259445 7%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
13	Line of Credit	4.382971231 8%	14,406,076.20	3,679,524,953.01	26	FLT	1-year CMT	Monthly	1	5.848%	2.222%	2.222%	10.814%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	753,065,536.73	7,632,549,202.00	DM1360	October 2025
13	Modified Term	4.382971231 8%	977,168.97	977,168.97	29	FLT	1-year CMT	Monthly	1	5.819%	2.194%	2.194%	10.647%	0.500%	0.360%	(21)	760,732.29	786,614.09	74	(22)	21,439,338.93	251,773,854.00	DM1360	October 2025
13	Modified Tenure	4.382971231 8%	346,069.21	34,321,862.60	26	FLT	1-year CMT	Monthly	1	5.869%	2.245%	2.245%	11.085%	0.500%	0.360%	(21)	207,618.36	213,505.71	(20)	(22)	16,002,971.85	120,211,350.00	DM1360	October 2025
13	Tenure	4.382971231 8%	146,308.79	18,073,435.05	29	FLT	1-year CMT	Monthly	1	5.862%	2.238%	2.238%	11.041%	0.500%	0.360%	(21)	132,371.83	132,372.13	(20)	0.00	0.00	57,641,875.00	DM1360	October 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
13	Term	4.382971231 8%	$ 145,620.02	$ 13,990,649.12	25	FLT	1-year CMT	Monthly	1	5.867%	2.243%	2.243%	11.168%	0.500%	0.360%	(21)	$ 134,100.61	$ 134,503.98	72	$0.00	$ 0.00	$ 38,930,075.00	DM1360	October 2025
13	Line of Credit	2.277054129 1%	13,890,637.42	3,990,276,375.43	22	FLT	1-year CMT	Monthly	1	5.918%	2.286%	2.286%	11.585%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,061,993,816.30	9,866,134,916.00	DM2165	October 2025
13	Modified Term	2.277054129 1%	1,818,511.85	1,818,511.85	22	FLT	1-year CMT	Monthly	1	5.982%	2.351%	2.351%	11.686%	0.500%	0.360%	(21)	1,491,797.77	1,597,198.87	48	(22)	31,579,617.88	351,407,075.00	DM2165	October 2025
13	Modified Tenure	2.277054129 1%	676,219.45	58,565,338.03	22	FLT	1-year CMT	Monthly	1	6.028%	2.399%	2.399%	11.790%	0.500%	0.360%	(21)	568,644.91	568,644.91	(20)	(22)	31,013,395.09	256,761,650.00	DM2165	October 2025
13	Term	2.277054129 1%	280,240.26	16,584,025.03	18	FLT	1-year CMT	Monthly	1	5.939%	2.302%	2.302%	11.609%	0.500%	0.360%	(21)	269,161.35	271,794.25	77	0.00	0.00	65,325,025.00	DM2165	October 2025
13	Tenure	2.277054129 1%	273,778.41	23,174,024.79	21	FLT	1-year CMT	Monthly	1	6.025%	2.398%	2.398%	11.758%	0.500%	0.360%	(21)	247,610.17	248,049.68	(20)	0.00	0.00	100,858,925.00	DM2165	October 2025
13	Line of Credit	1.990360085 6%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
13	Modified Term	1.990360085 6%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
13	Modified Tenure	1.990360085 6%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
13	Term	1.990360085 6%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025
13	Line of Credit	2.277065280 0%	4,345,963.82	269,583,347.33	44	FLT	1-year CMT	Monthly	1	5.940%	2.300%	2.300%	8.998%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	45,901,471.02	501,200,910.00	DM3775	October 2025
13	Modified Term	2.277065280 0%	81,049.31	81,049.31	36	FLT	1-year CMT	Monthly	1	6.159%	2.513%	2.513%	11.461%	0.500%	0.360%	(21)	20,195.12	20,195.12	18	(22)	1,064,803.75	8,231,475.00	DM3775	October 2025
13	Modified Tenure	2.277065280 0%	30,442.54	2,869,965.00	43	FLT	1-year CMT	Monthly	1	5.982%	2.358%	2.358%	9.239%	0.500%	0.360%	(21)	9,997.29	9,997.29	(20)	(22)	679,499.48	6,682,100.00	DM3775	October 2025
13	Term	2.277065280 0%	3,448.50	308,759.37	49	FLT	1-year CMT	Monthly	1	5.486%	1.875%	1.875%	6.985%	0.500%	0.360%	(21)	627.81	627.81	71	0.00	0.00	453,000.00	DM3775	October 2025
13	Tenure	2.277065280 0%	1,833.06	112,204.23	41	FLT	1-year CMT	Monthly	1	6.794%	3.126%	3.126%	10.995%	0.500%	0.360%	(21)	970.33	970.33	(20)	0.00	0.00	461,000.00	DM3775	October 2025
13	Line of Credit	0.964255253 0%	8,171,270.78	1,805,011,236.29	32	FLT	1-year CMT	Monthly	1	6.095%	2.457%	2.457%	11.779%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	430,866,877.44	4,100,026,152.00	DN3382	October 2025
13	Modified Term	0.964255253 0%	762,979.76	762,979.76	32	FLT	1-year CMT	Monthly	1	6.199%	2.567%	2.567%	11.915%	0.500%	0.360%	(21)	694,490.03	738,642.68	54	(22)	20,014,893.12	182,083,075.00	DN3382	October 2025
13	Modified Tenure	0.964255253 0%	389,778.53	25,257,405.47	32	FLT	1-year CMT	Monthly	1	6.343%	2.716%	2.716%	11.952%	0.500%	0.360%	(21)	207,722.84	207,722.84	(20)	(22)	16,368,207.13	105,673,560.00	DN3382	October 2025
13	Term	0.964255253 0%	107,812.75	8,515,397.43	32	FLT	1-year CMT	Monthly	1	6.026%	2.401%	2.401%	11.964%	0.500%	0.360%	(21)	97,137.41	99,420.21	59	0.00	0.00	23,163,800.00	DN3382	October 2025
13	Tenure	0.964255253 0%	94,097.47	8,627,561.07	33	FLT	1-year CMT	Monthly	1	6.221%	2.588%	2.588%	11.613%	0.500%	0.360%	(21)	87,273.78	87,273.78	(20)	0.00	0.00	33,834,500.00	DN3382	October 2025
13	Line of Credit	4.382980075 5%	5,940,649.22	207,622,761.55	22	FLT	1-year CMT	Monthly	1	5.888%	2.263%	2.263%	11.162%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	53,879,387.15	482,802,801.00	DO4205	October 2025
13	Modified Term	4.382980075 5%	240,498.23	240,498.23	16	FLT	1-year CMT	Monthly	1	5.799%	2.175%	2.175%	11.143%	0.500%	0.360%	(21)	69,407.68	70,769.79	65	(22)	2,083,464.29	23,958,475.00	DO4205	October 2025
13	Modified Tenure	4.382980075 5%	32,415.42	3,043,432.83	17	FLT	1-year CMT	Monthly	1	5.903%	2.278%	2.278%	11.688%	0.500%	0.360%	(21)	11,834.50	11,834.50	(20)	(22)	985,924.44	9,619,275.00	DO4205	October 2025
13	Tenure	4.382980075 5%	12,673.27	1,076,736.86	12	FLT	1-year CMT	Monthly	1	6.097%	2.473%	2.473%	11.871%	0.500%	0.360%	(21)	5,960.64	5,960.64	(20)	0.00	0.00	3,240,000.00	DO4205	October 2025
13	Term	4.382980075 5%	7,541.00	834,067.43	11	FLT	1-year CMT	Monthly	1	5.671%	2.043%	2.043%	10.727%	0.500%	0.360%	(21)	5,301.43	5,301.43	34	0.00	0.00	2,009,000.00	DO4205	October 2025
14	Line of Credit	0.084055066 7%	27,906,926.00	33,112,393.33	47	FLT	1-year CMT	Monthly	1	5.604%	1.976%	1.976%	7.220%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,888,820.65	51,384,000.00	CK2261	January 2022
14	Modified Tenure	0.084055066 7%	382,513.74	581,376.09	48	FLT	1-year CMT	Monthly	1	5.364%	1.732%	1.732%	6.933%	0.500%	0.360%	(21)	2,700.00	2,700.00	(20)	(22)	592,872.78	2,052,000.00	CK2261	January 2022
14	Modified Term	0.084055066 7%	99,402.18	99,402.18	48	FLT	1-year CMT	Monthly	1	6.121%	2.500%	2.500%	7.650%	0.500%	0.360%	(21)	3,000.00	3,000.00	70	(22)	1,406.61	600,000.00	CK2261	January 2022
14	Line of Credit	0.972591944 3%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
14	Modified Term	0.972591944 3%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
14	Line of Credit	0.899184390 6%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
14	Modified Term	0.899184390 6%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
14	Term	0.899184390 6%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
14	Tenure	0.899184390 6%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
14	Line of Credit	5.896758305 8%	11,984,390.43	2,084,431,225.99	46	FLT	1-year CMT	Monthly	1	5.918%	2.280%	2.280%	8.113%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	473,889,770.66	3,640,734,865.00	CR0603	January 2023
14	Modified Term	5.896758305 8%	263,872.79	263,872.79	43	FLT	1-year CMT	Monthly	1	5.972%	2.333%	2.333%	9.414%	0.500%	0.360%	(21)	231,769.92	231,769.92	51	(22)	13,629,513.72	73,056,875.00	CR0603	January 2023
14	Modified Tenure	5.896758305 8%	108,885.95	16,098,502.87	45	FLT	1-year CMT	Monthly	1	5.989%	2.365%	2.365%	8.854%	0.500%	0.360%	(21)	76,378.66	76,378.66	(20)	(22)	8,577,830.74	46,653,850.00	CR0603	January 2023
14	Term	5.896758305 8%	5,894.00	723,780.85	49	FLT	1-year CMT	Monthly	1	6.122%	2.472%	2.472%	8.035%	0.500%	0.360%	(21)	3,033.69	3,033.69	38	0.00	0.00	1,440,000.00	CR0603	January 2023
14	Tenure	5.896758305 8%	2,097.00	178,685.87	42	FLT	1-year CMT	Monthly	1	6.667%	3.020%	3.020%	10.774%	0.500%	0.360%	(21)	1,663.97	1,663.97	(20)	0.00	0.00	692,500.00	CR0603	January 2023
14	Line of Credit	38.985653704 9%	424,583.43	93,663,509.89	53	FLT	1-year CMT	Annually	5	6.415%	2.332%	2.332%	7.487%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	22,946,886.68	166,208,874.00	DM1356	October 2025
14	Modified Term	38.985653704 9%	65,885.01	65,885.01	51	FLT	1-year CMT	Annually	6	6.379%	2.219%	2.219%	7.507%	0.500%	0.360%	(21)	36,420.47	36,420.47	80	(22)	1,552,269.62	12,869,625.00	DM1356	October 2025
14	Modified Tenure	38.985653704 9%	7,806.16	324,614.17	52	FLT	1-year CMT	Annually	9	6.154%	2.168%	2.168%	7.227%	0.500%	0.360%	(21)	3,650.00	3,650.00	(20)	(22)	404,726.19	1,485,000.00	DM1356	October 2025
14	Term	38.985653704 9%	3,545.13	531,030.59	57	FLT	1-year CMT	Annually	5	6.853%	2.633%	2.633%	7.711%	0.500%	0.360%	(21)	1,388.07	1,388.07	78	0.00	0.00	865,000.00	DM1356	October 2025
14	Tenure	38.985653704 9%	3,205.43	230,749.10	43	FLT	1-year CMT	Annually	7	6.087%	2.000%	2.000%	8.810%	0.500%	0.360%	(21)	1,430.02	1,430.02	(20)	0.00	0.00	735,000.00	DM1356	October 2025
14	Line of Credit	28.971259377 0%	14,406,076.20	3,679,524,953.01	26	FLT	1-year CMT	Monthly	1	5.848%	2.222%	2.222%	10.844%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	753,065,536.73	7,632,549,202.00	DM1360	October 2025
14	Modified Term	28.971259377 0%	977,168.97	977,168.97	29	FLT	1-year CMT	Monthly	1	5.819%	2.194%	2.194%	10.647%	0.500%	0.360%	(21)	760,732.29	786,614.09	74	(22)	21,439,338.93	251,773,854.00	DM1360	October 2025
14	Modified Tenure	28.971259377 0%	346,069.21	34,321,862.60	26	FLT	1-year CMT	Monthly	1	5.869%	2.245%	2.245%	11.085%	0.500%	0.360%	(21)	207,618.36	213,505.71	(20)	(22)	16,002,971.85	120,211,350.00	DM1360	October 2025
14	Tenure	28.971259377 0%	146,308.79	18,073,435.05	29	FLT	1-year CMT	Monthly	1	5.862%	2.238%	2.238%	11.041%	0.500%	0.360%	(21)	132,371.83	132,372.13	(20)	0.00	0.00	57,641,875.00	DM1360	October 2025
14	Term	28.971259377 0%	145,620.02	13,990,649.12	25	FLT	1-year CMT	Monthly	1	5.867%	2.243%	2.243%	11.168%	0.500%	0.360%	(21)	134,100.61	134,503.98	72	0.00	0.00	38,930,075.00	DM1360	October 2025
14	Line of Credit	14.765222695 1%	835,873.25	143,155,447.23	49	FLT	1-year CMT	Annually	6	6.650%	2.492%	2.492%	8.036%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	37,642,311.08	260,876,994.00	DM2153	August 2025
14	Modified Term	14.765222695 1%	72,065.70	72,065.70	51	FLT	1-year CMT	Annually	8	6.479%	2.446%	2.446%	7.684%	0.500%	0.360%	(21)	28,179.52	30,266.90	41	(22)	890,840.96	8,364,125.00	DM2153	August 2025
14	Modified Tenure	14.765222695 1%	40,368.27	1,283,243.42	49	FLT	1-year CMT	Annually	10	6.684%	2.594%	2.594%	8.076%	0.500%	0.360%	(21)	7,373.31	7,573.31	(20)	(22)	613,210.52	4,142,375.00	DM2153	August 2025
14	Term	14.765222695 1%	12,202.89	1,019,542.56	50	FLT	1-year CMT	Annually	4	6.685%	2.536%	2.536%	7.654%	0.500%	0.360%	(21)	7,378.81	7,378.81	55	0.00	0.00	1,780,000.00	DM2153	August 2025
14	Tenure	14.765222695 1%	8,272.84	946,652.34	46	FLT	1-year CMT	Annually	5	6.609%	2.395%	2.395%	8.314%	0.500%	0.360%	(21)	3,495.62	3,495.62	(20)	0.00	0.00	2,504,000.00	DM2153	August 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
14	Line of Credit	32.787216456 7%	$13,890,637.42	$3,990,276,375.43	22	FLT	1-year CMT	Monthly	1	5.918%	2.286%	2.286%	11.585%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	$1,061,993,816.30	$9,866,134,916.00	DM2165	October 2025
14	Modified Term	32.787216456 7%	1,818,511.85	1,818,511.85	22	FLT	1-year CMT	Monthly	1	5.982%	2.351%	2.351%	11.686%	0.500%	0.360%	(21)	$1,491,797.77	$1,597,198.87	48	(22)	31,579,617.88	351,407,075.00	DM2165	October 2025
14	Modified Tenure	32.787216456 7%	676,219.45	58,565,338.03	22	FLT	1-year CMT	Monthly	1	6.028%	2.399%	2.399%	11.790%	0.500%	0.360%	(21)	568,644.91	568,644.91	(20)	(22)	31,013,395.09	256,761,650.00	DM2165	October 2025
14	Term	32.787216456 7%	280,240.26	16,584,025.03	18	FLT	1-year CMT	Monthly	1	5.939%	2.302%	2.302%	11.609%	0.500%	0.360%	(21)	269,161.35	271,794.25	77	$ 0.00	0.00	65,325,025.00	DM2165	October 2025
14	Tenure	32.787216456 7%	273,778.41	23,174,024.79	21	FLT	1-year CMT	Monthly	1	6.025%	2.398%	2.398%	11.758%	0.500%	0.360%	(21)	247,610.17	248,049.68	(20)	0.00	0.00	100,858,925.00	DM2165	October 2025
14	Line of Credit	32.491731884 4%	5,231,269.60	2,082,828,509.24	49	FLT	1-year CMT	Monthly	1	5.698%	2.063%	2.063%	7.417%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	269,956,633.11	3,245,213,474.00	DM2166	October 2025
14	Modified Term	32.491731884 4%	211,992.87	211,992.87	49	FLT	1-year CMT	Monthly	1	5.871%	2.235%	2.235%	7.571%	0.500%	0.360%	(21)	203,331.67	211,003.32	48	(22)	6,375,778.38	66,741,400.00	DM2166	October 2025
14	Modified Tenure	32.491731884 4%	114,123.00	11,433,379.89	47	FLT	1-year CMT	Monthly	1	5.786%	2.164%	2.164%	7.715%	0.500%	0.360%	(21)	64,874.75	64,874.75	(20)	(22)	3,291,419.54	27,366,275.00	DM2166	October 2025
14	Tenure	32.491731884 4%	29,878.76	5,886,304.66	48	FLT	1-year CMT	Monthly	1	5.763%	2.129%	2.129%	7.503%	0.500%	0.360%	(21)	25,597.35	25,669.91	(20)	0.00	0.00	13,261,000.00	DM2166	October 2025
14	Term	32.491731884 4%	17,489.27	3,408,873.91	49	FLT	1-year CMT	Monthly	1	5.632%	1.997%	1.997%	7.260%	0.500%	0.360%	(21)	17,507.70	18,504.67	98	0.00	0.00	6,391,975.00	DM2166	October 2025
14	Line of Credit	35.082448270 6%	6,973,953.92	225,735,429.57	24	FLT	1-year CMT	Monthly	1	6.003%	2.366%	2.366%	11.211%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	57,001,442.03	551,398,565.00	DM3779	October 2025
14	Modified Term	35.082448270 6%	127,778.82	127,778.82	25	FLT	1-year CMT	Monthly	1	5.994%	2.344%	2.344%	11.700%	0.500%	0.360%	(21)	43,111.46	43,268.53	80	(22)	869,339.31	9,613,625.00	DM3779	October 2025
14	Modified Tenure	35.082448270 6%	94,397.61	2,412,532.59	27	FLT	1-year CMT	Monthly	1	6.136%	2.517%	2.517%	11.352%	0.500%	0.360%	(21)	11,579.47	11,579.47	(20)	(22)	1,605,733.89	8,992,175.00	DM3779	October 2025
14	Term	35.082448270 6%	3,666.18	231,138.60	13	FLT	1-year CMT	Monthly	1	6.112%	2.513%	2.513%	11.934%	0.500%	0.360%	(21)	2,440.97	2,440.97	130	0.00	0.00	1,125,000.00	DM3779	October 2025
14	Tenure	35.082448270 6%	876.64	40,541.89	30	FLT	1-year CMT	Monthly	1	5.117%	1.470%	1.470%	11.190%	0.500%	0.360%	(21)	397.24	397.24	(20)	0.00	0.00	305,000.00	DM3779	October 2025
14	Line of Credit	42.675424595 4%	3,568,211.99	183,649,108.93	43	FLT	1-year CMT	Monthly	1	5.980%	2.334%	2.334%	9.174%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	29,353,779.42	340,368,300.00	DM3780	October 2025
14	Modified Term	42.675424595 4%	19,586.06	19,586.06	43	FLT	1-year CMT	Monthly	1	5.964%	2.330%	2.330%	9.662%	0.500%	0.360%	(21)	9,129.06	9,129.06	46	(22)	786,267.12	5,156,600.00	DM3780	October 2025
14	Modified Tenure	42.675424595 4%	8,041.51	712,804.90	48	FLT	1-year CMT	Monthly	1	5.519%	1.870%	1.870%	7.800%	0.500%	0.360%	(21)	1,365.88	1,365.88	(20)	(22)	132,851.88	1,406,000.00	DM3780	October 2025
14	Line of Credit	36.494521843 0%	5,940,649.22	207,622,761.55	22	FLT	1-year CMT	Monthly	1	5.888%	2.263%	2.263%	11.162%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	53,879,387.15	482,802,801.00	DO4205	October 2025
14	Modified Term	36.494521843 0%	240,498.23	240,498.23	16	FLT	1-year CMT	Monthly	1	5.799%	2.175%	2.175%	11.143%	0.500%	0.360%	(21)	69,407.68	70,769.79	65	(22)	2,083,464.29	23,958,475.00	DO4205	October 2025
14	Modified Tenure	36.494521843 0%	32,415.42	3,043,432.83	17	FLT	1-year CMT	Monthly	1	5.903%	2.278%	2.278%	11.688%	0.500%	0.360%	(21)	11,834.50	11,834.50	(20)	(22)	985,924.44	9,619,275.00	DO4205	October 2025
14	Tenure	36.494521843 0%	12,673.27	1,076,736.86	12	FLT	1-year CMT	Monthly	1	6.097%	2.473%	2.473%	11.871%	0.500%	0.360%	(21)	5,960.64	5,960.64	(20)	0.00	0.00	3,240,000.00	DO4205	October 2025
14	Term	36.494521843 0%	7,541.00	834,067.43	11	FLT	1-year CMT	Monthly	1	5.671%	2.043%	2.043%	10.727%	0.500%	0.360%	(21)	5,301.43	5,301.43	34	0.00	0.00	2,009,000.00	DO4205	October 2025
15	Line of Credit	1.282886080 6%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
15	Modified Term	1.282886080 6%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
15	Line of Credit	1.186058686 9%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
