

\$2,214,576,978
Government National Mortgage Association

GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2026-032**

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

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

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

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

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be February 27, 2026.

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

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
C	\$ 30,000,000	5.00%	SEQ/AD	FIX	38385MVH6	December 2051
CZ	2,483,598	5.00	SEQ	FIX/Z	38385MVJ2	February 2056
Security Group 2						
PO	5,912,922	0.00	SC/PT	PO	38385MVK9	November 2054
Security Group 3						
FE	45,106,130	(5)	PT	FLT	38385MVL7	January 2056
HA	9,582,195	4.50	SUP	FIX	38385MVM5	January 2056
HD	6,904,000	4.50	PAC II	FIX	38385MVN3	January 2056
HK	500,000	4.00	SUP	FIX	38385MVP8	January 2056
HL	500,000	5.00	SUP	FIX	38385MVQ6	January 2056
M	50,000,000	4.50	PAC I/AD	FIX	38385MVR4	January 2056
MZ	173,000	4.50	PAC I	FIX/Z	38385MVS2	January 2056
SE	45,106,130	(5)	NTL(PT)	INV/IO	38385MVT0	January 2056
Security Group 4						
AB	56,848,000	4.50	PAC/AD	FIX	38385MVU7	October 2051
AL	28,000,000	4.50	PAC/AD	FIX	38385MUV5	February 2056
AZ	19,728,655	5.50	SUP	FIX/Z	38385MVW3	February 2056
FA	72,348,000	(5)	PAC/AD	FLT	38385MVX1	February 2056
FL	25,000,000	(5)	PAC/AD	FLT	38385MUY9	February 2056
SA	72,348,000	(5)	NTL(PAC/AD)	INV/IO	38385MVZ6	February 2056
SL	25,000,000	(5)	NTL(PAC/AD)	INV/IO	38385MWA0	February 2056
Security Group 5						
BI	1,364,318	5.50	NTL(PAC/AD)	FIX/IO	38385MWB8	July 2054
BZ	1,314,413	5.50	SUP	FIX/Z	38385MWC6	July 2054
LA	10,000,000	4.75	PAC/AD	FIX	38385MWD4	July 2054
LZ	5,000	4.75	PAC/AD	FIX/Z	38385MWE2	July 2054
Security Group 6						
FC	100,000,000	(5)	PT	FLT	38385MWF9	February 2056
G	50,000,000	4.50	PAC/AD	FIX	38385MWG7	February 2056
GZ(1)	10,043,471	4.50	SUP	FIX/Z	38385MWH5	February 2056
JA	20,753,000	4.50	PAC/AD	FIX	38385MWJ1	July 2050
JL	14,825,000	4.50	PAC/AD	FIX	38385MWK8	February 2056
JZ(1)	4,378,529	4.50	SUP	FIX/Z	38385MWL6	February 2056
SC	100,000,000	(5)	NTL(PT)	INV/IO	38385MWM4	February 2056
Security Group 7						
KT	15,000,000	5.50	PT	FIX	38385MWN2	February 2056
Security Group 8						
DF	180,000,000	(5)	PT	FLT	38385MWP7	February 2056
FD	115,000,000	(5)	PT	FLT	38385MWQ5	February 2056
FM	100,000,000	(5)	PT	FLT	38385MWR3	February 2056
SD	395,000,000	(5)	NTL(PT)	INV/IO	38385MWS1	February 2056
TD	250,000	(5)	NTL(PT)	T/IO	38385MWT9	February 2056
Security Group 9						
K(1)	177,065,000	5.00	SEQ/AD	FIX	38385MWU6	December 2044
KZ	55,000,000	5.00	SEQ	FIX/Z	38385MWV4	February 2056
Security Group 10						
FG	30,000,000	(5)	SC/PT	FLT	38385MWW2	December 2055
SG	30,000,000	(5)	NTL(SC/PT)	INV/IO	38385MWX0	December 2055
Security Group 11						
FH	39,433,232	(5)	SC/PT	FLT	38385MWY8	May 2055
IO	3,286,102	6.00	NTL(SC/PT)	FIX/IO	38385MWZ5	May 2055
Security Group 12						
FI	25,000,000	(5)	PT	FLT	38385MXA9	February 2056
SJ	25,000,000	(5)	NTL(PT)	INV/IO	38385MXB7	February 2056
Security Group 13						
D(1)	75,000,000	5.50	PAC/AD	FIX	38385MXC5	February 2056
ZD(1)	10,000,000	5.50	TAC/AD	FIX/Z	38385MXD3	February 2056
ZE(1)	8,073,938	5.50	SUP	FIX/Z	38385MXE1	February 2056
Security Group 14						
PM(1)	68,389,000	5.00	PAC	FIX	38385MXF8	February 2056
PN(1)	6,611,000	5.00	SUP	FIX	38385MXG6	February 2056

(Cover continued on next page)

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 15						
GS	\$113,914,842	(5)	NTL(SC/PT)	INV/IO	38385MXH4	July 2055
GT	3,549,280	(5)	NTL(SC/PT)	WAC/IO	38385MXJ0	July 2055
Security Group 16						
SU	131,971,534	(5)	NTL(SC/PT)	INV/IO	38385MXK7	August 2055
TU	2,704,728	(5)	NTL(SC/PT)	INV/IO	38385MXL5	August 2055
Security Group 17						
SW	86,066,016	(5)	NTL(SC/PT)	INV/IO	38385MXM3	August 2055
Security Group 18						
FN	322,183,420	(5)	PT	FLT	38385MXN1	February 2056
SN	322,183,420	(5)	NTL(PT)	INV/IO	38385MXP6	February 2056
Security Group 19						
FP	100,000,000	(5)	PT	FLT	38385MXQ4	February 2056
SP	100,000,000	(5)	NTL(PT)	INV/IO	38385MXR2	February 2056
Security Group 20						
SY	210,880,747	(5)	NTL(SC/PT)	INV/IO	38385MXS0	September 2055
TY	17,493,670	(5)	NTL(SC/PT)	WAC/IO	38385MXT8	September 2055
Security Group 21						
FQ(1)	24,917,297	(5)	SC/PT	FLT	38385MXU5	May 2051
SQ(1)	24,917,297	(5)	NTL(SC/PT)	INV/IO	38385MXV3	May 2051
Security Group 22						
BF	25,000,000	(5)	PT	FLT	38385MXW1	February 2056
BS	25,000,000	(5)	NTL(PT)	INV/IO	38385MXX9	February 2056
TA(1)	6,950,000	4.50%	PAC/AD	FIX	38385MXY7	February 2056
TZ(1)	1,383,333	4.50	SUP	FIX/Z	38385MXZ4	February 2056
Security Group 23						
IL(1)	28,035,563	(5)	NTL(PT)	WAC/IO/DLY	38385MYA8	August 2049
LF(1)	28,035,563	(5)	PT	FLT/WAC/DLY	38385MYB6	August 2049
Security Group 24						
VT	15,000,000	5.50	PT	FIX	38385MYC4	February 2056
Security Group 25						
GF	63,945,332	(5)	SC/PT	FLT	38385MYD2	May 2055
TG	63,945,332	(5)	NTL(SC/PT)	WAC/IO	38385MYE0	May 2055
Security Group 26						
EF	38,308,920	(5)	SC/PT	FLT	38385MYF7	April 2055
EI	2,946,840	6.50	NTL(SC/PT)	FIX/IO	38385MYG5	April 2055
Security Group 27						
E(1)	50,635,000	4.50	PAC/AD	FIX	38385MYH3	November 2055
EY(1)	1,401,000	4.50	PAC/AD	FIX	38385MYJ9	January 2056
HF	59,937,515	(5)	PT	FLT	38385MYK6	January 2056
HS	59,937,515	(5)	NTL(PT)	INV/IO	38385MYL4	January 2056
NZ	7,901,515	4.50	SUP	FIX/Z	38385MYM2	January 2056
Residuals						
RR	0	0.00	NPR	NPR	38385MYN0	February 2056
R7	0	0.00	NPR	NPR	38385MYP5	February 2056
R8	0	0.00	NPR	NPR	38385MYQ3	February 2056
R12	0	0.00	NPR	NPR	38385MYR1	February 2056
R14	0	0.00	NPR	NPR	38385MYS9	February 2056
R18	0	0.00	NPR	NPR	38385MYT7	February 2056
R19	0	0.00	NPR	NPR	38385MYU4	February 2056
RR23	0	0.00	NPR	NPR	38385MYV2	August 2049

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

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular and
- in the case of the Group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

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TERMS SHEET

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

Sponsor: BofA Securities, Inc.

Co-Sponsor: Drexel Hamilton, LLC

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: February 27, 2026

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 March 2026.

Trust Assets:

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	5.000%	30
2	Underlying Certificates	(1)	(1)
3	Ginnie Mae II	5.500%	30
4	Ginnie Mae II	5.500%	30
5	Ginnie Mae II	5.500%	30
6	Ginnie Mae II	5.500%	30
7	Ginnie Mae II	5.500%	30
8	Ginnie Mae II	5.500%	30
9	Ginnie Mae II	5.000%	30
10	Underlying Certificate	(1)	(1)
11	Underlying Certificate	(1)	(1)
12	Ginnie Mae II	6.000%	30
13	Ginnie Mae II	5.500%	30
14	Ginnie Mae II	5.000%	30
15A	Underlying Certificate	(1)	(1)
15B	Underlying Certificate	(1)	(1)
15C	Underlying Certificate	(1)	(1)
16A	Underlying Certificate	(1)	(1)
16B	Underlying Certificate	(1)	(1)
17	Underlying Certificates	(1)	(1)
18	Ginnie Mae II	5.500%	30
19	Ginnie Mae II	5.500%	30
20A	Underlying Certificate	(1)	(1)
20B	Underlying Certificate	(1)	(1)
20C	Underlying Certificate	(1)	(1)

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
20D	Underlying Certificate	(1)	(1)
21	Underlying Certificates	(1)	(1)
22	Ginnie Mae II	6.000%	30
23	Ginnie Mae II(3)	(4)	30
24	Ginnie Mae II	5.500%	30
25A	Underlying Certificate	(1)	(1)
25B	Underlying Certificate	(1)	(1)
26	Underlying Certificate	(1)	(1)
27	Ginnie Mae II	5.500%	30

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

⁽²⁾ The Group 15, 16, 20 and 25 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

⁽³⁾ The Group 23 Trust Assets consist of adjustable rate Ginnie Mae II MBS Certificates and an adjustable rate Ginnie Mae Platinum Certificate.

⁽⁴⁾ Each Ginnie Mae Certificate included in Trust Asset Group 23 bears interest at a Certificate Rate, adjusted annually, equal to One Year Treasury Index (“CMT”) (the “Index”) plus a margin indicated on Exhibit B (each, a “Certificate Margin”), subject to annual and lifetime adjustment caps and floors, which may limit whether the Certificate Rate for each Trust Asset remains at the Index plus the applicable Certificate Margin. The annual and lifetime adjustment caps and floors for each of the Group 23 Trust Assets are set forth in Exhibit B to this Supplement. The Group 23 Trust Assets have Certificate Rates ranging from 5.125% to 5.750%, as of February 1, 2026, as identified in Exhibit B. For the Group 23 Trust Assets all of the initial fixed rate periods have expired. See “The Trust Assets — The Trust MBS” 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. Payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 1 Trust Assets			
\$32,483,598	356	1	5.630%
Group 4 Trust Assets			
\$201,924,655	352	5	6.074%
Group 6 Trust Assets			
\$200,000,000	352	5	6.074%

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 7 Trust Assets			
\$15,000,000	350	4	6.082%
Group 8 Trust Assets			
\$395,000,000	357	1	6.036%
Group 9 Trust Assets			
\$232,065,000	357	2	5.597%
Group 12 Trust Assets			
\$25,000,000	354	4	6.558%
Group 13 Trust Assets			
\$93,073,938	346	11	6.062%
Group 14 Trust Assets			
\$75,000,000	356	1	5.637%
Group 18 Trust Assets			
\$322,183,420	343	14	6.013%
Group 19 Trust Assets			
\$100,000,000	342	15	5.995%
Group 22 Trust Assets			
\$33,333,333	351	4	6.568%
Group 24 Trust Assets			
\$15,000,000	346	6	6.122%

⁽¹⁾ As of February 1, 2026.

⁽²⁾ The Mortgage Loans underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *"The Trust Assets — The Mortgage Loans"* in this Supplement.

Characteristics of the Mortgage Loans Underlying the Group 3, 5 and 27 Trust Assets⁽¹⁾:

<u>Pool Numbers</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 3 Trust Assets				
CR8917	\$ 2,052,421.13	324	33	6.184%
CR8919	40,124,520.26	324	33	6.150
CS4292	1,987,471.23	326	32	6.250
CS4373	2,567,612.36	323	31	6.250
CV6503	478,910.24	324	35	5.834
CV7900	1,693,527.88	326	32	6.125
DA5223	2,341,971.69	339	21	5.859

<u>Pool Numbers</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
DB0431	\$ 1,143,741.90	335	24	6.125%
DE4859	1,273,098.94	345	15	6.154
DE7857	722,292.08	345	15	6.212
DE7878	2,077,293.76	344	14	6.250
DF7244	1,233,071.69	347	13	6.065
DG3226	1,104,106.00	344	15	6.125
DG3537	810,414.94	346	14	5.873
DG5805	1,075,375.45	346	14	6.015
DG5834	818,459.19	345	15	6.211
DG7307	3,943,328.85	346	14	6.001
DG7320	3,118,166.51	347	13	6.003
DG7334	1,673,470.15	347	13	5.993
DH6155	993,906.60	342	15	6.151
DH7031	1,983,313.30	346	14	6.125
DN2589	259,437.43	356	3	6.125
DO3105	5,267,990.89	356	3	5.975
DO4900	22,797,021.74	357	2	6.123
DO9132	4,481,243.19	357	3	5.920
DO9155	2,128,223.90	358	2	5.966
DO9184	3,453,374.62	358	2	5.922
DP3665	1,161,559.77	358	2	6.000
	<u>\$112,765,325.69</u>			
Group 5 Trust Assets				
MA9779	\$ 11,319,413.90	338	19	6.086%
Group 27 Trust Assets				
784673	\$ 203,590.64	268	86	5.885%
786831	78,971.84	322	33	6.109
788180	51,762,653.11	343	11	6.071
788181	603,817.90	344	10	6.090
DI9100	1,016,192.71	355	5	6.123
DL1785	1,632,307.96	354	4	6.096
DL1786	1,165,685.23	355	4	6.035
DL3834	1,126,190.86	356	4	6.144
DL5240	1,038,964.90	338	4	5.999
DL5251	3,539,690.79	353	4	6.005
DL6684	1,632,445.91	350	4	6.022
DM2859	1,616,555.75	350	4	6.209
DM2862	1,079,441.34	355	4	6.162
DM4050	3,431,262.17	342	6	6.062
DM7145	8,228,176.92	348	4	6.135
DM7146	3,584,130.78	347	4	6.134
DM9429	1,975,864.78	347	4	5.915
DN3656	3,604,806.24	346	4	6.148
DN4158	1,335,408.22	349	4	6.140
DN4159	1,003,474.79	354	4	6.047
DN4160	1,962,739.06	355	4	6.142

<u>Pool Numbers</u>	<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
DN4416	\$ 1,416,518.16	353	3	6.107%
DN4417	1,214,882.21	357	3	6.140
DN4469	1,883,091.49	353	2	6.105
DN5772	2,076,831.12	335	4	6.110
DN8192	2,080,503.74	352	4	6.087
DN8769	1,247,877.00	359	1	6.154
DO6158	1,088,421.52	359	1	5.959
DO7230	1,391,875.55	357	3	6.000
DO8485	2,899,548.04	349	2	6.092
DO8862	2,830,645.22	356	1	6.178
DP0169	5,259,673.90	352	1	5.993
DP0349	1,322,071.58	351	1	5.951
DP0714	1,030,704.32	356	2	5.931
DP5842	1,470,397.66	356	3	6.005
DP6433	1,039,617.35	352	1	6.166
	<u>\$119,875,030.76</u>			

(1) As of February 1, 2026.

(2) The Mortgage Loans underlying the Group 3, 5 and 27 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 3, 5 and 27 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement.*

Assumed Characteristics of the Mortgage Loans Underlying the Group 23 Trust Assets: The assumed characteristics of the Mortgage Loans underlying the Group 23 Trust Assets are identified in Exhibit B to this Supplement. There can be no assurance that the actual characteristics of the Mortgage Loans underlying the Group 23 Trust Assets will be the same as the assumed characteristics identified in Exhibit B to this Supplement. More than 10% of the Mortgage Loans underlying the Group 23 Trust Assets may be higher balance Mortgage Loans. See *“Risk Factors” in this Supplement.*

Characteristics of the Group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 Trust Assets: See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

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

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

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

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

The Floating Rate, Inverse Floating Rate and Toggle Classes will bear interest at per annum rates based on a 30-day compounded average of the Secured Overnight Financing Rate (“SOFR”) (hereinafter referred to as “30-day Average SOFR”) as follows:

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 3						
FE	30-day Average SOFR + 0.75%	4.40853%	0.75000000%	7.00000000%	0	0.00000000%
SE	6.25% – 30-day Average SOFR	2.59147%	0.00000000%	6.25000000%	0	6.25000000%
Security Group 4						
FA	30-day Average SOFR + 0.80%	4.50000%	0.80000000%	6.50000000%	0	0.00000000%
FL	30-day Average SOFR + 0.90%	4.60000%	0.90000000%	6.00000000%	0	0.00000000%
SA	5.70% – 30-day Average SOFR	2.00000%	0.00000000%	5.70000000%	0	5.70000000%
SL	5.10% – 30-day Average SOFR	1.40000%	0.00000000%	5.10000000%	0	5.10000000%
Security Group 6						
FC	30-day Average SOFR + 0.80%	4.55000%	0.80000000%	6.50000000%	0	0.00000000%
SC	5.70% – 30-day Average SOFR	1.95000%	0.00000000%	5.70000000%	0	5.70000000%
Security Group 8						
DF	30-day Average SOFR + 1.10%	4.80000%	1.10000000%	5.50000000%	0	0.00000000%
FD	30-day Average SOFR + 1.15%	4.85000%	1.15000000%	5.50000000%	0	0.00000000%
FM	30-day Average SOFR + 1.05%	4.75000%	1.05000000%	5.50000000%	0	0.00000000%
SD	4.39810126% – 30-day Average SOFR	0.69810126%	0.00000000%	4.39810126%	0	4.39810126%
TD	If 30-day Average SOFR ≤ 4.39810126%: (30-day Average SOFR × 460) – 2001% If 4.39810126% < 30-day Average SOFR ≤ 4.4%: 4948% – (30-day Average SOFR × 1120) If 30-day Average SOFR > 4.4%: 1780% – (30-day Average SOFR × 400)	0.00000%	0.00000000%	22.12658880%	0	(3)
Security Group 10						
FG	30-day Average SOFR + 0.67%	4.33154%	0.67000000%	8.00000000%	0	0.00000000%
SG	7.33% – 30-day Average SOFR	3.66846%	0.00000000%	7.33000000%	0	7.33000000%
Security Group 11						
FH	30-day Average SOFR + 0.65%	4.31154%	0.65000000%	6.50000000%	0	0.00000000%
Security Group 12						
FJ	30-day Average SOFR + 0.95%	4.65000%	0.95000000%	6.00000000%	0	0.00000000%
SJ	5.05% – 30-day Average SOFR	1.35000%	0.00000000%	5.05000000%	0	5.05000000%
Security Group 15						
GS	5.18% – 30-day Average SOFR	1.51846%	0.00000000%	5.18000000%	0	5.18000000%
Security Group 16						
SU	6.50% – 30-day Average SOFR	2.83846%	0.00000000%	6.50000000%	0	6.50000000%
TU	131.00% – (30-day Average SOFR × 20)	1.00000%	0.00000000%	1.00000000%	0	6.55000000%
Security Group 17						
SW	7.10% – 30-day Average SOFR	3.43846%	0.00000000%	7.10000000%	0	7.10000000%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 18						
FN	30-day Average SOFR + 1.05%	4.75000%	1.05000000%	5.50000000%	0	0.00000000%
SN	4.45% – 30-day Average SOFR	0.75000%	0.00000000%	4.45000000%	0	4.45000000%
Security Group 19						
FP	30-day Average SOFR + 1.05%	4.75000%	1.05000000%	5.50000000%	0	0.00000000%
SP	4.45% – 30-day Average SOFR	0.75000%	0.00000000%	4.45000000%	0	4.45000000%
Security Group 20						
SY	5.15% – 30-day Average SOFR	1.48846%	0.00000000%	5.15000000%	0	5.15000000%
Security Group 21						
FQ	30-day Average SOFR + 0.85%	4.51154%	0.85000000%	6.50000000%	0	0.00000000%
SQ	5.65% – 30-day Average SOFR	1.98846%	0.00000000%	5.65000000%	0	5.65000000%
Security Group 22						
BF	30-day Average SOFR + 0.80%	4.50000%	0.80000000%	6.50000000%	0	0.00000000%
BS	5.70% – 30-day Average SOFR	2.00000%	0.00000000%	5.70000000%	0	5.70000000%
Security Group 23						
JM	30-day Average SOFR + 0.70%	4.35753%	0.70000000%	(4)	19	0.00000000%
LF	30-day Average SOFR + 0.65%	4.30753%	0.65000000%	(4)	19	0.00000000%
Security Group 25						
GF	30-day Average SOFR + 0.50%	4.16154%	0.50000000%	6.50000000%	0	0.00000000%
Security Group 26						
EF	30-day Average SOFR + 0.50%	4.16154%	0.50000000%	6.50000000%	0	0.00000000%
Security Group 27						
HF	30-day Average SOFR + 0.80%	4.50000%	0.80000000%	6.50000000%	0	0.00000000%
HS	5.70% – 30-day Average SOFR	2.00000%	0.00000000%	5.70000000%	0	5.70000000%

- (1) 30-day Average SOFR will be established as described under “Description of the Securities — Interest Distributions — Floating Rate, Inverse Floating Rate and Toggle Classes” in this Supplement.
- (2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.
- (3) The 30-day Average SOFR values that produce the Minimum Rate are less than or equal to 4.35% and greater than or equal to 4.45%.
- (4) The maximum rate for Classes JM and LF for any Accrual Period is the Weighted Average Certificate Rate (“WACR”) of the Group 23 Trust Assets.

Each of Classes GT, IJ, IL, TG and TY is a Weighted Average Coupon Class. Class GT is a Weighted Average Coupon Class that will accrue interest during each Accrual Period at a per annum Interest Rate equal to the total interest accrued on the Group 15 Trust Assets less the total accrued interest of Class GS for such Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class GT (before giving effect to any payments on such Distribution Date) for such Accrual Period. Class IJ is a Weighted Average Coupon Class that will accrue interest during each Accrual Period at a per annum Interest Rate equal to the WACR of the Group 23 Trust Assets less the Interest Rate for Class JM for that Accrual Period. Class IL is a Weighted Average Coupon Class that will accrue interest during each Accrual Period at a per annum Interest Rate equal to the WACR of the Group 23 Trust Assets less the Interest Rate for Class LF for that Accrual Period. Class TG is a Weighted Average Coupon Class that will accrue interest during each Accrual Period at a per annum Interest Rate equal to the total interest accrued on the Group 25 Trust Assets less the total accrued interest of Class GF for such Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class TG (before giving effect to any

payments on such Distribution Date) for such Accrual Period. Class TY is a Weighted Average Coupon Class that will accrue interest during each Accrual Period at a per annum Interest Rate equal to the total interest accrued on the Group 20 Trust Assets less the total accrued interest of Class SY for such Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class TY (before giving effect to any payments on such Distribution Date) for such Accrual Period. The approximate initial Interest Rate for each Weighted Average Coupon Class, which will be in effect for the first Accrual Period, is as follows:

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
GT	1.00000041%
IJ	1.07516350%
IL	1.12516350%
TG	0.86178631%
TY	1.00000010%

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount and the CZ Accrual Amount will be allocated, sequentially, to C and CZ, in that order, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount will be allocated to PO, until retired

SECURITY GROUP 3

The Group 3 Principal Distribution Amount and the MZ Accrual Amount will be allocated as follows:

- The MZ Accrual Amount, sequentially, to M and MZ, in that order, until retired
- 40% of the Group 3 Principal Distribution Amount to FE, until retired
- 60% of the Group 3 Principal Distribution Amount in the following order of priority:
 1. Sequentially, to M and MZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To HD, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. Concurrently, to HA, HK and HL, pro rata, until retired
 4. To HD, without regard to its Scheduled Principal Balance, until retired
 5. Sequentially, to M and MZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 4

The Group 4 Principal Distribution Amount and the AZ Accrual Amount will be allocated in the following order of priority:

1. To AB, AL, FA and FL, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
 - a. 46.5696283124%, sequentially, to AB and AL, in that order, while outstanding
 - b. 53.4303716876%, concurrently, to FA and FL, pro rata, while outstanding
2. To AZ, until retired
3. To AB, AL, FA and FL, in the same manner and order of priority as described under step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 5

The Group 5 Principal Distribution Amount, the BZ Accrual Amount and the LZ Accrual Amount will be allocated in the following order of priority:

- The LZ Accrual Amount, sequentially, to LA and LZ, in that order, until retired
- The Group 5 Principal Distribution Amount and the BZ Accrual Amount in the following order of priority:
 1. Sequentially, to LA and LZ, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To BZ, until retired
 3. Sequentially, to LA and LZ, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 6

The Group 6 Principal Distribution Amount, the GZ Accrual Amount and the JZ Accrual Amount will be allocated as follows:

- 50% of the Group 6 Principal Distribution Amount to FC, until retired
- The GZ Accrual Amount and 30.0217355% of the Group 6 Principal Distribution Amount in the following order of priority:
 1. To G, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To GZ, until retired
 3. To G, without regard to its Scheduled Principal Balance, until retired
- The JZ Accrual Amount and 19.9782645% of the Group 6 Principal Distribution Amount in the following order of priority:
 1. Sequentially, to JA and JL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To JZ, until retired
 3. Sequentially, to JA and JL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 7

The Group 7 Principal Distribution Amount will be allocated to KT, until retired

SECURITY GROUP 8

The Group 8 Principal Distribution Amount will be allocated, concurrently, to DF, FD and FM, pro rata, until retired

SECURITY GROUP 9

The Group 9 Principal Distribution Amount and the KZ Accrual Amount will be allocated, sequentially, to K and KZ, in that order, until retired

SECURITY GROUP 10

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

SECURITY GROUP 11

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

SECURITY GROUP 12

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

SECURITY GROUP 13

The Group 13 Principal Distribution Amount, the ZD Accrual Amount and the ZE Accrual Amount will be allocated as follows:

- The ZD Accrual Amount in the following order of priority:
 1. To D, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZD, until retired
- The Group 13 Principal Distribution Amount and the ZE Accrual Amount in the following order of priority:
 1. To D, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZD, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. To ZE, until retired
 4. To ZD, without regard to its Scheduled Principal Balance, until retired
 5. To D, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 14

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

1. To PM, until reduced to its Scheduled Principal Balance for that Distribution Date

2. To PN, until retired
3. To PM, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 18

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

SECURITY GROUP 19

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

SECURITY GROUP 21

The Group 21 Principal Distribution Amount will be allocated to FQ, until retired

SECURITY GROUP 22

The Group 22 Principal Distribution Amount and the TZ Accrual Amount will be allocated as follows:

- 75.00000075% of the Group 22 Principal Distribution Amount to BF, until retired
- The TZ Accrual Amount and 24.99999925% of the Group 22 Principal Distribution Amount in the following order of priority:
 1. To TA, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To TZ, until retired
 3. To TA, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 23

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

SECURITY GROUP 24

The Group 24 Principal Distribution Amount will be allocated to VT, until retired

SECURITY GROUP 25

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

SECURITY GROUP 26

The Group 26 Principal Distribution Amount will be allocated to EF, until retired

SECURITY GROUP 27

The Group 27 Principal Distribution Amount and the NZ Accrual Amount will be allocated as follows:

- 50% of the Group 27 Principal Distribution Amount to HF, until retired

- The NZ Accrual Amount and 50% of the Group 27 Principal Distribution Amount in the following order of priority:

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

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

<u>Security Group</u>	<u>Structuring Ranges or Rate</u>
PAC I Classes	
3 M and MZ (in the aggregate)	125% PSA through 275% PSA*
PAC II Class	
3 HD	175% PSA through 275% PSA
PAC Classes	
4 AB, AL, FA and FL (in the aggregate)	150% PSA through 230% PSA
5 LA and LZ (in the aggregate)	195% PSA through 300% PSA
6 G	150% PSA through 290% PSA
6 JA and JL (in the aggregate)	150% PSA through 235% PSA
13 D	293% PSA through 393% PSA
14 PM	400% PSA through 500% PSA
22 TA	175% PSA through 325% PSA
27 E and EY (in the aggregate)	150% PSA through 255% PSA
TAC Class	
13 ZD	407% PSA

* The initial Effective Range is 125% PSA through 268% PSA.

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

Notional Classes: The Notional Classes will not receive distributions of principal but have Class Notional Balances for convenience in describing their entitlements to interest. The Class Notional Balance of each Notional Class represents the percentage indicated below of, and reduces to that extent

with, the Class Principal Balances or the outstanding notional balance of the related Trust Asset Group, Subgroup or Subgroups indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 3		
SE	\$ 45,106,130	100% of FE (PT Class)
Security Group 4		
SA	\$ 72,348,000	100% of FA (PAC/AD Class)
SL	25,000,000	100% of FL (PAC/AD Class)
Security Group 5		
BI	\$ 1,364,318	13.6363636364% of LA and LZ (in the aggregate) (PAC/AD Classes)
Security Group 6		
SC	\$100,000,000	100% of FC (PT Class)
Security Group 8		
SD	\$395,000,000	100% of DF, FD and FM (in the aggregate) (PT Classes)
TD	250,000	0.0632911392% of DF, FD and FM (in the aggregate) (PT Classes)
Security Group 9		
KI	\$ 35,413,000	20% of K (SEQ/AD Class)
Security Group 10		
SG	\$ 30,000,000	100% of FG (SC/PT Class)
Security Group 11		
IO	\$ 3,286,102	8.3333333333% of FH (SC/PT Class)
Security Group 12		
SJ	\$ 25,000,000	100% of FJ (PT Class)
Security Group 13		
DI	\$ 20,454,545	27.2727272727% of D (PAC/AD Class)
Security Group 15		
GS	\$113,914,842	100% of the Group 15 Trust Assets
GT	\$ 974,347	2% of the Subgroup 15B Trust Assets
	2,574,933	12% of the Subgroup 15C Trust Assets
	<u>\$ 3,549,280</u>	
Security Group 16		
SU	\$131,971,534	100% of the Group 16 Trust Assets
TU	2,704,728	5% of the Subgroup 16B Trust Assets
Security Group 17		
SW	\$ 86,066,016	100% of the Group 17 Trust Assets
Security Group 18		
SN	\$322,183,420	100% of FN (PT Class)
Security Group 19		
SP	\$100,000,000	100% of FP (PT Class)
Security Group 20		
SY	\$210,880,747	100% of the Group 20 Trust Assets
TY	\$ 4,259,631	15% of the Subgroup 20A Trust Assets
	3,491,505	5% of the Subgroup 20B Trust Assets
	9,742,534	20% of the Subgroup 20D Trust Assets
	<u>\$17,493,670</u>	
Security Group 21		
SQ	\$ 24,917,297	100% of FQ (SC/PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 22		
BS	\$ 25,000,000	100% of BF (PT Class)
Security Group 23		
IJ	\$ 28,035,563	100% of LF (PT Class)
IL	28,035,563	100% of LF (PT Class)
Security Group 25		
TG	\$ 63,945,332	100% of GF (SC/PT Class)
Security Group 26		
EI	\$ 2,946,840	7.6923076923% of EF (SC/PT Class)
Security Group 27		
HS	\$ 59,937,515	100% of HF (PT Class)

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

<u>Trust Assets</u>	<u>Trust REMIC</u>
Group 7 Trust Assets	Group 7 REMIC
Group 8 Trust Assets	Group 8 REMIC
Group 12 Trust Assets	Group 12 REMIC
Group 14 Trust Assets	Group 14 REMIC
Group 18 Trust Assets	Group 18 REMIC
Group 19 Trust Assets	Group 19 REMIC

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

<u>Trust Assets</u>	<u>Trust REMIC</u>
Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Trust Assets	Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Pooling REMIC and Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Issuing REMIC
Group 23 Trust Assets	Group 23 Pooling REMIC and Group 23 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, R7, R8, R12, R14, R18, R19 and RR23 are Residual Classes and represent the Residual Interest of the related Trust REMIC or Trust REMICs, as applicable, as described under “Certain United States Federal Income Taxes — Residual Securities” in this Supplement. All other Classes of REMIC Securities are Regular Classes.

RISK FACTORS

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

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

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

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

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

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

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

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

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

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

Adjustable rate mortgage loans may exhibit general prepayment characteristics that are different than those of fixed rate mortgage loans.

In general, as prevailing mortgage interest rates decline, borrowers with fixed rate mortgage loans are more likely to refinance their current, higher rate mortgages, which may result in faster prepayment rates. Additionally, as prevailing mortgage interest rates rise, borrowers with fixed rate mortgage loans are less likely to refinance their current, lower rate mortgages, which may result in slower prepayment rates. In contrast, as prevailing mortgage interest rates decline, borrowers with adjustable rate mortgage loans are less likely to refinance their current mortgages, which may result in slower prepayment rates. Additionally, as prevailing mortgage interest rates rise, borrowers with adjustable rate mortgage loans are more likely to refinance their current mortgages, which may result in faster prepayment rates. Finally, increases in prevailing mortgage interest rates may result in increases in the required monthly payments on adjustable rate mortgage loans. This may result in higher default rates on adjustable rate mortgage loans which could lead to faster prepayment rates and reduce the yield on the related securities.

After the initial fixed rate period of the mortgage loans underlying the group 23 trust assets, the mortgage rates on such mortgage loans adjust annually based on CMT the level of which will affect the yield on the related securities. After any applicable initial fixed rate period of the mortgage loans underlying the group 23 trust assets, the yield on the related securities depends, in part, on the level of the index applicable to such mortgage loans. The index will be determined annually, and the index used with respect to the mortgage

loans underlying the group 23 trust assets will not necessarily reflect current levels of such index. If the index performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of the index will generally reduce the weighted average certificate rate on the group 23 trust assets, which will reduce or cap the interest rate on the related securities. You should bear in mind that the timing of changes in the level of the index may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that any index will remain constant.

Adjustable rate mortgage loans are subject to certain caps, which may limit the amount of interest payable on such mortgage loans and may limit the WACR on the group 23 trust assets and the interest rates on the related securities after any applicable initial fixed rate period of the related mortgage loans.

After any applicable initial fixed rate period of the mortgage loans underlying the group 23 trust assets, if the applicable index increases to a sufficiently high level, the mortgage rates on such mortgage loans may be limited by annual and lifetime adjustment caps. As a result, the WACR on the group 23 trust assets, as well as the interest rates on the related securities, may be limited. The application of any caps on the mortgage loans may significantly impact the interest rate on Class IL because the interest entitlement of such class of securities is entirely dependent on the excess of the WACR of the group 23 trust assets over the interest rate applicable to Class LF.

The mortgage rate index for the mortgage loans underlying the group 23 trust assets is different than the interest rate index for the related securities, which may impact, perhaps significantly, the amount of interest distributable to the related securities.

Because of the differences in how, when and how often the index for the underlying mortgage loans are determined compared to how, when and how often the related securities index are determined, there may be a mismatch between the certificate rates on the group 23 trust assets

and the interest rates on the related securities. If the applicable index for the group 23 trust assets is lower than the related securities index for any accrual period, interest accruals with respect to the related notional classes will be reduced because such class is entitled to receive the excess of interest accrued in respect of the group 23 trust assets over the interest distributable to the related floating rate class. In addition, if the index for the group 23 trust assets is significantly lower than the related securities index for any accrual period, interest accruing on the related floating rate class will be reduced because the interest rate on such class is capped at a rate equal to the WACR of the group 23 trust assets. In the event that the index for the group 23 trust assets is higher than the related securities index, interest accruing on the related floating rate class will not be affected but interest accruals with respect to the related notional class will be increased. Because the index on the group 23 trust assets adjusts annually after the initial fixed rate period of the related mortgage loans but the index on the related securities will adjust monthly, this effect could be magnified during periods of significant volatility of short-term interest rates.

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

has been made on such mortgage loan for three consecutive months. Any such repurchase will result in prepayment of the principal balance or reduction in the notional balance of the securities ultimately backed by such mortgage loan. No assurances can be given as to the timing or frequency of any such repurchases.

The levels of 30-day Average SOFR will affect the yields on the floating rate, inverse floating rate, weighted average coupon and, under certain circumstances, toggle securities. If 30-day Average SOFR performs differently from what you expect, the yield on the floating rate, inverse floating rate, weighted average coupon and, under certain circumstances, toggle securities may be lower than you expect. Lower levels of such index will generally reduce the yield on the floating rate securities; higher levels of such index will generally reduce the yield on the inverse floating rate, weighted average coupon and, under certain circumstances, toggle securities. Additionally, with respect to the toggle securities, if 30-day Average SOFR is either lower or higher than the specified levels set forth under "Terms Sheet — Interest Rates" in this Supplement, then the yield on such toggle securities will be reduced and could result in significant losses to you. You should bear in mind that the timing of changes in the level of such index may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that such index will remain constant.

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

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

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 securities. The underlying certificates will be sensitive in varying degrees to:

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

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

This supplement contains no information as to whether the underlying certificates or the related classes with which the notional underlying certificates reduce have adhered to any applicable principal balance schedules, whether any related supporting classes remain outstanding or whether the underlying certificates otherwise have performed as originally anticipated. Additional information as to the underlying certificates may be obtained by performing

an analysis of current principal factors of the underlying certificates in light of applicable information contained in the related underlying certificate disclosure documents.

Up to 10% of the mortgage loans underlying the group 1 through 22 and 24 through 27 trust assets and up to 100% of the mortgage loans underlying the group 23 trust assets may be higher balance mortgage loans. Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae (“higher balance mortgage loans”) may be included in Ginnie Mae guaranteed pools. There are no historical performance data regarding the prepayment rates for higher balance mortgage loans. If the higher balance mortgage loans prepay faster or slower than expected, the weighted average lives and yields of the related securities are likely to be affected, perhaps significantly. Furthermore, higher balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively higher rates of defaults in the event of adverse economic conditions. No assurances can be given about the prepayment experience or performance of the higher balance mortgage loans.

An investment in the floating rate, inverse floating rate, weighted average coupon and toggle 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, Inverse Floating Rate and Toggle Classes” in this supplement, the return on and value of the floating rate, inverse floating rate, weighted average coupon and toggle securities may fluctuate more than debt securities linked to less volatile indices.

30-day Average SOFR is a relatively new market index, and the floating rate, inverse floating rate, weighted average coupon and toggle 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 may evolve over time, and trading prices of some securities indexed to 30-day Average SOFR may be lower than those of later-issued securities as a result. Similarly, if 30-day Average 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 floating rate, inverse floating rate, weighted average coupon and toggle securities and the suitability of investing in the floating rate, inverse floating rate, weighted average coupon and toggle securities in light of your particular circumstances.

Interest on the floating rate, inverse floating rate, weighted average coupon and toggle

securities will be determined using a replacement rate if 30-day Average SOFR is no longer available, which could adversely affect the value of your investment in the floating rate, inverse floating rate, weighted average coupon and toggle securities. 30-day Average SOFR is published by the Federal Reserve Bank of New York 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 may directly affect prevailing 30-day Average SOFR in unpredictable ways. There can be no guarantee that 30-day Average 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. If the manner in which 30-day Average SOFR is calculated is changed or if 30-day Average 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 has noted that it may alter the methods of calculation, publication schedule, rate revision practices or availability of 30-day Average SOFR at any time without notice. There can be no assurance that 30-day Average SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of investors in the floating rate, inverse floating rate, weighted average coupon and toggle securities.

If 30-day Average SOFR is no longer published or cannot be used, the amount of interest payable on the floating rate, inverse floating rate, weighted average coupon and toggle 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 — Bench-

mark Replacement” in the base offering circular. This could reduce the amount of interest payable on the floating rate, inverse floating rate, weighted average coupon and toggle securities, which could adversely affect the return on, value of, and market for, the floating rate, inverse floating rate, weighted average coupon and toggle. Furthermore, there can be no assurance that the characteristics of any replacement rate will be similar to 30-day Average SOFR or that any replacement rate will produce the economic equivalent of 30-day Average SOFR.

The securities may not be a suitable investment for you. The securities, especially the group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 securities and, in particular, the support, principal only, interest only, toggle, weighted average coupon, accrual and residual classes, are not suitable investments for all investors.

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

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

The secondary markets for mortgage-related securities have experienced periods of illiquidity and can be expected to do so in the future.

Illiquidity can have a severely adverse effect on the prices of classes that are especially sensitive to prepayment or interest rate risk or that have been structured to meet the investment requirements of limited categories of investors.

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

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

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

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 1, 3, 4, 5, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22, 23, 24 and 27)

The Trust MBS are either:

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

The Group 23 Trust Assets consist of adjustable rate Ginnie Mae II MBS Certificates and a Ginnie Mae Platinum Certificate guaranteed by Ginnie Mae. Each adjustable rate Ginnie Mae Certificate has an initial fixed rate period. After the initial fixed rate period, the Certificate Rate for each such adjustable rate Ginnie Mae Certificate will adjust annually to a rate equal to the sum, rounded to the nearest 1/8 of one percent, of (i) CMT and (ii) the Certificate Margin, subject to annual and lifetime adjustment caps and floors. CMT, the Certificate Margin and the annual and lifetime adjustment caps and floors for each such Ginnie Mae Certificate are set forth in Exhibit B to this Supplement. Adjustments to the Mortgage Rates will be made in the same manner as adjustments to the Certificate Rate. See *“The Trust Assets — The Mortgage Loans” in this Supplement.*

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

The Underlying Certificates (Groups 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26)

The Group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under “Available Information” in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See *“Underlying Certificates” in the Base Offering Circular.*

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

The Mortgage Loans

The Mortgage Loans underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Group 3, 5 and 27 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Characteristics of the Mortgage

Loans Underlying the Group 3, 5 and 27 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Group 23 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit B to this Supplement. The Mortgage Loans will consist of first lien, single-family, fixed rate or adjustable rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular.*

The Mortgage Loans underlying the Group 23 Trust Assets are adjustable rate mortgage loans with initial fixed rate periods. After the initial fixed rate period, the Mortgage Rate on each of these Mortgage Loans adjusts annually, rounded to the nearest 1/8 of one percent, based on CMT plus a specified margin (the “Mortgage Margin”), subject to annual and lifetime adjustment caps and floors. Ginnie Mae pooling specifications require that all adjustable rate Mortgage Loans backing a particular Ginnie Mae Certificate have the same index, first Mortgage Rate adjustment date, annual Mortgage Rate adjustment date, mortgage payment adjustment date and index reference date. One month after each Mortgage Rate adjustment date, the payment amount of the related Mortgage Loan will be reset so that the remaining principal balance of that Mortgage Loan will fully amortize in equal monthly payments over its remaining term to maturity, assuming its Mortgage Rate remains constant at the new rate. See *“Risk Factors — Adjustable rate mortgage loans are subject to certain caps, which may limit the amount of interest payable on such mortgage loans and may limit the WACR on the group 23 trust assets and the interest rates on the related securities after the initial fixed rate period of the related mortgage loans” in this Supplement.*

Specific information regarding the characteristics of the Mortgage Loans underlying the Trust MBS is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and Mortgage Rates, in the case of the Group 23 Trust Assets, Mortgage Margins and next Mortgage Rate adjustment dates of the Mortgage Loans, and in the case of Pool Number 788343, Lifetime Certificate Interest Rate Caps and Lifetime Certificate Interest Rate Floors underlying the Trust MBS. However, the actual remaining terms to maturity, loan ages and Mortgage Rates, in the case of the Group 23 Trust Assets, Mortgage Margins and next Mortgage Rate adjustment dates, and in the case of Pool Number 788343, Lifetime Certificate Interest Rate Caps and Lifetime Certificate Interest Rate Floors of many of the Mortgage Loans will differ from the characteristics assumed, perhaps significantly. This will be the case even if the weighted average characteristics of the Mortgage Loans are the same as the assumed characteristics. Small differences in the characteristics of the Mortgage Loans can have a significant effect on the Weighted Average Lives and yields of the Securities. See *“Risk Factors” and “Yield, Maturity and Prepayment Considerations” in this Supplement.*

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

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

Distributions

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

Interest Distributions

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

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

Categories of Classes

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

Accrual Periods

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate and Delay Classes	The calendar month preceding the related Distribution Date
Floating Rate, Inverse Floating Rate, Toggle and Weighted Average Coupon Classes other than Delay Classes	From the 20th day of the month preceding the month of the related Distribution Date through the 19th day of the month of that Distribution Date

Fixed Rate Classes

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

Trading

For the sole purpose of facilitating trading and settlement, the Principal Only Class will be treated as a non-delay class.

Floating Rate, Inverse Floating Rate and Toggle Classes

The Floating Rate, Inverse Floating Rate and Toggle Classes will bear interest as shown under “Terms Sheet — Interest Rates” in this Supplement. The Interest Rates for the Floating Rate, Inverse Floating Rate and Toggle Classes will be based on 30-day Average SOFR as described below.

The Interest Rate for the Floating Rate, Inverse Floating Rate and Toggle Classes 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. In the case of the Group 11, 15, 16, 17, 20, 25 and 26 Securities, the Trustee or its agent will use the same values of 30-day Average SOFR as are used for the related Underlying Certificates.

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.

Weighted Average Coupon Classes

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

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

Accrual Classes

Each of Classes AZ, BZ, CZ, GZ, JZ, KZ, LZ, MZ, NZ, TZ, ZD and ZE is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under "Terms Sheet — Accrual Classes" in this Supplement.

Principal Distributions

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

Categories of Classes

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

Notional Classes

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

Residual Securities

The Residual Securities will represent the beneficial ownership of the Residual Interest in the related Trust REMIC or Trust REMICs, as applicable, as described in "Certain United States Federal Income Tax Consequences" in this Supplement and 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 REMIC or Trust REMICs, as applicable, 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 an Accrual Class) or any reduction of Class Notional Balance on that Distribution Date (each, a “Class Factor”).

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

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

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. 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:

<u>Trust REMICs</u>	<u>Related Securities</u>
Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Issuing and Pooling REMICs	Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Securities
Group 7 REMIC	Group 7 Securities
Group 8 REMIC	Group 8 Securities
Group 12 REMIC	Group 12 Securities
Group 14 REMIC	Group 14 Securities
Group 18 REMIC	Group 18 Securities
Group 19 REMIC	Group 19 Securities
Group 23 Issuing and Pooling REMICs	Group 23 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. The Residual Holders will be entitled to their pro rata share of any assets remaining in the related Trust REMIC or Trust REMICs, as applicable, 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 7, 8, 12, 14, 18, 19 and 23, a Holder of all of the outstanding Regular Securities of any 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 assets of such Security Group, but in no event less than the aggregate outstanding principal amount 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 REMIC or Trust REMICs, as applicable, 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 REMIC or Trust REMICs, as applicable. 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 or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 2 and 3, other related MX Classes. This process may occur repeatedly.

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

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

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and/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 U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, Massachusetts, 02110, Attention: Ginnie Mae REMIC Trust 2026-032. 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 $\frac{1}{32}$ of 1% of the outstanding principal balance (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000). The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

In addition, following any Mortgage Loan default and the subsequent liquidation of the underlying Mortgaged Property, the principal balance of the Mortgage Loan will be distributed through a combination

of liquidation proceeds, advances from the related Ginnie Mae Issuer and, to the extent necessary, proceeds of Ginnie Mae's guaranty of the Ginnie Mae Certificates. As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities.

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

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

Investors in the Group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 Securities are urged to review the discussion under *"Risk Factors — The rate of payments on the underlying certificates will directly affect the rate of payments on the group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 securities"* in this Supplement.

Accretion Directed Classes

Classes AB, AL, C, D, E, EY, FA, FL, G, JA, JL, K, LA, LZ, M, TA and ZD are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes BI, SA and SL is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class shown under *"Terms Sheet — Notional Classes"* in this Supplement.

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

Securities that Receive Principal on the Basis of Schedules

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

Each PAC and TAC Class exhibits an Effective Range or Rate of constant prepayment rates at which such Class will receive Scheduled Payments. That range or rate may differ from the Structuring Range or

Rate used to create the related principal balance schedule. Based on the Modeling Assumptions, the initial Effective Ranges or Rate for the PAC and TAC Classes are as follows:

<u>Security Group</u>		<u>Initial Effective Ranges or Rate</u>
PAC I Classes		
3	M and MZ (in the aggregate)	125% PSA through 268% PSA
PAC II Class		
3	HD	175% PSA through 275% PSA
PAC Classes		
4	AB, AL, FA and FL (in the aggregate)	150% PSA through 230% PSA
5	LA and LZ (in the aggregate)	195% PSA through 300% PSA
6	G	150% PSA through 290% PSA
6	JA and JL (in the aggregate)	150% PSA through 235% PSA
13	D	293% PSA through 393% PSA
14	PM	400% PSA through 500% PSA
22	TA	175% PSA through 325% PSA
27	E and EY (in the aggregate)	150% PSA through 255% PSA
TAC Class		
13	ZD	407% PSA

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

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

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Ranges or Rate. If the initial Effective Ranges or Rate were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges or Rate could differ from those shown in the above table, or an initial Effective Rate might not exist. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range or at the initial Effective Rate shown for any Class in the above table, that Class could fail to receive Scheduled Payments.

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

If the related Mortgage Loans prepay at rates that are generally below the Effective Range or Rate for any PAC or TAC Class, the amount available to pay principal on the Securities may be insufficient to

produce Scheduled Payments on such related PAC or TAC Class, and its Weighted Average Life may be extended, perhaps significantly.

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 and 24 Trust Assets” in the Terms Sheet and the Mortgage Loans underlying the Group 3, 5 and 27 Trust Assets have the characteristics shown under “Characteristics of the Mortgage Loans Underlying the Group 3, 5 and 27 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 1, 4, 6, 7, 8, 9, 12, 13, 14, 18, 19, 22 or 24 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate. The Group 23 Trust Assets and the Mortgage Loans underlying the Group 23 Trust Assets have the assumed characteristics shown in Exhibit B.

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

3. Distributions on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in March 2026.

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

5. The Closing Date for the Securities is February 27, 2026.

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

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

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

9. The Certificate Rate on each Group 23 Trust Asset for the first Distribution Date is based on the information set forth in Exhibit B. The Mortgage Margin, lifetime Mortgage Loan interest rate cap and lifetime Mortgage Loan interest rate floor will equal the related Certificate Margin, Lifetime Certificate Interest Rate Cap and Lifetime Certificate Interest Rate Floor, as applicable, plus the Servicing and Guaranty Fee Rate, each as shown in Exhibit B.

10. For purposes of the decrement tables for Security Group 23, on all Distribution Dates occurring after the next Mortgage Rate adjustment date for the related Mortgage Loans, the constant value of CMT shown with respect to any decrement table is used to calculate the Mortgage Rate with respect to the Mortgage Loans, subject to any applicable caps and floors.

11. With respect to the Group 23 Trust Assets, one month after each Mortgage Rate adjustment date the payment amount of the related Mortgage Loan will be reset so that the remaining principal balance of that Mortgage Loan will fully amortize in equal monthly payments over its remaining term to maturity, assuming its Mortgage Rate remains constant.

12. When calculating the Mortgage Rate or Certificate Rate with respect to the Group 23 Trust Assets, the rate is not rounded to the nearest 1/8 of one percent.

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

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

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

Decrement Tables

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

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

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Regular or MX Class, based on the assumption that the related Mortgage Loans prepay at the PSA Prepayment Assumption Rates or CPR Prepayment Assumption Rates, as applicable, and, in the case of the Group 23 Securities, that CMT is at the specified level. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement tables also indicate the Weighted Average Life of each Class under each PSA Prepayment Assumption Rate or CPR Prepayment Assumption Rate, 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 balance, as applicable, referred to in clause (a).

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

The Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual characteristics of the Mortgage Loans underlying the related Trust Assets and the Modeling Assumptions. In addition, the Weighted Average Lives of the Group 23 Securities are likely to vary due to differences between actual CMT and the assumed constant levels of CMT.