15	Modified Term	1.186058686 9%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
15	Term	1.186058686 9%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
15	Tenure	1.186058686 9%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
15	Line of Credit	7.308855349 8%	14,406,076.20	3,679,524,953.01	26	FLT	1-year CMT	Monthly	1	5.848%	2.222%	2.222%	10.844%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	753,065,536.73	7,632,549,202.00	DM1360	October 2025
15	Modified Term	7.308855349 8%	977,168.97	977,168.97	29	FLT	1-year CMT	Monthly	1	5.819%	2.194%	2.194%	10.647%	0.500%	0.360%	(21)	760,732.29	786,614.09	74	(22)	21,439,338.93	251,773,854.00	DM1360	October 2025
15	Modified Tenure	7.308855349 8%	346,069.21	34,321,862.60	26	FLT	1-year CMT	Monthly	1	5.869%	2.245%	2.245%	11.085%	0.500%	0.360%	(21)	207,618.36	213,505.71	(20)	(22)	16,002,971.85	120,211,350.00	DM1360	October 2025
15	Tenure	7.308855349 8%	146,308.79	18,073,435.05	29	FLT	1-year CMT	Monthly	1	5.862%	2.238%	2.238%	11.041%	0.500%	0.360%	(21)	132,371.83	132,372.13	(20)	0.00	0.00	57,641,875.00	DM1360	October 2025
15	Term	7.308855349 8%	145,620.02	13,990,649.12	25	FLT	1-year CMT	Monthly	1	5.867%	2.243%	2.243%	11.168%	0.500%	0.360%	(21)	134,100.61	134,503.98	72	0.00	0.00	38,930,075.00	DM1360	October 2025
15	Line of Credit	8.271536790 2%	13,890,637.42	3,990,276,375.43	22	FLT	1-year CMT	Monthly	1	5.918%	2.286%	2.286%	11.585%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,061,993,816.30	9,866,134,916.00	DM2165	October 2025
15	Modified Term	8.271536790 2%	1,818,511.85	1,818,511.85	22	FLT	1-year CMT	Monthly	1	5.982%	2.351%	2.351%	11.686%	0.500%	0.360%	(21)	1,491,797.77	1,597,198.87	48	(22)	31,579,617.88	351,407,075.00	DM2165	October 2025
15	Modified Tenure	8.271536790 2%	676,219.45	58,565,338.03	22	FLT	1-year CMT	Monthly	1	6.028%	2.399%	2.399%	11.790%	0.500%	0.360%	(21)	568,644.91	568,644.91	(20)	(22)	31,013,395.09	256,761,650.00	DM2165	October 2025
15	Term	8.271536790 2%	280,240.26	16,584,025.03	18	FLT	1-year CMT	Monthly	1	5.939%	2.302%	2.302%	11.609%	0.500%	0.360%	(21)	269,161.35	271,794.25	77	0.00	0.00	65,325,025.00	DM2165	October 2025
15	Tenure	8.271536790 2%	273,778.41	23,174,024.79	21	FLT	1-year CMT	Monthly	1	6.025%	2.398%	2.398%	11.758%	0.500%	0.360%	(21)	247,610.17	248,049.68	(20)	0.00	0.00	100,858,925.00	DM2165	October 2025
15	Line of Credit	11.150159309 7%	19,723,558.97	19,790,175.91	2	FLT	1-year CMT	Monthly	1	5.758%	2.133%	2.133%	10.939%	0.500%	0.360%	(21)	(19)	(19)	(19)	2,075,564.42	9,015,966.97	68,574,500.00	DM3769	October 2025
15	Term	11.150159309 7%	262,307.49	263,703.77	2	FLT	1-year CMT	Monthly	1	5.547%	1.970%	1.970%	10.720%	0.500%	0.360%	(21)	1,203.01	1,203.01	178	0.00	0.00	845,000.00	DM3769	October 2025
15	Modified Term	11.150159309 7%	82,026.28	82,026.28	2	FLT	1-year CMT	Monthly	1	6.009%	2.358%	2.358%	11.182%	0.500%	0.360%	(21)	7,982.97	7,982.97	45	75,920.15	169,400.83	751,000.00	DM3769	October 2025
15	Tenure	11.150159309 7%	26,666.34	30,621.76	2	FLT	1-year CMT	Monthly	1	6.077%	2.500%	2.500%	11.250%	0.500%	0.360%	(21)	3,914.68	3,914.68	(20)	0.00	0.00	825,000.00	DM3769	October 2025
15	Line of Credit	8.850592506 5%	6,973,953.92	225,735,429.57	24	FLT	1-year CMT	Monthly	1	6.003%	2.366%	2.366%	11.211%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	57,001,442.03	551,398,565.00	DM3779	October 2025
15	Modified Term	8.850592506 5%	127,778.82	127,778.82	25	FLT	1-year CMT	Monthly	1	5.994%	2.344%	2.344%	11.700%	0.500%	0.360%	(21)	43,111.46	43,268.53	80	(22)	869,339.31	9,613,625.00	DM3779	October 2025
15	Modified Tenure	8.850592506 5%	94,397.61	2,412,532.59	27	FLT	1-year CMT	Monthly	1	6.136%	2.517%	2.517%	11.352%	0.500%	0.360%	(21)	11,579.47	11,579.47	(20)	(22)	1,605,733.89	8,992,175.00	DM3779	October 2025
15	Term	8.850592506 5%	3,666.18	231,138.60	13	FLT	1-year CMT	Monthly	1	6.112%	2.513%	2.513%	11.934%	0.500%	0.360%	(21)	2,440.97	2,440.97	130	0.00	0.00	1,125,000.00	DM3779	October 2025
15	Tenure	8.850592506 5%	876.64	40,541.89	30	FLT	1-year CMT	Monthly	1	5.117%	1.470%	1.470%	11.190%	0.500%	0.360%	(21)	397.24	397.24	(20)	0.00	0.00	305,000.00	DM3779	October 2025
15	Line of Credit	10.766148865 7%	3,568,211.99	183,649,108.93	43	FLT	1-year CMT	Monthly	1	5.980%	2.334%	2.334%	9.174%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	29,353,779.42	340,368,300.00	DM3780	October 2025
15	Modified Term	10.766148865 7%	19,586.06	19,586.06	43	FLT	1-year CMT	Monthly	1	5.964%	2.330%	2.330%	9.662%	0.500%	0.360%	(21)	9,129.06	9,129.06	46	(22)	786,267.12	5,156,600.00	DM3780	October 2025
15	Modified Tenure	10.766148865 7%	8,041.51	712,804.90	48	FLT	1-year CMT	Monthly	1	5.519%	1.870%	1.870%	7.800%	0.500%	0.360%	(21)	1,365.88	1,365.88	(20)	(22)	132,851.88	1,406,000.00	DM3780	October 2025
15	Line of Credit	100%	280,616.45	141,977,761.18	49	FLT	1-year CMT	Monthly	1	6.001%	2.373%	2.373%	12.614%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	12,558,995.56	210,381,240.00	DN6866	November 2025
15	Modified Tenure	100%	42,205.09	471,113.45	52	FLT	1-year CMT	Monthly	1	5.038%	1.398%	1.398%	11.448%	0.500%	0.360%	(21)	1,900.00	1,900.00	(20)	(22)	39,281.31	1,177,375.00	DN6866	November 2025
15	Modified Term	100%	35,077.55	35,077.55	49	FLT	1-year CMT	Monthly	1	6.028%	2.396%	2.396%	12.951%	0.500%	0.360%	(21)	17,341.14	17,341.14	39	(22)	640,080.42	8,633,750.00	DN6866	November 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
15	Term	100%	$ 4,343.87	$ 1,036,474.07	48	FLT	1-year CMT	Monthly	1	5.994%	2.369%	2.369%	12.459%	0.500%	0.360%	(21)	$ 3,609.85	$ 3,609.85	60	$0.00	$ 0.00	$ 1,622,375.00	DN6866	November 2025
15	Tenure	100%	1,402.04	284,012.95	50	FLT	1-year CMT	Monthly	1	6.071%	2.395%	2.395%	12.459%	0.500%	0.360%	(21)	1,201.21	1,201.21	(20)	0.00	0.00	675,000.00	DN6866	November 2025
15	Line of Credit	9.206823681 9%	5,940,649.22	207,622,761.55	22	FLT	1-year CMT	Monthly	1	5.888%	2.263%	2.263%	11.162%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	53,879,387.15	482,802,801.00	DO4205	October 2025
15	Modified Term	9.206823681 9%	240,498.23	240,498.23	16	FLT	1-year CMT	Monthly	1	5.799%	2.175%	2.175%	11.143%	0.500%	0.360%	(21)	69,407.68	70,769.79	65	(22)	2,083,464.29	23,958,475.00	DO4205	October 2025
15	Modified Tenure	9.206823681 9%	32,415.42	3,043,432.83	17	FLT	1-year CMT	Monthly	1	5.903%	2.278%	2.278%	11.688%	0.500%	0.360%	(21)	11,834.50	11,834.50	(20)	(22)	985,924.44	9,619,275.00	DO4205	October 2025
15	Tenure	9.206823681 9%	12,673.27	1,076,736.86	12	FLT	1-year CMT	Monthly	1	6.097%	2.473%	2.473%	11.871%	0.500%	0.360%	(21)	5,960.64	5,960.64	(20)	0.00	0.00	3,240,000.00	DO4205	October 2025
15	Term	9.206823681 9%	7,541.00	834,067.43	11	FLT	1-year CMT	Monthly	1	5.671%	2.043%	2.043%	10.727%	0.500%	0.360%	(21)	5,301.43	5,301.43	34	0.00	0.00	2,009,000.00	DO4205	October 2025
16	Line of Credit	0.170947834 4%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
16	Modified Term	0.170947834 4%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
16	Modified Tenure	0.170947834 4%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
16	Term	0.170947834 4%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
16	Tenure	0.170947834 4%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
16	Line of Credit	25.043503096 8%	16,647,428.76	2,964,068,159.67	49	FLT	1-year CMT	Monthly	1	5.774%	2.134%	2.134%	7.665%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	324,574,620.47	4,558,913,487.00	786272(23)	August 2022
16	Modified Term	25.043503096 8%	313,372.73	313,372.73	47	FLT	1-year CMT	Monthly	1	5.827%	2.191%	2.191%	7.939%	0.500%	0.360%	(21)	376,790.54	381,078.90	57	(22)	13,769,532.28	108,462,425.00	786272(23)	August 2022
16	Modified Tenure	25.043503096 8%	108,168.41	21,772,831.50	46	FLT	1-year CMT	Monthly	1	6.022%	2.388%	2.388%	8.259%	0.500%	0.360%	(21)	91,466.49	91,466.49	(20)	(22)	7,931,420.57	52,023,975.00	786272(23)	August 2022
16	Term	25.043503096 8%	51,283.72	12,970,537.41	47	FLT	1-year CMT	Monthly	1	5.697%	2.061%	2.061%	7.815%	0.500%	0.360%	(21)	68,408.14	68,408.14	81	0.00	0.00	24,480,150.00	786272(23)	August 2022
16	Tenure	25.043503096 8%	46,162.21	10,317,964.58	47	FLT	1-year CMT	Monthly	1	5.851%	2.216%	2.216%	7.758%	0.500%	0.360%	(21)	51,944.36	52,675.60	(20)	0.00	0.00	24,923,625.00	786272(23)	August 2022
16	Line of Credit	2.807672948 1%	13,421,389.86	3,663,781,374.08	52	FLT	1-year CMT	Monthly	1	5.972%	2.204%	2.204%	8.868%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	464,520,339.30	5,631,383,291.00	786414(23)	November 2022
16	Modified Term	2.807672948 1%	507,140.36	507,140.36	51	FLT	1-year CMT	Monthly	1	6.008%	2.239%	2.239%	8.911%	0.500%	0.360%	(21)	450,392.89	461,818.55	49	(22)	10,671,613.47	149,606,805.00	786414(23)	November 2022
16	Modified Tenure	2.807672948 1%	138,112.50	24,049,001.01	53	FLT	1-year CMT	Monthly	1	6.078%	2.303%	2.303%	8.818%	0.500%	0.360%	(21)	84,604.32	84,985.33	(20)	(22)	6,127,237.86	50,265,800.00	786414(23)	November 2022
16	Term	2.807672948 1%	65,932.43	10,697,981.99	52	FLT	1-year CMT	Monthly	1	6.018%	2.244%	2.244%	8.831%	0.500%	0.360%	(21)	64,052.24	64,052.24	88	0.00	0.00	22,096,325.00	786414(23)	November 2022
16	Tenure	2.807672948 1%	53,965.71	9,938,057.19	50	FLT	1-year CMT	Monthly	1	6.159%	2.392%	2.392%	8.942%	0.500%	0.360%	(21)	54,367.14	54,367.15	(20)	0.00	0.00	25,601,250.00	786414(23)	November 2022
16	Line of Credit	3.475150172 9%	11,984,390.43	2,084,431,225.99	46	FLT	1-year CMT	Monthly	1	5.918%	2.280%	2.280%	8.113%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	473,889,770.66	3,640,734,865.00	CR0603	January 2023
16	Modified Term	3.475150172 9%	263,872.79	263,872.79	43	FLT	1-year CMT	Monthly	1	5.972%	2.333%	2.333%	9.414%	0.500%	0.360%	(21)	231,769.92	231,769.92	51	(22)	13,629,513.72	73,056,875.00	CR0603	January 2023
16	Modified Tenure	3.475150172 9%	108,885.95	16,098,502.87	45	FLT	1-year CMT	Monthly	1	5.989%	2.365%	2.365%	8.854%	0.500%	0.360%	(21)	76,378.66	76,378.66	(20)	(22)	8,577,830.74	46,653,850.00	CR0603	January 2023
16	Term	3.475150172 9%	5,894.00	723,780.85	49	FLT	1-year CMT	Monthly	1	6.122%	2.472%	2.472%	8.035%	0.500%	0.360%	(21)	3,033.69	3,033.69	38	0.00	0.00	1,440,000.00	CR0603	January 2023
16	Tenure	3.475150172 9%	2,097.00	178,685.87	42	FLT	1-year CMT	Monthly	1	6.667%	3.020%	3.020%	10.774%	0.500%	0.360%	(21)	1,663.97	1,663.97	(20)	0.00	0.00	692,500.00	CR0603	January 2023
16	Line of Credit	51.423568679 2%	424,583.43	93,663,509.89	53	FLT	1-year CMT	Annually	5	6.415%	2.332%	2.332%	7.487%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	22,946,886.68	166,208,874.00	DM1356	October 2025
16	Modified Term	51.423568679 2%	65,885.01	65,885.01	51	FLT	1-year CMT	Annually	6	6.379%	2.219%	2.219%	7.507%	0.500%	0.360%	(21)	36,420.47	36,420.47	80	(22)	1,552,269.62	12,869,625.00	DM1356	October 2025
16	Modified Tenure	51.423568679 2%	7,806.16	324,614.17	52	FLT	1-year CMT	Annually	9	6.154%	2.168%	2.168%	7.227%	0.500%	0.360%	(21)	3,650.00	3,650.00	(20)	(22)	404,726.19	1,485,000.00	DM1356	October 2025
16	Term	51.423568679 2%	3,545.13	531,030.59	57	FLT	1-year CMT	Annually	5	6.853%	2.633%	2.633%	7.711%	0.500%	0.360%	(21)	1,388.07	1,388.07	78	0.00	0.00	865,000.00	DM1356	October 2025
16	Tenure	51.423568679 2%	3,205.43	230,749.10	43	FLT	1-year CMT	Annually	7	6.087%	2.000%	2.000%	8.810%	0.500%	0.360%	(21)	1,430.02	1,430.02	(20)	0.00	0.00	735,000.00	DM1356	October 2025
16	Line of Credit	20.070101357 6%	835,873.25	143,155,147.23	49	FLT	1-year CMT	Annually	6	6.650%	2.492%	2.492%	8.036%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	37,642,311.08	260,876,994.00	DM2153	August 2025
16	Modified Term	20.070101357 6%	72,065.70	72,065.70	51	FLT	1-year CMT	Annually	8	6.479%	2.446%	2.446%	7.684%	0.500%	0.360%	(21)	28,179.52	30,266.90	41	(22)	890,840.96	8,364,125.00	DM2153	August 2025
16	Modified Tenure	20.070101357 6%	40,368.27	1,283,243.42	49	FLT	1-year CMT	Annually	10	6.684%	2.594%	2.594%	8.076%	0.500%	0.360%	(21)	7,373.31	7,573.31	(20)	(22)	613,210.52	4,142,375.00	DM2153	August 2025
16	Term	20.070101357 6%	12,202.89	1,019,542.56	50	FLT	1-year CMT	Annually	4	6.685%	2.536%	2.536%	7.654%	0.500%	0.360%	(21)	7,378.81	7,378.81	55	0.00	0.00	1,780,000.00	DM2153	August 2025
16	Tenure	20.070101357 6%	8,272.84	946,652.34	46	FLT	1-year CMT	Annually	5	6.609%	2.395%	2.395%	8.314%	0.500%	0.360%	(21)	3,495.62	3,495.62	(20)	0.00	0.00	2,504,000.00	DM2153	August 2025
16	Line of Credit	28.221904409 5%	4,730,652.78	2,088,386,723.29	48	FLT	1-year CMT	Monthly	1	5.674%	2.041%	2.041%	7.446%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	273,510,022.66	3,257,052,774.00	DM2156	September 2025
16	Modified Term	28.221904409 5%	231,300.85	231,300.85	49	FLT	1-year CMT	Monthly	1	5.872%	2.230%	2.230%	7.576%	0.500%	0.360%	(21)	203,331.67	211,003.32	39	(22)	6,375,778.38	66,741,400.00	DM2156	September 2025
16	Modified Tenure	28.221904409 5%	88,580.69	11,433,379.89	47	FLT	1-year CMT	Monthly	1	5.842%	2.218%	2.218%	7.945%	0.500%	0.360%	(21)	64,874.75	64,874.75	(20)	(22)	3,291,419.54	27,366,275.00	DM2156	September 2025
16	Tenure	28.221904409 5%	29,975.56	5,886,304.66	48	FLT	1-year CMT	Monthly	1	5.763%	2.129%	2.129%	7.503%	0.500%	0.360%	(21)	25,597.35	25,669.91	(20)	0.00	0.00	13,261,000.00	DM2156	September 2025
16	Term	28.221904409 5%	17,544.38	3,408,873.91	49	FLT	1-year CMT	Monthly	1	5.632%	1.998%	1.998%	7.260%	0.500%	0.360%	(21)	17,507.70	18,504.67	98	0.00	0.00	6,391,975.00	DM2156	September 2025
16	Line of Credit	44.130824129 9%	5,231,269.60	2,082,828,509.24	49	FLT	1-year CMT	Monthly	1	5.698%	2.063%	2.063%	7.417%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	269,956,633.11	3,245,213,474.00	DM2166	October 2025
16	Modified Term	44.130824129 9%	211,992.87	211,992.87	49	FLT	1-year CMT	Monthly	1	5.871%	2.235%	2.235%	7.571%	0.500%	0.360%	(21)	203,331.67	211,003.32	48	(22)	6,375,778.38	66,741,400.00	DM2166	October 2025
16	Modified Tenure	44.130824129 9%	114,123.00	11,433,379.89	47	FLT	1-year CMT	Monthly	1	5.786%	2.164%	2.164%	7.715%	0.500%	0.360%	(21)	64,874.75	64,874.75	(20)	(22)	3,291,419.54	27,366,275.00	DM2166	October 2025
16	Tenure	44.130824129 9%	29,878.76	5,886,304.66	48	FLT	1-year CMT	Monthly	1	5.763%	2.129%	2.129%	7.503%	0.500%	0.360%	(21)	25,597.35	25,669.91	(20)	0.00	0.00	13,261,000.00	DM2166	October 2025
16	Term	44.130824129 9%	17,489.27	3,408,873.91	49	FLT	1-year CMT	Monthly	1	5.632%	1.997%	1.997%	7.260%	0.500%	0.360%	(21)	17,507.70	18,504.67	98	0.00	0.00	6,391,975.00	DM2166	October 2025
16	Line of Credit	0.744456245 6%	8,171,270.78	1,805,011,236.29	32	FLT	1-year CMT	Monthly	1	6.095%	2.457%	2.457%	11.779%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	430,866,877.44	4,100,026,152.00	DN3382	October 2025
16	Modified Term	0.744456245 6%	762,979.76	762,979.76	32	FLT	1-year CMT	Monthly	1	6.199%	2.567%	2.567%	11.915%	0.500%	0.360%	(21)	694,490.03	738,642.68	54	(22)	20,014,893.12	182,083,075.00	DN3382	October 2025
16	Modified Tenure	0.744456245 6%	389,778.53	25,257,405.47	32	FLT	1-year CMT	Monthly	1	6.343%	2.716%	2.716%	11.952%	0.500%	0.360%	(21)	207,722.84	207,722.84	(20)	(22)	16,368,207.13	105,673,560.00	DN3382	October 2025
16	Term	0.744456245 6%	107,812.75	8,515,397.43	32	FLT	1-year CMT	Monthly	1	6.026%	2.401%	2.401%	11.964%	0.500%	0.360%	(21)	97,137.41	99,420.21	59	0.00	0.00	23,163,800.00	DN3382	October 2025
16	Tenure	0.744456245 6%	94,097.47	8,627,561.07	33	FLT	1-year CMT	Monthly	1	6.221%	2.588%	2.588%	11.613%	0.500%	0.360%	(21)	87,273.78	87,273.78	(20)	0.00	0.00	33,834,500.00	DN3382	October 2025
16	Line of Credit	100%	6,403,824.21	5,171,753,436.43	43	FLT	1-year CMT	Monthly	1	5.918%	2.276%	2.276%	8.862%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	770,872,606.53	8,895,949,416.00	DN6865	November 2025
16	Modified Term	100%	503,300.68	503,300.68	42	FLT	1-year CMT	Monthly	1	5.947%	2.308%	2.308%	9.372%	0.500%	0.360%	(21)	385,880.82	385,880.82	62	(22)	17,884,065.32	167,310,375.00	DN6865	November 2025