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

Security Group 1 PSA Prepayment Assumption Rates

Distribution Date	Class C					Class CZ				
	0%	100%	305%	500%	700%	0%	100%	305%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2027	98	97	93	90	87	105	105	105	105	105
February 2028	97	91	79	69	59	110	110	110	110	110
February 2029	95	83	62	45	30	116	116	116	116	116
February 2030	93	75	47	27	13	122	122	122	122	122
February 2031	91	68	36	15	2	128	128	128	128	128
February 2032	89	62	26	7	0	135	135	135	135	89
February 2033	86	55	18	0	0	142	142	142	142	50
February 2034	84	49	11	0	0	149	149	149	100	29
February 2035	81	43	6	0	0	157	157	157	69	16
February 2036	78	38	1	0	0	165	165	165	47	9
February 2037	75	33	0	0	0	173	173	144	32	5
February 2038	72	28	0	0	0	182	182	114	22	3
February 2039	69	23	0	0	0	191	191	90	15	2
February 2040	65	19	0	0	0	201	201	71	10	1
February 2041	61	14	0	0	0	211	211	55	7	1
February 2042	57	10	0	0	0	222	222	43	4	0
February 2043	53	6	0	0	0	234	234	33	3	0
February 2044	48	2	0	0	0	246	246	26	2	0
February 2045	43	0	0	0	0	258	241	20	1	0
February 2046	38	0	0	0	0	271	210	15	1	0
February 2047	32	0	0	0	0	285	182	11	1	0
February 2048	26	0	0	0	0	300	155	8	0	0
February 2049	20	0	0	0	0	315	130	6	0	0
February 2050	13	0	0	0	0	331	107	4	0	0
February 2051	6	0	0	0	0	348	85	3	0	0
February 2052	0	0	0	0	0	349	64	2	0	0
February 2053	0	0	0	0	0	270	45	1	0	0
February 2054	0	0	0	0	0	186	27	1	0	0
February 2055	0	0	0	0	0	96	11	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.2	8.5	4.3	3.1	2.4	28.0	23.5	14.4	9.7	7.1

Security Group 2 PSA Prepayment Assumption Rates

Distribution Date	Class PO					
	0%	100%	300%	455%	750%	1,000%
Initial Percent	100	100	100	100	100	100
February 2027	99	93	83	74	59	45
February 2028	97	87	67	53	32	18
February 2029	96	80	54	38	17	7
February 2030	94	74	44	27	9	3
February 2031	93	68	35	19	5	1
February 2032	91	63	28	14	3	0
February 2033	89	58	23	10	1	0
February 2034	87	53	18	7	1	0
February 2035	84	49	14	5	0	0
February 2036	82	45	12	4	0	0
February 2037	80	41	9	2	0	0
February 2038	77	37	7	2	0	0
February 2039	74	33	6	1	0	0
February 2040	71	30	5	1	0	0
February 2041	68	27	4	1	0	0
February 2042	64	24	3	0	0	0
February 2043	60	21	2	0	0	0
February 2044	57	19	2	0	0	0
February 2045	52	16	1	0	0	0
February 2046	48	14	1	0	0	0
February 2047	43	12	1	0	0	0
February 2048	38	10	0	0	0	0
February 2049	32	8	0	0	0	0
February 2050	26	6	0	0	0	0
February 2051	20	4	0	0	0	0
February 2052	13	3	0	0	0	0
February 2053	6	1	0	0	0	0
February 2054	1	0	0	0	0	0
February 2055	0	0	0	0	0	0
Weighted Average Life (years)	17.9	10.3	4.7	3.1	1.8	1.2

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Classes FE and SE					Classes HA, HK and HL					Class HD				
	0%	125%	225%	275%	500%	0%	125%	225%	275%	500%	0%	125%	225%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	99	94	89	87	78	100	100	87	74	15	100	100	80	80	80
February 2028	97	86	78	74	57	100	100	73	48	0	100	100	58	58	0
February 2029	96	78	66	61	39	100	100	62	26	0	100	100	38	38	0
February 2030	94	71	56	50	27	100	100	54	12	0	100	100	23	23	0
February 2031	92	65	48	41	19	100	100	49	4	0	100	100	12	12	0
February 2032	90	59	40	33	13	100	100	46	1	0	100	100	4	4	0
February 2033	88	53	34	27	9	100	100	45	0	0	100	100	0	0	0
February 2034	86	48	29	22	6	100	100	43	0	0	100	99	0	0	0
February 2035	84	43	24	18	4	100	100	40	0	0	100	93	0	0	0
February 2036	82	39	21	15	3	100	100	37	0	0	100	83	0	0	0
February 2037	79	35	17	12	2	100	100	34	0	0	100	71	0	0	0
February 2038	77	31	14	10	1	100	100	31	0	0	100	58	0	0	0
February 2039	74	28	12	8	1	100	100	27	0	0	100	43	0	0	0
February 2040	71	25	10	6	1	100	100	24	0	0	100	27	0	0	0
February 2041	67	22	8	5	0	100	100	21	0	0	100	11	0	0	0
February 2042	64	19	7	4	0	100	97	18	0	0	100	0	0	0	0
February 2043	60	17	6	3	0	100	87	16	0	0	100	0	0	0	0
February 2044	57	14	4	2	0	100	77	13	0	0	100	0	0	0	0
February 2045	53	12	4	2	0	100	67	11	0	0	100	0	0	0	0
February 2046	48	11	3	1	0	100	58	9	0	0	100	0	0	0	0
February 2047	44	9	2	1	0	100	49	7	0	0	100	0	0	0	0
February 2048	39	7	2	1	0	100	41	6	0	0	100	0	0	0	0
February 2049	33	6	1	1	0	100	33	4	0	0	100	0	0	0	0
February 2050	28	4	1	0	0	100	26	3	0	0	100	0	0	0	0
February 2051	22	3	1	0	0	100	19	2	0	0	59	0	0	0	0
February 2052	16	2	0	0	0	99	13	2	0	0	0	0	0	0	0
February 2053	9	1	0	0	0	57	7	1	0	0	0	0	0	0	0
February 2054	5	1	0	0	0	34	4	0	0	0	0	0	0	0	0
February 2055	2	0	0	0	0	12	1	0	0	0	0	0	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.1	9.3	6.3	5.4	3.1	27.5	21.3	8.2	2.2	0.6	25.2	12.4	2.7	2.7	1.3

PSA Prepayment Assumption Rates

Distribution Date	Class M					Class MZ				
	0%	125%	225%	275%	500%	0%	125%	225%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2027	98	91	91	91	91	105	105	105	105	105
February 2028	96	81	81	81	77	109	109	109	109	109
February 2029	94	71	71	71	53	114	114	114	114	114
February 2030	92	61	61	61	36	120	120	120	120	120
February 2031	89	52	52	52	25	125	125	125	125	125
February 2032	87	44	44	44	17	131	131	131	131	131
February 2033	84	36	36	36	11	137	137	137	137	137
February 2034	81	30	30	30	8	143	143	143	143	143
February 2035	78	24	24	24	5	150	150	150	150	150
February 2036	75	19	19	19	3	157	157	157	157	157
February 2037	72	15	15	15	2	164	164	164	164	164
February 2038	68	12	12	12	1	171	171	171	171	171
February 2039	64	10	10	10	1	179	179	179	179	179
February 2040	60	8	8	8	0	188	188	188	188	188
February 2041	56	6	6	6	0	196	196	196	196	151
February 2042	51	5	5	5	0	205	205	205	205	100
February 2043	46	3	3	3	0	215	215	215	215	66
February 2044	41	2	2	2	0	224	224	224	224	44
February 2045	35	2	2	2	0	235	235	235	235	28
February 2046	29	1	1	1	0	246	246	246	246	18
February 2047	23	1	1	1	0	257	257	257	257	12
February 2048	16	0	0	0	0	269	269	269	269	7
February 2049	9	0	0	0	0	281	228	228	228	4
February 2050	2	0	0	0	0	294	159	159	159	3
February 2051	0	0	0	0	0	106	106	106	106	1
February 2052	0	0	0	0	0	64	64	64	64	1
February 2053	0	0	0	0	0	32	32	32	32	0
February 2054	0	0	0	0	0	16	16	16	16	0
February 2055	0	0	0	0	0	5	5	5	5	0
February 2056	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.0	6.3	6.3	6.3	3.8	25.1	24.8	24.8	24.8	16.8

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Class AB					Class AL					Class AZ					Classes FA, FL, SA and SL				
	0%	150%	190%	230%	400%	0%	150%	190%	230%	400%	0%	150%	190%	230%	400%	0%	150%	190%	230%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	97	91	91	91	91	100	100	100	100	100	106	106	96	87	47	98	94	94	94	94
February 2028	95	77	77	77	69	100	100	100	100	100	112	112	85	59	0	96	85	85	85	79
February 2029	92	61	61	61	40	100	100	100	100	100	118	118	74	31	0	94	74	74	74	60
February 2030	89	47	47	47	17	100	100	100	100	100	125	125	67	13	0	92	64	64	64	45
February 2031	85	33	33	33	0	100	100	100	100	100	132	132	65	3	0	90	55	55	55	33
February 2032	82	21	21	21	0	100	100	100	100	75	139	139	66	0	0	88	47	47	47	25
February 2033	78	10	10	10	0	100	100	100	100	56	147	144	67	0	0	85	40	40	40	18
February 2034	74	1	1	1	0	100	100	100	100	42	155	146	67	0	0	82	34	34	34	14
February 2035	69	0	0	0	0	100	85	85	85	31	164	144	65	0	0	79	28	28	28	10
February 2036	65	0	0	0	0	100	72	72	72	23	173	140	62	0	0	76	24	24	24	8
February 2037	60	0	0	0	0	100	60	60	60	17	183	134	59	0	0	73	20	20	20	6
February 2038	54	0	0	0	0	100	50	50	50	12	193	127	55	0	0	69	17	17	17	4
February 2039	49	0	0	0	0	100	42	42	42	9	204	118	50	0	0	66	14	14	14	3
February 2040	43	0	0	0	0	100	35	35	35	7	216	110	46	0	0	62	11	11	11	2
February 2041	36	0	0	0	0	100	29	29	29	5	228	101	41	0	0	57	9	9	9	2
February 2042	30	0	0	0	0	100	24	24	24	4	241	91	37	0	0	53	8	8	8	1
February 2043	22	0	0	0	0	100	19	19	19	3	254	82	33	0	0	48	6	6	6	1
February 2044	14	0	0	0	0	100	16	16	16	2	269	73	29	0	0	43	5	5	5	1
February 2045	6	0	0	0	0	100	13	13	13	1	284	65	25	0	0	37	4	4	4	0
February 2046	0	0	0	0	0	94	10	10	10	1	300	56	21	0	0	31	3	3	3	0
February 2047	0	0	0	0	0	75	8	8	8	1	317	48	18	0	0	25	3	3	3	0
February 2048	0	0	0	0	0	54	6	6	6	0	334	41	15	0	0	18	2	2	2	0
February 2049	0	0	0	0	0	32	5	5	5	0	353	34	12	0	0	11	2	2	2	0
February 2050	0	0	0	0	0	9	4	4	4	0	373	27	10	0	0	3	1	1	1	0
February 2051	0	0	0	0	0	3	3	3	3	0	336	21	7	0	0	1	1	1	1	0
February 2052	0	0	0	0	0	2	2	2	2	0	279	16	5	0	0	1	1	1	1	0
February 2053	0	0	0	0	0	1	1	1	1	0	217	10	4	0	0	0	0	0	0	0
February 2054	0	0	0	0	0	1	1	1	1	0	150	6	2	0	0	0	0	0	0	0
February 2055	0	0	0	0	0	0	0	0	0	0	78	1	0	0	0	0	0	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.9	3.9	3.9	3.9	2.7	22.2	13.4	13.4	13.4	8.4	27.4	18.4	12.2	2.4	0.9	15.3	7.0	7.0	7.0	4.6

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Class BI					Class BZ					Class LA					Class LZ				
	0%	195%	225%	300%	500%	0%	195%	225%	300%	500%	0%	195%	225%	300%	500%	0%	195%	225%	300%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	98	87	87	87	83	106	106	93	60	0	98	87	87	87	83	105	105	105	105	105
February 2028	95	73	73	73	57	112	112	87	27	0	95	73	73	73	57	110	110	110	110	110
February 2029	93	60	60	60	39	118	118	85	9	0	93	60	60	60	39	115	115	115	115	115
February 2030	90	50	50	50	27	125	125	86	1	0	90	50	50	50	27	121	121	121	121	121
February 2031	87	40	40	40	19	132	131	89	0	0	87	40	40	40	19	127	127	127	127	127
February 2032	84	32	32	32	13	139	132	89	0	0	84	32	32	32	13	133	133	133	133	133
February 2033	81	26	26	26	9	147	129	86	0	0	81	26	26	26	9	139	139	139	139	139
February 2034	77	21	21	21	6	155	123	81	0	0	77	21	21	21	6	146	146	146	146	146
February 2035	73	16	16	16	4	164	115	75	0	0	73	16	16	16	4	153	153	153	153	153
February 2036	70	13	13	13	3	173	107	69	0	0	69	13	13	13	3	161	161	161	161	161
February 2037	65	10	10	10	2	183	97	62	0	0	65	10	10	10	2	168	168	168	168	168
February 2038	61	8	8	8	1	193	88	55	0	0	61	8	8	8	1	177	177	177	177	177
February 2039	56	7	7	7	1	204	78	49	0	0	56	6	6	6	1	185	185	185	185	185
February 2040	51	5	5	5	1	216	69	43	0	0	51	5	5	5	1	194	194	194	194	194
February 2041	46	4	4	4	0	228	61	37	0	0	46	4	4	4	0	204	204	204	204	204
February 2042	41	3	3	3	0	241	53	32	0	0	40	3	3	3	0	214	214	214	214	214
February 2043	35	2	2	2	0	254	45	27	0	0	35	2	2	2	0	224	224	224	224	224
February 2044	28	2	2	2	0	269	39	22	0	0	28	2	2	2	0	235	235	235	235	221
February 2045	22	1	1	1	0	284	32	19	0	0	22	1	1	1	0	246	246	246	246	143
February 2046	15	1	1	1	0	300	27	15	0	0	15	1	1	1	0	258	258	258	258	92
February 2047	7	1	1	1	0	317	22	12	0	0	7	1	1	1	0	271	271	271	271	58
February 2048	1	1	1	1	0	324	17	10	0	0	0	0	0	0	0	284	284	284	284	36
February 2049	0	0	0	0	0	280	13	7	0	0	0	0	0	0	0	298	298	298	298	22
February 2050	0	0	0	0	0	233	10	5	0	0	0	0	0	0	0	312	312	312	312	13
February 2051	0	0	0	0	0	183	7	4	0	0	0	0	0	0	0	327	327	327	327	7
February 2052	0	0	0	0	0	129	4	2	0	0	0	0	0	0	0	202	202	202	202	3
February 2053	0	0	0	0	0	72	2	1	0	0	0	0	0	0	0	92	92	92	92	1
February 2054	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	11	11	11	11	0
February 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.3	5.2	5.2	5.2	3.2	25.2	15.2	12.6	1.5	0.4	13.3	5.1	5.1	5.1	3.2	26.4	26.4	26.4	26.4	20.1

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes FC and SC					Class G					Class GZ					Class JA				
	0%	150%	190%	290%	400%	0%	150%	190%	290%	400%	0%	150%	190%	290%	400%	0%	150%	190%	290%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	99	95	94	92	90	98	93	93	93	93	105	105	99	85	70	97	90	90	90	90
February 2028	98	87	85	78	72	96	83	83	83	83	109	109	94	56	16	94	74	74	74	67
February 2029	97	78	74	64	54	93	71	71	71	64	114	114	89	28	0	91	55	55	51	32
February 2030	95	70	65	52	40	91	60	60	60	48	120	120	86	11	0	87	38	38	28	6
February 2031	94	63	56	42	30	88	50	50	50	36	125	125	86	2	0	83	23	23	10	0
February 2032	93	56	49	34	22	85	41	41	41	27	131	131	88	0	0	79	9	9	0	0
February 2033	91	50	42	28	17	82	33	33	33	20	137	133	88	0	0	75	0	0	0	0
February 2034	89	44	37	22	12	79	27	27	27	15	143	132	86	0	0	71	0	0	0	0
February 2035	88	40	32	18	9	75	22	22	22	11	150	129	82	0	0	66	0	0	0	0
February 2036	86	35	27	14	7	72	17	17	17	8	157	123	77	0	0	61	0	0	0	0
February 2037	84	31	24	12	5	68	14	14	14	6	164	116	72	0	0	55	0	0	0	0
February 2038	82	27	20	9	4	64	11	11	11	4	171	108	66	0	0	49	0	0	0	0
February 2039	79	24	17	7	3	59	9	9	9	3	179	99	59	0	0	43	0	0	0	0
February 2040	77	21	15	6	2	54	7	7	7	2	188	91	53	0	0	37	0	0	0	0
February 2041	74	18	13	5	1	49	6	6	6	2	196	82	47	0	0	30	0	0	0	0
February 2042	71	16	11	4	1	44	4	4	4	1	205	73	42	0	0	22	0	0	0	0
February 2043	68	14	9	3	1	39	3	3	3	1	215	65	36	0	0	14	0	0	0	0
February 2044	65	12	8	2	1	33	3	3	3	1	224	57	31	0	0	6	0	0	0	0
February 2045	61	10	6	2	0	26	2	2	2	0	235	50	27	0	0	0	0	0	0	0
February 2046	57	9	5	1	0	19	2	2	2	0	246	43	23	0	0	0	0	0	0	0
February 2047	53	7	4	1	0	12	1	1	1	0	257	37	19	0	0	0	0	0	0	0
February 2048	49	6	3	1	0	5	1	1	1	0	269	31	15	0	0	0	0	0	0	0
February 2049	44	5	3	1	0	1	1	1	1	0	260	25	12	0	0	0	0	0	0	0
February 2050	39	4	2	0	0	0	0	0	0	0	231	20	10	0	0	0	0	0	0	0
February 2051	34	3	1	0	0	0	0	0	0	0	199	15	7	0	0	0	0	0	0	0
February 2052	28	2	1	0	0	0	0	0	0	0	165	11	5	0	0	0	0	0	0	0
February 2053	22	1	1	0	0	0	0	0	0	0	128	7	3	0	0	0	0	0	0	0
February 2054	15	1	0	0	0	0	0	0	0	0	89	4	2	0	0	0	0	0	0	0
February 2055	8	0	0	0	0	0	0	0	0	0	46	1	0	0	0	0	0	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	19.9	8.8	7.6	5.5	4.2	13.8	6.2	6.2	6.2	4.8	26.6	17.4	14.3	2.3	1.4	11.1	3.4	3.4	3.0	2.5

PSA Prepayment Assumption Rates

Distribution Date	Class JL					Class JZ					Class Z				
	0%	150%	190%	290%	400%	0%	150%	190%	290%	400%	0%	150%	190%	290%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	100	100	100	100	100	105	105	96	75	52	105	105	98	82	65
February 2028	100	100	100	100	100	109	109	86	28	0	109	109	91	48	11
February 2029	100	100	100	100	100	114	114	75	0	0	114	114	84	19	0
February 2030	100	100	100	100	100	120	120	68	0	0	120	120	81	7	0
February 2031	100	100	100	100	81	125	125	65	0	0	125	125	80	1	0
February 2032	100	100	100	92	60	131	131	65	0	0	131	131	81	0	0
February 2033	100	95	95	75	45	137	136	67	0	0	137	134	82	0	0
February 2034	100	80	80	60	33	143	137	66	0	0	143	134	80	0	0
February 2035	100	67	67	49	25	150	135	64	0	0	150	131	77	0	0
February 2036	100	56	56	39	18	157	131	62	0	0	157	125	73	0	0
February 2037	100	47	47	31	14	164	125	58	0	0	164	119	68	0	0
February 2038	100	39	39	25	10	171	118	54	0	0	171	111	62	0	0
February 2039	100	32	32	20	7	179	110	50	0	0	179	103	56	0	0
February 2040	100	27	27	16	5	188	102	45	0	0	188	94	51	0	0
February 2041	100	22	22	13	4	196	94	41	0	0	196	85	45	0	0
February 2042	100	18	18	10	3	205	85	36	0	0	205	77	40	0	0
February 2043	100	15	15	8	2	215	76	32	0	0	215	69	35	0	0
February 2044	100	12	12	6	1	224	68	28	0	0	224	61	30	0	0
February 2045	95	10	10	5	1	235	60	24	0	0	235	53	26	0	0
February 2046	82	8	8	4	1	246	52	21	0	0	246	46	22	0	0
February 2047	68	6	6	3	1	257	45	18	0	0	257	39	18	0	0
February 2048	52	5	5	2	0	269	38	15	0	0	269	33	15	0	0
February 2049	36	4	4	2	0	281	31	12	0	0	267	27	12	0	0
February 2050	18	3	3	1	0	294	25	9	0	0	250	22	10	0	0
February 2051	2	2	2	1	0	300	20	7	0	0	230	17	7	0	0
February 2052	1	1	1	0	0	249	14	5	0	0	191	12	5	0	0
February 2053	1	1	1	0	0	194	10	3	0	0	148	8	3	0	0
February 2054	0	0	0	0	0	134	5	2	0	0	102	4	2	0	0
February 2055	0	0	0	0	0	70	1	0	0	0	53	1	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	22.1	12.0	12.0	10.1	7.7	27.6	18.4	12.2	1.5	1.0	27.1	17.7	13.7	2.1	1.3

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Class KT					
	0%	100%	250%	420%	650%	900%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	97	94	90	85	80
February 2028 ...	98	91	82	72	59	47
February 2029 ...	97	84	69	53	36	21
February 2030 ...	95	78	57	39	21	10
February 2031 ...	94	72	48	29	13	4
February 2032 ...	93	66	40	21	8	2
February 2033 ...	91	61	33	15	5	1
February 2034 ...	89	56	28	11	3	0
February 2035 ...	88	52	23	8	2	0
February 2036 ...	86	47	19	6	1	0
February 2037 ...	84	43	16	4	1	0
February 2038 ...	82	39	13	3	0	0
February 2039 ...	79	36	11	2	0	0
February 2040 ...	77	32	9	2	0	0
February 2041 ...	74	29	7	1	0	0
February 2042 ...	71	26	6	1	0	0
February 2043 ...	68	23	5	1	0	0
February 2044 ...	65	21	4	0	0	0
February 2045 ...	61	18	3	0	0	0
February 2046 ...	57	16	2	0	0	0
February 2047 ...	53	14	2	0	0	0
February 2048 ...	49	12	1	0	0	0
February 2049 ...	44	10	1	0	0	0
February 2050 ...	39	8	1	0	0	0
February 2051 ...	34	6	1	0	0	0
February 2052 ...	28	4	0	0	0	0
February 2053 ...	22	3	0	0	0	0
February 2054 ...	15	2	0	0	0	0
February 2055 ...	8	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	19.9	11.0	6.2	4.1	2.8	2.2

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Classes DF, FD, FM, SD and TD					
	0%	100%	250%	420%	650%	900%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	97	95	92	89	85
February 2028 ...	98	92	85	76	65	54
February 2029 ...	97	86	71	57	40	25
February 2030 ...	95	79	60	42	24	12
February 2031 ...	94	73	50	31	14	5
February 2032 ...	93	68	42	23	9	2
February 2033 ...	91	62	35	17	5	1
February 2034 ...	89	57	29	12	3	0
February 2035 ...	88	53	24	9	2	0
February 2036 ...	86	48	20	6	1	0
February 2037 ...	84	44	16	5	1	0
February 2038 ...	82	40	14	3	0	0
February 2039 ...	79	37	11	2	0	0
February 2040 ...	77	33	9	2	0	0
February 2041 ...	74	30	7	1	0	0
February 2042 ...	71	27	6	1	0	0
February 2043 ...	68	24	5	1	0	0
February 2044 ...	65	21	4	0	0	0
February 2045 ...	61	19	3	0	0	0
February 2046 ...	57	17	2	0	0	0
February 2047 ...	53	14	2	0	0	0
February 2048 ...	49	12	2	0	0	0
February 2049 ...	44	10	1	0	0	0
February 2050 ...	39	9	1	0	0	0
February 2051 ...	34	7	1	0	0	0
February 2052 ...	28	5	0	0	0	0
February 2053 ...	22	4	0	0	0	0
February 2054 ...	15	2	0	0	0	0
February 2055 ...	8	1	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	19.9	11.2	6.5	4.3	3.1	2.4

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Classes CK, DK, EK, K, KA, KB, KC, KD, KE and KI					Class KZ				
	0%	100%	305%	500%	700%	0%	100%	305%	500%	700%
	Initial Percent	100	100	100	100	100	100	100	100	100
February 2027	97	94	90	86	81	105	105	105	105	105
February 2028	94	86	71	58	45	110	110	110	110	110
February 2029	90	75	49	28	10	116	116	116	116	116
February 2030	87	65	31	6	0	122	122	122	122	85
February 2031	83	55	15	0	0	128	128	128	98	48
February 2032	79	46	2	0	0	135	135	135	67	27
February 2033	74	37	0	0	0	142	142	113	46	16
February 2034	70	28	0	0	0	149	149	91	32	9
February 2035	65	19	0	0	0	157	157	72	22	5
February 2036	60	11	0	0	0	165	165	57	15	3
February 2037	55	3	0	0	0	173	173	46	10	2
February 2038	49	0	0	0	0	182	166	36	7	1
February 2039	43	0	0	0	0	191	151	29	5	1
February 2040	36	0	0	0	0	201	137	22	3	0
February 2041	29	0	0	0	0	211	123	18	2	0
February 2042	22	0	0	0	0	222	111	14	1	0
February 2043	15	0	0	0	0	234	99	11	1	0
February 2044	6	0	0	0	0	246	88	8	1	0
February 2045	0	0	0	0	0	251	77	6	0	0
February 2046	0	0	0	0	0	235	68	5	0	0
February 2047	0	0	0	0	0	218	59	4	0	0
February 2048	0	0	0	0	0	199	50	3	0	0
February 2049	0	0	0	0	0	180	42	2	0	0
February 2050	0	0	0	0	0	159	35	1	0	0
February 2051	0	0	0	0	0	136	28	1	0	0
February 2052	0	0	0	0	0	112	21	1	0	0
February 2053	0	0	0	0	0	87	15	0	0	0
February 2054	0	0	0	0	0	60	9	0	0	0
February 2055	0	0	0	0	0	31	4	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.1	5.7	3.1	2.3	1.9	25.1	18.8	10.5	7.0	5.2

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes FG and SG					
	0%	100%	300%	455%	750%	1,000%
Initial Percent	100	100	100	100	100	100
February 2027	99	96	91	86	78	71
February 2028	98	90	76	66	49	36
February 2029	96	84	62	47	26	14
February 2030	95	77	50	34	14	6
February 2031	93	72	40	24	8	2
February 2032	92	66	32	17	4	1
February 2033	90	61	26	12	2	0
February 2034	88	56	21	9	1	0
February 2035	86	52	17	6	1	0
February 2036	84	47	13	4	0	0
February 2037	82	43	11	3	0	0
February 2038	79	39	9	2	0	0
February 2039	77	36	7	2	0	0
February 2040	74	33	5	1	0	0
February 2041	71	29	4	1	0	0
February 2042	68	26	3	1	0	0
February 2043	65	24	3	0	0	0
February 2044	61	21	2	0	0	0
February 2045	57	18	2	0	0	0
February 2046	53	16	1	0	0	0
February 2047	49	14	1	0	0	0
February 2048	44	12	1	0	0	0
February 2049	39	10	0	0	0	0
February 2050	34	8	0	0	0	0
February 2051	28	6	0	0	0	0
February 2052	22	5	0	0	0	0
February 2053	16	3	0	0	0	0
February 2054	10	2	0	0	0	0
February 2055	3	1	0	0	0	0
February 2056	0	0	0	0	0	0
Weighted Average Life (years)	19.0	11.0	5.3	3.7	2.4	1.8

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Classes FH and IO					
	0%	100%	300%	455%	750%	1,000%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	96	90	85	76	68
February 2028 ...	98	89	74	63	44	31
February 2029 ...	96	83	60	45	24	12
February 2030 ...	95	77	48	32	13	5
February 2031 ...	93	71	39	23	7	2
February 2032 ...	91	65	31	17	4	1
February 2033 ...	90	60	25	12	2	0
February 2034 ...	88	55	20	8	1	0
February 2035 ...	86	51	16	6	1	0
February 2036 ...	84	47	13	4	0	0
February 2037 ...	81	43	10	3	0	0
February 2038 ...	79	39	8	2	0	0
February 2039 ...	76	35	7	1	0	0
February 2040 ...	73	32	5	1	0	0
February 2041 ...	70	29	4	1	0	0
February 2042 ...	67	26	3	1	0	0
February 2043 ...	64	23	2	0	0	0
February 2044 ...	60	20	2	0	0	0
February 2045 ...	56	18	1	0	0	0
February 2046 ...	52	16	1	0	0	0
February 2047 ...	48	13	1	0	0	0
February 2048 ...	43	11	1	0	0	0
February 2049 ...	38	9	0	0	0	0
February 2050 ...	33	8	0	0	0	0
February 2051 ...	27	6	0	0	0	0
February 2052 ...	21	4	0	0	0	0
February 2053 ...	14	3	0	0	0	0
February 2054 ...	7	1	0	0	0	0
February 2055 ...	0	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	18.8	10.8	5.2	3.6	2.2	1.7

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Classes FJ and SJ					
	0%	100%	300%	455%	750%	1,000%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	97	93	89	83	78
February 2028 ...	98	91	79	70	54	42
February 2029 ...	97	85	64	50	29	17
February 2030 ...	96	78	52	36	16	7
February 2031 ...	95	73	42	26	9	3
February 2032 ...	93	67	34	18	5	1
February 2033 ...	92	62	27	13	3	0
February 2034 ...	90	57	22	9	1	0
February 2035 ...	89	52	17	7	1	0
February 2036 ...	87	48	14	5	0	0
February 2037 ...	85	44	11	3	0	0
February 2038 ...	83	40	9	2	0	0
February 2039 ...	80	37	7	2	0	0
February 2040 ...	78	33	6	1	0	0
February 2041 ...	75	30	4	1	0	0
February 2042 ...	73	27	3	1	0	0
February 2043 ...	70	24	3	0	0	0
February 2044 ...	66	21	2	0	0	0
February 2045 ...	63	19	2	0	0	0
February 2046 ...	59	17	1	0	0	0
February 2047 ...	55	14	1	0	0	0
February 2048 ...	50	12	1	0	0	0
February 2049 ...	46	10	1	0	0	0
February 2050 ...	40	8	0	0	0	0
February 2051 ...	35	7	0	0	0	0
February 2052 ...	29	5	0	0	0	0
February 2053 ...	22	4	0	0	0	0
February 2054 ...	16	2	0	0	0	0
February 2055 ...	8	1	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.2	5.5	3.9	2.5	2.0