Group	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months)(3)	HECM Interest Type	Index	Rate Reset Frequency(4)	Approximate Weighted Average Next Rate Reset Month(5)	Approximate Weighted Average Gross Interest Rate(6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months)(15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
16	Term	100%	$ 160,026.30	$ 19,237,230.73	42	FLT	1-year CMT	Monthly	1	6.013%	2.372%	2.372%	9.288%	0.500%	0.360%	(21)	$129,542.77	$129,542.77	84	$0.00	$ 0.00	$ 40,825,975.00	DN6865	November 2025
16	Modified Tenure	100%	154,625.10	26,909,614.75	42	FLT	1-year CMT	Monthly	1	6.044%	2.408%	2.408%	9.282%	0.500%	0.360%	(21)	136,369.95	136,369.95	(20)	(22)	9,481,055.49	73,505,900.00	DN6865	November 2025
16	Tenure	100%	107,990.71	16,697,078.37	42	FLT	1-year CMT	Monthly	1	5.976%	2.338%	2.338%	9.166%	0.500%	0.360%	(21)	96,326.21	96,326.21	(20)	0.00	0.00	44,010,025.00	DN6865	November 2025
16	Line of Credit	36.912642443 0%	4,323,233.27	109,356,443.38	22	FLT	1-year CMT	Monthly	1	5.977%	2.340%	2.340%	11.277%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	38,624,012.98	281,095,327.00	DN6868	November 2025
16	Modified Term	36.912642443 0%	99,232.16	99,232.16	23	FLT	1-year CMT	Monthly	1	5.855%	2.221%	2.221%	11.285%	0.500%	0.360%	(21)	19,140.16	19,140.16	44	(22)	960,553.40	6,858,125.00	DN6868	November 2025
16	Modified Tenure	36.912642443 0%	18,782.67	1,030,251.41	41	FLT	1-year CMT	Monthly	1	6.107%	2.482%	2.482%	9.345%	0.500%	0.360%	(21)	2,800.00	2,800.00	(20)	(22)	235,583.56	2,486,375.00	DN6868	November 2025
16	Tenure	36.912642443 0%	7,021.90	201,016.07	4	FLT	1-year CMT	Monthly	1	5.875%	2.250%	2.250%	11.375%	0.500%	0.360%	(21)	1,358.21	1,358.21	(20)	0.00	0.00	700,000.00	DN6868	November 2025
16	Line of Credit	100%	1,392,222.35	78,974,166.70	43	FLT	1-year CMT	Monthly	1	5.922%	2.281%	2.281%	8.955%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	17,464,798.09	148,911,225.00	DN6869	November 2025
16	Modified Term	100%	28,404.77	28,404.77	44	FLT	1-year CMT	Monthly	1	6.074%	2.428%	2.428%	9.443%	0.500%	0.360%	(21)	2,600.00	2,600.00	93	(22)	310,245.79	2,165,000.00	DN6869	November 2025
16	Modified Tenure	100%	9,991.88	183,115.87	45	FLT	1-year CMT	Monthly	1	6.750%	3.150%	3.150%	8.730%	0.500%	0.360%	(21)	2,000.00	2,000.00	(20)	(22)	82,166.39	410,000.00	DN6869	November 2025
17	Line of Credit	2.452482696 6%	18,700,646.33	2,605,508,322.90	49	FLT	1-year CMT	Monthly	1	5.845%	2.206%	2.206%	10.337%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	391,018,760.19	4,057,995,016.00	786268(23)	August 2022
17	Modified Term	2.452482696 6%	421,844.00	421,844.00	51	FLT	1-year CMT	Monthly	1	5.983%	2.344%	2.344%	8.796%	0.500%	0.360%	(21)	221,436.78	245,750.65	106	(22)	8,629,051.31	79,596,050.00	786268(23)	August 2022
17	Modified Tenure	2.452482696 6%	240,678.77	26,758,094.45	53	FLT	1-year CMT	Monthly	1	5.896%	2.262%	2.262%	8.057%	0.500%	0.360%	(21)	98,214.71	98,214.71	(20)	(22)	8,765,138.77	61,753,125.00	786268(23)	August 2022
17	Term	2.452482696 6%	67,366.94	8,016,454.36	53	FLT	1-year CMT	Monthly	1	5.980%	2.335%	2.335%	9.409%	0.500%	0.360%	(21)	36,305.79	36,305.79	110	0.00	0.00	15,279,750.00	786268(23)	August 2022
17	Tenure	2.452482696 6%	51,296.01	7,513,383.46	51	FLT	1-year CMT	Monthly	1	5.850%	2.229%	2.229%	7.510%	0.500%	0.360%	(21)	41,155.59	41,159.88	(20)	0.00	0.00	17,224,250.00	786268(23)	August 2022
17	Line of Credit	3.141125258 1%	9,680,351.78	5,304,975,537.55	48	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	8.369%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	719,781,572.48	8,504,632,433.00	786507(23)	January 2023
17	Modified Term	3.141125258 1%	436,997.32	436,997.32	46	FLT	1-year CMT	Monthly	1	5.840%	2.210%	2.210%	8.898%	0.500%	0.360%	(21)	689,611.03	719,948.12	51	(22)	16,168,827.89	224,547,080.00	786507(23)	January 2023
17	Modified Tenure	3.141125258 1%	147,399.69	35,368,537.45	43	FLT	1-year CMT	Monthly	1	5.987%	2.354%	2.354%	9.503%	0.500%	0.360%	(21)	171,910.91	171,910.91	(20)	(22)	9,935,825.51	86,344,300.00	786507(23)	January 2023
17	Tenure	3.141125258 1%	48,397.72	17,912,210.66	45	FLT	1-year CMT	Monthly	1	5.859%	2.231%	2.231%	8.835%	0.500%	0.360%	(21)	96,371.48	96,444.05	(20)	0.00	0.00	46,431,975.00	786507(23)	January 2023
17	Term	3.141125258 1%	35,800.23	12,519,461.03	46	FLT	1-year CMT	Monthly	1	5.808%	2.174%	2.174%	9.033%	0.500%	0.360%	(21)	72,851.91	74,532.21	96	0.00	0.00	26,779,250.00	786507(23)	January 2023
17	Line of Credit	0.010892836 0%	27,906,926.00	33,112,393.33	47	FLT	1-year CMT	Monthly	1	5.604%	1.976%	1.976%	7.220%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,888,820.65	51,384,000.00	CK2261	January 2022
17	Modified Tenure	0.010892836 0%	382,513.74	581,376.09	48	FLT	1-year CMT	Monthly	1	5.364%	1.732%	1.732%	6.933%	0.500%	0.360%	(21)	2,700.00	2,700.00	(20)	(22)	592,872.78	2,052,000.00	CK2261	January 2022
17	Modified Term	0.010892836 0%	99,402.18	99,402.18	48	FLT	1-year CMT	Monthly	1	6.121%	2.500%	2.500%	7.650%	0.500%	0.360%	(21)	3,000.00	3,000.00	70	(22)	1,406.61	600,000.00	CK2261	January 2022
17	Line of Credit	0.307239618 9%	27,895,060.41	33,565,182.54	45	FLT	1-year CMT	Monthly	1	5.627%	1.996%	1.996%	7.680%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,834,901.09	52,339,925.00	CL0596	March 2022
17	Modified Term	0.307239618 9%	199,067.00	199,067.00	45	FLT	1-year CMT	Monthly	1	5.621%	1.930%	1.930%	7.620%	0.500%	0.360%	(21)	1,048.80	1,500.00	7	(22)	64,851.81	645,000.00	CL0596	March 2022
17	Line of Credit	0.284050332 0%	30,815,948.63	36,190,749.11	45	FLT	1-year CMT	Monthly	1	5.719%	2.085%	2.085%	7.878%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,815,516.01	56,148,391.00	CM0229	March 2022
17	Modified Term	0.284050332 0%	365,034.97	365,034.97	45	FLT	1-year CMT	Monthly	1	5.870%	2.250%	2.250%	7.901%	0.500%	0.360%	(21)	4,060.66	4,060.66	21	(22)	22,027.38	970,000.00	CM0229	March 2022
17	Term	0.284050332 0%	258,014.90	290,021.77	45	FLT	1-year CMT	Monthly	1	5.370%	1.750%	1.750%	7.440%	0.500%	0.360%	(21)	476.01	476.01	135	0.00	0.00	499,000.00	CM0229	March 2022
17	Tenure	0.284050332 0%	39,443.85	154,813.86	45	FLT	1-year CMT	Monthly	1	6.620%	2.990%	2.990%	9.070%	0.500%	0.360%	(21)	2,226.94	2,226.94	(20)	0.00	0.00	825,000.00	CM0229	March 2022
17	Line of Credit	0.019093450 8%	39,225,267.25	48,190,852.58	40	FLT	1-year CMT	Monthly	1	5.868%	2.236%	2.236%	10.075%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,330,121.78	88,844,800.00	CO0362	August 2022
17	Modified Term	0.019093450 8%	674,276.76	674,276.76	40	FLT	1-year CMT	Monthly	1	5.881%	2.284%	2.284%	10.145%	0.500%	0.360%	(21)	5,350.00	5,350.00	50	(22)	392,566.73	1,915,000.00	CO0362	August 2022
17	Tenure	0.019093450 8%	419,935.55	613,161.12	40	FLT	1-year CMT	Monthly	1	5.657%	1.979%	1.979%	9.829%	0.500%	0.360%	(21)	2,066.84	2,066.84	(20)	0.00	0.00	1,415,000.00	CO0362	August 2022
17	Line of Credit	0.422101275 9%	2,475,950.25	133,657,028.25	44	FLT	1-year CMT	Monthly	1	5.960%	2.318%	2.318%	8.916%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	25,826,412.79	244,977,676.00	DM3773	October 2025
17	Modified Term	0.422101275 9%	37,053.81	37,053.81	42	FLT	1-year CMT	Monthly	1	6.681%	3.034%	3.034%	10.258%	0.500%	0.360%	(21)	11,800.00	13,300.00	3	(22)	301,122.75	3,490,750.00	DM3773	October 2025
17	Modified Tenure	0.422101275 9%	1,505.34	143,675.26	46	FLT	1-year CMT	Monthly	1	5.862%	2.250%	2.250%	7.730%	0.500%	0.360%	(21)	650.00	650.00	(20)	(22)	89,809.94	385,000.00	DM3773	October 2025
17	Term	0.422101275 9%	832.44	199,554.96	48	FLT	1-year CMT	Monthly	1	6.487%	2.840%	2.840%	8.000%	0.500%	0.360%	(21)	1,067.23	1,067.23	48	0.00	0.00	338,000.00	DM3773	October 2025

(1) The information in this Exhibit A is provided by the Sponsor as of November 1, 2025. It is based on information regarding the HECM MBS, the related Participations and the HECMs related to the Participations underlying the Group 2, 3 and 5 through 17 HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS Trust Assets. All weighted averages provided in this Exhibit A are weighted based on the outstanding principal amounts of the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025. The information shown in this Exhibit A is for 100% of the relevant pool; however, the Trust Assets will include only the portion of each pool listed under the column heading "Percentage of Pool in Trust."

(2) The HECM MBS Principal Balance is the sum of the outstanding principal amounts of the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(3) The Approximate Weighted Average HECM Age (in months) is the weighted average age of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(4) The Rate Reset Frequency is a period, whether annually or monthly, that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM.

(5) The Approximate Weighted Average Next Rate Reset Month is the weighted average number of months until the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. For example, an entry of "1" signifies that the Approximate Weighted Average Next Rate Reset Month for the adjustable rate HECM's rate is the first day of December 2025.

(6) The Approximate Weighted Average Gross Interest Rate is the weighted average of the gross interest rates of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(7) The Approximate Weighted Average Gross Margin is the weighted average of the gross margins of the adjustable rate HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(8) The Approximate Weighted Average Gross Lifetime Interest Rate Floor is the weighted average of the lowest interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2025.

(9) The Approximate Weighted Average Gross Lifetime Interest Rate Cap is the weighted average of the maximum interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2025.

(10) The Approximate Weighted Average MIP Fee is the weighted average of the MIP Fees of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025. The MIP Fee is charged for FHA mortgage insurance. The MIP Fee is the monthly mortgage insurance premium ("MIP") that accrues on each HECM.

(11) The Approximate Weighted Average Servicing Fee Margin is the weighted average of the Servicing Fee Margins of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025. The Servicing Fee Margin represents (together with the Monthly Servicing Fee, if any) the amount of the servicing compensation payable to the Issuer to cover the Issuer's servicing costs. The Servicing Fee Margin includes the Guaranty Fee charged by Ginnie Mae for the HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS guaranty at the annual rate of 0.06% and a participation agent fee, if any. The Approximate Weighted Average Servicing Fee Margin is included in the rates shown in the columns for Approximate Weighted Average Gross Interest Rate, Approximate Weighted Average Gross Margin, Approximate Weighted Average Gross Lifetime Interest Rate Floor and Approximate Weighted Average Gross Lifetime Interest Rate Cap.

(12) The Monthly Servicing Fee is the aggregate monthly servicing fee payable to the Issuer if the full amount of the servicing cost is not included in the HECM interest rate and is in addition to the Servicing Fee Margin.

(13) The Initial Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans during the first twelve month disbursement period.

(14) The Subsequent Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans after the first twelve month disbursement period.

(15) The Approximate Weighted Average Remaining Draw Term (in months) is the weighted average of the remaining draw terms of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan. The remaining draw term represents the number of months over which a borrower with a term or modified term payment plan will receive Monthly Scheduled Draws as of November 1, 2025.

(16) The Initial Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the first twelve month disbursement period. The Initial Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.

(17) The Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the lives of their related HECMs. The Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.

(18) The sum of the applicable Maximum Claim Amounts with respect to each HECM.

(19) These HECMs do not have draw terms or monthly scheduled draws.

(20) Borrowers who select tenure or modified tenure payment plans have a right to receive monthly draws for their tenure in the property.

(21) These HECMs do not have a flat Monthly Servicing Fee in addition to the Servicing Fee Margin.

(22) These HECMs are not subject to restrictions on the amount of the Available Line of Credit available to borrowers during the first twelve month disbursement period.

(23) Platinum Pool

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

Exhibit B

CPR Percentage in Effect by HECM Age

HECM Age (in months)	CPR (%)
1	0.00000
2	0.54545
3	1.09091
4	1.63636
5	2.18182
6	2.72727
7	3.27273
8	3.81818
9	4.36364
10	4.90909
11	5.45455
12	6.00000
13	6.29167
14	6.58333
15	6.87500
16	7.16667
17	7.45833
18	7.75000
19	8.04167
20	8.33333
21	8.62500
22	8.91667
23	9.20833
24	9.50000
25	9.66667
26	9.83333
27	10.00000
28	10.16667
29	10.33333
30	10.50000
31	10.66667
32	10.83333
33	11.00000
34	11.16667
35	11.33333
36	11.50000
37	11.66667
38	11.83333
39	12.00000
40	12.16667

HECM Age (in months)	CPR (%)
41	12.33333
42	12.50000
43	12.66667
44	12.83333
45	13.00000
46	13.16667
47	13.33333
48	13.50000
49	13.62240
50	13.74479
51	13.86719
52	13.98958
53	14.11198
54	14.23438
55	14.35677
56	14.47917
57	14.60156
58	14.72396
59	14.84635
60	14.96875
61	15.09115
62	15.21354
63	15.33594
64	15.45833
65	15.58073
66	15.70313
67	15.82552
68	15.94792
69	16.07031
70	16.19271
71	16.31510
72	16.43750
73	16.55990
74	16.68229
75	16.80469
76	16.92708
77	17.04948
78	17.17188
79	17.29427
80	17.41667
81	17.53906
82	17.66146
83	17.78385

HECM Age (in months)	CPR (%)
84	17.90625
85	18.02865
86	18.15104
87	18.27344
88	18.39583
89	18.51823
90	18.64063
91	18.76302
92	18.88542
93	19.00781
94	19.13021
95	19.25260
96	19.37500
97	19.49740
98	19.61979
99	19.74219
100	19.86458
101	19.98698
102	20.10938
103	20.23177
104	20.35417
105	20.47656
106	20.59896
107	20.72135
108	20.84375
109	20.96615
110	21.08854
111	21.21094
112	21.33333
113	21.45573
114	21.57813
115	21.70052
116	21.82292
117	21.94531
118	22.06771
119	22.19010
120	22.31250
121	22.43490
122	22.55729
123	22.67969
124	22.80208
125	22.92448
126	23.04688

HECM Age (in months)	CPR (%)
127	23.16927
128	23.29167
129	23.41406
130	23.53646
131	23.65885
132	23.78125
133	23.90365
134	24.02604
135	24.14844
136	24.27083
137	24.39323
138	24.51563
139	24.63802
140	24.76042
141	24.88281
142	25.00521
143	25.12760
144	25.25000
145	25.37240
146	25.49479
147	25.61719
148	25.73958
149	25.86198
150	25.98438
151	26.10677
152	26.22917
153	26.35156
154	26.47396
155	26.59635
156	26.71875
157	26.84115
158	26.96354
159	27.08594
160	27.20833
161	27.33073
162	27.45313
163	27.57552
164	27.69792
165	27.82031
166	27.94271
167	28.06510
168	28.18750
169	28.30990

HECM Age (in months)	CPR (%)
170	28.43229
171	28.55469
172	28.67708
173	28.79948
174	28.92188
175	29.04427
176	29.16667
177	29.28906
178	29.41146
179	29.53385
180	29.65625
181	29.77865
182	29.90104
183	30.02344
184	30.14583
185	30.26823
186	30.39063
187	30.51302
188	30.63542
189	30.75781
190	30.88021
191	31.00260
192	31.12500
193	31.24740
194	31.36979
195	31.49219
196	31.61458
197	31.73698
198	31.85938
199	31.98177
200	32.10417
201	32.22656
202	32.34896
203	32.47135
204	32.59375
205	32.71615
206	32.83854
207	32.96094
208	33.08333
209	33.20573
210	33.32813
211	33.45052
212	33.57292

HECM Age (in months)	CPR (%)
213	33.69531
214	33.81771
215	33.94010
216	34.06250
217	34.18490
218	34.30729
219	34.42969
220	34.55208
221	34.67448
222	34.79688
223	34.91927
224	35.04167
225	35.16406
226	35.28646
227	35.40885
228	35.53125
229	35.65365
230	35.77604
231	35.89844
232	36.02083
233	36.14323
234	36.26563
235	36.38802
236	36.51042
237	36.63281
238	36.75521
239	36.87760
240	37.00000
241	37.05000
242	37.10000
243	37.15000
244	37.20000
245	37.25000
246	37.30000
247	37.35000
248	37.40000
249	37.45000
250	37.50000
251	37.55000
252	37.60000
253	37.65000
254	37.70000
255	37.75000

HECM Age (in months)	CPR (%)
256	37.80000
257	37.85000
258	37.90000
259	37.95000
260	38.00000
261	38.05000
262	38.10000
263	38.15000
264	38.20000
265	38.25000
266	38.30000
267	38.35000
268	38.40000
269	38.45000
270	38.50000
271	38.55000
272	38.60000
273	38.65000
274	38.70000
275	38.75000
276	38.80000
277	38.85000
278	38.90000
279	38.95000
280	39.00000
281	39.05000
282	39.10000
283	39.15000
284	39.20000
285	39.25000
286	39.30000
287	39.35000
288	39.40000
289	39.45000
290	39.50000
291	39.55000
292	39.60000
293	39.65000
294	39.70000
295	39.75000
296	39.80000
297	39.85000
298	39.90000

HECM Age (in months)	CPR (%)
299	39.95000
300	40.00000
301	40.05000
302	40.10000
303	40.15000
304	40.20000
305	40.25000
306	40.30000
307	40.35000
308	40.40000
309	40.45000
310	40.50000
311	40.55000
312	40.60000
313	40.65000
314	40.70000
315	40.75000
316	40.80000
317	40.85000
318	40.90000
319	40.95000
320	41.00000
321	41.05000
322	41.10000
323	41.15000
324	41.20000
325	41.25000
326	41.30000
327	41.35000
328	41.40000
329	41.45000
330	41.50000
331	41.55000
332	41.60000
333	41.65000
334	41.70000
335	41.75000
336	41.80000
337	41.85000
338	41.90000
339	41.95000
340	42.00000
341	42.05000

HECM Age (in months)	CPR (%)
342	42.10000
343	42.15000
344	42.20000
345	42.25000
346	42.30000
347	42.35000
348	42.40000
349	42.45000
350	42.50000
351	42.55000
352	42.60000
353	42.65000
354	42.70000
355	42.75000
356	42.80000
357	42.85000
358	42.90000
359	42.95000
360 and thereafter	43.00000

Exhibit C

Draw Curve in Effect by HECM Age

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

HECM Age (in months)	Annualized Draw Rate (%)
41	1.18750
42	1.12500
43	1.06250
44	1.00000
45	0.93750
46	0.87500
47	0.81250
48	0.75000
49	0.68750
50	0.62500
51	0.56250
52	0.50000
53	0.43750
54	0.37500
55	0.31250
56	0.25000
57	0.18750
58	0.12500
59	0.06250
60 and thereafter	0.00000

Exhibit D

Underlying Certificates

Trust Asset Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Class Principal Balance	Underlying Certificate Factor(2)	Approximate Cumulative Deferred Interest Amount	Principal Balance in Trust(3)	Percentage of Class in Trust	Approximate Weighted Average Gross Interest Rate of HECMs(4)	Approximate Weighted Average HECM Age (in months)(4)
1A	Ginnie Mae	2015-H33	FA	December 30, 2015	38376RNF9	(5)	FLT/HWAC/HZ	December 2065	HPT	$168,998,474	0.17709671	N/A	$11,334,189	37.8701644371%	7.305%	120
1B	Ginnie Mae	2018-H06	KF	April 30, 2018	38380LBW2	(5)	FLT/HWAC/HZ	April 2068	HPT	60,523,175	0.27485466	N/A	4,739,153	28.4889135443	7.503	108
1C	Ginnie Mae	2018-H20	FD	December 28, 2018	38380LNL3	(5)	FLT/HWAC/HZ	December 2068	HPT	54,323,686	0.28336172	N/A	15,393,253	100	7.499	104
1D	Ginnie Mae	2020-H22	FG	December 30, 2020	38380QRU8	(5)	FLT/HWAC/HZ	December 2070	HPT	49,721,566	0.33217158	N/A	2,325,201	14.0783980939	7.507	107
1E	Ginnie Mae	2025-H19	TF(6)	September 30, 2025	38384LXN4	(5)	FLT/HWAC/HZ	September 2075	HPT	32,323,467	0.93837026	N/A	29,791,817	98.2211066653	(7)	(7)
4A	Ginnie Mae	2021-H04	FD	February 26, 2021	38380QYA4	(5)	FLT/HWAC/HZ	December 2070	HPT	63,001,742	0.67156757	N/A	3,198,004	7.5585211596	7.136	60
4B	Ginnie Mae	2021-H08	UF(6)	May 28, 2021	38380Q2N1	(5)	FLT/HWAC/HZ	May 2071	HPT	53,182,440	0.82544989	N/A	825,450	1.8803198951	(7)	(7)
4C	Ginnie Mae	2021-H12	FQ(6)	August 30, 2021	38382YCA9	(5)	FLT/HWAC/HZ	August 2071	HPT	34,021,788	0.74941929	N/A	1,498,838	5.8785858051	(7)	(7)

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

(2) Underlying Certificate Factors are as of November 2025.