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Classes D, DA, DB, DC, DE, DG and DI					Class DZ					Class ZD					Class ZE				
	0%	293%	350%	393%	700%	0%	293%	350%	393%	700%	0%	293%	350%	393%	700%	0%	293%	350%	393%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	97	84	84	84	84	106	106	95	88	33	106	106	87	73	59	106	106	106	106	0
February 2028	95	63	63	63	55	112	112	89	72	0	112	112	71	41	0	112	112	112	112	0
February 2029	92	45	45	45	31	118	118	88	66	0	118	118	63	25	0	118	118	118	118	0
February 2030	88	29	29	29	18	125	124	91	68	0	125	124	64	22	0	125	125	125	125	0
February 2031	85	17	17	17	10	132	129	94	72	0	132	126	64	23	0	132	132	132	132	0
February 2032	82	8	8	8	6	139	130	97	76	0	139	123	63	24	0	139	139	139	139	0
February 2033	78	0	0	0	3	147	130	99	80	0	147	117	60	26	0	147	147	147	147	0
February 2034	74	0	0	0	2	155	105	76	60	0	155	64	13	0	0	155	155	155	134	0
February 2035	69	0	0	0	1	164	84	59	44	0	164	20	0	0	0	164	164	132	100	0
February 2036	65	0	0	0	1	173	68	45	33	0	173	0	0	0	0	173	151	101	74	0
February 2037	60	0	0	0	0	183	54	35	25	0	183	0	0	0	0	183	121	78	55	0
February 2038	55	0	0	0	0	193	43	27	18	0	193	0	0	0	0	193	97	59	41	0
February 2039	49	0	0	0	0	204	34	20	13	0	204	0	0	0	0	204	77	45	30	0
February 2040	43	0	0	0	0	216	27	15	10	0	216	0	0	0	0	216	61	34	22	0
February 2041	37	0	0	0	0	228	21	12	7	0	228	0	0	0	0	228	48	26	16	0
February 2042	30	0	0	0	0	241	17	9	5	0	241	0	0	0	0	241	38	20	12	0
February 2043	23	0	0	0	0	254	13	7	4	0	254	0	0	0	0	254	29	15	8	0
February 2044	16	0	0	0	0	269	10	5	3	0	269	0	0	0	0	269	23	11	6	0
February 2045	7	0	0	0	0	284	8	4	2	0	284	0	0	0	0	284	18	8	4	0
February 2046	0	0	0	0	0	295	6	3	1	0	291	0	0	0	0	300	13	6	3	0
February 2047	0	0	0	0	0	274	4	2	1	0	240	0	0	0	0	317	10	4	2	0
February 2048	0	0	0	0	0	251	3	1	1	0	184	0	0	0	0	334	7	3	1	0
February 2049	0	0	0	0	0	227	2	1	0	0	125	0	0	0	0	353	5	2	1	0
February 2050	0	0	0	0	0	201	2	1	0	0	62	0	0	0	0	373	4	1	1	0
February 2051	0	0	0	0	0	173	1	0	0	0	0	0	0	0	0	387	3	1	0	0
February 2052	0	0	0	0	0	143	1	0	0	0	0	0	0	0	0	320	2	1	0	0
February 2053	0	0	0	0	0	111	0	0	0	0	0	0	0	0	0	248	1	0	0	0
February 2054	0	0	0	0	0	77	0	0	0	0	0	0	0	0	0	171	0	0	0	0
February 2055	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	89	0	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.0	3.0	3.0	3.0	2.6	25.6	11.4	9.7	7.7	0.8	22.6	8.0	5.3	2.9	1.0	27.6	13.7	12.0	10.9	0.5

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Class PM						Class PN						Class PT						
	0%	100%	400%	450%	500%	900%	0%	100%	400%	450%	500%	900%	0%	100%	400%	450%	500%	900%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	99	97	92	92	92	92	100	100	100	91	83	14	99	97	93	92	91	85	
February 2028	97	91	75	75	75	59	100	100	100	73	46	0	98	92	77	75	72	54	
February 2029	96	84	54	54	54	28	100	100	100	55	12	0	96	85	58	54	50	25	
February 2030	95	77	38	38	38	13	100	100	100	48	0	0	95	79	43	39	35	11	
February 2031	93	70	26	26	26	6	100	100	98	46	0	0	94	73	32	28	24	5	
February 2032	91	64	18	18	18	3	100	100	89	41	0	0	92	67	24	20	16	2	
February 2033	89	58	12	12	12	1	100	100	77	35	0	0	90	62	18	14	11	1	
February 2034	88	53	8	8	8	1	100	100	65	28	0	0	89	57	13	10	8	0	
February 2035	86	47	6	6	6	0	100	100	53	23	0	0	87	52	10	7	5	0	
February 2036	83	43	4	4	4	0	100	100	43	18	0	0	85	48	7	5	4	0	
February 2037	81	38	3	3	3	0	100	100	34	14	0	0	83	44	5	4	2	0	
February 2038	78	34	2	2	2	0	100	100	27	11	0	0	80	40	4	3	2	0	
February 2039	76	30	1	1	1	0	100	100	21	8	0	0	78	36	3	2	1	0	
February 2040	73	26	1	1	1	0	100	100	16	6	0	0	75	33	2	1	1	0	
February 2041	70	23	1	1	1	0	100	100	12	4	0	0	73	29	2	1	1	0	
February 2042	67	19	0	0	0	0	100	100	9	3	0	0	70	26	1	1	0	0	
February 2043	63	16	0	0	0	0	100	100	7	2	0	0	66	24	1	0	0	0	
February 2044	60	13	0	0	0	0	100	100	5	2	0	0	63	21	1	0	0	0	
February 2045	56	11	0	0	0	0	100	100	4	1	0	0	59	18	0	0	0	0	
February 2046	51	8	0	0	0	0	100	100	3	1	0	0	56	16	0	0	0	0	
February 2047	47	6	0	0	0	0	100	100	2	1	0	0	52	14	0	0	0	0	
February 2048	42	3	0	0	0	0	100	100	1	0	0	0	47	12	0	0	0	0	
February 2049	37	1	0	0	0	0	100	100	1	0	0	0	43	10	0	0	0	0	
February 2050	32	0	0	0	0	0	100	93	1	0	0	0	38	8	0	0	0	0	
February 2051	26	0	0	0	0	0	100	74	0	0	0	0	32	6	0	0	0	0	
February 2052	20	0	0	0	0	0	100	56	0	0	0	0	27	5	0	0	0	0	
February 2053	13	0	0	0	0	0	100	39	0	0	0	0	21	3	0	0	0	0	
February 2054	6	0	0	0	0	0	100	24	0	0	0	0	14	2	0	0	0	0	
February 2055	0	0	0	0	0	0	83	9	0	0	0	0	7	1	0	0	0	0	
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	18.7	9.6	3.9	3.9	3.9	2.5	29.4	26.5	10.2	5.6	1.9	0.7	19.6	11.1	4.5	4.1	3.8	2.4	

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Class GS						Class GT					
	0%	100%	300%	455%	750%	1,000%	0%	100%	300%	455%	750%	1,000%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100
February 2027 ...	99	96	89	84	75	67	99	96	89	84	74	66
February 2028 ...	98	89	74	63	44	30	98	89	73	62	43	29
February 2029 ...	96	83	60	45	24	12	96	83	59	44	23	11
February 2030 ...	95	77	48	32	13	5	95	76	48	32	13	4
February 2031 ...	93	71	39	23	7	2	93	71	39	23	7	2
February 2032 ...	91	65	31	16	4	1	91	65	31	16	4	1
February 2033 ...	90	60	25	12	2	0	90	60	25	12	2	0
February 2034 ...	88	55	20	8	1	0	88	55	20	8	1	0
February 2035 ...	86	51	16	6	1	0	86	51	16	6	1	0
February 2036 ...	84	47	13	4	0	0	84	47	13	4	0	0
February 2037 ...	81	43	10	3	0	0	81	43	10	3	0	0
February 2038 ...	79	39	8	2	0	0	79	39	8	2	0	0
February 2039 ...	76	35	7	1	0	0	76	35	6	1	0	0
February 2040 ...	74	32	5	1	0	0	73	32	5	1	0	0
February 2041 ...	71	29	4	1	0	0	70	29	4	1	0	0
February 2042 ...	67	26	3	0	0	0	67	26	3	0	0	0
February 2043 ...	64	23	2	0	0	0	64	23	2	0	0	0
February 2044 ...	60	21	2	0	0	0	60	20	2	0	0	0
February 2045 ...	57	18	1	0	0	0	56	18	1	0	0	0
February 2046 ...	52	16	1	0	0	0	52	16	1	0	0	0
February 2047 ...	48	14	1	0	0	0	48	13	1	0	0	0
February 2048 ...	43	12	1	0	0	0	43	11	1	0	0	0
February 2049 ...	38	10	0	0	0	0	38	10	0	0	0	0
February 2050 ...	33	8	0	0	0	0	33	8	0	0	0	0
February 2051 ...	27	6	0	0	0	0	27	6	0	0	0	0
February 2052 ...	21	4	0	0	0	0	21	4	0	0	0	0
February 2053 ...	15	3	0	0	0	0	15	3	0	0	0	0
February 2054 ...	8	1	0	0	0	0	8	1	0	0	0	0
February 2055 ...	1	0	0	0	0	0	0	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.9	10.8	5.1	3.6	2.2	1.7	18.8	10.8	5.1	3.5	2.2	1.6

**Security Group 16
PSA Prepayment Assumption Rates**

Distribution Date	Class SU					Class TU						
	0%	100%	300%	455%	750%	1,000%	0%	100%	300%	455%	750%	1,000%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100
February 2027 ...	99	96	90	86	78	71	99	96	91	87	79	72
February 2028 ...	98	90	75	65	47	33	98	90	76	66	48	35
February 2029 ...	96	83	61	47	25	13	96	84	62	47	26	14
February 2030 ...	95	77	49	33	14	5	95	77	50	34	14	5
February 2031 ...	93	71	40	24	7	2	93	72	40	24	8	2
February 2032 ...	92	66	32	17	4	1	92	66	32	17	4	1
February 2033 ...	90	61	26	12	2	0	90	61	26	12	2	0
February 2034 ...	88	56	21	9	1	0	88	56	21	9	1	0
February 2035 ...	86	51	17	6	1	0	86	52	17	6	1	0
February 2036 ...	84	47	13	4	0	0	84	47	13	4	0	0
February 2037 ...	82	43	11	3	0	0	82	43	11	3	0	0
February 2038 ...	79	39	8	2	0	0	79	40	9	2	0	0
February 2039 ...	77	36	7	2	0	0	77	36	7	2	0	0
February 2040 ...	74	32	5	1	0	0	74	33	5	1	0	0
February 2041 ...	71	29	4	1	0	0	71	29	4	1	0	0
February 2042 ...	68	26	3	1	0	0	68	27	3	1	0	0
February 2043 ...	65	24	3	0	0	0	65	24	3	0	0	0
February 2044 ...	61	21	2	0	0	0	61	21	2	0	0	0
February 2045 ...	57	18	2	0	0	0	58	19	2	0	0	0
February 2046 ...	53	16	1	0	0	0	54	16	1	0	0	0
February 2047 ...	49	14	1	0	0	0	49	14	1	0	0	0
February 2048 ...	44	12	1	0	0	0	45	12	1	0	0	0
February 2049 ...	39	10	0	0	0	0	40	10	0	0	0	0
February 2050 ...	34	8	0	0	0	0	34	8	0	0	0	0
February 2051 ...	28	6	0	0	0	0	29	6	0	0	0	0
February 2052 ...	22	5	0	0	0	0	23	5	0	0	0	0
February 2053 ...	16	3	0	0	0	0	16	3	0	0	0	0
February 2054 ...	9	2	0	0	0	0	10	2	0	0	0	0
February 2055 ...	2	0	0	0	0	0	2	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.0	11.0	5.2	3.7	2.3	1.8	19.1	11.0	5.3	3.7	2.4	1.8

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Class SW					
	0%	100%	300%	455%	750%	1,000%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	96	91	86	78	71
February 2028 ...	98	90	76	65	47	34
February 2029 ...	96	83	61	47	26	13
February 2030 ...	95	77	49	34	14	5
February 2031 ...	93	71	40	24	8	2
February 2032 ...	92	66	32	17	4	1
February 2033 ...	90	61	26	12	2	0
February 2034 ...	88	56	21	9	1	0
February 2035 ...	86	52	17	6	1	0
February 2036 ...	84	47	13	4	0	0
February 2037 ...	82	43	11	3	0	0
February 2038 ...	79	39	8	2	0	0
February 2039 ...	77	36	7	2	0	0
February 2040 ...	74	33	5	1	0	0
February 2041 ...	71	29	4	1	0	0
February 2042 ...	68	26	3	1	0	0
February 2043 ...	65	24	3	0	0	0
February 2044 ...	61	21	2	0	0	0
February 2045 ...	57	18	2	0	0	0
February 2046 ...	53	16	1	0	0	0
February 2047 ...	49	14	1	0	0	0
February 2048 ...	44	12	1	0	0	0
February 2049 ...	39	10	0	0	0	0
February 2050 ...	34	8	0	0	0	0
February 2051 ...	29	6	0	0	0	0
February 2052 ...	23	5	0	0	0	0
February 2053 ...	16	3	0	0	0	0
February 2054 ...	9	2	0	0	0	0
February 2055 ...	2	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	19.1	11.0	5.3	3.7	2.3	1.8

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Classes FN and SN					
	0%	100%	250%	420%	650%	900%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	95	89	82	72	62
February 2028 ...	98	88	74	60	44	29
February 2029 ...	97	81	62	45	26	13
February 2030 ...	95	75	52	33	16	6
February 2031 ...	94	69	43	24	9	3
February 2032 ...	93	64	36	18	6	1
February 2033 ...	91	59	30	13	3	1
February 2034 ...	89	54	25	9	2	0
February 2035 ...	88	49	21	7	1	0
February 2036 ...	86	45	17	5	1	0
February 2037 ...	84	41	14	4	0	0
February 2038 ...	82	37	12	3	0	0
February 2039 ...	79	34	9	2	0	0
February 2040 ...	77	31	8	1	0	0
February 2041 ...	74	27	6	1	0	0
February 2042 ...	71	25	5	1	0	0
February 2043 ...	68	22	4	0	0	0
February 2044 ...	65	19	3	0	0	0
February 2045 ...	61	17	3	0	0	0
February 2046 ...	57	15	2	0	0	0
February 2047 ...	53	12	2	0	0	0
February 2048 ...	49	10	1	0	0	0
February 2049 ...	44	9	1	0	0	0
February 2050 ...	39	7	1	0	0	0
February 2051 ...	34	5	0	0	0	0
February 2052 ...	28	4	0	0	0	0
February 2053 ...	22	2	0	0	0	0
February 2054 ...	15	1	0	0	0	0
February 2055 ...	8	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	19.9	10.5	5.7	3.6	2.3	1.6

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Classes FP and SP					
	0%	100%	250%	420%	650%	900%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	94	88	81	71	60
February 2028 ...	98	87	74	60	43	28
February 2029 ...	97	81	62	44	26	12
February 2030 ...	95	75	52	32	15	6
February 2031 ...	94	69	43	24	9	3
February 2032 ...	93	64	36	17	6	1
February 2033 ...	91	58	30	13	3	1
February 2034 ...	89	54	25	9	2	0
February 2035 ...	88	49	20	7	1	0
February 2036 ...	86	45	17	5	1	0
February 2037 ...	84	41	14	4	0	0
February 2038 ...	82	37	11	3	0	0
February 2039 ...	79	34	9	2	0	0
February 2040 ...	77	30	8	1	0	0
February 2041 ...	74	27	6	1	0	0
February 2042 ...	71	24	5	1	0	0
February 2043 ...	68	22	4	0	0	0
February 2044 ...	65	19	3	0	0	0
February 2045 ...	61	17	3	0	0	0
February 2046 ...	57	14	2	0	0	0
February 2047 ...	53	12	2	0	0	0
February 2048 ...	49	10	1	0	0	0
February 2049 ...	44	8	1	0	0	0
February 2050 ...	39	7	1	0	0	0
February 2051 ...	34	5	0	0	0	0
February 2052 ...	28	3	0	0	0	0
February 2053 ...	22	2	0	0	0	0
February 2054 ...	15	1	0	0	0	0
February 2055 ...	8	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	19.9	10.4	5.7	3.5	2.3	1.6

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Class SY					Class TY						
	0%	100%	300%	545%	800%	1,100%	0%	100%	300%	545%	800%	1,100%
Initial Percent ...	100	100	100	100	100	100	100	100	100	100	100	100
February 2027 ...	99	96	89	81	72	62	99	95	88	80	71	60
February 2028 ...	98	89	73	56	40	24	98	89	73	55	39	23
February 2029 ...	96	83	59	37	21	8	96	83	59	37	20	8
February 2030 ...	95	77	48	25	11	3	95	76	48	24	10	3
February 2031 ...	94	71	39	16	5	1	93	71	38	16	5	1
February 2032 ...	92	66	31	11	3	0	92	65	31	11	3	0
February 2033 ...	90	61	25	7	1	0	90	60	25	7	1	0
February 2034 ...	88	56	20	5	1	0	88	56	20	5	1	0
February 2035 ...	87	51	16	3	0	0	86	51	16	3	0	0
February 2036 ...	84	47	13	2	0	0	84	47	13	2	0	0
February 2037 ...	82	43	10	1	0	0	82	43	10	1	0	0
February 2038 ...	80	39	8	1	0	0	80	39	8	1	0	0
February 2039 ...	77	36	7	1	0	0	77	36	6	1	0	0
February 2040 ...	74	32	5	0	0	0	74	32	5	0	0	0
February 2041 ...	72	29	4	0	0	0	71	29	4	0	0	0
February 2042 ...	68	26	3	0	0	0	68	26	3	0	0	0
February 2043 ...	65	23	2	0	0	0	65	23	2	0	0	0
February 2044 ...	61	21	2	0	0	0	61	21	2	0	0	0
February 2045 ...	57	18	1	0	0	0	57	18	1	0	0	0
February 2046 ...	53	16	1	0	0	0	53	16	1	0	0	0
February 2047 ...	49	14	1	0	0	0	48	14	1	0	0	0
February 2048 ...	44	12	1	0	0	0	43	11	1	0	0	0
February 2049 ...	39	10	0	0	0	0	38	9	0	0	0	0
February 2050 ...	33	8	0	0	0	0	32	8	0	0	0	0
February 2051 ...	28	6	0	0	0	0	27	6	0	0	0	0
February 2052 ...	21	4	0	0	0	0	20	4	0	0	0	0
February 2053 ...	15	3	0	0	0	0	14	3	0	0	0	0
February 2054 ...	7	1	0	0	0	0	7	1	0	0	0	0
February 2055 ...	1	0	0	0	0	0	1	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.0	10.9	5.1	3.0	2.1	1.5	18.9	10.8	5.1	2.9	2.0	1.4

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Classes FQ, QT and SQ				
	0%	100%	125%	250%	400%
Initial Percent	100	100	100	100	100
February 2027	97	91	90	83	74
February 2028	94	83	81	68	55
February 2029	91	76	72	56	40
February 2030	88	69	65	46	29
February 2031	85	63	58	38	22
February 2032	82	57	51	31	16
February 2033	79	51	46	25	12
February 2034	75	46	40	20	8
February 2035	71	41	35	17	6
February 2036	68	36	31	13	4
February 2037	64	32	27	11	3
February 2038	60	28	23	9	2
February 2039	56	25	20	7	2
February 2040	51	22	17	5	1
February 2041	47	19	15	4	1
February 2042	42	16	12	3	1
February 2043	37	13	10	2	0
February 2044	33	11	8	2	0
February 2045	27	8	6	1	0
February 2046	22	6	5	1	0
February 2047	17	5	3	1	0
February 2048	11	3	2	0	0
February 2049	5	1	1	0	0
February 2050	0	0	0	0	0
February 2051	0	0	0	0	0
February 2052	0	0	0	0	0
Weighted Average Life (years)	13.6	8.5	7.7	4.9	3.3

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Classes BF, BS and TP					Class TA					Class TZ				
	0%	175%	225%	325%	500%	0%	175%	225%	325%	500%	0%	175%	225%	325%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	99	95	94	92	88	98	93	93	93	93	105	105	98	86	64
February 2028	98	87	84	78	68	96	82	82	82	81	109	109	91	55	0
February 2029	97	76	71	62	47	94	69	69	69	56	114	114	83	25	0
February 2030	96	67	61	49	32	91	57	57	57	39	120	120	80	8	0
February 2031	95	59	52	39	22	89	46	46	46	27	125	125	79	1	0
February 2032	93	52	44	31	15	86	37	37	37	18	131	130	80	0	0
February 2033	92	46	37	24	10	83	29	29	29	13	137	131	79	0	0
February 2034	90	40	32	19	7	80	23	23	23	9	143	127	76	0	0
February 2035	89	35	27	15	5	76	18	18	18	6	150	121	71	0	0
February 2036	87	31	23	12	3	73	14	14	14	4	157	114	65	0	0
February 2037	85	27	19	9	2	69	11	11	11	3	164	106	59	0	0
February 2038	83	23	16	7	2	65	9	9	9	2	171	97	53	0	0
February 2039	80	20	13	6	1	61	7	7	7	1	179	87	47	0	0
February 2040	78	17	11	4	1	56	5	5	5	1	188	78	41	0	0
February 2041	75	15	9	3	0	51	4	4	4	1	196	70	35	0	0
February 2042	73	13	8	3	0	46	3	3	3	0	205	61	30	0	0
February 2043	70	11	6	2	0	41	2	2	2	0	215	54	26	0	0
February 2044	66	9	5	2	0	35	2	2	2	0	224	46	22	0	0
February 2045	63	8	4	1	0	28	1	1	1	0	235	40	18	0	0
February 2046	59	6	3	1	0	22	1	1	1	0	246	34	15	0	0
February 2047	55	5	3	1	0	15	1	1	1	0	257	28	12	0	0
February 2048	50	4	2	0	0	7	1	1	1	0	269	23	10	0	0
February 2049	46	3	2	0	0	0	0	0	0	0	273	19	8	0	0
February 2050	40	3	1	0	0	0	0	0	0	0	242	15	6	0	0
February 2051	35	2	1	0	0	0	0	0	0	0	209	11	4	0	0
February 2052	29	1	1	0	0	0	0	0	0	0	174	8	3	0	0
February 2053	22	1	0	0	0	0	0	0	0	0	135	5	2	0	0
February 2054	16	0	0	0	0	0	0	0	0	0	93	3	1	0	0
February 2055	8	0	0	0	0	0	0	0	0	0	49	1	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	8.1	6.8	5.1	3.6	14.1	5.7	5.7	5.7	4.0	26.8	16.3	12.3	2.3	1.2

**Security Group 23
CPR Prepayment Assumption Rates**

Distribution Date	Classes IJ, IL, JM and LF 2.45000% CMT					Classes IJ, IL, JM and LF 3.45000% CMT					Classes IJ, IL, JM and LF 6.97500% CMT					Classes IJ, IL, JM and LF 10.50000% CMT				
	0%	10%	15%	25%	30%	0%	10%	15%	25%	30%	0%	10%	15%	25%	30%	0%	10%	15%	25%	30%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	97	87	82	72	68	97	87	82	72	68	97	87	82	73	68	97	87	82	73	68
February 2028	93	75	67	52	45	93	75	67	52	46	94	76	68	53	46	94	76	68	53	46
February 2029	89	65	54	37	30	89	65	55	38	31	91	67	56	39	31	91	67	56	39	31
February 2030	84	55	44	27	20	85	56	45	27	21	88	58	46	28	21	89	58	46	28	21
February 2031	80	47	35	19	13	81	48	36	19	14	85	50	38	20	14	86	51	38	20	14
February 2032	75	40	28	13	9	77	41	29	14	9	81	43	31	14	10	82	44	31	15	10
February 2033	70	34	23	9	6	72	34	23	10	6	77	37	25	10	6	79	38	25	11	6
February 2034	65	28	18	7	4	67	29	18	7	4	73	31	20	7	4	75	32	20	8	4
February 2035	60	23	14	5	2	62	24	14	5	3	68	26	16	5	3	71	27	16	5	3
February 2036	54	19	11	3	2	56	20	11	3	2	63	22	12	4	2	66	23	13	4	2
February 2037	49	15	8	2	1	51	16	8	2	1	57	18	10	2	1	60	19	10	3	1
February 2038	43	12	6	1	1	45	13	6	1	1	51	14	7	2	1	54	15	8	2	1
February 2039	36	9	4	1	0	38	10	5	1	0	44	11	5	1	0	47	12	6	1	0
February 2040	30	7	3	1	0	31	7	3	1	0	37	8	4	1	0	40	9	4	1	0
February 2041	23	5	2	0	0	24	5	2	0	0	29	6	3	0	0	31	6	3	0	0
February 2042	15	3	1	0	0	16	3	1	0	0	20	4	1	0	0	22	4	2	0	0
February 2043	8	1	0	0	0	8	1	1	0	0	10	2	1	0	0	12	2	1	0	0
February 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.2	5.8	4.5	3.0	2.5	10.5	5.9	4.6	3.0	2.5	11.2	6.1	4.8	3.1	2.6	11.5	6.2	4.8	3.1	2.6

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Class VI					
	0%	100%	250%	420%	650%	900%
Initial Percent	100	100	100	100	100	100
February 2027	99	96	93	88	83	76
February 2028	98	90	80	69	55	42
February 2029	97	84	67	51	33	19
February 2030	95	77	56	37	20	9
February 2031	94	71	47	28	12	4
February 2032	93	66	39	20	7	2
February 2033	91	61	32	15	4	1
February 2034	89	56	27	11	3	0
February 2035	88	51	22	8	2	0
February 2036	86	47	18	6	1	0
February 2037	84	43	15	4	1	0
February 2038	82	39	13	3	0	0
February 2039	79	35	10	2	0	0
February 2040	77	32	8	2	0	0
February 2041	74	29	7	1	0	0
February 2042	71	26	6	1	0	0
February 2043	68	23	4	1	0	0
February 2044	65	20	4	0	0	0
February 2045	61	18	3	0	0	0
February 2046	57	15	2	0	0	0
February 2047	53	13	2	0	0	0
February 2048	49	11	1	0	0	0
February 2049	44	9	1	0	0	0
February 2050	39	7	1	0	0	0
February 2051	34	6	0	0	0	0
February 2052	28	4	0	0	0	0
February 2053	22	3	0	0	0	0
February 2054	15	1	0	0	0	0
February 2055	8	0	0	0	0	0
February 2056	0	0	0	0	0	0
Weighted Average Life (years)	19.9	10.8	6.1	4.0	2.7	2.0

**Security Group 25
PSA Prepayment Assumption Rates**

Distribution Date	Classes GF and TG					
	0%	100%	250%	440%	650%	900%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	93	84	73	60	45
February 2028 ...	97	86	70	53	36	21
February 2029 ...	96	80	59	38	22	9
February 2030 ...	94	74	49	28	13	4
February 2031 ...	93	68	41	20	8	2
February 2032 ...	91	63	34	14	5	1
February 2033 ...	89	58	28	10	3	0
February 2034 ...	87	53	24	7	2	0
February 2035 ...	84	48	20	5	1	0
February 2036 ...	82	44	16	4	1	0
February 2037 ...	79	40	13	3	0	0
February 2038 ...	77	36	11	2	0	0
February 2039 ...	74	33	9	1	0	0
February 2040 ...	70	30	7	1	0	0
February 2041 ...	67	26	6	1	0	0
February 2042 ...	63	24	5	0	0	0
February 2043 ...	59	21	4	0	0	0
February 2044 ...	55	18	3	0	0	0
February 2045 ...	51	16	2	0	0	0
February 2046 ...	46	13	2	0	0	0
February 2047 ...	41	11	1	0	0	0
February 2048 ...	35	9	1	0	0	0
February 2049 ...	29	7	1	0	0	0
February 2050 ...	22	5	0	0	0	0
February 2051 ...	16	3	0	0	0	0
February 2052 ...	8	2	0	0	0	0
February 2053 ...	1	0	0	0	0	0
February 2054 ...	0	0	0	0	0	0
February 2055 ...	0	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	17.6	10.1	5.4	3.1	2.0	1.3

**Security Group 26
PSA Prepayment Assumption Rates**

Distribution Date	Classes EF and EI					
	0%	100%	300%	545%	800%	1,100%
Initial Percent ...	100	100	100	100	100	100
February 2027 ...	99	95	88	80	71	60
February 2028 ...	98	89	72	54	38	22
February 2029 ...	96	82	59	36	20	7
February 2030 ...	95	76	47	24	10	2
February 2031 ...	93	71	38	16	5	1
February 2032 ...	92	65	31	10	3	0
February 2033 ...	90	60	25	7	1	0
February 2034 ...	88	55	20	5	1	0
February 2035 ...	86	51	16	3	0	0
February 2036 ...	84	47	13	2	0	0
February 2037 ...	82	43	10	1	0	0
February 2038 ...	79	39	8	1	0	0
February 2039 ...	77	35	6	1	0	0
February 2040 ...	74	32	5	0	0	0
February 2041 ...	71	29	4	0	0	0
February 2042 ...	68	26	3	0	0	0
February 2043 ...	64	23	2	0	0	0
February 2044 ...	61	21	2	0	0	0
February 2045 ...	57	18	1	0	0	0
February 2046 ...	53	16	1	0	0	0
February 2047 ...	48	13	1	0	0	0
February 2048 ...	43	11	1	0	0	0
February 2049 ...	38	9	0	0	0	0
February 2050 ...	32	8	0	0	0	0
February 2051 ...	26	6	0	0	0	0
February 2052 ...	20	4	0	0	0	0
February 2053 ...	13	3	0	0	0	0
February 2054 ...	6	1	0	0	0	0
February 2055 ...	0	0	0	0	0	0
February 2056 ...	0	0	0	0	0	0
Weighted Average Life (years)	18.9	10.8	5.1	2.9	2.0	1.4