(3) The Principal Balance in Trust was obtained using the current Class Principal Balance of the related Underlying Certificate from data provided to the Sponsor by the participation agent as of November 1, 2025 instead of the truncated balance from ginniemae.gov.

(4) Based on information as of the first Business Day of November 2025.

(5) *See "Terms Sheet — Interest Rates" in the Underlying Certificate Disclosure Document.*

(6) MX Class.

(7) Ginnie Mae 2021-H08 Class UF, Ginnie Mae 2021-H12 Class FQ and 2025-H19 Class TF are MX Classes that are derived from REMIC Classes of separate Security Groups, which are backed by certain mortgage loans whose approximate weighted average characteristics are as follows:

Series	Trust Asset Group	Approximate Weighted Average Gross Interest Rate of HECMs(4)	Approximate Weighted Average HECM Age (in months)(4)
2021-H08	16	6.017%	55
2021-H08	17	5.696	55
2021-H12	5	5.765	53
2021-H12	6	5.731	53
2025-H19	16	6.696	154
2025-H19	17	5.140	233
2025-H19	18	7.180	68

Updated Exhibit A

Assumed Characteristics of the HECMs and the Participations Underlying the Group 1 and 4 Trust Assets(1)

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1A	Line of Credit	100%	$1,459,234.70	$3,245,210.90	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.049%	3.251%	2.536%	8.378%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	$ 723,641.93	$4,023,730.00	AH1164	December 2015
1A	Modified Term	100%	260,976.99	260,976.99	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.682%	3.590%	2.875%	8.743%	1.250%	0.360%	(21)	$ 836.40	$ 836.40	120	(22)	20.00	495,000.00	AH1164	December 2015
1A	Modified Tenure	100%	40,162.15	300,720.41	121	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.437%	3.715%	3.000%	8.840%	1.250%	0.360%	(21)	1,463.86	1,463.86	(20)	(22)	1,279.46	390,000.00	AH1164	December 2015
1A	Line of Credit	100%	2,514,481.84	4,430,432.60	120	FLT	1-year Adjusted CME Term SOFR	Annually	3	7.454%	3.418%	2.703%	8.570%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,888,828.69	6,209,700.00	AH1167	December 2015
1A	Modified Term	100%	221,303.51	221,303.51	121	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.861%	3.102%	2.387%	8.213%	1.250%	0.360%	(21)	4,033.26	4,033.26	47	(22)	209,060.46	1,158,500.00	AH1167	December 2015
1A	Line of Credit	100%	816,448.45	1,777,759.72	121	FLT	1-year Adjusted CME Term SOFR	Annually	3	7.041%	3.326%	2.611%	8.446%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	388,292.44	2,148,000.00	AP6962	December 2015
1A	Modified Tenure	100%	11,493.94	11,493.94	121	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.041%	3.340%	2.625%	8.451%	1.250%	0.360%	(21)	1,000.00	1,000.00	(20)	(22)	110,926.32	324,000.00	AP6962	December 2015
1A	Line of Credit	100%	2,624,034.47	4,215,411.41	120	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.280%	3.369%	2.654%	8.512%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,311,608.62	5,358,000.00	AP8213	December 2015
1A	Modified Term	100%	78,001.90	78,001.90	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.569%	3.465%	2.750%	8.620%	1.250%	0.360%	(21)	(23)	(23)	(23)	(22)	80.10	390,000.00	AP8213	December 2015
1A	Line of Credit	100%	1,390,831.25	2,017,612.37	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.576%	3.490%	2.775%	8.653%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	845,708.39	2,843,000.00	AP8219	December 2015
1A	Modified Term	100%	230,018.39	230,018.39	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.480%	3.340%	2.625%	8.460%	1.250%	0.360%	(21)	(23)	(23)	(23)	(22)	46,119.86	435,000.00	AP8219	December 2015
1A	Line of Credit	100%	2,172,102.88	4,141,598.28	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.397%	3.297%	2.582%	8.484%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,102,147.36	5,158,500.00	AP8220	December 2015
1A	Modified Term	100%	228,017.49	228,017.49	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.606%	3.465%	2.750%	8.651%	1.250%	0.360%	(21)	961.24	961.24	161	(22)	161.52	585,000.00	AP8220	December 2015
1A	Term	100%	61,688.59	416,336.96	120	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.736%	2.965%	2.250%	8.082%	1.250%	0.360%	(21)	(23)	(23)	(23)	$0.00	0.00	430,000.00	AP8220	December 2015
1A	Line of Credit	100%	1,620,698.02	3,630,538.62	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.236%	3.162%	2.447%	8.353%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,368,206.51	4,865,000.00	AP8221	December 2015
1A	Term	100%	163,844.78	163,844.78	123	FLT	1-year Adjusted CME Term SOFR	Annually	10	7.584%	3.715%	3.000%	8.810%	1.250%	0.360%	(21)	1,221.10	1,221.10	18	0.00	0.00	430,000.00	AP8221	December 2015
1A	Modified Tenure	100%	121,543.19	409,254.97	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.703%	3.565%	2.850%	8.794%	1.250%	0.360%	(21)	972.83	972.83	(20)	(22)	73.69	428,000.00	AP8221	December 2015
1A	Line of Credit	100%	1,522,129.79	1,937,499.99	121	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.107%	3.355%	2.640%	8.475%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	486,946.75	2,356,000.00	AQ1052	November 2015
1A	Line of Credit	100%	1,604,191.85	2,887,468.97	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.933%	3.217%	2.502%	8.339%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	568,135.64	3,486,100.00	AQ1061	December 2015
1A	Modified Term	100%	128,901.00	128,901.00	120	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.416%	2.715%	2.000%	7.832%	1.250%	0.360%	(21)	(23)	(23)	(23)	(22)	31,293.56	511,000.00	AQ1061	December 2015
1A	Modified Tenure	100%	126,321.11	429,825.64	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.418%	3.386%	2.671%	8.535%	1.250%	0.360%	(21)	850.00	850.00	(20)	(22)	115,351.74	626,000.00	AQ1061	December 2015
1A	Line of Credit	100%	991,446.62	1,691,148.68	120	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.219%	3.308%	2.593%	8.439%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	909,513.15	2,502,500.00	AQ1062	December 2015
1A	Modified Term	100%	97,837.46	97,837.46	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.572%	3.465%	2.750%	8.618%	1.250%	0.360%	(21)	755.66	755.66	9	(22)	254.95	275,000.00	AQ1062	December 2015
1A	Modified Tenure	100%	32,148.34	185,519.65	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.822%	2.715%	2.000%	7.868%	1.250%	0.360%	(21)	600.00	600.00	(20)	(22)	159,321.39	304,000.00	AQ1062	December 2015
1A	Line of Credit	100%	2,388,788.66	3,485,248.09	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.359%	3.352%	2.637%	8.506%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,087,709.54	4,630,000.00	AQ1063	December 2015
1A	Term	100%	112,785.07	112,785.07	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.841%	2.715%	2.000%	7.901%	1.250%	0.360%	(21)	(23)	(23)	(23)	0.00	0.00	260,000.00	AQ1063	December 2015
1A	Tenure	100%	318,583.01	723,379.89	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.773%	3.648%	2.932%	8.810%	1.250%	0.360%	(21)	2,117.48	2,117.48	(20)	0.00	0.00	950,000.00	AQ1063	December 2015
1A	Line of Credit	100%	2,563,785.79	3,900,104.88	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.354%	3.231%	2.516%	8.430%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,375,302.65	5,160,500.00	AQ1066	December 2015

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1A	Modified Term	100%	$ 183,410.50	$ 183,410.50	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.612%	3.465%	2.750%	8.651%	1.250%	0.360%	(21)	$ 500.00	$ 799.30	6	(22)	$ 83.32	$ 306,000.00	AQ1066	December 2015
1A	Line of Credit	100%	2,635,145.41	4,567,980.13	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.511%	3.358%	2.643%	8.572%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	1,413,976.59	5,944,500.00	AQ1068	December 2015
1A	Modified Term	100%	30,327.11	30,327.11	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.743%	3.590%	2.875%	8.776%	1.250%	0.360%	(21)	(23)	(23)	(23)	(22)	112,203.57	217,000.00	AQ1068	December 2015
1A	Modified Tenure	100%	34,237.35	356,484.71	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.685%	3.532%	2.817%	8.732%	1.250%	0.360%	(21)	1,756.48	1,756.48	(20)	(22)	2,224.65	530,000.00	AQ1068	December 2015
1A	Line of Credit	100%	2,108,743.42	3,512,450.74	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.224%	3.341%	2.626%	8.476%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	866,332.44	4,446,500.00	AQ3527	December 2015
1A	Modified Tenure	100%	24,299.66	24,299.66	120	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.314%	3.215%	2.500%	8.332%	1.250%	0.360%	(21)	500.05	500.05	(20)	(22)	82,485.00	250,000.00	AQ3527	December 2015
1A	Tenure	100%	11,855.59	116,675.07	120	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.194%	3.465%	2.750%	8.582%	1.250%	0.360%	(21)	317.55	317.55	(20)	$0.00	0.00	144,000.00	AQ3527	December 2015
1A	Line of Credit	100%	1,165,153.49	2,368,585.13	120	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.213%	3.361%	2.646%	8.499%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	906,752.15	3,322,200.00	AQ7621	December 2015
1A	Modified Term	100%	35,152.96	35,152.96	121	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.233%	3.477%	2.762%	8.604%	1.250%	0.360%	(21)	(23)	(23)	(23)	(22)	82,708.25	386,000.00	AQ7621	December 2015
1B	Line of Credit	100%	280,172.32	72,399,706.18	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.138%	3.116%	2.400%	8.764%	1.243%	0.360%	$ 60.00	(19)	(19)	(19)	(22)	22,540,327.38	97,095,675.00	AW8475	March 2018
1B	Modified Term	100%	5,488.25	5,488.25	111	FLT	1-year Adjusted CME Term SOFR	Annually	9	7.174%	3.121%	2.406%	8.749%	1.250%	0.360%	(21)	4,336.50	4,336.50	73	(22)	204,798.80	1,699,400.00	AW8475	March 2018
1B	Modified Tenure	100%	1,008.71	169,053.14	127	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.502%	3.464%	2.749%	8.441%	1.250%	0.360%	(21)	1,619.62	1,619.62	(20)	(22)	163,453.52	654,000.00	AW8475	March 2018
1B	Tenure	100%	7,490.09	1,048,382.47	117	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.209%	3.208%	2.493%	8.559%	1.250%	0.360%	(21)	4,856.77	4,856.77	(20)	0.00	0.00	1,689,000.00	AW8475	March 2018
1B	Line of Credit	100%	690,461.21	7,760,439.24	108	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.579%	3.442%	2.727%	9.271%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	3,053,166.65	11,030,150.00	BC9658	March 2018
1B	Modified Tenure	100%	23,348.97	23,348.97	98	FLT	1-year Adjusted CME Term SOFR	Annually	12	7.323%	3.465%	2.750%	9.482%	1.250%	0.360%	(21)	1,000.00	1,000.00	(20)	(22)	38,551.03	600,000.00	BC9658	March 2018
1B	Line of Credit	100%	1,908,044.67	152,525,665.24	105	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.664%	3.549%	2.834%	9.486%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	37,580,140.66	191,493,737.00	BE0450	March 2018
1B	Modified Term	100%	6,419.31	6,419.31	101	FLT	1-year Adjusted CME Term SOFR	Annually	3	7.704%	3.515%	2.799%	9.603%	1.250%	0.360%	(21)	4,255.82	4,255.82	94	(22)	328,127.98	2,016,650.00	BE0450	March 2018
1B	Modified Tenure	100%	22,956.72	1,707,442.04	104	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.621%	3.508%	2.793%	9.514%	1.250%	0.360%	(21)	741.18	741.18	(20)	(22)	545,560.49	2,113,800.00	BE0450	March 2018
1B	Line of Credit	100%	2,476,997.26	587,899,871.55	106	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.565%	3.492%	2.777%	9.405%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	286,839,977.45	874,277,747.00	BE0456	March 2018
1B	Modified Term	100%	4,528.71	4,528.71	106	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.601%	3.504%	2.789%	9.402%	1.250%	0.360%	(21)	32,531.16	32,612.95	208	(22)	2,166,237.50	8,727,150.00	BE0456	March 2018
1B	Modified Tenure	100%	20,521.69	1,337,796.13	101	FLT	1-year Adjusted CME Term SOFR	Annually	9	7.533%	3.471%	2.756%	9.489%	1.250%	0.360%	(21)	4,429.94	4,429.94	(20)	(22)	550,835.05	2,052,000.00	BE0456	March 2018
1B	Line of Credit	100%	1,732,042.61	364,100,864.46	101	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.470%	3.410%	2.695%	9.484%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	93,402,626.36	482,421,510.00	BE7228	April 2018
1B	Modified Term	100%	113,336.40	113,336.40	99	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.445%	3.427%	2.712%	9.535%	1.250%	0.360%	(21)	74,902.89	74,902.89	38	(22)	3,180,331.89	20,624,776.00	BE7228	April 2018
1B	Term	100%	32,605.82	3,953,479.67	101	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.331%	3.401%	2.686%	9.434%	1.250%	0.360%	(21)	20,357.19	20,357.19	68	0.00	0.00	5,057,300.00	BE7228	April 2018
1B	Modified Tenure	100%	101,002.35	11,892,675.11	101	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.574%	3.496%	2.781%	9.557%	1.250%	0.360%	(21)	40,021.98	40,021.98	(20)	(22)	2,936,173.33	18,905,400.00	BE7228	April 2018
1B	Tenure	100%	61,089.65	8,485,531.81	101	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.455%	3.452%	2.737%	9.496%	1.250%	0.360%	(21)	33,517.83	33,556.93	(20)	0.00	0.00	12,898,100.00	BE7228	April 2018
1B	Line of Credit	100%	2,159,392.88	420,584,714.79	118	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.268%	3.286%	2.571%	8.642%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	150,777,228.03	556,621,464.00	BG1797	March 2018
1B	Modified Term	100%	262,974.01	262,974.01	121	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.301%	3.318%	2.603%	8.740%	1.250%	0.360%	(21)	92,968.43	94,129.19	35	(22)	5,792,254.00	34,236,800.00	BG1797	March 2018
1B	Term	100%	23,392.86	3,742,736.85	124	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.403%	3.368%	2.653%	8.494%	1.250%	0.360%	(21)	14,448.30	14,448.30	71	0.00	0.00	4,403,500.00	BG1797	March 2018
1B	Modified Tenure	100%	149,134.31	18,651,868.82	121	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.345%	3.241%	2.526%	8.466%	1.250%	0.360%	(21)	50,971.42	50,971.42	(20)	(22)	5,012,439.78	26,592,000.00	BG1797	March 2018
1B	Tenure	100%	112,116.13	18,778,507.62	122	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.437%	3.411%	2.695%	8.616%	1.250%	0.360%	(21)	70,047.69	70,047.69	(20)	0.00	0.00	26,301,500.00	BG1797	March 2018
1B	Line of Credit	100%	5,631,776.54	930,154,356.06	106	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.536%	3.475%	2.760%	9.351%	1.250%	0.360%	1,920.00	(19)	(19)	(19)	(22)	346,253,152.28	1,290,705,652.00	BG4887	April 2018
1B	Modified Term	100%	333,053.98	333,053.98	107	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.562%	3.491%	2.776%	9.323%	1.250%	0.360%	180.00	271,539.46	306,085.55	72	(22)	16,129,259.84	69,804,667.00	BG4887	April 2018
1B	Term	100%	32,091.53	4,026,177.75	104	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.396%	3.379%	2.664%	9.307%	1.250%	0.360%	(21)	19,011.66	19,011.66	73	0.00	0.00	5,106,950.00	BG4887	April 2018

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1B	Modified Tenure	100%	$ 271,136.12	$ 43,978,278.50	109	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.624%	3.602%	2.887%	9.349%	1.250%	0.360%	$ 180.00	$150,319.61	$150,319.61	(20)	(22)	$ 11,877,072.85	$ 68,109,250.00	BG4887	April 2018
1B	Tenure	100%	172,494.20	24,494,910.00	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.639%	3.630%	2.915%	9.324%	1.250%	0.360%	60.00	104,306.56	104,382.48	(20)	0.00	0.00	35,494,850.00	BG4887	April 2018
1C	Line of Credit	100%	3,219,349.89	703,621,294.38	107	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.361%	3.349%	2.634%	9.145%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	222,850,107.28	937,982,845.00	BE5593	November 2018
1C	Modified Term	100%	409,649.79	409,649.79	109	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.428%	3.384%	2.669%	9.130%	1.250%	0.360%	(21)	178,757.74	178,757.74	32	(22)	6,385,290.44	60,022,900.00	BE5593	November 2018
1C	Term	100%	29,816.30	4,578,450.50	114	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.253%	3.242%	2.527%	8.826%	1.250%	0.360%	(21)	19,256.02	19,256.02	30	$0.00	0.00	5,642,000.00	BE5593	November 2018
1C	Modified Tenure	100%	255,978.71	34,083,261.80	111	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.267%	3.218%	2.503%	8.870%	1.250%	0.360%	(21)	118,608.27	118,608.27	(20)	(22)	6,307,283.96	50,320,750.00	BE5593	November 2018
1C	Tenure	100%	125,280.16	18,799,198.50	113	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.417%	3.410%	2.695%	9.001%	1.250%	0.360%	(21)	80,607.01	80,607.01	(20)	0.00	0.00	28,279,400.00	BE5593	November 2018
1C	Line of Credit	100%	4,962,118.84	323,403,279.81	102	FLT	1-year Adjusted CME Term SOFR	Annually	4	7.589%	3.548%	2.833%	9.563%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	18,989,757.82	372,157,990.00	BJ5476	December 2018
1C	Modified Term	100%	6,536.45	6,536.45	95	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.134%	2.988%	2.273%	9.495%	1.250%	0.360%	(21)	(23)	(23)	(23)	(22)	122,252.50	790,000.00	BJ5476	December 2018
1C	Line of Credit	100%	5,499,090.60	916,932,425.86	103	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.502%	3.489%	2.774%	9.431%	1.250%	0.360%	1,770.00	(19)	(19)	(19)	(22)	287,899,228.93	1,223,474,855.00	BK0775	December 2018
1C	Modified Term	100%	369,537.84	369,537.84	107	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.585%	3.500%	2.785%	9.315%	1.250%	0.360%	180.00	266,915.56	296,559.35	72	(22)	13,303,533.88	67,436,317.00	BK0775	December 2018
1C	Term	100%	32,851.83	4,026,177.75	103	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.379%	3.372%	2.657%	9.303%	1.250%	0.360%	(21)	19,011.66	19,011.66	71	0.00	0.00	5,106,950.00	BK0775	December 2018
1C	Modified Tenure	100%	311,600.35	43,433,253.19	110	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.647%	3.622%	2.907%	9.341%	1.250%	0.360%	180.00	148,816.98	148,816.98	(20)	(22)	11,859,976.00	67,300,250.00	BK0775	December 2018
1C	Tenure	100%	171,442.68	24,321,663.33	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.616%	3.612%	2.897%	9.319%	1.250%	0.360%	60.00	103,500.20	103,576.12	(20)	0.00	0.00	35,264,850.00	BK0775	December 2018
1D	Line of Credit	100%	2,049,146.58	691,748,245.78	109	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.405%	3.371%	2.656%	9.124%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	219,084,360.38	921,465,445.00	BU5948	November 2020
1D	Modified Term	100%	259,736.89	259,736.89	109	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.456%	3.421%	2.706%	9.159%	1.250%	0.360%	(21)	173,679.08	173,679.08	35	(22)	6,136,701.04	58,004,900.00	BU5948	November 2020
1D	Term	100%	28,395.38	4,578,450.50	114	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.256%	3.239%	2.524%	8.823%	1.250%	0.360%	(21)	19,256.02	19,256.02	30	0.00	0.00	5,642,000.00	BU5948	November 2020
1D	Modified Tenure	100%	221,503.37	34,475,816.14	111	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.259%	3.236%	2.521%	8.891%	1.250%	0.360%	(21)	119,737.85	119,737.85	(20)	(22)	6,307,283.96	50,956,900.00	BU5948	November 2020
1D	Tenure	100%	121,898.62	18,799,198.50	112	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.424%	3.408%	2.693%	9.012%	1.250%	0.360%	(21)	80,607.01	80,607.01	(20)	0.00	0.00	28,279,400.00	BU5948	November 2020
1D	Line of Credit	100%	1,726,587.37	122,592,643.42	106	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.526%	3.463%	2.748%	9.325%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	23,227,234.68	154,164,590.00	BV0426	November 2020
1D	Modified Term	100%	304,572.61	304,572.61	108	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.509%	3.473%	2.758%	9.266%	1.250%	0.360%	(21)	187,304.28	187,304.28	58	(22)	9,257,380.93	55,640,640.00	BV0426	November 2020
1D	Term	100%	45,101.29	6,948,077.01	109	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.597%	3.540%	2.825%	9.261%	1.250%	0.360%	(21)	31,425.20	32,250.68	71	0.00	0.00	8,900,650.00	BV0426	November 2020
1D	Modified Tenure	100%	188,162.22	33,476,957.19	111	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.469%	3.402%	2.687%	9.075%	1.250%	0.360%	(21)	117,367.64	117,367.64	(20)	(22)	8,266,117.81	50,069,850.00	BV0426	November 2020
1D	Tenure	100%	178,640.25	26,885,079.14	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.557%	3.504%	2.789%	9.226%	1.250%	0.360%	(21)	119,673.51	120,147.98	(20)	0.00	0.00	39,861,650.00	BV0426	November 2020
1D	Line of Credit	100%	1,992,796.66	841,573,697.74	104	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.557%	3.501%	2.786%	9.419%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	322,427,193.03	1,162,456,083.00	BV0431	November 2020
1D	Modified Term	100%	23,055.25	23,055.25	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.656%	3.557%	2.842%	9.284%	1.250%	0.360%	(21)	37,911.63	37,911.63	39	(22)	2,723,709.48	8,822,350.00	BV0431	November 2020
1D	Modified Tenure	100%	10,495.95	3,247,462.90	110	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.564%	3.542%	2.827%	9.253%	1.250%	0.360%	(21)	6,663.11	6,663.11	(20)	(22)	1,703,316.06	5,367,000.00	BV0431	November 2020
1D	Line of Credit	100%	2,389,217.60	427,880,441.13	105	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.554%	3.486%	2.771%	9.420%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	19,562,518.25	491,231,197.00	BV0436	December 2020
1D	Modified Term	100%	177,270.12	177,270.12	107	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.542%	3.548%	2.833%	9.364%	1.250%	0.360%	(21)	97,654.61	97,654.61	60	(22)	1,885,527.33	27,657,100.00	BV0436	December 2020
1D	Term	100%	48,158.89	6,948,077.01	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.572%	3.515%	2.800%	9.230%	1.250%	0.360%	(21)	31,425.20	32,250.68	71	0.00	0.00	8,900,650.00	BV0436	December 2020
1D	Modified Tenure	100%	131,182.17	16,261,346.57	112	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.464%	3.418%	2.703%	9.055%	1.250%	0.360%	(21)	55,837.84	55,837.84	(20)	(22)	1,048,826.42	22,482,250.00	BV0436	December 2020
1D	Tenure	100%	183,298.40	26,885,079.14	109	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.546%	3.494%	2.779%	9.227%	1.250%	0.360%	(21)	119,673.51	120,147.98	(20)	0.00	0.00	39,861,650.00	BV0436	December 2020
1D	Line of Credit	100%	2,148,203.92	709,089,610.71	107	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.446%	3.414%	2.699%	9.240%	1.250%	0.360%	1,050.00	(19)	(19)	(19)	(22)	236,018,615.89	960,684,678.00	BY8250	December 2020
1D	Modified Term	100%	193,879.44	193,879.44	105	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.512%	3.447%	2.732%	9.323%	1.250%	0.360%	60.00	120,655.54	152,007.03	62	(22)	8,592,187.07	39,333,467.00	BY8250	December 2020

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1D	Term	100%	$ 25,613.42	$ 4,128,755.42	106	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.535%	3.440%	2.725%	9.307%	1.250%	0.360%	(21)	$ 19,125.62	$ 19,125.62	87	$0.00	$ 0.00	$ 5,540,600.00	BY8250	December 2020
1D	Modified Tenure	100%	155,936.96	29,244,493.73	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.620%	3.579%	2.864%	9.294%	1.250%	0.360%	$ 30.00	96,009.65	96,009.65	(20)	(22)	7,796,190.67	45,244,950.00	BY8250	December 2020
1D	Tenure	100%	85,869.72	12,734,186.34	109	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.718%	3.701%	2.985%	9.463%	1.250%	0.360%	30.00	53,859.13	53,935.05	(20)	0.00	0.00	18,847,750.00	BY8250	December 2020
1D	Line of Credit	100%	2,317,917.23	732,239,508.95	106	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.529%	3.505%	2.790%	9.349%	1.250%	0.360%	930.00	(19)	(19)	(19)	(22)	230,463,290.10	983,914,800.00	BY8251	December 2020
1D	Modified Term	100%	217,299.30	217,299.30	107	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.572%	3.489%	2.774%	9.388%	1.250%	0.360%	150.00	216,204.79	218,657.84	93	(22)	12,138,122.49	52,260,650.00	BY8251	December 2020
1D	Term	100%	17,879.87	2,425,740.63	101	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.285%	3.407%	2.691%	9.372%	1.250%	0.360%	(21)	14,244.26	14,244.26	54	0.00	0.00	3,033,150.00	BY8251	December 2020
1D	Modified Tenure	100%	138,193.13	26,857,318.20	108	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.546%	3.529%	2.814%	9.291%	1.250%	0.360%	150.00	90,091.20	90,091.20	(20)	(22)	7,949,596.43	41,993,750.00	BY8251	December 2020
1D	Tenure	100%	112,572.84	17,199,825.12	110	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.461%	3.484%	2.769%	9.151%	1.250%	0.360%	30.00	68,191.21	68,191.21	(20)	0.00	0.00	24,793,900.00	BY8251	December 2020
1D	Line of Credit	100%	772,601.46	214,478,004.38	118	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.567%	3.574%	2.859%	8.957%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	92,809,833.93	296,797,280.00	BZ2760	November 2020
1D	Modified Term	100%	111,828.26	111,828.26	121	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.578%	3.579%	2.864%	8.826%	1.250%	0.360%	(21)	70,709.50	70,709.50	25	(22)	3,419,463.05	22,637,100.00	BZ2760	November 2020
1D	Term	100%	23,561.07	3,704,449.24	118	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.766%	3.715%	3.000%	9.095%	1.250%	0.360%	(21)	18,367.80	18,367.80	96	0.00	0.00	4,566,500.00	BZ2760	November 2020
1D	Modified Tenure	100%	57,038.09	9,615,174.92	116	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.542%	3.510%	2.795%	9.000%	1.250%	0.360%	(21)	34,203.33	34,203.33	(20)	(22)	2,289,142.18	14,331,300.00	BZ2760	November 2020
1D	Tenure	100%	58,476.95	9,593,036.37	121	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.559%	3.515%	2.800%	8.764%	1.250%	0.360%	(21)	36,912.28	36,912.28	(20)	0.00	0.00	13,829,500.00	BZ2760	November 2020
1E	Line of Credit	24.6128914208%	1,346,728.40	220,440,900.70	151	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.593%	2.429%	2.315%	12.516%	1.216%	0.360%	3,985.00	(19)	(19)	(19)	(22)	188,863,413.05	327,101,582.00	786990(24)	October 2023
1E	Modified Term	24.6128914208%	43,676.23	43,676.23	160	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.671%	2.506%	2.391%	12.608%	1.214%	0.360%	210.00	67,580.49	67,580.49	70	(22)	4,793,299.24	17,342,000.00	786990(24)	October 2023
1E	Modified Tenure	24.6128914208%	114,944.57	25,388,426.98	152	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.689%	2.526%	2.411%	12.608%	1.218%	0.360%	285.00	82,819.28	82,819.28	(20)	(22)	6,153,090.60	32,112,000.00	786990(24)	October 2023
1E	Tenure	24.6128914208%	110,340.94	25,234,739.94	152	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.742%	2.579%	2.464%	12.664%	1.217%	0.360%	235.00	92,288.22	92,288.22	(20)	0.00	0.00	28,396,500.00	786990(24)	October 2023
1E	Line of Credit	1.98552207 84%	995,129.41	2,717,800.84	180	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.377%	2.238%	2.124%	12.374%	0.669%	0.500%	(21)	(19)	(19)	(19)	(22)	1,908,038.39	3,736,500.00	893008	December 2010
1E	Modified Term	1.98552207 84%	28,773.08	28,773.08	180	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.511%	2.364%	2.250%	12.500%	0.500%	0.500%	(21)	(23)	(23)	(23)	(22)	79,423.70	445,000.00	893008	December 2010
1E	Line of Credit	18.66185887 49%	878,504.50	1,049,649.83	231	FLT	1-year CMT	Monthly	1	5.140%	1.500%	1.500%	16.612%	0.500%	0.360%	120.00	(19)	(19)	(19)	(22)	389,504.66	1,262,980.00	AO0392	February 2016
1E	Line of Credit	100%	314,900.63	81,953,897.25	148	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.795%	2.632%	2.517%	12.711%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	78,507,636.94	129,562,423.00	CV3930	June 2023
1E	Modified Term	100%	38,918.57	38,918.57	149	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.804%	2.640%	2.526%	12.719%	1.250%	0.360%	(21)	26,170.62	26,170.62	85	(22)	1,790,769.06	7,918,680.00	CV3930	June 2023
1E	Term	100%	2,692.19	528,068.01	147	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.648%	2.485%	2.370%	12.554%	1.250%	0.360%	(21)	1,759.02	1,759.02	125	0.00	0.00	562,000.00	CV3930	June 2023
1E	Modified Tenure	100%	41,895.52	9,147,897.16	148	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.719%	2.555%	2.441%	12.630%	1.250%	0.360%	(21)	26,077.38	26,077.38	(20)	(22)	2,269,593.62	11,469,000.00	CV3930	June 2023
1E	Tenure	100%	76,031.34	14,735,290.29	149	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.714%	2.550%	2.436%	12.629%	1.250%	0.360%	(21)	49,831.66	49,831.66	(20)	0.00	0.00	16,152,000.00	CV3930	June 2023
1E	Line of Credit	100%	1,245,749.94	386,623,494.99	100	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.379%	3.376%	2.661%	9.475%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	102,837,155.07	517,619,360.00	DJ0286	May 2025
1E	Modified Term	100%	84,777.91	84,777.91	99	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.412%	3.423%	2.708%	9.546%	1.250%	0.360%	(21)	72,524.65	72,524.65	44	(22)	3,471,019.83	21,294,776.00	DJ0286	May 2025
1E	Term	100%	26,144.21	3,953,479.67	101	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.298%	3.389%	2.674%	9.421%	1.250%	0.360%	(21)	20,357.19	20,357.19	66	0.00	0.00	5,057,300.00	DJ0286	May 2025
1E	Modified Tenure	100%	75,665.16	12,348,031.60	100	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.479%	3.412%	2.697%	9.506%	1.250%	0.360%	(21)	41,182.29	41,182.29	(20)	(22)	2,870,443.21	19,608,900.00	DJ0286	May 2025
1E	Tenure	100%	48,700.69	8,485,531.81	101	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.418%	3.436%	2.721%	9.471%	1.250%	0.360%	(21)	33,517.83	33,556.93	(20)	0.00	0.00	12,898,100.00	DJ0286	May 2025
1E	Line of Credit	100%	396,752.55	25,681,374.14	112	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.394%	3.449%	2.734%	9.082%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	8,500,427.13	34,693,650.00	DJ1390	May 2025
1E	Modified Term	100%	91,717.90	91,717.90	121	FLT	1-year Adjusted CME Term SOFR	Annually	10	7.492%	3.500%	2.785%	8.698%	1.250%	0.360%	(21)	3,763.46	3,804.75	13	(22)	135,108.82	1,522,000.00	DJ1390	May 2025
1E	Modified Tenure	100%	9,825.24	1,628,197.10	107	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.450%	3.455%	2.740%	9.251%	1.250%	0.360%	(21)	3,204.03	3,204.03	(20)	(22)	158,050.39	2,024,000.00	DJ1390	May 2025
1E	Line of Credit	100%	308,335.28	98,279,401.79	156	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.773%	2.610%	2.495%	12.711%	1.241%	0.360%	905.00	(19)	(19)	(19)	(22)	89,944,803.73	153,468,582.00	DJ8327	June 2025