**Security Group 27
PSA Prepayment Assumption Rates**

Distribution Date	Class B					Class E					Class EY				
	0%	150%	200%	255%	400%	0%	150%	200%	255%	400%	0%	150%	200%	255%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 2027	98	93	93	93	93	98	93	93	93	93	100	100	100	100	100
February 2028	95	83	83	83	81	95	83	83	83	80	100	100	100	100	100
February 2029	93	72	72	72	60	93	71	71	71	59	100	100	100	100	100
February 2030	90	62	62	62	45	90	61	61	61	44	100	100	100	100	100
February 2031	88	53	53	53	34	87	51	51	51	32	100	100	100	100	100
February 2032	85	44	44	44	25	84	42	42	42	23	100	100	100	100	100
February 2033	82	36	36	36	19	81	35	35	35	16	100	100	100	100	100
February 2034	78	30	30	30	14	78	28	28	28	12	100	100	100	100	100
February 2035	75	25	25	25	10	74	23	23	23	8	100	100	100	100	100
February 2036	71	21	21	21	8	70	18	18	18	5	100	100	100	100	100
February 2037	67	17	17	17	6	66	15	15	15	3	100	100	100	100	100
February 2038	63	14	14	14	4	62	11	11	11	1	100	100	100	100	100
February 2039	59	11	11	11	3	58	9	9	9	0	100	100	100	100	100
February 2040	54	9	9	9	2	53	7	7	7	0	100	100	100	100	82
February 2041	50	7	7	7	2	48	5	5	5	0	100	100	100	100	60
February 2042	44	6	6	6	1	43	3	3	3	0	100	100	100	100	43
February 2043	39	5	5	5	1	37	2	2	2	0	100	100	100	100	31
February 2044	33	4	4	4	1	31	1	1	1	0	100	100	100	100	22
February 2045	27	3	3	3	0	25	0	0	0	0	100	100	100	100	16
February 2046	21	2	2	2	0	19	0	0	0	0	100	89	89	89	11
February 2047	14	2	2	2	0	12	0	0	0	0	100	69	69	69	8
February 2048	7	1	1	1	0	4	0	0	0	0	100	52	52	52	5
February 2049	1	1	1	1	0	0	0	0	0	0	39	39	39	39	4
February 2050	1	1	1	1	0	0	0	0	0	0	28	28	28	28	2
February 2051	1	1	1	1	0	0	0	0	0	0	20	20	20	20	1
February 2052	0	0	0	0	0	0	0	0	0	0	13	13	13	13	1
February 2053	0	0	0	0	0	0	0	0	0	0	7	7	7	7	0
February 2054	0	0	0	0	0	0	0	0	0	0	3	3	3	3	0
February 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.9	6.6	6.6	6.6	4.6	13.6	6.1	6.1	6.1	4.3	23.7	22.7	22.7	22.7	16.4

PSA Prepayment Assumption Rates

Distribution Date	Classes HF and HS					Class NZ				
	0%	150%	200%	255%	400%	0%	150%	200%	255%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
February 2027	99	95	93	92	88	105	105	95	84	55
February 2028	97	87	83	79	70	109	109	83	55	0
February 2029	96	78	72	66	52	114	114	72	28	0
February 2030	94	69	62	55	39	120	120	66	12	0
February 2031	93	62	54	46	29	125	125	63	3	0
February 2032	91	55	47	38	22	131	131	64	0	0
February 2033	89	49	40	32	16	137	135	64	0	0
February 2034	87	44	34	26	12	143	134	63	0	0
February 2035	85	39	30	22	9	150	132	60	0	0
February 2036	83	35	25	18	7	157	127	57	0	0
February 2037	80	31	22	15	5	164	120	53	0	0
February 2038	78	27	18	12	4	171	113	49	0	0
February 2039	75	24	16	10	3	179	104	44	0	0
February 2040	72	21	13	8	2	188	96	40	0	0
February 2041	69	18	11	6	1	196	87	36	0	0
February 2042	66	16	9	5	1	205	79	31	0	0
February 2043	62	13	8	4	1	215	70	27	0	0
February 2044	59	12	6	3	1	224	62	24	0	0
February 2045	55	10	5	3	0	235	54	20	0	0
February 2046	50	8	4	2	0	246	47	17	0	0
February 2047	46	7	3	2	0	257	40	14	0	0
February 2048	41	6	3	1	0	269	33	12	0	0
February 2049	36	4	2	1	0	269	27	9	0	0
February 2050	31	3	2	1	0	231	21	7	0	0
February 2051	26	3	1	0	0	190	16	5	0	0
February 2052	20	2	1	0	0	146	12	4	0	0
February 2053	13	1	0	0	0	99	7	2	0	0
February 2054	7	1	0	0	0	49	3	1	0	0
February 2055	1	0	0	0	0	9	1	0	0	0
February 2056	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.5	8.7	7.2	6.0	4.1	26.1	17.8	11.3	2.3	1.0

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 2, 10, 11, 15, 16, 17, 20, 21, 25 and 26 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios,
- in the case of a Floating Rate, Inverse Floating Rate, Weighted Average Coupon or Toggle Class, the investor's own projection of levels of 30-day Average SOFR under a variety of scenarios and
- in the case of the Group 23 Securities, the investor's own projection of levels of CMT under a variety of scenarios.

No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, CMT Levels, 30-day Average SOFR levels or the yield of any Class.

Prepayments: Effect on Yields

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

- In the case of Regular Securities or MX Securities purchased at a premium (especially the Interest Only Classes), faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in the Interest Only Classes should also consider the risk that rapid rates of principal payments could result in the failure of investors to recover fully their investments.
- In the case of Regular Securities or MX Securities purchased at a discount (especially the Principal Only Class), slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- The rates of principal amortization on the Mortgage Loans underlying the Group 23 Trust Assets will depend upon the level of, and annual adjustments in, the applicable Mortgage Rates, with higher Mortgage Rates and earlier increases in Mortgage Rates affecting the rates of prepayments, which 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 fixed rate Mortgage Loans are likely to coincide with periods of low prevailing interest rates.

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

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

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

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

30-day Average SOFR: Effect on Yields of the Floating Rate, Inverse Floating Rate, Weighted Average Coupon or Toggle Securities

Low levels of 30-day Average SOFR can reduce the yield of the Floating Rate Classes. High levels of 30-day Average SOFR can reduce the yield of the Inverse Floating Rate and, under certain circumstances, Classes GT, TY and TG. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of 30-day Average SOFR and certain Inverse Floating Rate Classes may not benefit from particularly low levels of 30-day Average SOFR because the rate on such Classes is capped at a maximum rate described under "Terms Sheet — Interest Rates." Additionally, with respect to the Toggle Classes, if 30-day Average SOFR is either lower or higher than the specified levels set forth under "Terms Sheet — Interest Rates" in this Supplement, then the yield on such Toggle Classes will be reduced and could result in significant losses to you.

CMT: Effect on Yields of the Group 23 Securities

Low levels of CMT can reduce the yield of the Group 23 Securities. See "Risk Factors — After the initial fixed rate period of the mortgage loans underlying the group 23 trust assets, the mortgage rates on such mortgage loans adjust annually based on CMT, the level of which will affect the yield on the related securities" in this Supplement.

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

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

Yield Tables

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PSA or CPR, as applicable, and, in the case of the Inverse Floating Rate, Toggle and Weighted Average Coupon Classes, at various constant levels of 30-day Average SOFR and, in the case of Classes IJ and IL at various constant levels of 30-day Average SOFR and CMT.

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

The yields were calculated by

1. determining the monthly discount rates that, when applied to the applicable assumed streams of cash flows to be paid on the applicable Class, would cause the discounted present value of

the assumed streams of cash flows to equal the assumed purchase price of that Class plus accrued interest (in the case of the interest-bearing Classes), and

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

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate, Toggle and Weighted Average Coupon Class for each Accrual Period following the first Accrual Period will be based on the indicated level of 30-day Average SOFR (2) the Mortgage Rates applicable to the Mortgage Loans underlying the Group 23 Trust Assets for each Accrual Period after the next Mortgage Rate adjustment date will be based on the indicated level of CMT and (3) the purchase price of each Class (expressed as a percentage of Original Class Principal Balance or original Class Notional Balance) plus accrued interest (in the case of the interest-bearing Classes) is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

SECURITY GROUP 2

**Sensitivity of Class PO to Prepayments
Assumed Price 85.0%**

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
1.7%	3.8%	5.7%	10.2%	14.9%

SECURITY GROUP 3

**Sensitivity of Class SE to Prepayments
Assumed Price 11.19140625%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>125%</u>	<u>225%</u>	<u>275%</u>	<u>500%</u>
2.65853%	24.4%	18.1%	14.8%	(0.3)%
3.65853%	14.5%	8.2%	5.0%	(10.0)%
4.95427%	1.2%	(5.0)%	(8.1)%	(23.0)%
6.25000% and above	**	**	**	**

SECURITY GROUP 4

**Sensitivity of Class SA to Prepayments
Assumed Price 7.0%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>190%</u>	<u>230%</u>	<u>400%</u>
2.7%	34.1%	34.1%	34.1%	26.5%
3.7%	17.3%	17.3%	17.3%	8.6%
4.7%	0.3%	0.3%	0.3%	(9.5)%
5.7% and above	**	**	**	**

**Sensitivity of Class SL to Prepayments
Assumed Price 4.75%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>190%</u>	<u>230%</u>	<u>400%</u>
2.7%	43.3%	43.3%	43.3%	36.3%
3.7%	18.4%	18.4%	18.4%	9.8%
4.4%	0.8%	0.8%	0.8%	(8.9)%
5.1% and above	**	**	**	**

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

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

SECURITY GROUP 5

Sensitivity of Class BI to Prepayments Assumed Price 14.75%*

PSA Prepayment Assumption Rates				
<u>195%</u>	<u>225%</u>	<u>300%</u>	<u>500%</u>	<u>574%</u>
19.5%	19.5%	19.5%	5.9%	0.1%

SECURITY GROUP 6

Sensitivity of Class SC to Prepayments Assumed Price 6.25%*

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>190%</u>	<u>290%</u>	<u>400%</u>
2.750%	41.9%	39.7%	34.3%	28.2%
3.750%	23.3%	21.1%	15.4%	9.1%
4.725%	5.3%	3.0%	(2.8)%	(9.5)%
5.700% and above	**	**	**	**

SECURITY GROUP 8

Sensitivity of Class SD to Prepayments Assumed Price 2.25%*

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>250%</u>	<u>420%</u>	<u>650%</u>	<u>900%</u>
2.70000000%	79.7%	73.4%	66.2%	56.3%	45.3%
3.70000000%	26.3%	18.8%	10.0%	(2.2)%	(15.9)%
4.04905063%	8.4%	0.2%	(9.4)%	(23.1)%	(38.9)%
4.39810126% and above	**	**	**	**	**

Sensitivity of Class TD to Prepayments Assumed Price 0.75%

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>250%</u>	<u>420%</u>	<u>650%</u>	<u>900%</u>
4.35000000% and below	**	**	**	**	**
4.37405063%	6,278.4%	6,254.4%	6,227.0%	6,189.4%	6,148.1%
4.39810126%	***	***	***	***	***
4.39905063%	***	***	***	***	***
4.40000000%	***	***	***	***	***
4.42500000%	5,121.9%	5,101.4%	5,077.9%	5,045.7%	5,010.3%
4.45000000% and above	**	**	**	**	**

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

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

*** More than 10,000%.

SECURITY GROUP 9

**Sensitivity of Class KI to Prepayments
Assumed Price 12.5%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>305%</u>	<u>419%</u>	<u>500%</u>	<u>700%</u>
29.3%	10.5%	0.0%	(7.1)%	(23.4)%

SECURITY GROUP 10

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

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
2.66154%	25.7%	14.0%	4.6%	(14.4)%	(31.9)%
3.66154%	18.2%	6.4%	(3.1)%	(22.6)%	(40.5)%
5.49577%	4.1%	(7.9)%	(17.6)%	(37.8)%	(57.0)%
7.33000% and above	**	**	**	**	**

SECURITY GROUP 11

**Sensitivity of Class IO to Prepayments
Assumed Price 10.75%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>913%</u>	<u>1,000%</u>
53.2%	41.2%	31.4%	11.7%	0.0%	(6.5)%

SECURITY GROUP 12

**Sensitivity of Class SJ to Prepayments
Assumed Price 3.25%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
2.700%	75.8%	65.9%	58.1%	42.6%	28.9%
3.700%	38.5%	28.0%	19.5%	2.7%	(12.3)%
4.375%	14.6%	3.3%	(5.9)%	(24.4)%	(41.3)%
5.050% and above	**	**	**	**	**

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

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

SECURITY GROUP 13

**Sensitivity of Class DI to Prepayments
Assumed Price 14.75%***

PSA Prepayment Assumption Rates				
<u>293%</u>	<u>350%</u>	<u>393%</u>	<u>674%</u>	<u>700%</u>
4.4%	4.4%	4.4%	0.0%	(1.7)%

SECURITY GROUP 15

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

30-day Average SOFR	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
2.66154%	68.2%	56.0%	46.2%	26.2%	7.9%
3.66154%	36.5%	24.3%	14.4%	(5.7)%	(24.4)%
4.42077%	13.5%	1.2%	(8.8)%	(29.4)%	(49.0)%
5.18000% and above . . .	**	**	**	**	**

**Sensitivity of Class GT to Prepayments
Assumed Price 1.75%***

30-day Average SOFR	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
5.18% and below	56.7%	44.3%	34.3%	13.9%	(5.0)%
5.24%	14.2%	1.7%	(8.5)%	(29.5)%	(49.8)%
5.30% and above	**	**	**	**	**

SECURITY GROUP 16

**Sensitivity of Class SU to Prepayments
Assumed Price 6.25%***

30-day Average SOFR	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
2.66154%	61.8%	50.3%	41.0%	22.5%	5.5%
3.66154%	42.6%	31.0%	21.7%	2.7%	(14.6)%
5.08077%	16.5%	4.6%	(5.1)%	(25.0)%	(43.5)%
6.50000% and above	**	**	**	**	**

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

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

**Sensitivity of Class TU to Prepayments
Assumed Price 1.75%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
6.500% and below	57.3%	46.0%	37.0%	18.9%	2.5%
6.525%	23.5%	11.9%	2.4%	(16.8)%	(34.5)%
6.550% and above	**	**	**	**	**

SECURITY GROUP 17

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>455%</u>	<u>750%</u>	<u>1,000%</u>
2.66154%	59.1%	47.7%	38.5%	20.0%	3.2%
3.66154%	43.2%	31.7%	22.3%	3.6%	(13.6)%
5.38077%	16.8%	4.9%	(4.8)%	(24.5)%	(42.9)%
7.10000% and above	**	**	**	**	**

SECURITY GROUP 18

**Sensitivity of Class SN to Prepayments
Assumed Price 1.75%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>420%</u>	<u>650%</u>	<u>900%</u>
2.700%	109.1%	98.1%	85.1%	66.3%	44.1%
3.700%	38.6%	28.6%	16.8%	(0.3)%	(20.8)%
4.075%	14.3%	4.7%	(6.7)%	(23.4)%	(43.6)%
4.450% and above	**	**	**	**	**

SECURITY GROUP 19

**Sensitivity of Class SP to Prepayments
Assumed Price 1.75%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>420%</u>	<u>650%</u>	<u>900%</u>
2.700%	108.9%	97.5%	84.1%	64.7%	41.6%
3.700%	38.4%	28.4%	16.3%	(1.1)%	(22.2)%
4.075%	14.2%	4.6%	(7.0)%	(23.9)%	(44.4)%
4.450% and above	**	**	**	**	**

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

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

SECURITY GROUP 20

**Sensitivity of Class SY to Prepayments
Assumed Price 3.25%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>545%</u>	<u>800%</u>	<u>1,100%</u>
2.66154%	80.2%	67.7%	51.5%	33.5%	10.3%
3.66154%	42.9%	30.5%	14.5%	(3.6)%	(27.0)%
4.40577%	16.6%	4.3%	(11.9)%	(30.3)%	(54.8)%
5.15000% and above	**	**	**	**	**

**Sensitivity of Class TY to Prepayments
Assumed Price 1.5%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>545%</u>	<u>800%</u>	<u>1,100%</u>
5.15% and below	68.8%	56.1%	39.5%	21.0%	(3.0)%
5.25%	18.0%	5.4%	(11.2)%	(30.1)%	(55.5)%
5.35% and above	**	**	**	**	**

SECURITY GROUP 21

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>125%</u>	<u>250%</u>	<u>400%</u>
2.66154%	17.8%	16.1%	7.3%	(3.8)%
3.66154%	7.7%	6.0%	(2.4)%	(13.0)%
4.65577%	(3.5)%	(5.1)%	(13.1)%	(23.2)%
5.65000% and above	**	**	**	**

SECURITY GROUP 22

**Sensitivity of Class BS to Prepayments
Assumed Price 5.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>175%</u>	<u>225%</u>	<u>325%</u>	<u>500%</u>
2.7%	56.7%	54.2%	49.1%	39.9%
3.7%	32.7%	30.1%	24.7%	15.0%
4.7%	9.4%	6.6%	0.8%	(9.6)%
5.7% and above	**	**	**	**

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

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

SECURITY GROUP 23

Sensitivity of Class IJ to Prepayments

Assumed Price 3.5%*

CMT: 2.45000%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	3.2%	(2.4)%	(14.2)%	(20.4)%
3.65753%	**	**	**	**
7.47877%	**	**	**	**
11.30000% and above	**	**	**	**

Sensitivity of Class IJ to Prepayments

Assumed Price 3.5%*

CMT: 3.45000%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	32.2%	25.8%	12.5%	5.5%
3.65753%	0.0%	(5.6)%	(17.2)%	(23.3)%
7.47877%	**	**	**	**
11.30000% and above	**	**	**	**

Sensitivity of Class IJ to Prepayments

Assumed Price 3.5%*

CMT: 6.97500%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	96.0%	88.1%	71.4%	62.6%
3.65753%	67.9%	60.6%	45.3%	37.3%
7.47877%	(13.8)%	(19.0)%	(29.9)%	(35.6)%
11.30000% and above	**	**	**	**

Sensitivity of Class IJ to Prepayments

Assumed Price 3.5%*

CMT: 10.50000%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	98.3%	90.3%	73.4%	64.6%
3.65753%	71.7%	64.3%	48.8%	40.6%
7.47877%	11.6%	5.7%	(6.7)%	(13.2)%
11.30000% and above	(73.0)%	(73.0)%	(73.0)%	(73.0)%

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

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

Sensitivity of Class II to Prepayments
Assumed Price 3.75%*
CMT: 2.45000%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	3.2%	(2.4)%	(14.2)%	(20.4)%
3.65753%	**	**	**	**
7.50377%	**	**	**	**
11.35000% and above	**	**	**	**

Sensitivity of Class II to Prepayments
Assumed Price 3.75%*
CMT: 3.45000%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	30.2%	23.9%	10.7%	3.8%
3.65753%	0.2%	(5.4)%	(17.0)%	(23.1)%
7.50377%	**	**	**	**
11.35000% and above	**	**	**	**

Sensitivity of Class II to Prepayments
Assumed Price 3.75%*
CMT: 6.97500%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	90.4%	82.6%	66.2%	57.6%
3.65753%	64.3%	57.1%	42.0%	34.1%
7.50377%	(13.6)%	(18.8)%	(29.7)%	(35.4)%
11.35000% and above	**	**	**	**

Sensitivity of Class II to Prepayments
Assumed Price 3.75%*
CMT: 10.50000%

<u>30-day Average SOFR</u>	<u>CPR Prepayment Assumption Rates</u>			
	<u>10%</u>	<u>15%</u>	<u>25%</u>	<u>30%</u>
2.65753%	92.8%	84.9%	68.4%	59.7%
3.65753%	68.2%	60.9%	45.6%	37.5%
7.50377%	10.8%	4.9%	(7.4)%	(13.9)%
11.35000% and above	(73.3)%	(73.3)%	(73.3)%	(73.3)%

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

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

SECURITY GROUP 25

**Sensitivity of Class TG to Prepayments
Assumed Price 1.25%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>440%</u>	<u>650%</u>	<u>900%</u>
5.10% and below	69.6%	56.9%	39.8%	19.2%	(8.4)%
5.55%	30.7%	19.6%	4.7%	(13.2)%	(37.2)%
6.00% and above	**	**	**	**	**

SECURITY GROUP 26

**Sensitivity of Class EI to Prepayments
Assumed Price 9.0%***

<u>PSA Prepayment Assumption Rates</u>					
<u>100%</u>	<u>300%</u>	<u>545%</u>	<u>800%</u>	<u>1,094%</u>	<u>1,100%</u>
72.5%	59.6%	42.8%	24.0%	0.1%	(0.5)%

SECURITY GROUP 27

**Sensitivity of Class HS to Prepayments
Assumed Price 7.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>255%</u>	<u>400%</u>
2.7%	36.3%	33.5%	30.4%	22.0%
3.7%	19.9%	17.1%	13.9%	5.2%
4.7%	3.5%	0.6%	(2.7)%	(11.6)%
5.7% and above	**	**	**	**

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

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

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 Orrick, Herrington & Sutcliffe LLP, the Trust will constitute a Double REMIC Series as to the Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Trust Assets, a Single REMIC Series as to the Group 7 Trust Assets, a Single REMIC Series as to the Group 8 Trust Assets, a Single REMIC Series as to the Group 12 Trust Assets, a Single REMIC Series as to the Group 14 Trust

Assets, a Single REMIC Series as to the Group 18 Trust Assets, a Single REMIC Series as to the Group 19 Trust Assets and a Double REMIC Series as to the Group 23 Trust Assets, each for United States federal income tax purposes. Separate REMIC elections will be made for the Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Issuing REMIC, the Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Pooling REMIC, the Group 7 REMIC, the Group 8 REMIC, the Group 12 REMIC, the Group 14 REMIC, the Group 18 REMIC, the Group 19 REMIC, the Group 23 Issuing REMIC and the Group 23 Pooling REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Issuing REMIC, the Group 7 REMIC, the Group 8 REMIC, the Group 12 REMIC, the Group 14 REMIC, the Group 18 REMIC, the Group 19 REMIC or the Group 23 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 Principal Only, Notional and Accrual Classes of Regular Securities will be issued with original issue discount (“OID”), and certain other Classes of Regular Securities may be issued with OID. See *“Certain United States Federal Income Tax Consequences — Tax Treatment of Regular Securities — Original Issue Discount,” “— Variable Rate Securities” and “— Interest Weighted Securities and Non-VRDI Securities” in the Base Offering Circular.*

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities (as described in *“Yield, Maturity and Prepayment Considerations”* in this Supplement) is as follows:

<u>Group(s)</u>	<u>PSA or CPR</u>
1 and 9	305% PSA
2, 10, 11, 12, 15, 16 and 17	455% PSA
3, 5 and 22	225% PSA
4 and 6	190% PSA
7, 8, 18, 19 and 24	420% PSA
13	350% PSA
14	450% PSA
20 and 26	545% PSA
21	125% PSA
23	15% CPR
25	440% PSA
27	200% PSA

In the case of the Floating Rate, Inverse Floating Rate and Toggle Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under “Interest Rates.” No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of 30-day Average SOFR or CMT at any time after the date of this Supplement. See *“Certain United States Federal Income Tax Consequences” in the Base Offering Circular.*

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

real property” for REITs as described in “Certain United States Federal Income Tax Consequences” in the Base Offering Circular.

Residual Securities

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

<u>Residual Securities</u>	<u>Trust REMIC</u>
Class RR Securities	Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Issuing REMIC and Group 1, 2, 3, 4, 5, 6, 9, 10, 11, 13, 15, 16, 17, 20, 21, 22, 24, 25, 26 and 27 Pooling REMIC
Class R7 Securities	Group 7 REMIC
Class R8 Securities	Group 8 REMIC
Class R12 Securities	Group 12 REMIC
Class R14 Securities	Group 14 REMIC
Class R18 Securities	Group 18 REMIC
Class R19 Securities	Group 19 REMIC
Class RR23 Securities	Group 23 Issuing REMIC and Group 23 Pooling 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 REMIC or Trust REMICs, as applicable, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMIC or Trust REMICs, as applicable. 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 REMIC or Trust REMICs, as applicable, 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 REMIC’s or Trust REMICs’, as applicable, 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 Invest-

ors — 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 assumption as set forth under “Certain United States Federal Income Tax Consequences — Regular Securities” in this Supplement.

MX Securities

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

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

ERISA MATTERS

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

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

Governmental plans and certain church plans, while not subject to the fiduciary responsibility provisions of ERISA or the prohibited transaction provisions of ERISA and the Code, may nevertheless be subject to local, state or other federal laws that are substantially similar to the foregoing provisions of ERISA and the Code (“Similar Law”).

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

See “ERISA Considerations” in the Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

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

other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest, if any, from (1) February 1, 2026 on the Fixed Rate and Delay Classes and (2) February 20, 2026 on the Floating Rate, Inverse Floating Rate, Toggle and Weighted Average Coupon Classes other than the Delay Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

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

LEGAL MATTERS

Certain legal matters will be passed upon for Ginnie Mae by Hunton Andrews Kurth LLP, for the Trust by Orrick, Herrington & Sutcliffe LLP, and for the Trustee by Faegre Drinker Biddle & Reath LLP.

Schedule I

Available Combinations(1)

Class	REMIC Securities		MX Securities					
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 6								
Combination 1								
GZ	\$ 10,043,471	Z	\$ 14,422,000	SUP	4.50%	FIX/Z	38385MYW0	February 2056
JZ	4,378,529							
Security Group 9								
Combination 2(6)								
K	\$177,065,000	CK	\$177,065,000	SEQ/AD	4.50%	FIX	38385MYX8	December 2044
		DK	177,065,000	SEQ/AD	4.25	FIX	38385MYY6	December 2044
		EK	177,065,000	SEQ/AD	4.00	FIX	38385MYZ3	December 2044
		KA	177,065,000	SEQ/AD	5.00	FIX	38385MZA7	December 2044
		KB	177,065,000	SEQ/AD	4.75	FIX	38385MZB5	December 2044
		KC	177,065,000	SEQ/AD	4.50	FIX	38385MZC3	December 2044
		KD	177,065,000	SEQ/AD	4.25	FIX	38385MZD1	December 2044
		KE	177,065,000	SEQ/AD	4.00	FIX	38385MZE9	December 2044
		KI	35,413,000	NTL(SEQ/AD)	5.00	FIX/IO	38385MZF6	December 2044
Security Group 13								
Combination 3(6)								
D	\$ 75,000,000	DA	\$ 75,000,000	PAC/AD	5.00%	FIX	38385MZG4	February 2056
		DB	75,000,000	PAC/AD	4.75	FIX	38385MZH2	February 2056
		DC	75,000,000	PAC/AD	4.50	FIX	38385MZJ8	February 2056
		DE	75,000,000	PAC/AD	4.25	FIX	38385MZK5	February 2056
		DG	75,000,000	PAC/AD	4.00	FIX	38385MZL3	February 2056
		DI	20,454,545	NTL(PAC/AD)	5.50	FIX/IO	38385MZM1	February 2056
Combination 4								
ZD	\$ 10,000,000	DZ	\$ 18,073,938	SUP	5.50%	FIX/Z	38385MZN9	February 2056
ZE	8,073,938							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 14								
Combination 5								
PM	\$ 68,389,000	PT	\$ 75,000,000	PT	5.00%	FIX	38385MZP4	February 2056
PN	6,611,000							
Security Group 21								
Combination 6								
FQ	\$ 24,917,297	QT	\$ 24,917,297	SC/PT	6.50%	FIX	38385MZQ2	May 2051
SQ	24,917,297							
Security Group 22								
Combination 7								
TA	\$ 6,950,000	TP	\$ 8,333,333	PT	4.50%	FIX	38385MZR0	February 2056
TZ	1,383,333							
Security Group 23								
Combination 8								
IL	\$ 28,035,563	IJ	\$ 28,035,563	NTL(PT)	(5)	WAC/IO/DLY	38385MZS8	August 2049
LF	28,035,563	JM	28,035,563	PT	(5)	FLT/WAC/DLY	38385MZT6	August 2049
Security Group 27								
Combination 9								
E	\$ 50,635,000	B	\$ 52,036,000	PAC/AD	4.50%	FIX	38385MZU3	January 2056
EY	1,401,000							

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

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

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

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

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

(6) In the case of Combinations 2 and 3, various subcombinations are permitted. See "Description of the Securities — Modification and Exchange" in the Base Offering Circular for a discussion of subcombinations.

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Class HD</u>	<u>Classes M and MZ (in the aggregate)</u>	<u>Classes AB, AL, FA and FL (in the aggregate)</u>	<u>Classes LA and LZ (in the aggregate)</u>
Initial Balance	\$6,904,000.00	\$50,173,000.00	\$182,196,000.00	\$10,005,000.00
March 2026	6,797,133.44	49,842,276.88	181,592,459.34	9,910,038.14
April 2026	6,688,622.18	49,505,074.77	180,937,327.79	9,811,734.83
May 2026	6,578,484.19	49,161,434.92	180,230,875.55	9,710,166.17
June 2026	6,466,742.36	48,811,403.76	179,473,412.39	9,605,411.40
July 2026	6,353,424.48	48,455,032.84	178,665,287.47	9,497,552.82
August 2026	6,238,563.22	48,092,378.78	177,806,889.07	9,386,675.62
September 2026	6,122,258.14	47,723,650.44	176,898,644.34	9,272,867.83
October 2026	6,004,548.55	47,348,911.40	175,941,018.90	9,156,220.15
November 2026	5,885,478.31	46,968,230.11	174,934,516.49	9,036,825.82
December 2026	5,765,218.12	46,581,975.61	173,879,678.51	8,914,780.53
January 2027	5,643,815.11	46,190,219.65	172,777,083.51	8,790,182.23
February 2027	5,521,320.65	45,793,038.51	171,627,346.65	8,666,839.57
March 2027	5,397,790.19	45,390,512.97	170,431,119.13	8,544,738.82
April 2027	5,273,283.17	44,982,728.18	169,189,087.52	8,423,866.39
May 2027	5,147,862.92	44,569,773.61	167,901,973.07	8,304,208.85
June 2027	5,021,837.25	44,152,345.25	166,570,531.00	8,185,752.89
July 2027	4,895,745.99	43,731,735.54	165,195,549.70	8,068,485.34
August 2027	4,769,919.79	43,308,740.55	163,777,849.88	7,952,393.18
September 2027	4,644,388.49	42,883,411.85	162,318,283.77	7,837,463.50
October 2027	4,519,184.58	42,455,803.85	160,817,734.13	7,723,683.54
November 2027	4,394,343.05	42,025,973.74	159,277,113.37	7,611,040.68
December 2027	4,269,901.36	41,593,981.40	157,697,362.48	7,499,522.39
January 2028	4,145,899.26	41,159,889.38	156,079,450.08	7,389,116.32
February 2028	4,022,378.75	40,723,762.80	154,424,371.32	7,279,810.21
March 2028	3,899,383.93	40,285,669.28	152,733,146.76	7,171,591.95
April 2028	3,776,960.93	39,845,678.87	151,054,496.06	7,064,449.53
May 2028	3,655,157.72	39,403,863.99	149,388,313.39	6,958,371.08
June 2028	3,534,480.46	38,961,481.58	147,734,493.74	6,853,344.86
July 2028	3,416,303.50	38,522,069.38	146,092,932.90	6,749,359.23
August 2028	3,300,594.67	38,085,608.01	144,463,527.46	6,646,402.68
September 2028	3,187,322.19	37,652,078.20	142,846,174.77	6,544,463.81
October 2028	3,076,454.57	37,221,460.83	141,240,772.98	6,443,531.36
November 2028	2,967,960.74	36,793,736.87	139,647,221.03	6,343,594.16
December 2028	2,861,809.90	36,368,887.46	138,065,418.60	6,244,641.17
January 2029	2,757,971.64	35,946,893.81	136,495,266.15	6,146,661.45
February 2029	2,656,415.86	35,527,737.30	134,936,664.89	6,049,644.20
March 2029	2,557,112.81	35,111,399.39	133,389,516.78	5,953,578.68
April 2029	2,460,033.06	34,697,861.69	131,853,724.54	5,858,454.32
May 2029	2,365,147.51	34,287,105.90	130,329,191.60	5,764,260.62
June 2029	2,272,427.36	33,879,113.88	128,815,822.15	5,670,987.19
July 2029	2,181,844.16	33,473,867.57	127,313,521.08	5,578,623.76
August 2029	2,093,369.75	33,071,349.05	125,822,194.03	5,487,160.16
September 2029	2,006,976.32	32,671,540.50	124,341,747.34	5,396,586.33

<u>Distribution Date</u>	<u>Class HD</u>	<u>Classes M and MZ (in the aggregate)</u>	<u>Classes AB, AL, FA and FL (in the aggregate)</u>	<u>Classes LA and LZ (in the aggregate)</u>
October 2029	\$1,922,636.33	\$32,274,424.22	\$122,872,088.05	\$ 5,306,892.29
November 2029	1,840,322.55	31,879,982.64	121,413,123.91	5,218,068.19
December 2029	1,760,008.09	31,488,198.28	119,964,763.39	5,130,104.27
January 2030	1,681,666.30	31,099,053.80	118,526,915.62	5,042,990.87
February 2030	1,605,270.90	30,712,531.94	117,099,490.44	4,956,718.42
March 2030	1,530,795.83	30,328,615.58	115,682,398.35	4,871,277.46
April 2030	1,458,215.37	29,947,287.70	114,275,550.54	4,786,658.63
May 2030	1,387,504.06	29,568,531.39	112,878,858.88	4,702,852.65
June 2030	1,318,636.74	29,192,329.86	111,492,235.88	4,619,850.35
July 2030	1,251,588.55	28,818,666.40	110,115,594.73	4,537,642.64
August 2030	1,186,334.86	28,447,524.45	108,748,849.26	4,456,220.53
September 2030	1,122,851.35	28,078,887.52	107,391,913.97	4,376,199.14
October 2030	1,061,113.98	27,712,739.25	106,044,703.97	4,297,569.33
November 2030	1,001,098.94	27,349,063.38	104,707,135.04	4,220,307.40
December 2030	942,782.74	26,987,843.75	103,379,123.58	4,144,390.00
January 2031	886,142.11	26,629,064.32	102,060,586.62	4,069,794.20
February 2031	831,154.07	26,272,709.13	100,751,441.82	3,996,497.46
March 2031	777,795.89	25,918,762.34	99,451,607.44	3,924,477.61
April 2031	726,045.09	25,567,208.22	98,161,002.38	3,853,712.84
May 2031	675,879.45	25,218,031.12	96,879,546.11	3,784,181.74
June 2031	627,277.02	24,871,215.50	95,607,158.75	3,715,863.23
July 2031	580,216.05	24,526,745.94	94,343,760.98	3,648,736.60
August 2031	534,675.08	24,184,607.10	93,089,274.10	3,582,781.49
September 2031	490,632.89	23,844,783.74	91,843,619.99	3,517,977.88
October 2031	448,068.47	23,507,260.72	90,606,721.09	3,454,306.09
November 2031	406,961.10	23,172,023.00	89,378,500.47	3,391,746.76
December 2031	367,290.22	22,839,055.65	88,158,881.72	3,330,280.88
January 2032	329,035.60	22,508,343.81	86,947,789.05	3,269,889.74
February 2032	292,177.14	22,179,872.75	85,745,147.19	3,210,554.94
March 2032	256,695.06	21,853,627.80	84,552,792.59	3,152,258.43
April 2032	222,569.74	21,529,594.41	83,376,108.24	3,094,982.41
May 2032	189,781.81	21,207,758.13	82,214,894.05	3,038,709.43
June 2032	158,312.13	20,888,104.57	81,068,952.49	2,983,422.29
July 2032	128,141.77	20,570,619.46	79,938,088.48	2,929,104.13
August 2032	99,252.01	20,255,288.62	78,822,109.40	2,875,738.33
September 2032	71,653.27	19,942,097.96	77,720,825.07	2,823,308.56
October 2032	47,374.52	19,631,033.48	76,634,047.67	2,771,798.80
November 2032	26,344.84	19,322,081.27	75,561,591.76	2,721,193.25
December 2032	8,494.51	19,015,227.52	74,503,274.24	2,671,476.42
January 2033	0.00	18,710,458.48	73,458,914.28	2,622,633.06
February 2033	0.00	18,407,760.53	72,428,333.37	2,574,648.17
March 2033	0.00	18,107,120.12	71,411,355.22	2,527,507.02
April 2033	0.00	17,808,523.77	70,407,805.74	2,481,195.13
May 2033	0.00	17,511,958.11	69,417,513.07	2,435,698.26
June 2033	0.00	17,217,409.86	68,440,307.49	2,391,002.40
July 2033	0.00	16,927,416.89	67,476,021.41	2,347,093.80
August 2033	0.00	16,642,078.03	66,524,489.36	2,303,958.91

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September 2033	\$ 0.00	\$16,361,320.60	\$ 65,585,547.97	\$ 2,261,584.45
October 2033	0.00	16,085,073.05	64,659,035.89	2,219,957.33
November 2033	0.00	15,813,264.93	63,744,793.82	2,179,064.70
December 2033	0.00	15,545,826.85	62,842,664.48	2,138,893.92
January 2034	0.00	15,282,690.50	61,952,492.55	2,099,432.57
February 2034	0.00	15,023,788.62	61,074,124.68	2,060,668.43
March 2034	0.00	14,769,055.00	60,207,409.43	2,022,589.50
April 2034	0.00	14,518,424.41	59,352,197.30	1,985,183.99
May 2034	0.00	14,271,832.65	58,508,340.66	1,948,440.27
June 2034	0.00	14,029,216.52	57,675,693.73	1,912,346.96
July 2034	0.00	13,790,513.75	56,854,112.58	1,876,892.83
August 2034	0.00	13,555,663.06	56,043,455.09	1,842,066.86
September 2034	0.00	13,324,604.11	55,243,580.93	1,807,858.23
October 2034	0.00	13,097,277.48	54,454,351.55	1,774,256.27
November 2034	0.00	12,873,624.67	53,675,630.13	1,741,250.51
December 2034	0.00	12,653,588.07	52,907,281.60	1,708,830.67
January 2035	0.00	12,437,110.98	52,149,172.56	1,676,986.62
February 2035	0.00	12,224,137.55	51,401,171.33	1,645,708.43
March 2035	0.00	12,014,612.81	50,663,147.86	1,614,986.30
April 2035	0.00	11,808,482.61	49,934,973.76	1,584,810.62
May 2035	0.00	11,605,693.65	49,216,522.26	1,555,171.96
June 2035	0.00	11,406,193.47	48,507,668.18	1,526,061.02
July 2035	0.00	11,209,930.39	47,808,287.93	1,497,468.67
August 2035	0.00	11,016,853.54	47,118,259.47	1,469,385.93
September 2035	0.00	10,826,912.83	46,437,462.32	1,441,803.99
October 2035	0.00	10,640,058.95	45,765,777.50	1,414,714.17
November 2035	0.00	10,456,243.33	45,103,087.55	1,388,107.95
December 2035	0.00	10,275,418.17	44,449,276.48	1,361,976.94
January 2036	0.00	10,097,536.41	43,804,229.77	1,336,312.90
February 2036	0.00	9,922,551.71	43,167,834.36	1,311,107.75
March 2036	0.00	9,750,418.43	42,539,978.61	1,286,353.52
April 2036	0.00	9,581,091.66	41,920,552.28	1,262,042.39
May 2036	0.00	9,414,527.16	41,309,446.53	1,238,166.67
June 2036	0.00	9,250,681.39	40,706,553.91	1,214,718.79
July 2036	0.00	9,089,511.49	40,111,768.32	1,191,691.33
August 2036	0.00	8,930,975.23	39,524,985.00	1,169,076.97
September 2036	0.00	8,775,031.06	38,946,100.51	1,146,868.55
October 2036	0.00	8,621,638.08	38,375,012.73	1,125,059.01
November 2036	0.00	8,470,755.98	37,811,620.83	1,103,641.40
December 2036	0.00	8,322,345.12	37,255,825.25	1,082,608.90
January 2037	0.00	8,176,366.45	36,707,527.69	1,061,954.82
February 2037	0.00	8,032,781.52	36,166,631.11	1,041,672.57
March 2037	0.00	7,891,552.49	35,633,039.67	1,021,755.67
April 2037	0.00	7,752,642.10	35,106,658.78	1,002,197.75
May 2037	0.00	7,616,013.66	34,587,395.01	982,992.56
June 2037	0.00	7,481,631.06	34,075,156.15	964,133.95
July 2037	0.00	7,349,458.73	33,569,851.13	945,615.88

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August 2037	\$ 0.00	\$ 7,219,461.67	\$ 33,071,390.05	\$ 927,432.39
September 2037	0.00	7,091,605.42	32,579,684.14	909,577.66
October 2037	0.00	6,965,856.04	32,094,645.77	892,045.94
November 2037	0.00	6,842,180.14	31,616,188.40	874,831.58
December 2037	0.00	6,720,544.82	31,144,226.60	857,929.05
January 2038	0.00	6,600,917.71	30,678,676.02	841,332.90
February 2038	0.00	6,483,266.93	30,219,453.40	825,037.76
March 2038	0.00	6,367,561.10	29,766,476.49	809,038.36
April 2038	0.00	6,253,769.33	29,319,664.13	793,329.54
May 2038	0.00	6,141,861.21	28,878,936.16	777,906.21
June 2038	0.00	6,031,806.80	28,444,213.46	762,763.36
July 2038	0.00	5,923,576.61	28,015,417.90	747,896.09
August 2038	0.00	5,817,141.62	27,592,472.34	733,299.55
September 2038	0.00	5,712,473.28	27,175,300.64	718,969.01
October 2038	0.00	5,609,543.46	26,763,827.60	704,899.80
November 2038	0.00	5,508,324.46	26,357,978.98	691,087.32
December 2038	0.00	5,408,789.03	25,957,681.51	677,527.08
January 2039	0.00	5,310,910.34	25,562,862.82	664,214.65
February 2039	0.00	5,214,661.97	25,173,451.48	651,145.66
March 2039	0.00	5,120,017.92	24,789,376.96	638,315.84
April 2039	0.00	5,026,952.59	24,410,569.62	625,720.99
May 2039	0.00	4,935,440.76	24,036,960.71	613,356.97
June 2039	0.00	4,845,457.65	23,668,482.37	601,219.71
July 2039	0.00	4,756,978.81	23,305,067.58	589,305.23
August 2039	0.00	4,669,980.21	22,946,650.19	577,609.60
September 2039	0.00	4,584,438.18	22,593,164.88	566,128.96
October 2039	0.00	4,500,329.42	22,244,547.17	554,859.52
November 2039	0.00	4,417,630.99	21,900,733.40	543,797.56
December 2039	0.00	4,336,320.32	21,561,660.71	532,939.42
January 2040	0.00	4,256,375.17	21,227,267.06	522,281.49
February 2040	0.00	4,177,773.67	20,897,491.18	511,820.25
March 2040	0.00	4,100,494.27	20,572,272.59	501,552.21
April 2040	0.00	4,024,515.78	20,251,551.59	491,473.96
May 2040	0.00	3,949,817.32	19,935,269.23	481,582.14
June 2040	0.00	3,876,378.34	19,623,367.30	471,873.45
July 2040	0.00	3,804,178.62	19,315,788.36	462,344.66
August 2040	0.00	3,733,198.26	19,012,475.69	452,992.57
September 2040	0.00	3,663,417.64	18,713,373.27	443,814.06
October 2040	0.00	3,594,817.49	18,418,425.84	434,806.04
November 2040	0.00	3,527,378.81	18,127,578.81	425,965.50
December 2040	0.00	3,461,082.90	17,840,778.30	417,289.45
January 2041	0.00	3,395,911.37	17,557,971.11	408,774.99
February 2041	0.00	3,331,846.09	17,279,104.74	400,419.24
March 2041	0.00	3,268,869.26	17,004,127.33	392,219.37
April 2041	0.00	3,206,963.30	16,732,987.71	384,172.62
May 2041	0.00	3,146,110.95	16,465,635.35	376,276.27
June 2041	0.00	3,086,295.20	16,202,020.36	368,527.63

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July 2041	\$ 0.00	\$ 3,027,499.31	\$ 15,942,093.51	\$ 360,924.08
August 2041	0.00	2,969,706.80	15,685,806.17	353,463.03
September 2041	0.00	2,912,901.46	15,433,110.36	346,141.94
October 2041	0.00	2,857,067.33	15,183,958.69	338,958.32
November 2041	0.00	2,802,188.68	14,938,304.39	331,909.70
December 2041	0.00	2,748,250.06	14,696,101.29	324,993.69
January 2042	0.00	2,695,236.23	14,457,303.79	318,207.91
February 2042	0.00	2,643,132.22	14,221,866.92	311,550.03
March 2042	0.00	2,591,923.27	13,989,746.23	305,017.77
April 2042	0.00	2,541,594.87	13,760,897.87	298,608.88
May 2042	0.00	2,492,132.72	13,535,278.55	292,321.15
June 2042	0.00	2,443,522.75	13,312,845.53	286,152.41
July 2042	0.00	2,395,751.14	13,093,556.63	280,100.53
August 2042	0.00	2,348,804.24	12,877,370.18	274,163.41
September 2042	0.00	2,302,668.64	12,664,245.08	268,338.99
October 2042	0.00	2,257,331.16	12,454,140.73	262,625.25
November 2042	0.00	2,212,778.78	12,247,017.06	257,020.21
December 2042	0.00	2,168,998.72	12,042,834.54	251,521.90
January 2043	0.00	2,125,978.40	11,841,554.09	246,128.40
February 2043	0.00	2,083,705.42	11,643,137.19	240,837.84
March 2043	0.00	2,042,167.60	11,447,545.78	235,648.36
April 2043	0.00	2,001,352.92	11,254,742.30	230,558.13
May 2043	0.00	1,961,249.58	11,064,689.66	225,565.38
June 2043	0.00	1,921,845.96	10,877,351.27	220,668.33
July 2043	0.00	1,883,130.60	10,692,691.00	215,865.26
August 2043	0.00	1,845,092.25	10,510,673.17	211,154.48
September 2043	0.00	1,807,719.82	10,331,262.58	206,534.31
October 2043	0.00	1,771,002.41	10,154,424.47	202,003.13
November 2043	0.00	1,734,929.28	9,980,124.53	197,559.31
December 2043	0.00	1,699,489.85	9,808,328.89	193,201.28
January 2044	0.00	1,664,673.74	9,639,004.13	188,927.48
February 2044	0.00	1,630,470.70	9,472,117.23	184,736.38
March 2044	0.00	1,596,870.67	9,307,635.62	180,626.49
April 2044	0.00	1,563,863.73	9,145,527.15	176,596.33
May 2044	0.00	1,531,440.11	8,985,760.06	172,644.45
June 2044	0.00	1,499,590.23	8,828,303.04	168,769.43
July 2044	0.00	1,468,304.63	8,673,125.14	164,969.87
August 2044	0.00	1,437,574.00	8,520,195.84	161,244.40
September 2044	0.00	1,407,389.20	8,369,485.00	157,591.67
October 2044	0.00	1,377,741.23	8,220,962.87	154,010.35
November 2044	0.00	1,348,621.20	8,074,600.09	150,499.13
December 2044	0.00	1,320,020.40	7,930,367.66	147,056.75
January 2045	0.00	1,291,930.25	7,788,236.99	143,681.94
February 2045	0.00	1,264,342.30	7,648,179.81	140,373.47
March 2045	0.00	1,237,248.22	7,510,168.27	137,130.13
April 2045	0.00	1,210,639.84	7,374,174.84	133,950.71
May 2045	0.00	1,184,509.11	7,240,172.36	130,834.06

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June 2045	\$ 0.00	\$ 1,158,848.10	\$ 7,108,134.02	\$ 127,779.01
July 2045	0.00	1,133,649.01	6,978,033.36	124,784.45
August 2045	0.00	1,108,904.17	6,849,844.25	121,849.26
September 2045	0.00	1,084,606.02	6,723,540.91	118,972.35
October 2045	0.00	1,060,747.14	6,599,097.90	116,152.64
November 2045	0.00	1,037,320.21	6,476,490.09	113,389.09
December 2045	0.00	1,014,318.04	6,355,692.68	110,680.66
January 2046	0.00	991,733.54	6,236,681.21	108,026.33
February 2046	0.00	969,559.75	6,119,431.51	105,425.11
March 2046	0.00	947,789.80	6,003,919.75	102,876.02
April 2046	0.00	926,416.95	5,890,122.39	100,378.09
May 2046	0.00	905,434.57	5,778,016.19	97,930.38
June 2046	0.00	884,836.11	5,667,578.24	95,531.96
July 2046	0.00	864,615.14	5,558,785.90	93,181.91
August 2046	0.00	844,765.35	5,451,616.84	90,879.34
September 2046	0.00	825,280.50	5,346,049.00	88,623.38
October 2046	0.00	806,154.46	5,242,060.64	86,413.14
November 2046	0.00	787,381.22	5,139,630.26	84,247.79
December 2046	0.00	768,954.84	5,038,736.68	82,126.49
January 2047	0.00	750,869.49	4,939,358.97	80,048.41
February 2047	0.00	733,119.42	4,841,476.48	78,012.77
March 2047	0.00	715,698.98	4,745,068.82	76,018.75
April 2047	0.00	698,602.61	4,650,115.89	74,065.59
May 2047	0.00	681,824.84	4,556,597.82	72,152.52
June 2047	0.00	665,360.30	4,464,495.02	70,278.80
July 2047	0.00	649,203.68	4,373,788.15	68,443.68
August 2047	0.00	633,349.78	4,284,458.11	66,646.44
September 2047	0.00	617,793.46	4,196,486.08	64,886.38
October 2047	0.00	602,529.69	4,109,853.45	63,162.80
November 2047	0.00	587,553.50	4,024,541.87	61,475.01
December 2047	0.00	572,860.01	3,940,533.23	59,822.33
January 2048	0.00	558,444.41	3,857,809.65	58,204.12
February 2048	0.00	544,301.98	3,776,353.49	56,619.71
March 2048	0.00	530,428.06	3,696,147.34	55,068.47
April 2048	0.00	516,818.09	3,617,174.01	53,549.78
May 2048	0.00	503,467.55	3,539,416.54	52,063.01
June 2048	0.00	490,372.03	3,462,858.19	50,607.57
July 2048	0.00	477,527.16	3,387,482.44	49,182.87
August 2048	0.00	464,928.66	3,313,273.00	47,788.32
September 2048	0.00	452,572.30	3,240,213.75	46,423.34
October 2048	0.00	440,453.95	3,168,288.84	45,087.38
November 2048	0.00	428,569.52	3,097,482.58	43,779.89
December 2048	0.00	416,914.99	3,027,779.51	42,500.32
January 2049	0.00	405,486.41	2,959,164.37	41,248.15
February 2049	0.00	394,279.89	2,891,622.08	40,022.84
March 2049	0.00	383,291.62	2,825,137.79	38,823.89
April 2049	0.00	372,517.83	2,759,696.83	37,650.79

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May 2049	\$ 0.00	\$ 361,954.83	\$ 2,695,284.71	\$ 36,503.05
June 2049	0.00	351,598.96	2,631,887.15	35,380.19
July 2049	0.00	341,446.65	2,569,490.04	34,281.71
August 2049	0.00	331,494.38	2,508,079.47	33,207.17
September 2049	0.00	321,738.68	2,447,641.71	32,156.09
October 2049	0.00	312,176.15	2,388,163.21	31,128.03
November 2049	0.00	302,803.43	2,329,630.58	30,122.54
December 2049	0.00	293,617.21	2,272,030.64	29,139.19
January 2050	0.00	284,614.27	2,215,350.36	28,177.54
February 2050	0.00	275,791.40	2,159,576.89	27,237.19
March 2050	0.00	267,145.46	2,104,697.53	26,317.71
April 2050	0.00	258,673.38	2,050,699.79	25,418.71
May 2050	0.00	250,372.10	1,997,571.30	24,539.78
June 2050	0.00	242,238.65	1,945,299.88	23,680.54
July 2050	0.00	234,270.08	1,893,873.50	22,840.60
August 2050	0.00	226,463.50	1,843,280.29	22,019.58
September 2050	0.00	218,816.07	1,793,508.54	21,217.13
October 2050	0.00	211,324.99	1,744,546.69	20,432.86
November 2050	0.00	203,987.51	1,696,383.34	19,666.44
December 2050	0.00	196,800.93	1,649,007.23	18,917.50
January 2051	0.00	189,762.58	1,602,407.27	18,185.72
February 2051	0.00	182,869.84	1,556,572.48	17,470.74
March 2051	0.00	176,120.15	1,511,492.07	16,772.24
April 2051	0.00	169,510.97	1,467,155.36	16,089.89
May 2051	0.00	163,039.80	1,423,551.82	15,423.38
June 2051	0.00	156,704.21	1,380,671.06	14,772.40
July 2051	0.00	150,501.77	1,338,502.83	14,136.63
August 2051	0.00	144,430.13	1,297,037.02	13,515.77
September 2051	0.00	138,486.95	1,256,263.65	12,909.54
October 2051	0.00	132,669.94	1,216,172.87	12,317.63
November 2051	0.00	126,976.85	1,176,754.96	11,739.76
December 2051	0.00	121,405.45	1,138,000.33	11,175.66
January 2052	0.00	115,953.58	1,099,899.53	10,625.05
February 2052	0.00	110,619.08	1,062,443.22	10,087.66
March 2052	0.00	105,399.85	1,025,622.19	9,563.22
April 2052	0.00	100,293.82	989,427.34	9,051.48
May 2052	0.00	95,298.95	953,849.73	8,552.18
June 2052	0.00	90,413.23	918,880.49	8,065.07
July 2052	0.00	85,634.69	884,510.89	7,589.90
August 2052	0.00	80,961.39	850,732.34	7,126.44
September 2052	0.00	76,391.43	817,536.32	6,674.44
October 2052	0.00	71,922.93	784,914.45	6,233.68
November 2052	0.00	67,554.05	752,858.47	5,803.92
December 2052	0.00	63,282.98	721,360.21	5,384.95
January 2053	0.00	59,107.93	690,411.61	4,976.54
February 2053	0.00	55,102.96	660,004.74	4,578.48
March 2053	0.00	52,356.09	630,131.75	4,190.55