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1E	Modified Term	100%	$ 22,982.03	$ 22,982.03	161	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.744%	2.581%	2.466%	12.686%	1.250%	0.360%	$ 100.00	$ 19,795.33	$ 19,795.33	100	(22)	$ 2,142,534.28	$ 8,230,000.00	DJ8327	June 2025
1E	Modified Tenure	100%	66,275.58	12,598,739.54	152	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.697%	2.533%	2.419%	12.618%	1.242%	0.360%	55.00	40,268.72	40,268.72	(20)	(22)	3,094,590.07	16,062,500.00	DJ8327	June 2025
1E	Tenure	100%	61,492.90	12,171,792.37	152	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.724%	2.561%	2.446%	12.648%	1.239%	0.360%	85.00	44,546.26	44,546.26	(20)	$0.00	0.00	13,697,500.00	DJ8327	June 2025
1E	Line of Credit	100%	576,388.13	126,610,680.97	119	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.892%	2.729%	2.615%	13.230%	1.161%	0.360%	(21)	(19)	(19)	(19)	(22)	47,820,475.81	174,693,971.00	DJ8328	June 2025
1E	Modified Term	100%	33,165.39	33,165.39	131	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.698%	2.535%	2.421%	12.683%	1.250%	0.360%	(21)	32,927.66	32,927.66	48	(22)	2,068,671.67	10,999,410.00	DJ8328	June 2025
1E	Term	100%	4,575.61	811,456.60	137	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.363%	2.200%	2.085%	12.251%	1.250%	0.360%	(21)	3,440.02	3,440.02	100	0.00	0.00	1,027,000.00	DJ8328	June 2025
1E	Modified Tenure	100%	24,303.72	5,524,349.73	126	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.826%	2.663%	2.549%	12.984%	1.234%	0.360%	(21)	16,783.26	16,783.26	(20)	(22)	922,564.88	8,037,150.00	DJ8328	June 2025
1E	Tenure	100%	25,484.17	4,799,957.04	130	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.716%	2.553%	2.438%	12.750%	1.250%	0.360%	(21)	18,750.21	18,750.21	(20)	0.00	0.00	7,033,600.00	DJ8328	June 2025
1E	Line of Credit	100%	412,583.99	36,156,665.89	105	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.630%	3.612%	2.897%	9.547%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	4,931,913.27	42,003,750.00	DK4176	May 2025
1E	Modified Term	100%	18,676.03	18,676.03	114	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.323%	3.465%	2.750%	8.979%	1.250%	0.360%	(21)	1,625.00	1,625.00	66	(22)	4,111.46	625,500.00	DK4176	May 2025
1E	Modified Tenure	100%	6,367.77	306,808.49	96	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.862%	2.715%	2.000%	8.906%	1.250%	0.360%	(21)	836.82	836.82	(20)	(22)	16,938.28	570,000.00	DK4176	May 2025
1E	Tenure	100%	6,714.80	273,015.29	97	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.242%	3.465%	2.750%	9.581%	1.250%	0.360%	(21)	943.99	943.99	(20)	0.00	0.00	310,000.00	DK4176	May 2025
1E	Line of Credit	100%	4,871,988.53	1,091,210,689.57	163	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.690%	2.529%	2.414%	12.684%	0.984%	0.360%	1,685.00	(19)	(19)	(19)	(22)	668,562,421.40	1,568,658,949.00	DK4987	July 2025
1E	Modified Term	100%	406,335.22	406,335.22	159	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.668%	2.502%	2.388%	12.631%	0.972%	0.360%	25.00	271,255.42	271,255.42	31	(22)	16,463,210.76	78,532,580.00	DK4987	July 2025
1E	Term	100%	56,550.96	8,131,060.23	148	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.598%	2.436%	2.322%	12.565%	0.999%	0.360%	(21)	39,759.53	39,759.53	46	0.00	0.00	9,384,100.00	DK4987	July 2025
1E	Modified Tenure	100%	649,711.81	76,933,351.75	170	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.670%	2.508%	2.393%	12.645%	0.859%	0.360%	165.00	214,588.47	214,588.47	(20)	(22)	21,153,656.60	99,535,770.00	DK4987	July 2025
1E	Tenure	100%	448,315.23	60,088,686.52	162	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.579%	2.418%	2.304%	12.530%	0.986%	0.360%	35.00	203,330.80	203,337.44	(20)	0.00	0.00	71,604,746.00	DK4987	July 2025
1E	Line of Credit	100%	6,925,267.64	6,961,632.94	233	FLT	1-year CMT	Monthly	1	5.140%	1.500%	1.500%	16.548%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	6,885,997.23	11,288,060.00	DK4995	July 2025
1E	Modified Tenure	100%	254,121.96	254,121.96	232	FLT	1-year CMT	Monthly	1	5.140%	1.500%	1.500%	16.770%	0.500%	0.360%	(21)	500.00	500.00	(20)	(22)	131,896.96	310,000.00	DK4995	July 2025
1E	Line of Credit	100%	504,652.99	28,458,460.52	111	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.440%	3.406%	2.691%	9.077%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	8,184,628.51	37,872,900.00	DK4997	July 2025
1E	Modified Term	100%	81,046.95	81,046.95	122	FLT	1-year Adjusted CME Term SOFR	Annually	12	7.102%	3.251%	2.536%	8.390%	1.250%	0.360%	(21)	5,797.21	5,797.21	3	(22)	219,208.44	1,497,000.00	DK4997	July 2025
1E	Modified Tenure	100%	9,856.19	1,155,589.01	106	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.339%	3.157%	2.442%	9.134%	1.250%	0.360%	(21)	2,418.32	2,418.32	(20)	(22)	316,504.74	1,607,150.00	DK4997	July 2025
1E	Tenure	100%	3,943.45	266,182.61	96	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.608%	3.465%	2.750%	9.632%	1.250%	0.360%	(21)	1,377.99	1,377.99	(20)	0.00	0.00	500,000.00	DK4997	July 2025
1E	Line of Credit	100%	166,695.35	13,737,620.95	133	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.631%	2.468%	2.354%	7.511%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	7,118,032.13	19,925,200.00	DK4999	July 2025
1E	Modified Term	100%	17,530.71	17,530.71	131	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.647%	2.484%	2.369%	7.527%	1.250%	0.360%	(21)	4,128.98	4,128.98	35	(22)	162,822.30	1,252,500.00	DK4999	July 2025
1E	Modified Tenure	100%	35,117.35	1,107,980.06	133	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.818%	2.655%	2.541%	7.700%	1.250%	0.360%	(21)	3,605.82	3,605.82	(20)	(22)	298,433.32	1,593,000.00	DK4999	July 2025
1E	Tenure	100%	36,243.09	1,753,782.03	132	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.642%	2.479%	2.365%	7.526%	1.250%	0.360%	(21)	4,813.17	4,813.17	(20)	0.00	0.00	2,096,500.00	DK4999	July 2025
1E	Line of Credit	100%	1,932,154.55	1,105,931,164.01	108	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.422%	3.383%	2.668%	9.146%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	324,117,147.04	1,456,271,221.00	DK5824	July 2025
1E	Modified Term	100%	206,872.20	206,872.20	113	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.372%	3.327%	2.612%	8.935%	1.250%	0.360%	(21)	188,894.73	190,503.89	34	(22)	9,166,777.03	59,196,200.00	DK5824	July 2025
1E	Term	100%	36,505.20	6,323,547.30	113	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.474%	3.420%	2.705%	8.987%	1.250%	0.360%	(21)	28,049.01	30,439.83	77	0.00	0.00	8,328,150.00	DK5824	July 2025
1E	Modified Tenure	100%	153,532.03	35,400,282.26	111	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.330%	3.305%	2.590%	8.941%	1.250%	0.360%	(21)	104,387.21	104,387.21	(20)	(22)	8,900,237.04	52,641,900.00	DK5824	July 2025
1E	Tenure	100%	138,148.91	27,922,367.19	116	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.471%	3.439%	2.724%	8.910%	1.250%	0.360%	(21)	99,199.95	99,409.88	(20)	0.00	0.00	39,302,450.00	DK5824	July 2025
1E	Line of Credit	100%	641,716.04	145,960,608.38	89	FLT	1-year Adjusted CME Term SOFR	Annually	7	6.965%	2.908%	2.193%	8.991%	0.816%	0.360%	(21)	(19)	(19)	(19)	(22)	29,502,449.36	212,829,394.00	DK8588	June 2025
1E	Modified Term	100%	41,177.99	41,177.99	98	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.236%	3.202%	2.487%	9.161%	1.030%	0.360%	(21)	19,141.59	21,867.65	31	(22)	1,327,419.41	6,802,100.00	DK8588	June 2025
1E	Term	100%	6,810.59	570,610.93	99	FLT	1-year Adjusted CME Term SOFR	Annually	5	7.305%	3.158%	2.442%	9.380%	0.879%	0.360%	(21)	2,762.14	2,762.14	75	0.00	0.00	919,000.00	DK8588	June 2025

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
1E	Modified Tenure	100%	$ 29,942.56	$ 3,135,054.14	93	FLT	1-year Adjusted CME Term SOFR	Annually	7	6.789%	2.786%	2.071%	9.009%	0.786%	0.360%	(21)	$ 11,439.74	$ 11,439.74	(20)	(22)	$ 604,107.77	$ 6,387,050.00	DK8588	June 2025
1E	Tenure	100%	25,385.43	2,612,157.49	97	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.162%	3.077%	2.362%	9.286%	1.014%	0.360%	(21)	9,308.08	9,308.08	(20)	$0.00	0.00	3,904,500.00	DK8588	June 2025
1E	Line of Credit	100%	321,218.27	15,457,502.20	136	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.432%	2.268%	2.154%	12.312%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	4,836,946.24	19,942,000.00	DK8593	August 2025
1E	Modified Term	100%	20,472.61	20,472.61	134	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.403%	2.239%	2.125%	12.280%	1.250%	0.360%	(21)	1,498.54	1,498.54	112	(22)	70,776.16	502,000.00	DK8593	August 2025
1E	Modified Tenure	100%	72,476.08	1,594,165.93	137	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.351%	2.187%	2.073%	12.235%	1.250%	0.360%	(21)	4,264.32	4,264.32	(20)	(22)	93,070.22	1,835,500.00	DK8593	August 2025
1E	Tenure	100%	13,646.00	238,583.01	144	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.403%	2.239%	2.125%	12.293%	1.250%	0.360%	(21)	1,014.55	1,014.55	(20)	0.00	0.00	250,000.00	DK8593	August 2025
1E	Line of Credit	100%	877,874.05	248,101,601.13	138	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.813%	2.649%	2.535%	12.857%	1.241%	0.360%	$905.00	(19)	(19)	(19)	(22)	137,506,133.85	353,432,391.00	DL4962	August 2025
1E	Modified Term	100%	61,912.68	61,912.68	144	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.671%	2.507%	2.393%	12.632%	1.250%	0.360%	100.00	52,722.99	52,722.99	64	(22)	4,211,205.95	19,229,410.00	DL4962	August 2025
1E	Term	100%	5,250.15	811,456.60	134	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.469%	2.305%	2.190%	12.391%	1.250%	0.360%	(21)	3,440.02	3,440.02	95	0.00	0.00	1,027,000.00	DL4962	August 2025
1E	Modified Tenure	100%	81,109.81	18,123,089.27	144	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.778%	2.614%	2.499%	12.770%	1.238%	0.360%	55.00	57,051.98	57,051.98	(20)	(22)	4,017,154.95	24,099,650.00	DL4962	August 2025
1E	Tenure	100%	86,529.76	16,971,749.41	146	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.722%	2.558%	2.444%	12.677%	1.242%	0.360%	85.00	63,296.47	63,296.47	(20)	0.00	0.00	20,731,100.00	DL4962	August 2025
1E	Line of Credit	100%	1,864,159.86	1,101,288,761.54	108	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.417%	3.402%	2.686%	9.175%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	319,560,128.89	1,447,015,021.00	DL4972	September 2025
1E	Modified Term	100%	204,364.69	204,364.69	114	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.346%	3.309%	2.594%	8.908%	1.250%	0.360%	(21)	189,196.30	190,805.46	34	(22)	9,270,358.65	59,566,200.00	DL4972	September 2025
1E	Term	100%	36,259.00	6,323,547.30	113	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.473%	3.420%	2.705%	8.986%	1.250%	0.360%	(21)	28,049.01	30,439.83	77	0.00	0.00	8,328,150.00	DL4972	September 2025
1E	Modified Tenure	100%	153,082.43	35,400,282.26	111	FLT	1-year Adjusted CME Term SOFR	Annually	6	7.325%	3.302%	2.586%	8.946%	1.250%	0.360%	(21)	104,387.21	104,387.21	(20)	(22)	8,900,237.04	52,641,900.00	DL4972	September 2025
1E	Tenure	100%	137,359.03	27,922,367.19	116	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.471%	3.439%	2.724%	8.910%	1.250%	0.360%	(21)	99,199.95	99,409.88	(20)	0.00	0.00	39,302,450.00	DL4972	September 2025
1E	Line of Credit	100%	727,883.12	247,661,793.80	137	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.728%	2.564%	2.450%	12.763%	1.226%	0.360%	905.00	(19)	(19)	(19)	(22)	137,359,057.57	352,954,891.00	DL4980	September 2025
1E	Modified Term	100%	60,565.84	60,565.84	143	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.698%	2.535%	2.420%	12.658%	1.250%	0.360%	100.00	52,722.99	52,722.99	74	(22)	4,211,205.95	19,229,410.00	DL4980	September 2025
1E	Term	100%	4,541.09	811,456.60	137	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.364%	2.200%	2.086%	12.251%	1.250%	0.360%	(21)	3,440.02	3,440.02	100	0.00	0.00	1,027,000.00	DL4980	September 2025
1E	Modified Tenure	100%	113,802.72	18,123,089.27	143	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.755%	2.592%	2.477%	12.721%	1.242%	0.360%	55.00	57,051.98	57,051.98	(20)	(22)	4,017,154.95	24,099,650.00	DL4980	September 2025
1E	Tenure	100%	86,272.01	16,971,749.41	146	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.722%	2.558%	2.444%	12.677%	1.242%	0.360%	85.00	63,296.47	63,296.47	(20)	0.00	0.00	20,731,100.00	DL4980	September 2025
1E	Line of Credit	100%	240,284.37	15,824,845.80	154	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.909%	2.745%	2.631%	12.841%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	13,140,579.56	26,395,500.00	DL5004	August 2025
1E	Modified Tenure	100%	24,654.61	24,654.61	153	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.964%	2.801%	2.686%	12.892%	1.250%	0.360%	(21)	3,696.51	3,696.51	(20)	(22)	474,518.14	1,726,500.00	DL5004	August 2025
1E	Tenure	100%	1.32	200.58	164	FLT	1-month Adjusted CME Term SOFR	Monthly	1	7.278%	3.114%	3.000%	13.242%	1.250%	0.360%	(21)	1,484.03	1,484.03	(20)	0.00	0.00	465,000.00	DL5004	August 2025
1E	Line of Credit	100%	1,985,616.20	690,268,551.27	160	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.669%	2.506%	2.391%	12.615%	1.043%	0.360%	(21)	(19)	(19)	(19)	(22)	445,244,297.11	995,386,766.00	DM1331	August 2025
1E	Modified Term	100%	139,385.40	139,385.40	157	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.702%	2.538%	2.423%	12.651%	1.013%	0.360%	(21)	142,253.67	142,253.67	40	(22)	8,733,882.92	41,453,180.00	DM1331	August 2025
1E	Term	100%	26,259.68	4,421,897.62	149	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.590%	2.427%	2.313%	12.520%	1.023%	0.360%	(21)	24,554.46	24,554.46	66	0.00	0.00	5,123,100.00	DM1331	August 2025
1E	Modified Tenure	100%	186,178.58	46,957,256.40	169	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.628%	2.464%	2.349%	12.579%	0.952%	0.360%	(21)	119,575.45	119,575.45	(20)	(22)	13,611,241.84	58,716,350.00	DM1331	August 2025
1E	Tenure	100%	184,549.42	40,116,114.97	158	FLT	1-month Adjusted CME Term SOFR	Monthly	1	6.597%	2.434%	2.319%	12.531%	1.070%	0.360%	(21)	135,194.68	135,201.32	(20)	0.00	0.00	46,598,946.00	DM1331	August 2025
1E	Line of Credit	100%	317,182.87	34,975,619.46	105	FLT	1-year Adjusted CME Term SOFR	Annually	7	7.619%	3.591%	2.876%	9.529%	1.250%	0.360%	(21)	(19)	(19)	(19)	(22)	6,716,013.35	42,651,600.00	DN0413	September 2025
1E	Modified Term	100%	12,247.75	12,247.75	114	FLT	1-year Adjusted CME Term SOFR	Annually	8	7.322%	3.465%	2.750%	8.979%	1.250%	0.360%	(21)	1,625.00	1,625.00	66	(22)	4,111.46	625,500.00	DN0413	September 2025
1E	Modified Tenure	100%	5,041.17	306,808.49	96	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.861%	2.715%	2.000%	8.906%	1.250%	0.360%	(21)	836.82	836.82	(20)	(22)	16,938.28	570,000.00	DN0413	September 2025
1E	Tenure	100%	5,304.02	273,015.29	97	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.241%	3.465%	2.750%	9.581%	1.250%	0.360%	(21)	943.99	943.99	(20)	0.00	0.00	310,000.00	DN0413	September 2025
4A	Line of Credit	30.4746097831%	24,949,458.97	33,501,438.36	61	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.996%	3.310%	2.595%	7.932%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	5,505,069.84	51,964,700.00	BV0424	November 2020