<u>Distribution Date</u>	<u>Class HD</u>	<u>Classes M and MZ (in the aggregate)</u>	<u>Classes AB, AL, FA and FL (in the aggregate)</u>	<u>Classes LA and LZ (in the aggregate)</u>
April 2053	\$ 0.00	\$ 49,727.58	\$ 600,784.91	\$ 3,812.56
May 2053	0.00	47,259.56	571,956.60	3,444.29
June 2053	0.00	44,845.50	543,639.27	3,085.54
July 2053	0.00	42,484.44	515,825.52	2,736.13
August 2053	0.00	40,175.41	488,508.00	2,395.85
September 2053	0.00	37,917.47	461,679.50	2,064.53
October 2053	0.00	35,709.70	435,332.87	1,741.96
November 2053	0.00	33,551.17	409,461.09	1,427.98
December 2053	0.00	31,440.99	384,057.22	1,122.40
January 2054	0.00	29,378.29	359,114.40	825.05
February 2054	0.00	27,389.88	334,625.89	535.76
March 2054	0.00	25,446.53	310,585.01	254.36
April 2054	0.00	23,547.41	286,985.19	0.00
May 2054	0.00	21,691.73	263,819.95	0.00
June 2054	0.00	19,930.97	241,082.89	0.00
July 2054	0.00	18,210.74	218,767.70	0.00
August 2054	0.00	16,530.31	196,868.15	0.00
September 2054	0.00	14,888.93	175,378.09	0.00
October 2054	0.00	13,308.13	154,291.47	0.00
November 2054	0.00	11,835.21	133,602.32	0.00
December 2054	0.00	10,458.12	113,304.73	0.00
January 2055	0.00	9,279.13	93,392.88	0.00
February 2055	0.00	8,254.53	73,861.05	0.00
March 2055	0.00	7,254.02	54,703.57	0.00
April 2055	0.00	6,277.14	35,914.85	0.00
May 2055	0.00	5,323.47	17,489.40	0.00
June 2055	0.00	4,392.57	0.00	0.00
July 2055	0.00	3,484.00	0.00	0.00
August 2055	0.00	2,597.37	0.00	0.00
September 2055	0.00	1,732.25	0.00	0.00
October 2055	0.00	888.24	0.00	0.00
November 2055	0.00	70.29	0.00	0.00
December 2055 and thereafter	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
Initial Balance	\$50,000,000.00	\$35,578,000.00	\$75,000,000.00	\$10,000,000.00
March 2026	49,809,757.93	35,460,048.00	74,254,266.83	9,816,083.55
April 2026	49,604,157.00	35,331,907.71	73,463,937.83	9,615,635.40
May 2026	49,383,277.60	35,193,632.76	72,629,791.72	9,399,324.09
June 2026	49,147,211.87	35,045,284.59	71,752,674.17	9,167,881.10
July 2026	48,896,063.68	34,886,932.43	70,833,496.38	8,922,098.63
August 2026	48,629,948.52	34,718,653.26	69,873,233.51	8,662,827.15
September 2026	48,348,993.44	34,540,531.75	68,872,922.87	8,390,972.61
October 2026	48,053,336.93	34,352,660.20	67,833,662.01	8,107,493.34
November 2026	47,743,128.84	34,155,138.43	66,756,606.61	7,813,396.71
December 2026	47,418,530.17	33,948,073.72	65,642,968.18	7,509,735.56
January 2027	47,079,713.01	33,731,580.70	64,494,011.71	7,197,604.26
February 2027	46,726,860.32	33,505,781.27	63,311,053.06	6,878,134.67
March 2027	46,360,165.78	33,270,804.42	62,095,456.28	6,552,491.79
April 2027	45,979,833.59	33,026,786.17	60,848,630.77	6,221,869.23
May 2027	45,586,078.25	32,773,869.41	59,572,028.33	5,887,484.57
June 2027	45,179,124.39	32,512,203.71	58,267,140.07	5,550,574.45
July 2027	44,759,206.47	32,241,945.25	56,935,493.26	5,212,389.62
August 2027	44,326,568.58	31,963,256.60	55,578,648.02	4,874,189.84
September 2027	43,881,464.19	31,676,306.53	54,198,193.96	4,537,238.76
October 2027	43,424,155.84	31,381,269.90	52,838,928.65	4,219,060.85
November 2027	42,954,914.88	31,078,327.40	51,500,494.21	3,919,060.73
December 2027	42,474,021.16	30,767,665.42	50,182,538.58	3,636,659.64
January 2028	41,981,762.77	30,449,475.77	48,884,715.39	3,371,295.05
February 2028	41,478,435.66	30,123,955.54	47,606,683.88	3,122,420.23
March 2028	40,964,343.35	29,791,306.84	46,348,108.82	2,889,503.80
April 2028	40,453,972.97	29,461,170.40	45,108,660.41	2,672,029.38
May 2028	39,947,293.10	29,133,525.46	43,888,014.19	2,469,495.15
June 2028	39,444,272.57	28,808,351.39	42,685,850.97	2,281,413.51
July 2028	38,944,880.43	28,485,627.76	41,501,856.70	2,107,310.73
August 2028	38,449,086.00	28,165,334.25	40,335,722.44	1,946,726.50
September 2028	37,956,858.80	27,847,450.75	39,187,144.26	1,799,213.65
October 2028	37,468,168.61	27,531,957.25	38,055,823.14	1,664,337.80
November 2028	36,982,985.42	27,218,833.94	36,941,464.90	1,541,676.98
December 2028	36,501,279.46	26,908,061.14	35,843,780.13	1,430,821.37
January 2029	36,023,021.20	26,599,619.33	34,762,484.12	1,331,372.90
February 2029	35,548,181.31	26,293,489.13	33,697,296.75	1,242,945.03
March 2029	35,076,730.69	25,989,651.32	32,647,942.44	1,165,162.36
April 2029	34,608,640.49	25,688,086.83	31,614,150.08	1,097,660.41
May 2029	34,143,882.04	25,388,776.74	30,595,652.94	1,040,085.27
June 2029	33,682,426.91	25,091,702.25	29,592,188.61	992,093.35
July 2029	33,224,246.89	24,796,844.74	28,603,498.93	953,351.13
August 2029	32,769,313.98	24,504,185.71	27,629,329.93	923,534.82
September 2029	32,317,600.39	24,213,706.80	26,669,431.72	902,330.19
October 2029	31,869,078.54	23,925,389.83	25,723,558.48	889,432.23
November 2029	31,423,721.08	23,639,216.70	24,791,468.36	884,544.99
December 2029	30,981,500.83	23,355,169.50	23,872,923.41	887,381.28
January 2030	30,542,390.86	23,073,230.44	22,969,050.61	891,448.44

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2030	\$30,106,364.41	\$22,793,381.86	\$22,084,588.09	\$ 895,534.25
March 2030	29,673,394.95	22,515,606.23	21,219,083.98	899,638.78
April 2030	29,243,456.13	22,239,886.19	20,372,096.61	903,762.12
May 2030	28,816,521.82	21,966,204.47	19,543,194.33	907,904.37
June 2030	28,392,566.07	21,694,543.97	18,731,955.27	912,065.60
July 2030	27,971,563.14	21,424,887.70	17,937,967.14	916,245.90
August 2030	27,553,487.48	21,157,218.79	17,160,826.98	920,445.36
September 2030	27,138,313.73	20,891,520.54	16,400,140.95	924,664.06
October 2030	26,726,016.73	20,627,776.33	15,655,524.16	928,902.11
November 2030	26,316,571.52	20,365,969.70	14,926,600.44	933,159.58
December 2030	25,909,953.30	20,106,084.32	14,213,002.14	937,436.56
January 2031	25,506,137.48	19,848,103.96	13,514,369.95	941,733.14
February 2031	25,105,099.66	19,592,012.52	12,830,352.70	946,049.42
March 2031	24,706,815.61	19,337,794.05	12,160,607.20	950,385.48
April 2031	24,311,261.28	19,085,432.69	11,504,798.02	954,741.41
May 2031	23,918,412.82	18,834,912.72	10,862,597.35	959,117.31
June 2031	23,528,246.56	18,586,218.53	10,233,684.80	963,513.26
July 2031	23,140,738.99	18,339,334.64	9,617,747.25	967,929.37
August 2031	22,755,866.78	18,094,245.69	9,014,478.69	972,365.71
September 2031	22,373,606.80	17,850,936.42	8,423,580.03	976,822.39
October 2031	21,993,936.07	17,609,391.70	7,844,758.99	981,299.49
November 2031	21,616,831.79	17,369,596.53	7,277,729.89	985,797.11
December 2031	21,242,271.33	17,131,535.99	6,722,213.54	990,315.35
January 2032	20,872,996.76	16,895,195.30	6,177,937.07	994,854.29
February 2032	20,509,921.38	16,660,559.78	5,644,633.83	999,414.04
March 2032	20,152,943.28	16,427,614.88	5,122,043.19	1,003,994.69
April 2032	19,801,962.22	16,196,346.15	4,609,910.43	1,008,596.33
May 2032	19,456,879.59	15,966,739.24	4,107,986.61	1,013,219.07
June 2032	19,117,598.34	15,739,605.99	3,616,028.45	1,017,862.99
July 2032	18,784,023.04	15,515,529.93	3,133,798.16	1,022,528.19
August 2032	18,456,059.79	15,294,471.10	2,661,063.37	1,027,214.78
September 2032	18,133,616.22	15,076,390.02	2,197,596.95	1,031,922.85
October 2032	17,816,601.44	14,861,247.73	1,743,176.96	1,036,652.49
November 2032	17,504,926.06	14,649,005.77	1,297,586.44	1,041,403.82
December 2032	17,198,502.14	14,439,626.18	860,613.41	1,046,176.92
January 2033	16,897,243.15	14,233,071.47	432,050.64	1,050,971.90
February 2033	16,601,063.98	14,029,304.67	11,695.63	1,055,788.85
March 2033	16,309,880.90	13,828,289.25	0.00	1,060,627.88
April 2033	16,023,611.53	13,629,989.16	0.00	829,169.74
May 2033	15,742,174.86	13,434,368.83	0.00	455,977.15
June 2033	15,465,491.17	13,241,393.14	0.00	90,297.84
July 2033	15,193,482.03	13,051,027.40	0.00	0.00
August 2033	14,926,070.30	12,863,237.41	0.00	0.00
September 2033	14,663,180.10	12,677,989.37	0.00	0.00
October 2033	14,404,736.77	12,495,249.95	0.00	0.00
November 2033	14,150,666.87	12,314,986.22	0.00	0.00
December 2033	13,900,898.16	12,137,165.68	0.00	0.00
January 2034	13,655,359.56	11,961,756.28	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2034	\$13,413,981.17	\$11,788,726.35	\$ 0.00	\$ 0.00
March 2034	13,176,694.21	11,618,044.64	0.00	0.00
April 2034	12,943,431.02	11,449,680.30	0.00	0.00
May 2034	12,714,125.05	11,283,602.88	0.00	0.00
June 2034	12,488,710.84	11,119,782.32	0.00	0.00
July 2034	12,267,123.97	10,958,188.96	0.00	0.00
August 2034	12,049,301.10	10,798,793.51	0.00	0.00
September 2034	11,835,179.90	10,641,567.06	0.00	0.00
October 2034	11,624,699.06	10,486,481.07	0.00	0.00
November 2034	11,417,798.29	10,333,507.39	0.00	0.00
December 2034	11,214,418.25	10,182,618.21	0.00	0.00
January 2035	11,014,500.59	10,033,786.09	0.00	0.00
February 2035	10,817,987.91	9,886,983.94	0.00	0.00
March 2035	10,624,823.73	9,742,185.01	0.00	0.00
April 2035	10,434,952.51	9,599,362.92	0.00	0.00
May 2035	10,248,319.61	9,458,491.62	0.00	0.00
June 2035	10,064,871.27	9,319,545.39	0.00	0.00
July 2035	9,884,554.63	9,182,498.85	0.00	0.00
August 2035	9,707,317.68	9,047,326.94	0.00	0.00
September 2035	9,533,109.25	8,914,004.93	0.00	0.00
October 2035	9,361,879.03	8,782,508.42	0.00	0.00
November 2035	9,193,577.51	8,652,813.30	0.00	0.00
December 2035	9,028,155.99	8,524,895.80	0.00	0.00
January 2036	8,865,566.58	8,398,732.45	0.00	0.00
February 2036	8,705,762.16	8,274,300.06	0.00	0.00
March 2036	8,548,696.40	8,151,575.77	0.00	0.00
April 2036	8,394,323.69	8,030,537.00	0.00	0.00
May 2036	8,242,599.20	7,911,161.47	0.00	0.00
June 2036	8,093,478.81	7,793,427.19	0.00	0.00
July 2036	7,946,919.15	7,677,312.44	0.00	0.00
August 2036	7,802,877.54	7,562,795.81	0.00	0.00
September 2036	7,661,311.98	7,449,856.12	0.00	0.00
October 2036	7,522,181.20	7,338,472.52	0.00	0.00
November 2036	7,385,444.58	7,228,624.40	0.00	0.00
December 2036	7,251,062.17	7,120,291.40	0.00	0.00
January 2037	7,118,994.66	7,013,453.47	0.00	0.00
February 2037	6,989,203.41	6,908,090.79	0.00	0.00
March 2037	6,861,650.40	6,804,183.79	0.00	0.00
April 2037	6,736,298.22	6,701,713.17	0.00	0.00
May 2037	6,613,110.10	6,600,659.88	0.00	0.00
June 2037	6,492,049.85	6,501,005.12	0.00	0.00
July 2037	6,373,081.90	6,402,730.31	0.00	0.00
August 2037	6,256,171.22	6,305,817.14	0.00	0.00
September 2037	6,141,283.40	6,210,247.53	0.00	0.00
October 2037	6,028,384.56	6,116,003.62	0.00	0.00
November 2037	5,917,441.40	6,023,067.79	0.00	0.00
December 2037	5,808,421.16	5,931,422.67	0.00	0.00
January 2038	5,701,291.61	5,841,051.08	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2038	\$ 5,596,021.06	\$ 5,751,936.08	\$ 0.00	\$ 0.00
March 2038	5,492,578.32	5,664,060.97	0.00	0.00
April 2038	5,390,932.75	5,577,409.22	0.00	0.00
May 2038	5,291,054.17	5,491,964.57	0.00	0.00
June 2038	5,192,912.92	5,407,710.92	0.00	0.00
July 2038	5,096,479.84	5,324,632.42	0.00	0.00
August 2038	5,001,726.21	5,242,713.40	0.00	0.00
September 2038	4,908,623.83	5,161,938.40	0.00	0.00
October 2038	4,817,144.93	5,082,292.18	0.00	0.00
November 2038	4,727,262.20	5,003,759.67	0.00	0.00
December 2038	4,638,948.79	4,926,326.00	0.00	0.00
January 2039	4,552,178.29	4,849,976.52	0.00	0.00
February 2039	4,466,924.72	4,774,696.75	0.00	0.00
March 2039	4,383,162.54	4,700,472.40	0.00	0.00
April 2039	4,300,866.61	4,627,289.36	0.00	0.00
May 2039	4,220,012.22	4,555,133.71	0.00	0.00
June 2039	4,140,575.06	4,483,991.73	0.00	0.00
July 2039	4,062,531.23	4,413,849.84	0.00	0.00
August 2039	3,985,857.21	4,344,694.68	0.00	0.00
September 2039	3,910,529.88	4,276,513.02	0.00	0.00
October 2039	3,836,526.50	4,209,291.85	0.00	0.00
November 2039	3,763,824.69	4,143,018.28	0.00	0.00
December 2039	3,692,402.47	4,077,679.63	0.00	0.00
January 2040	3,622,238.18	4,013,263.37	0.00	0.00
February 2040	3,553,310.57	3,949,757.12	0.00	0.00
March 2040	3,485,598.69	3,887,148.68	0.00	0.00
April 2040	3,419,081.96	3,825,426.00	0.00	0.00
May 2040	3,353,740.15	3,764,577.19	0.00	0.00
June 2040	3,289,553.35	3,704,590.52	0.00	0.00
July 2040	3,226,501.98	3,645,454.40	0.00	0.00
August 2040	3,164,566.78	3,587,157.41	0.00	0.00
September 2040	3,103,728.83	3,529,688.27	0.00	0.00
October 2040	3,043,969.49	3,473,035.84	0.00	0.00
November 2040	2,985,270.46	3,417,189.13	0.00	0.00
December 2040	2,927,613.72	3,362,137.30	0.00	0.00
January 2041	2,870,981.56	3,307,869.65	0.00	0.00
February 2041	2,815,356.56	3,254,375.61	0.00	0.00
March 2041	2,760,721.60	3,201,644.77	0.00	0.00
April 2041	2,707,059.81	3,149,666.83	0.00	0.00
May 2041	2,654,354.65	3,098,431.64	0.00	0.00
June 2041	2,602,589.81	3,047,929.18	0.00	0.00
July 2041	2,551,749.26	2,998,149.56	0.00	0.00
August 2041	2,501,817.26	2,949,083.02	0.00	0.00
September 2041	2,452,778.31	2,900,719.94	0.00	0.00
October 2041	2,404,617.17	2,853,050.80	0.00	0.00
November 2041	2,357,318.85	2,806,066.22	0.00	0.00
December 2041	2,310,868.62	2,759,756.96	0.00	0.00
January 2042	2,265,251.98	2,714,113.86	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2042	\$ 2,220,454.69	\$ 2,669,127.92	\$ 0.00	\$ 0.00
March 2042	2,176,462.74	2,624,790.23	0.00	0.00
April 2042	2,133,262.33	2,581,092.02	0.00	0.00
May 2042	2,090,839.92	2,538,024.62	0.00	0.00
June 2042	2,049,182.18	2,495,579.47	0.00	0.00
July 2042	2,008,276.01	2,453,748.14	0.00	0.00
August 2042	1,968,108.52	2,412,522.29	0.00	0.00
September 2042	1,928,667.04	2,371,893.71	0.00	0.00
October 2042	1,889,939.10	2,331,854.28	0.00	0.00
November 2042	1,851,912.47	2,292,396.00	0.00	0.00
December 2042	1,814,575.07	2,253,510.98	0.00	0.00
January 2043	1,777,915.08	2,215,191.40	0.00	0.00
February 2043	1,741,920.84	2,177,429.58	0.00	0.00
March 2043	1,706,580.88	2,140,217.93	0.00	0.00
April 2043	1,671,883.95	2,103,548.95	0.00	0.00
May 2043	1,637,818.97	2,067,415.25	0.00	0.00
June 2043	1,604,375.05	2,031,809.54	0.00	0.00
July 2043	1,571,541.48	1,996,724.61	0.00	0.00
August 2043	1,539,307.72	1,962,153.35	0.00	0.00
September 2043	1,507,663.42	1,928,088.76	0.00	0.00
October 2043	1,476,598.40	1,894,523.91	0.00	0.00
November 2043	1,446,102.65	1,861,451.98	0.00	0.00
December 2043	1,416,166.33	1,828,866.23	0.00	0.00
January 2044	1,386,779.74	1,796,760.01	0.00	0.00
February 2044	1,357,933.39	1,765,126.75	0.00	0.00
March 2044	1,329,617.90	1,733,959.99	0.00	0.00
April 2044	1,301,824.07	1,703,253.32	0.00	0.00
May 2044	1,274,542.87	1,673,000.45	0.00	0.00
June 2044	1,247,765.39	1,643,195.16	0.00	0.00
July 2044	1,221,482.89	1,613,831.30	0.00	0.00
August 2044	1,195,686.77	1,584,902.81	0.00	0.00
September 2044	1,170,368.58	1,556,403.72	0.00	0.00
October 2044	1,145,519.99	1,528,328.13	0.00	0.00
November 2044	1,121,132.84	1,500,670.21	0.00	0.00
December 2044	1,097,199.09	1,473,424.22	0.00	0.00
January 2045	1,073,710.84	1,446,584.49	0.00	0.00
February 2045	1,050,660.32	1,420,145.43	0.00	0.00
March 2045	1,028,039.89	1,394,101.51	0.00	0.00
April 2045	1,005,842.05	1,368,447.30	0.00	0.00
May 2045	984,059.41	1,343,177.41	0.00	0.00
June 2045	962,684.71	1,318,286.54	0.00	0.00
July 2045	941,710.81	1,293,769.47	0.00	0.00
August 2045	921,130.71	1,269,621.02	0.00	0.00
September 2045	900,937.50	1,245,836.10	0.00	0.00
October 2045	881,124.39	1,222,409.69	0.00	0.00
November 2045	861,684.73	1,199,336.81	0.00	0.00
December 2045	842,611.96	1,176,612.59	0.00	0.00
January 2046	823,899.64	1,154,232.18	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2046	\$ 805,541.42	\$ 1,132,190.83	\$ 0.00	\$ 0.00
March 2046	787,531.09	1,110,483.83	0.00	0.00
April 2046	769,862.51	1,089,106.53	0.00	0.00
May 2046	752,529.67	1,068,054.36	0.00	0.00
June 2046	735,526.66	1,047,322.81	0.00	0.00
July 2046	718,847.65	1,026,907.42	0.00	0.00
August 2046	702,486.92	1,006,803.78	0.00	0.00
September 2046	686,438.86	987,007.56	0.00	0.00
October 2046	670,697.93	967,514.48	0.00	0.00
November 2046	655,258.71	948,320.30	0.00	0.00
December 2046	640,115.85	929,420.87	0.00	0.00
January 2047	625,264.10	910,812.07	0.00	0.00
February 2047	610,698.31	892,489.85	0.00	0.00
March 2047	596,413.39	874,450.19	0.00	0.00
April 2047	582,404.36	856,689.14	0.00	0.00
May 2047	568,666.32	839,202.82	0.00	0.00
June 2047	555,194.44	821,987.37	0.00	0.00
July 2047	541,984.00	805,039.00	0.00	0.00
August 2047	529,030.33	788,353.96	0.00	0.00
September 2047	516,328.86	771,928.57	0.00	0.00
October 2047	503,875.08	755,759.17	0.00	0.00
November 2047	491,664.58	739,842.17	0.00	0.00
December 2047	479,693.01	724,174.02	0.00	0.00
January 2048	467,956.08	708,751.23	0.00	0.00
February 2048	456,449.61	693,570.34	0.00	0.00
March 2048	445,169.47	678,627.94	0.00	0.00
April 2048	434,111.59	663,920.67	0.00	0.00
May 2048	423,271.99	649,445.21	0.00	0.00
June 2048	412,646.75	635,198.30	0.00	0.00
July 2048	402,232.01	621,176.70	0.00	0.00
August 2048	392,023.98	607,377.23	0.00	0.00
September 2048	382,018.95	593,796.75	0.00	0.00
October 2048	372,213.25	580,432.16	0.00	0.00
November 2048	362,603.29	567,280.40	0.00	0.00
December 2048	353,185.53	554,338.44	0.00	0.00
January 2049	343,956.51	541,603.33	0.00	0.00
February 2049	334,912.79	529,072.11	0.00	0.00
March 2049	326,051.04	516,741.90	0.00	0.00
April 2049	317,367.94	504,609.82	0.00	0.00
May 2049	308,860.27	492,673.07	0.00	0.00
June 2049	300,524.83	480,928.87	0.00	0.00
July 2049	292,358.49	469,374.46	0.00	0.00
August 2049	284,358.18	458,007.14	0.00	0.00
September 2049	276,520.87	446,824.24	0.00	0.00
October 2049	268,843.59	435,823.13	0.00	0.00
November 2049	261,323.42	425,001.20	0.00	0.00
December 2049	253,957.49	414,355.89	0.00	0.00
January 2050	246,742.98	403,884.67	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2050	\$ 239,677.12	\$ 393,585.05	\$ 0.00	\$ 0.00
March 2050	232,757.18	383,454.57	0.00	0.00
April 2050	225,980.49	373,490.79	0.00	0.00
May 2050	219,344.41	363,691.32	0.00	0.00
June 2050	212,846.37	354,053.79	0.00	0.00
July 2050	206,483.81	344,575.89	0.00	0.00
August 2050	200,254.25	335,255.30	0.00	0.00
September 2050	194,155.23	326,089.75	0.00	0.00
October 2050	188,184.34	317,077.02	0.00	0.00
November 2050	182,339.22	308,214.89	0.00	0.00
December 2050	176,617.52	299,501.19	0.00	0.00
January 2051	171,016.98	290,933.76	0.00	0.00
February 2051	165,535.34	282,510.49	0.00	0.00
March 2051	160,170.39	274,229.29	0.00	0.00
April 2051	154,919.97	266,088.10	0.00	0.00
May 2051	149,781.94	258,084.88	0.00	0.00
June 2051	144,754.21	250,217.63	0.00	0.00
July 2051	139,834.71	242,484.36	0.00	0.00
August 2051	135,021.43	234,883.14	0.00	0.00
September 2051	130,312.39	227,412.02	0.00	0.00
October 2051	125,705.62	220,069.12	0.00	0.00
November 2051	121,199.21	212,852.56	0.00	0.00
December 2051	116,791.28	205,760.49	0.00	0.00
January 2052	112,479.98	198,791.09	0.00	0.00
February 2052	108,263.48	191,942.56	0.00	0.00
March 2052	104,140.00	185,213.14	0.00	0.00
April 2052	100,107.78	178,601.06	0.00	0.00
May 2052	96,165.10	172,104.61	0.00	0.00
June 2052	92,310.27	165,722.09	0.00	0.00
July 2052	88,541.62	159,451.81	0.00	0.00
August 2052	84,857.51	153,292.13	0.00	0.00
September 2052	81,256.34	147,241.41	0.00	0.00
October 2052	77,736.53	141,298.04	0.00	0.00
November 2052	74,296.53	135,460.43	0.00	0.00
December 2052	70,934.82	129,727.01	0.00	0.00
January 2053	67,649.90	124,096.25	0.00	0.00
February 2053	64,440.29	118,566.62	0.00	0.00
March 2053	61,304.57	113,136.62	0.00	0.00
April 2053	58,241.30	107,804.76	0.00	0.00
May 2053	55,249.10	102,569.58	0.00	0.00
June 2053	52,326.60	97,429.64	0.00	0.00
July 2053	49,472.45	92,383.53	0.00	0.00
August 2053	46,685.34	87,429.83	0.00	0.00
September 2053	43,963.96	82,567.17	0.00	0.00
October 2053	41,307.04	77,794.19	0.00	0.00
November 2053	38,713.34	73,109.53	0.00	0.00
December 2053	36,181.62	68,511.87	0.00	0.00
January 2054	33,710.68	63,999.91	0.00	0.00

<u>Distribution Date</u>	<u>Class G</u>	<u>Classes JA and JL (in the aggregate)</u>	<u>Class D</u>	<u>Class ZD</u>
February 2054	\$ 31,299.33	\$ 59,572.36	\$ 0.00	\$ 0.00
March 2054	28,946.41	55,227.93	0.00	0.00
April 2054	26,650.77	50,965.39	0.00	0.00
May 2054	24,411.29	46,783.48	0.00	0.00
June 2054	22,226.87	42,681.00	0.00	0.00
July 2054	20,096.43	38,656.74	0.00	0.00
August 2054	18,018.90	34,709.51	0.00	0.00
September 2054	15,993.23	30,838.14	0.00	0.00
October 2054	14,018.41	27,041.49	0.00	0.00
November 2054	12,093.43	23,318.40	0.00	0.00
December 2054	10,217.29	19,667.77	0.00	0.00
January 2055	8,389.02	16,088.48	0.00	0.00
February 2055	6,607.67	12,579.45	0.00	0.00
March 2055	4,872.31	9,139.59	0.00	0.00
April 2055	3,182.01	5,767.85	0.00	0.00
May 2055	1,535.88	2,463.19	0.00	0.00
June 2055 and thereafter	0.00	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
Initial Balance	\$68,389,000.00	\$6,950,000.00	\$52,036,000.00
March 2026	68,206,505.31	6,924,701.31	51,825,630.24
April 2026	67,973,226.92	6,896,915.40	51,600,143.55
May 2026	67,689,223.65	6,866,653.42	51,359,640.98
June 2026	67,354,656.70	6,833,928.71	51,104,235.19
July 2026	66,969,790.47	6,798,756.86	50,834,050.28
August 2026	66,534,993.10	6,761,155.65	50,549,221.79
September 2026	66,050,736.60	6,721,145.06	50,249,896.51
October 2026	65,517,596.72	6,678,747.22	49,936,232.39
November 2026	64,936,252.37	6,633,986.44	49,608,398.38
December 2026	64,307,484.78	6,586,889.15	49,266,574.28
January 2027	63,632,176.24	6,537,483.90	48,910,950.57
February 2027	62,911,308.53	6,485,801.30	48,541,728.21
March 2027	62,145,960.92	6,431,874.01	48,159,118.45
April 2027	61,337,307.92	6,375,736.69	47,763,342.63
May 2027	60,486,616.58	6,317,425.98	47,354,631.90
June 2027	59,595,243.50	6,256,980.42	46,933,227.06
July 2027	58,664,631.49	6,194,440.46	46,499,378.22
August 2027	57,696,305.92	6,129,848.37	46,053,344.61
September 2027	56,691,870.68	6,063,248.19	45,595,394.25
October 2027	55,653,003.95	5,994,685.69	45,132,030.04
November 2027	54,581,453.59	5,924,208.31	44,663,455.37
December 2027	53,479,032.30	5,851,865.12	44,189,804.62
January 2028	52,347,612.48	5,777,706.69	43,711,217.14
February 2028	51,189,120.92	5,701,785.13	43,227,837.06
March 2028	50,005,533.23	5,624,153.92	42,740,218.55
April 2028	48,798,868.04	5,544,867.92	42,248,624.79
May 2028	47,571,181.15	5,466,267.45	41,757,753.28
June 2028	46,324,559.35	5,388,345.80	41,268,285.56
July 2028	45,061,114.31	5,311,096.36	40,780,924.63
August 2028	43,827,435.39	5,234,512.53	40,297,173.82
September 2028	42,622,827.95	5,158,587.81	39,817,002.94
October 2028	41,446,613.46	5,083,315.74	39,340,382.06
November 2028	40,298,129.11	5,008,689.92	38,867,281.45
December 2028	39,176,727.45	4,934,704.02	38,397,671.61
January 2029	38,081,776.04	4,861,351.74	37,931,523.28
February 2029	37,012,657.10	4,788,626.87	37,468,807.42
March 2029	35,968,767.18	4,716,523.24	37,009,495.22
April 2029	34,949,516.82	4,645,034.73	36,553,558.08
May 2029	33,954,330.22	4,574,155.30	36,100,967.62
June 2029	32,982,644.96	4,503,878.93	35,651,695.69
July 2029	32,033,911.63	4,434,199.69	35,205,714.34
August 2029	31,107,593.60	4,365,111.68	34,762,995.85
September 2029	30,203,166.69	4,296,609.07	34,323,512.71
October 2029	29,320,118.86	4,228,686.05	33,887,237.60
November 2029	28,457,949.98	4,161,336.91	33,454,143.45
December 2029	27,616,171.51	4,094,555.97	33,024,203.35
January 2030	26,794,306.28	4,028,337.58	32,597,390.64

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2030	\$25,991,888.17	\$3,962,676.18	\$32,173,678.83
March 2030	25,208,461.89	3,897,566.23	31,753,041.67
April 2030	24,443,582.76	3,833,002.26	31,335,453.06
May 2030	23,696,816.38	3,768,978.83	30,920,887.15
June 2030	22,968,818.83	3,705,490.58	30,509,318.26
July 2030	22,262,982.28	3,642,532.17	30,100,720.91
August 2030	21,578,636.93	3,580,098.31	29,695,069.82
September 2030	20,915,133.11	3,518,183.78	29,292,339.91
October 2030	20,271,840.68	3,456,783.38	28,892,506.27
November 2030	19,648,148.45	3,395,891.98	28,495,544.20
December 2030	19,043,463.60	3,335,504.48	28,101,429.19
January 2031	18,457,211.14	3,275,615.84	27,710,136.89
February 2031	17,888,833.37	3,216,221.05	27,321,643.18
March 2031	17,337,789.35	3,157,315.17	26,935,924.08
April 2031	16,803,554.45	3,098,893.27	26,552,955.83
May 2031	16,285,619.78	3,040,950.48	26,172,714.82
June 2031	15,783,491.80	2,983,482.00	25,795,177.64
July 2031	15,296,691.81	2,926,483.03	25,420,321.05
August 2031	14,824,755.52	2,869,948.85	25,048,121.99
September 2031	14,367,232.62	2,814,400.31	24,678,557.58
October 2031	13,923,686.35	2,759,898.61	24,311,605.10
November 2031	13,493,693.11	2,706,424.34	23,947,242.03
December 2031	13,076,842.07	2,653,958.45	23,585,445.99
January 2032	12,672,734.75	2,602,482.26	23,226,194.78
February 2032	12,280,984.69	2,551,977.40	22,869,466.38
March 2032	11,901,217.08	2,502,425.85	22,517,267.21
April 2032	11,533,068.41	2,453,809.94	22,170,239.77
May 2032	11,176,186.11	2,406,112.30	21,828,310.08
June 2032	10,830,228.25	2,359,315.88	21,491,405.21
July 2032	10,494,863.20	2,313,403.96	21,159,453.26
August 2032	10,169,769.35	2,268,360.11	20,832,383.34
September 2032	9,854,634.78	2,224,168.21	20,510,125.55
October 2032	9,549,156.97	2,180,812.43	20,192,610.99
November 2032	9,253,042.54	2,138,277.23	19,879,771.72
December 2032	8,966,006.96	2,096,547.38	19,571,540.77
January 2033	8,687,774.29	2,055,607.88	19,267,852.09
February 2033	8,418,076.93	2,015,444.06	18,968,640.59
March 2033	8,156,655.33	1,976,041.48	18,673,842.08
April 2033	7,903,257.79	1,937,385.99	18,383,393.28
May 2033	7,657,640.24	1,899,463.68	18,097,231.81
June 2033	7,419,565.95	1,862,260.91	17,815,296.15
July 2033	7,188,805.34	1,825,764.29	17,537,525.68
August 2033	6,965,135.80	1,789,960.66	17,263,860.60
September 2033	6,748,341.41	1,754,837.13	16,994,241.97
October 2033	6,538,212.81	1,720,381.02	16,728,611.70
November 2033	6,334,546.94	1,686,579.90	16,466,912.49
December 2033	6,137,146.91	1,653,421.56	16,209,087.86
January 2034	5,945,821.76	1,620,894.02	15,955,082.14

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2034	\$ 5,760,386.32	\$1,588,985.52	\$15,704,840.43
March 2034	5,580,661.02	1,557,684.52	15,458,308.61
April 2034	5,406,471.71	1,526,979.67	15,215,433.33
May 2034	5,237,649.55	1,496,859.87	14,976,161.99
June 2034	5,074,030.76	1,467,314.18	14,740,442.74
July 2034	4,915,456.56	1,438,331.89	14,508,224.45
August 2034	4,761,772.96	1,409,902.48	14,279,456.71
September 2034	4,612,830.63	1,382,015.62	14,054,089.85
October 2034	4,468,484.78	1,354,661.18	13,832,074.87
November 2034	4,328,595.00	1,327,829.21	13,613,363.49
December 2034	4,193,025.12	1,301,509.94	13,397,908.10
January 2035	4,061,643.13	1,275,693.78	13,185,661.75
February 2035	3,934,320.99	1,250,371.33	12,976,578.18
March 2035	3,810,934.56	1,225,533.35	12,770,611.78
April 2035	3,691,363.46	1,201,170.77	12,567,717.57
May 2035	3,575,490.97	1,177,274.70	12,367,851.21
June 2035	3,463,203.91	1,153,836.40	12,170,969.01
July 2035	3,354,392.52	1,130,847.30	11,977,027.86
August 2035	3,248,950.38	1,108,298.98	11,785,985.31
September 2035	3,146,774.31	1,086,183.19	11,597,799.46
October 2035	3,047,764.26	1,064,491.82	11,412,429.05
November 2035	2,951,823.21	1,043,216.91	11,229,833.37
December 2035	2,858,857.10	1,022,350.65	11,049,972.30
January 2036	2,768,774.71	1,001,885.37	10,872,806.29
February 2036	2,681,487.62	981,813.56	10,698,296.35
March 2036	2,596,910.06	962,127.83	10,526,404.04
April 2036	2,514,958.91	942,820.92	10,357,091.48
May 2036	2,435,553.55	923,885.73	10,190,321.30
June 2036	2,358,615.82	905,315.26	10,026,056.68
July 2036	2,284,069.93	887,102.68	9,864,261.31
August 2036	2,211,842.42	869,241.24	9,704,899.42
September 2036	2,141,862.04	851,724.35	9,547,935.72
October 2036	2,074,059.72	834,545.53	9,393,335.43
November 2036	2,008,368.50	817,698.41	9,241,064.28
December 2036	1,944,723.45	801,176.76	9,091,088.45
January 2037	1,883,061.62	784,974.44	8,943,374.64
February 2037	1,823,321.98	769,085.45	8,797,890.00
March 2037	1,765,445.36	753,503.88	8,654,602.15
April 2037	1,709,374.39	738,223.94	8,513,479.17
May 2037	1,655,053.46	723,239.94	8,374,489.61
June 2037	1,602,428.65	708,546.30	8,237,602.45
July 2037	1,551,447.68	694,137.55	8,102,787.11
August 2037	1,502,059.87	680,008.31	7,970,013.45
September 2037	1,454,216.09	666,153.31	7,839,251.77
October 2037	1,407,868.70	652,567.36	7,710,472.76
November 2037	1,362,971.53	639,245.39	7,583,647.57
December 2037	1,319,479.81	626,182.41	7,458,747.73
January 2038	1,277,350.14	613,373.53	7,335,745.18

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2038	\$ 1,236,540.45	\$ 600,813.94	\$ 7,214,612.28
March 2038	1,197,009.94	588,498.92	7,095,321.75
April 2038	1,158,719.09	576,423.86	6,977,846.73
May 2038	1,121,629.55	564,584.20	6,862,160.72
June 2038	1,085,704.18	552,975.50	6,748,237.61
July 2038	1,050,906.94	541,593.37	6,636,051.66
August 2038	1,017,202.93	530,433.53	6,525,577.49
September 2038	984,558.28	519,491.77	6,416,790.10
October 2038	952,940.20	508,763.95	6,309,664.83
November 2038	922,316.86	498,246.00	6,204,177.37
December 2038	892,657.45	487,933.96	6,100,303.77
January 2039	863,932.07	477,823.92	5,998,020.42
February 2039	836,111.74	467,912.03	5,897,304.03
March 2039	809,168.39	458,194.53	5,798,131.66
April 2039	783,074.79	448,667.74	5,700,480.69
May 2039	757,804.57	439,328.02	5,604,328.83
June 2039	733,332.13	430,171.82	5,509,654.10
July 2039	709,632.69	421,195.65	5,416,434.84
August 2039	686,682.22	412,396.09	5,324,649.69
September 2039	664,457.44	403,769.76	5,234,277.62
October 2039	642,935.75	395,313.38	5,145,297.87
November 2039	622,095.28	387,023.70	5,057,689.99
December 2039	601,914.82	378,897.55	4,971,433.83
January 2040	582,373.81	370,931.81	4,886,509.51
February 2040	563,452.33	363,123.42	4,802,897.46
March 2040	545,131.07	355,469.38	4,720,578.37
April 2040	527,391.31	347,966.74	4,639,533.21
May 2040	510,214.90	340,612.61	4,559,743.23
June 2040	493,584.27	333,404.15	4,481,189.94
July 2040	477,482.38	326,338.57	4,403,855.11
August 2040	461,892.70	319,413.16	4,327,720.80
September 2040	446,799.24	312,625.22	4,252,769.29
October 2040	432,186.48	305,972.13	4,178,983.14
November 2040	418,039.39	299,451.29	4,106,345.14
December 2040	404,343.39	293,060.19	4,034,838.35
January 2041	391,084.37	286,796.33	3,964,446.06
February 2041	378,248.64	280,657.27	3,895,151.79
March 2041	365,822.95	274,640.63	3,826,939.32
April 2041	353,794.43	268,744.04	3,759,792.64
May 2041	342,150.64	262,965.22	3,693,695.99
June 2041	330,879.50	257,301.89	3,628,633.83
July 2041	319,969.32	251,751.83	3,564,590.82
August 2041	309,408.76	246,312.88	3,501,551.88
September 2041	299,186.85	240,982.88	3,439,502.11
October 2041	289,292.93	235,759.75	3,378,426.86
November 2041	279,716.70	230,641.43	3,318,311.66
December 2041	270,448.15	225,625.90	3,259,142.26
January 2042	261,477.61	220,711.19	3,200,904.62

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2042	\$ 252,795.69	\$ 215,895.33	\$ 3,143,584.90
March 2042	244,393.30	211,176.44	3,087,169.45
April 2042	236,261.63	206,552.63	3,031,644.83
May 2042	228,392.13	202,022.08	2,976,997.79
June 2042	220,776.54	197,582.98	2,923,215.25
July 2042	213,406.85	193,233.56	2,870,284.36
August 2042	206,275.27	188,972.10	2,818,192.41
September 2042	199,374.30	184,796.88	2,766,926.91
October 2042	192,696.63	180,706.24	2,716,475.53
November 2042	186,235.21	176,698.55	2,666,826.12
December 2042	179,983.19	172,772.18	2,617,966.71
January 2043	173,933.94	168,925.58	2,569,885.51
February 2043	168,081.04	165,157.19	2,522,570.88
March 2043	162,418.25	161,465.49	2,476,011.37
April 2043	156,939.55	157,849.00	2,430,195.67
May 2043	151,639.10	154,306.25	2,385,112.67
June 2043	146,511.24	150,835.81	2,340,751.38
July 2043	141,550.48	147,436.27	2,297,101.00
August 2043	136,751.51	144,106.26	2,254,150.86
September 2043	132,109.18	140,844.42	2,211,890.48
October 2043	127,618.52	137,649.42	2,170,309.49
November 2043	123,274.68	134,519.97	2,129,397.71
December 2043	119,073.00	131,454.77	2,089,145.07
January 2044	115,008.93	128,452.58	2,049,541.67
February 2044	111,078.09	125,512.17	2,010,577.76
March 2044	107,276.22	122,632.33	1,972,243.70
April 2044	103,599.21	119,811.87	1,934,530.02
May 2044	100,043.06	117,049.65	1,897,427.37
June 2044	96,603.92	114,344.50	1,860,926.54
July 2044	93,278.02	111,695.32	1,825,018.47
August 2044	90,061.76	109,101.02	1,789,694.19
September 2044	86,951.61	106,560.51	1,754,944.92
October 2044	83,944.17	104,072.73	1,720,761.94
November 2044	81,036.15	101,636.66	1,687,136.72
December 2044	78,224.36	99,251.28	1,654,060.81
January 2045	75,505.69	96,915.59	1,621,525.90
February 2045	72,877.17	94,628.62	1,589,523.81
March 2045	70,335.89	92,389.40	1,558,046.45
April 2045	67,879.04	90,197.00	1,527,085.88
May 2045	65,503.90	88,050.48	1,496,634.25
June 2045	63,207.83	85,948.96	1,466,683.84
July 2045	60,988.29	83,891.53	1,437,227.05
August 2045	58,842.81	81,877.34	1,408,256.36
September 2045	56,768.98	79,905.51	1,379,764.39
October 2045	54,764.51	77,975.23	1,351,743.85
November 2045	52,827.13	76,085.65	1,324,187.57
December 2045	50,954.68	74,235.99	1,297,088.48
January 2046	49,145.06	72,425.44	1,270,439.59

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2046	\$ 47,396.22	\$ 70,653.23	\$ 1,244,234.05
March 2046	45,706.20	68,918.61	1,218,465.10
April 2046	44,073.08	67,220.82	1,193,126.05
May 2046	42,495.02	65,559.13	1,168,210.34
June 2046	40,970.22	63,932.82	1,143,711.49
July 2046	39,496.95	62,341.19	1,119,623.13
August 2046	38,073.53	60,783.55	1,095,938.97
September 2046	36,698.33	59,259.23	1,072,652.81
October 2046	35,369.79	57,767.55	1,049,758.55
November 2046	34,086.37	56,307.86	1,027,250.17
December 2046	32,846.60	54,879.54	1,005,121.75
January 2047	31,649.06	53,481.94	983,367.45
February 2047	30,492.35	52,114.45	961,981.52
March 2047	29,375.15	50,776.47	940,958.28
April 2047	28,296.15	49,467.42	920,292.14
May 2047	27,254.11	48,186.70	899,977.62
June 2047	26,247.80	46,933.75	880,009.27
July 2047	25,276.05	45,708.02	860,381.76
August 2047	24,337.72	44,508.95	841,089.83
September 2047	23,431.72	43,336.00	822,128.28
October 2047	22,556.97	42,188.66	803,492.00
November 2047	21,712.44	41,066.41	785,175.96
December 2047	20,897.14	39,968.73	767,175.20
January 2048	20,110.10	38,895.14	749,484.83
February 2048	19,350.37	37,845.15	732,100.02
March 2048	18,617.06	36,818.27	715,016.04
April 2048	17,909.29	35,814.04	698,228.21
May 2048	17,226.22	34,832.01	681,731.93
June 2048	16,567.01	33,871.71	665,522.64
July 2048	15,930.87	32,932.72	649,612.41
August 2048	15,317.04	32,014.59	633,979.94
September 2048	14,724.78	31,116.91	618,620.88
October 2048	14,153.35	30,239.25	603,530.97
November 2048	13,602.07	29,381.21	588,706.00
December 2048	13,070.26	28,542.38	574,141.83
January 2049	12,557.27	27,722.39	559,834.37
February 2049	12,062.47	26,920.83	545,779.60
March 2049	11,585.24	26,137.33	531,973.56
April 2049	11,124.99	25,371.53	518,412.35
May 2049	10,681.16	24,623.06	505,092.11
June 2049	10,253.19	23,891.56	492,009.06
July 2049	9,840.55	23,176.69	479,159.46
August 2049	9,442.71	22,478.10	466,539.65
September 2049	9,059.18	21,795.45	454,145.98
October 2049	8,689.46	21,128.43	441,974.90
November 2049	8,333.11	20,476.71	430,022.89
December 2049	7,989.65	19,839.97	418,286.49
January 2050	7,658.65	19,217.89	406,762.27

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2050	\$ 7,339.68	\$ 18,610.19	\$ 395,446.89
March 2050	7,032.34	18,016.55	384,337.03
April 2050	6,736.24	17,436.70	373,429.43
May 2050	6,450.97	16,870.33	362,720.87
June 2050	6,176.18	16,317.18	352,208.20
July 2050	5,911.51	15,776.96	341,888.28
August 2050	5,656.60	15,249.41	331,758.06
September 2050	5,411.12	14,734.26	321,814.50
October 2050	5,174.75	14,231.25	312,054.62
November 2050	4,947.17	13,740.13	302,475.50
December 2050	4,728.08	13,260.65	293,074.23
January 2051	4,517.18	12,792.56	283,847.97
February 2051	4,314.20	12,335.64	274,793.91
March 2051	4,118.85	11,889.63	265,909.29
April 2051	3,930.87	11,454.31	257,191.39
May 2051	3,750.01	11,029.47	248,637.52
June 2051	3,576.01	10,614.86	240,245.05
July 2051	3,408.64	10,210.29	232,011.37
August 2051	3,247.66	9,815.53	223,933.92
September 2051	3,092.85	9,430.38	216,010.18
October 2051	2,944.00	9,054.63	208,237.66
November 2051	2,800.89	8,688.09	200,613.91
December 2051	2,663.32	8,330.56	193,136.52
January 2052	2,531.10	7,981.84	185,803.12
February 2052	2,404.03	7,641.75	178,611.36
March 2052	2,281.94	7,310.11	171,558.95
April 2052	2,164.65	6,986.73	164,643.60
May 2052	2,051.98	6,671.43	157,863.10
June 2052	1,943.78	6,364.05	151,215.23
July 2052	1,839.87	6,064.41	144,697.83
August 2052	1,740.12	5,772.35	138,308.77
September 2052	1,644.36	5,487.70	132,045.94
October 2052	1,552.46	5,210.30	125,907.26
November 2052	1,464.28	4,939.99	119,890.71
December 2052	1,379.68	4,676.63	113,994.27
January 2053	1,298.53	4,420.06	108,218.82
February 2053	1,220.71	4,170.13	102,559.50
March 2053	1,146.09	3,926.70	97,014.38
April 2053	1,074.57	3,689.62	91,581.57
May 2053	1,006.02	3,458.77	86,259.22
June 2053	940.35	3,233.99	81,045.50
July 2053	877.43	3,015.17	75,938.60
August 2053	817.17	2,802.16	70,936.75
September 2053	759.48	2,594.84	66,038.20
October 2053	704.26	2,393.08	61,241.22
November 2053	651.41	2,196.77	56,544.13
December 2053	600.85	2,005.78	51,945.24
January 2054	552.49	1,819.99	47,442.92

<u>Distribution Date</u>	<u>Class PM</u>	<u>Class TA</u>	<u>Classes E and EY (in the aggregate)</u>
February 2054	\$ 506.26	\$ 1,639.29	\$ 43,107.81
March 2054	462.06	1,463.56	38,864.44
April 2054	419.83	1,292.70	34,711.25
May 2054	379.49	1,126.59	30,680.90
June 2054	340.97	965.13	26,736.95
July 2054	304.20	808.21	22,877.96
August 2054	269.11	655.74	19,102.47
September 2054	235.64	507.61	15,513.65
October 2054	203.72	363.72	13,483.44
November 2054	173.31	223.98	11,514.16
December 2054	144.33	88.30	9,587.46
January 2055	116.73	0.00	7,809.49
February 2055	90.47	0.00	6,231.10
March 2055	65.48	0.00	4,923.60
April 2055	41.72	0.00	3,766.27
May 2055	19.14	0.00	2,724.75
June 2055	0.00	0.00	1,743.14
July 2055	0.00	0.00	1,014.24
August 2055	0.00	0.00	484.05
September 2055	0.00	0.00	34.44
October 2055 and thereafter	0.00	0.00	0.00

Underlying Certificates

Trust Asset Group or Subgroup	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(U)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(C)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
2	Ginnie Mae	2024-061	PO	April 30, 2024	38388AFG7	0.00%	PO	April 2024	PT	\$ 5,848,711	0.57166300	\$ 3,343,491.68	100.000000000000%	II
2	Ginnie Mae	2024-180	JO	November 29, 2024	38388YV31	0.00	PO	November 2024	PT	4,166,667	0.61666326	2,569,430.46	100.000000000000	II
10	Ginnie Mae	2025-210	MT(3)	December 30, 2025	38385KCC1	8.00	FIX	December 2025	PT	78,241,461	0.99541907	30,000,000.65	38.5192973327	II
11	Ginnie Mae	2025-089	NF(3)	May 30, 2025	38385GKL2	(4)	FIX	May 2025	PT	204,856,000	0.78866465	39,433,232.50	24.4073886047	II
15A	Ginnie Mae	2025-117	SD	July 30, 2025	38381NK56	(4)	INV/IO	July 2025	NTL(PT)	50,000,000	0.87479372	43,739,686.00	100.000000000000	II
15B	Ginnie Mae	2025-124	JS	July 30, 2025	38381PGR8	(4)	INV/IO	July 2025	NTL(PT)	25,000,000	0.97434753	48,717,376.50	100.000000000000	II
15C	Ginnie Mae	2025-066	SB	April 30, 2025	38385EU77	(4)	INV/IO	April 2025	NTL(PT)	83,333,333	0.89831119	21,457,779.75	100.000000000000	II
16A	Ginnie Mae	2025-117	SM	July 30, 2025	38381NK72	(4)	INV/IO	July 2025	NTL(PT)	55,555,600	0.93452360	77,876,966.36	100.000000000000	II
16B	Ginnie Mae	2025-137	SE	August 29, 2025	38381P3M5	(4)	INV/IO	August 2025	NTL(PT)	50,000,000	0.97370145	54,094,568.28	100.000000000000	II
17	Ginnie Mae	2025-137	SA	August 29, 2025	38381P2P7	(4)	INV/IO	August 2025	NTL(PT)	40,000,000	0.97370145	48,685,072.50	100.000000000000	II
20A	Ginnie Mae	2025-154	SA	July 30, 2025	38381NK64	(4)	INV/IO	July 2025	NTL(PT)	30,000,000	0.94658472	37,380,944.00	100.000000000000	II
20B	Ginnie Mae	2025-104	SA	June 30, 2025	38385GJ29	(4)	INV/IO	June 2025	NTL(PT)	85,000,000	0.82153059	28,397,541.60	100.000000000000	II
20C	Ginnie Mae	2025-081	SE	May 30, 2025	38385F5N7	(4)	INV/IO	May 2025	NTL(PT)	80,000,000	0.79925541	69,830,100.15	100.000000000000	II
20D	Ginnie Mae	2025-050	SG	March 28, 2025	38385DN28	(4)	INV/IO	March 2025	NTL(PT)	70,000,000	0.69589533	63,940,432.80	100.000000000000	II
21	Ginnie Mae	2021-087	ET(3)	May 28, 2021	38382TIN7	3.00	FIX/IO	May 2021	NTL(PT)	407,250,000	0.45681712	45,681,712.00	24.5549416820	II
21	Ginnie Mae	2021-087	ET(3)	May 28, 2021	38382THQ0	1.00	FIX	May 2021	PAC/AD	543,000,000	0.45681712	24,917,297.21	10.0452035149	II
25A	Ginnie Mae	2025-009	FM	January 30, 2025	38385BZN3	(4)	FLT	January 2025	PT	225,000,000	0.65162369	48,871,776.75	33.3333333333	II
25B	Ginnie Mae	2025-083	FE	May 30, 2025	38385GPN3	(4)	FLT	May 2025	PT	245,000,000	0.75367778	15,073,555.60	8.1632653061	II
26	Ginnie Mae	2025-069	FAC(3)	April 30, 2025	38385FGP0	(4)	FLT	April 2025	PT	60,000,000	0.63848200	38,308,920.00	100.000000000000	II

- (1) As defined under "Class Types" in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of February 2026.
- (3) MX Class.
- (4) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in the related Underlying Certificate Disclosure Document.

Assumed Characteristics of the Mortgage Loans Underlying the Group 23 Trust Assets(1)

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
080106	\$ 116.46	17	343	6.59(6%)	5.375%	1.221%	1-year CMT	1.500%	August 1, 1997	October 1, 2026	Annually	1.000%	11.000%	1.500%	August 20, 2027	6.000%
080114	1,024.17	18	342	6.563	5.375	1.188	1-year CMT	1.500	September 1, 1997	October 1, 2026	Annually	1.000	11.000	1.500	September 20, 2027	6.000
080115	744.32	18	342	6.500	5.375	1.125	1-year CMT	1.500	September 1, 1997	October 1, 2026	Annually	1.000	11.500	1.500	September 20, 2027	6.500
080124	48.21	19	341	6.375	5.125	1.250	1-year CMT	1.500	October 1, 1997	January 1, 2027	Annually	1.000	12.000	2.000	October 20, 2027	7.000
082483	802.95	167	193	6.483	5.750	0.733	1-year CMT	1.500	February 1, 2010	April 1, 2026	Annually	2.000	9.500	1.500	February 20, 2040	3.500
788343	27,646,287.88	216	143	5.956	5.430	0.526	1-year CMT	1.502(15)	December 1, 2025	April 1, 2026	Annually	1.000	10.500(16)	1.500(17)	August 20, 2049	5.875
MA0111	164,200.96	195	165	6.125	5.625	0.500	1-year CMT	1.500	May 1, 2012	July 1, 2026	Annually	1.000	7.000	1.500	May 20, 2042	2.000
MA0177	222,338.70	195	164	6.125	5.625	0.500	1-year CMT	1.500	June 1, 2012	July 1, 2026	Annually	1.000	7.000	1.500	June 20, 2042	2.000

- (1) The information in this Exhibit B is provided by the Sponsor as of February 1, 2026. It is based on information regarding the Group 23 Trust Assets and the related Mortgage Loans. All weighted averages provided in this Exhibit B are weighted based on the outstanding principal amounts of the Mortgage Loans as of February 1, 2026.
- (2) The Ginnie Mae Certificate Principal Balance is the sum of the outstanding principal amounts of the Mortgage Loans underlying the related Trust MBS.
- (3) The Approximate Weighted Average Remaining Term to Maturity (in months) is the approximate weighted average remaining term to maturity of the Mortgage Loans underlying the related Trust MBS.
- (4) The Approximate Weighted Average Loan Age (in months) is the approximate weighted average loan age of the Mortgage Loans underlying the related Trust MBS.
- (5) The Approximate Weighted Average Current Mortgage Rate is the approximate weighted average of the interest rates of the Mortgage Loans underlying the related Trust MBS.
- (6) The Current Certificate Rate is the current certificate rate of the related Trust MBS.
- (7) The Approximate Weighted Average Servicing and Guaranty Fee Rate is the approximate weighted average monthly fee rate for servicing and for the Ginnie Mae Certificate Guaranty Fee.
- (8) The Certificate Margin is the margin of the Mortgage Loans underlying the related Trust MBS net of the Servicing and Guaranty Fee Rate.
- (9) The Next Mortgage Rate Adjustment Date is the next date on which the Mortgage Rate of each Mortgage Loan underlying the related Trust MBS resets under the Mortgage Rate formula and the related Mortgage Loan documents.
- (10) The Mortgage Rate Reset Frequency is the frequency that the Mortgage Rate of each Mortgage Loan resets under the Mortgage Rate formula and related Mortgage Loan documents applicable to each Mortgage Loan underlying the related Trust MBS after the first Mortgage Rate adjustment date.
- (11) The Periodic Certificate Interest Rate Limit is the maximum periodic interest rate adjustment possible based on the MBS Guide.
- (12) The Lifetime Certificate Interest Rate Cap is the maximum certificate interest rate possible based on the MBS Guide.

- (13) The Lifetime Certificate Interest Rate Floor is the minimum certificate interest rate possible based on the MBS Guide.
- (14) The Initial Certificate Rate at MBS Issuance is the initial certificate rate of the related Trust MBS.
- (15) As of February 1, 2026, the Platinum MBS have Certificate Margins ranging from 1.500% to 2.500%. The Certificate Margin shown represents a weighted average of the Certificate Margins of the Trust MBS Underlying Platinum MBS.
- (16) As of February 1, 2026, the Platinum MBS have Lifetime Certificate Interest Rate Caps ranging from 6.989% to 10.500%. The Lifetime Certificate Interest Rate Cap shown represents the highest of the Lifetime Certificate Interest Rate Caps of the Trust MBS Underlying Platinum MBS.
- (17) As of February 1, 2026, the Platinum MBS have Lifetime Certificate Interest Rate Floors ranging from 1.500% to 2.500%. The Lifetime Certificate Interest Rate Floor shown represents the lowest of the Lifetime Certificate Interest Rate Floors of the Trust MBS Underlying Platinum MBS.

The remaining terms to maturity, loan ages, Mortgage Rates, Mortgage Margins and next Mortgage Rate adjustment dates, and in the case of Pool Number 788343, Lifetime Certificate Interest Rate Caps and Lifetime Certificate Interest Rate Floors, of many of the Mortgage Loans underlying the Group 23 Trust Assets will differ from the characteristics assumed, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.



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February 24, 2026

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