Subgroup	Payment Plan	Percentage of Pool in Trust	HECM MBS Principal Balance(2)	HECM Loan Balance	Approximate Weighted Average HECM Age (in months) (3)	HECM Interest Type	Index	Rate Reset Frequency (4)	Approximate Weighted Average Next Rate Reset Month (5)	Approximate Weighted Average Gross Interest Rate (6)	Approximate Weighted Average Gross Margin(7)	Approximate Weighted Average Gross Lifetime Interest Rate Floor(8)	Approximate Weighted Average Gross Lifetime Interest Rate Cap(9)	Approximate Weighted Average MIP Fee(10)	Approximate Weighted Average Servicing Fee Margin(11)	Monthly Servicing Fee(12)	Initial Monthly Scheduled Draw(13)	Subsequent Monthly Scheduled Draw(14)	Approximate Weighted Average Remaining Draw Term (in months) (15)	Initial Available Line of Credit(16)	Available Line of Credit(17)	Maximum Claim Amount(18)	Pool Number	HECM MBS Issue Date
4A	Modified Term	30.47460978831%	$ 195,659.26	$ 195,659.26	61	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.000%	3.314%	2.599%	7.934%	0.500%	0.360%	(21)	(23)	(23)	(23)	(22)	$ 97,151.73	$ 444,000.00	BV0424	November 2020
4A	Tenure	30.47460978831%	171,232.02	257,969.14	61	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.891%	3.205%	2.490%	7.825%	0.500%	0.360%	(21)	$1,125.81	$1,125.81	(20)	$0.00	0.00	730,000.00	BV0424	November 2020
4A	Line of Credit	40.73705499925%	18,363,050.42	23,712,733.70	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.304%	3.240%	2.524%	7.857%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	5,142,857.15	38,261,400.00	BV0434	December 2020
4A	Modified Term	40.73705499925%	146,410.60	146,410.60	61	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.213%	3.351%	2.635%	7.969%	0.500%	0.360%	(21)	1,050.00	1,050.00	147	(22)	35,212.50	542,000.00	BV0434	December 2020
4A	Term	40.73705499925%	64,173.70	141,055.05	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	8.359%	4.225%	3.510%	8.840%	0.500%	0.360%	(21)	1,027.36	1,027.36	86	0.00	0.00	258,500.00	BV0434	December 2020
4A	Line of Credit	52.76708209056%	14,409,772.31	18,204,351.59	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.161%	3.061%	2.346%	7.681%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,085,326.74	26,906,325.00	BY8245	December 2020
4A	Modified Term	52.76708209056%	549,801.76	549,801.76	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.837%	2.693%	1.978%	7.311%	0.500%	0.360%	(21)	2,950.00	2,950.00	29	(22)	96,568.73	1,335,600.00	BY8245	December 2020
4A	Modified Tenure	52.76708209056%	251,226.53	464,408.13	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	6.925%	2.781%	2.066%	7.399%	0.500%	0.360%	(21)	900.00	900.00	(20)	(22)	236,495.45	970,000.00	BY8245	December 2020
4A	Line of Credit	21.94120026556%	14,928,214.23	18,260,917.41	62	FLT	1-year Adjusted CME Term SOFR	Annually	10	6.915%	3.081%	2.366%	7.757%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,409,045.14	28,419,535.00	BY8444	November 2020
4A	Modified Term	21.94120026556%	438,395.66	438,395.66	62	FLT	1-year Adjusted CME Term SOFR	Annually	12	6.808%	2.965%	2.250%	7.695%	0.500%	0.360%	(21)	(23)	(23)	(23)	(22)	61,067.31	765,600.00	BY8444	November 2020
4A	Line of Credit	49.22262705205%	11,951,011.03	14,482,611.41	60	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.887%	3.150%	2.435%	7.771%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	2,486,816.52	22,699,000.00	BZ9162	December 2020
4A	Modified Term	49.22262705205%	223,203.45	223,203.45	60	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.660%	2.965%	2.250%	7.587%	0.500%	0.360%	(21)	1,200.00	1,200.00	16	(22)	1,078.37	382,000.00	BZ9162	December 2020
4A	Line of Credit	17.84508976776%	17,830,821.70	22,662,240.40	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.100%	3.042%	2.327%	7.664%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	3,875,616.38	35,105,000.00	CA0261	December 2020
4A	Modified Term	17.84508976776%	82,482.14	82,482.14	60	FLT	1-year Adjusted CME Term SOFR	Annually	1	7.476%	3.560%	2.845%	8.179%	0.500%	0.360%	(21)	1,750.00	1,800.00	110	(22)	7,837.11	674,000.00	CA0261	December 2020
4A	Term	17.84508976776%	36,223.24	186,619.92	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.348%	3.215%	2.500%	7.839%	0.500%	0.360%	(21)	2,183.92	2,183.92	7	0.00	0.00	275,000.00	CA0261	December 2020
4A	Modified Tenure	17.84508976776%	118,522.63	199,331.27	60	FLT	1-year Adjusted CME Term SOFR	Annually	1	6.853%	3.090%	2.375%	7.712%	0.500%	0.360%	(21)	487.86	491.42	(20)	(22)	9,555.37	355,500.00	CA0261	December 2020
4A	Line of Credit	28.70787046955%	22,520,798.93	31,149,315.39	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.458%	3.312%	2.597%	7.936%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	5,477,818.07	50,587,494.00	CA6802	December 2020
4A	Modified Term	28.70787046955%	159,714.36	159,714.36	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.638%	3.485%	2.769%	8.105%	0.500%	0.360%	(21)	4,198.00	4,198.00	35	(22)	198,592.45	1,055,000.00	CA6802	December 2020
4A	Modified Tenure	28.70787046955%	40,458.70	97,950.85	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	7.118%	2.965%	2.250%	7.580%	0.500%	0.360%	(21)	300.00	400.00	(20)	(22)	53,355.34	182,000.00	CA6802	December 2020
4A	Tenure	28.70787046955%	34,926.63	115,286.19	60	FLT	1-year Adjusted CME Term SOFR	Annually	2	8.028%	3.875%	3.160%	8.493%	0.500%	0.360%	(21)	913.17	913.17	(20)	0.00	0.00	172,000.00	CA6802	December 2020
4B	Line of Credit	100%	25,595,398.37	31,293,790.02	55	FLT	1-year CMT	Monthly	1	5.683%	2.043%	2.043%	7.105%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	4,190,230.58	48,340,975.00	CD5031	May 2021
4B	Modified Term	100%	734,244.36	734,244.36	55	FLT	1-year CMT	Monthly	1	6.099%	2.459%	2.459%	7.519%	0.500%	0.360%	(21)	3,100.00	3,100.00	25	(22)	97,519.16	1,475,375.00	CD5031	May 2021
4B	Modified Tenure	100%	130,572.56	586,729.91	56	FLT	1-year CMT	Monthly	1	6.015%	2.375%	2.375%	7.455%	0.500%	0.360%	(21)	5,855.05	5,861.85	(20)	(22)	56,253.58	927,000.00	CD5031	May 2021
4B	Line of Credit	100%	17,782,755.56	20,614,634.31	55	FLT	1-year CMT	Monthly	1	6.017%	2.378%	2.378%	12.445%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,720,151.62	29,561,100.00	CD5032	May 2021
4B	Modified Tenure	100%	27,448.40	27,448.40	56	FLT	1-year CMT	Monthly	1	6.140%	2.500%	2.500%	12.590%	0.500%	0.360%	(21)	1,000.00	1,000.00	(20)	(22)	296,590.42	775,000.00	CD5032	May 2021
4C	Line of Credit	100%	16,654,683.98	19,397,873.66	53	FLT	1-year CMT	Monthly	1	5.750%	2.109%	2.109%	12.187%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	1,872,727.31	29,565,075.00	CF8520	August 2021
4C	Modified Term	100%	395,062.98	395,062.98	53	FLT	1-year CMT	Monthly	1	6.390%	2.750%	2.750%	12.830%	0.500%	0.360%	(21)	448.00	448.00	67	(22)	6,861.13	665,000.00	CF8520	August 2021
4C	Line of Credit	100%	7,919,733.75	8,910,503.65	53	FLT	1-year CMT	Monthly	1	5.711%	2.072%	2.072%	12.122%	0.500%	0.360%	(21)	(19)	(19)	(19)	(22)	825,573.54	13,398,155.00	CF9553	July 2021
4C	Modified Term	100%	351,324.71	351,324.71	53	FLT	1-year CMT	Monthly	1	5.889%	2.250%	2.250%	12.300%	0.500%	0.360%	(21)	350.00	350.00	2	(22)	20,796.08	740,000.00	CF9553	July 2021
4C	Term	100%	358,219.27	441,605.33	54	FLT	1-year CMT	Monthly	1	6.014%	2.375%	2.375%	12.425%	0.500%	0.360%	(21)	1,143.57	1,143.57	126	0.00	0.00	822,375.00	CF9553	July 2021

(1) The information in this Updated Exhibit A is provided by the Sponsor as of November 1, 2025. It is based on information regarding the HECM MBS, the related Participations and the HECMs related to the Participations underlying the Group 1 and 4 Trust Assets. All weighted averages provided in this Updated Exhibit A are weighted based on the outstanding principal amounts of the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025. The information shown in this Updated Exhibit A is for 100% of the relevant pool; however, the Group 1 and 4 securities are only entitled to the Group 1 and 4 Trust Assets.

(2) The HECM MBS Principal Balance is the sum of the outstanding principal amounts of the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(3) The Approximate Weighted Average HECM Age (in months) is the weighted average age of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(4) The Rate Reset Frequency is a period, whether annually or monthly, that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM.

(5) The Approximate Weighted Average Next Rate Reset Month is the weighted average number of months until the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. For example, an entry of "1" signifies that the Approximate Weighted Average Next Rate Reset Month for the adjustable rate HECM's rate is the first day of December 2025.

(6) The Approximate Weighted Average Gross Interest Rate is the weighted average of the gross interest rates of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(7) The Approximate Weighted Average Gross Margin is the weighted average of the gross margins of the adjustable rate HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025.

(8) The Approximate Weighted Average Gross Lifetime Interest Rate Floor is the weighted average of the lowest interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2025.

(9) The Approximate Weighted Average Gross Lifetime Interest Rate Cap is the weighted average of the maximum interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS for such payment plan as of November 1, 2025.

(10) The Approximate Weighted Average MIP Fee is the weighted average of the MIP Fees of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025. The MIP Fee is charged for FHA mortgage insurance. The MIP Fee is the monthly mortgage insurance premium ("MIP") that accrues on each HECM.

(11) The Approximate Weighted Average Servicing Fee Margin is the weighted average of the Servicing Fee Margins of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan as of November 1, 2025. The Servicing Fee Margin represents (together with the Monthly Servicing Fee, if any) the amount of the servicing compensation payable to the Issuer to cover the Issuer's servicing costs. The Servicing Fee Margin includes the Guaranty Fee charged by Ginnie Mae for the HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS guaranty at the annual rate of 0.06% and a participation agent fee, if any. The Approximate Weighted Average Servicing Fee Margin is included in the rates shown in the columns for Approximate Weighted Average Gross Interest Rate, Approximate Weighted Average Gross Margin, Approximate Weighted Average Gross Lifetime Interest Rate Floor and Approximate Weighted Average Gross Lifetime Interest Rate Cap.

(12) The Monthly Servicing Fee is the aggregate monthly servicing fee payable to the Issuer if the full amount of the servicing cost is not included in the HECM interest rate and is in addition to the Servicing Fee Margin.

(13) The Initial Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans during the first twelve month disbursement period.

(14) The Subsequent Monthly Scheduled Draw is the aggregate monthly amount that is payable to borrowers in a given month under certain types of payment plans after the first twelve month disbursement period.

(15) The Approximate Weighted Average Remaining Draw Term (in months) is the weighted average of the remaining draw terms of the HECMs related to the Participations underlying the related HECM MBS or Ginnie Mae Platinum Certificate backed by HECM MBS for such payment plan. The remaining draw term represents the number of months over which a borrower with a term or modified term payment plan will receive Monthly Scheduled Draws as of November 1, 2025.

(16) The Initial Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the first twelve month disbursement period. The Initial Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.

(17) The Available Line of Credit is the aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure and Line of Credit payment plans during the lives of their related HECMs. The Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rents or assessments) or repairs, if any.

(18) The sum of the applicable Maximum Claim Amounts with respect to each HECM.

(19) These HECMs do not have draw terms or monthly scheduled draws.

(20) Borrowers who select tenure or modified tenure payment plans have a right to receive monthly draws for their tenure in the property.

(21) These HECMs do not have a flat Monthly Servicing Fee in addition to the Servicing Fee Margin.

(22) The Lines of Credit related to these HECMs are fully drawn.

(23) These HECMs are not subject to restrictions on the amount of the Available Line of Credit available to borrowers during the first twelve month disbursement period.

(24) Platinum Pool

The actual HECM ages, gross interest rates, gross margins, gross lifetime interest rate floors, gross lifetime interest rate caps, MIP Fees, Servicing Fee Margins and remaining draw terms of many of the HECMs related to the Participations underlying the Group 1 and 4 Trust Assets will differ from the approximate weighted averages shown above, perhaps significantly. *See "The Trust Assets — The Participations and the HECMs" in this Supplement.*

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