

**\$3,274,197,336**  
**Government National Mortgage Association**

**GINNIE MAE®**

**Guaranteed REMIC Pass-Through Securities  
and MX Securities**

**Ginnie Mae REMIC Trust 2026-002**

**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) a certain previously issued certificate.

**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-15 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 January 30, 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 “exempted securities” under the Securities Exchange Act of 1934.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 1</b>						
AP(1)	\$ 42,256,139	4.50%	PAC/AD	FIX	38385LDC9	January 2056
AZ(1)	19,243,861	4.50	SUP	FIX/Z	38385LDD7	January 2056
FA	123,000,000	(5)	PT	FLT	38385LDE5	January 2056
SA	123,000,000	(5)	NTL(PT)	INV/IO	38385LDE2	January 2056
<b>Security Group 2</b>						
BA(1)	14,741,477	4.50	SEQ/AD	FIX	38385LDG0	March 2049
BP(1)	94,201,023	4.50	PAC/AD	FIX	38385LDH8	January 2056
BY	424,886	4.50	PAC/AD	FIX	38385LDJ4	January 2056
BZ	20,000,000	4.50	SUP	FIX/Z	38385LDK1	January 2056
FB	88,035,192	(5)	PT	FLT	38385LDL9	January 2056
SB	88,035,192	(5)	NTL(PT)	INV/IO	38385LDM7	January 2056
ZB(1)	2,685,402	4.50	SEQ	FIX/Z	38385LDN5	January 2056
<b>Security Group 3</b>						
CS	222,241,687	(5)	NTL(PT)	INV/IO	38385LDP0	January 2056
FC(1)	222,241,687	(5)	PT	FLT	38385LDQ8	January 2056
SC(1)	222,241,687	(5)	NTL(PT)	INV/IO	38385LDR6	January 2056
<b>Security Group 4</b>						
FL	120,000,000	(5)	PT	FLT	38385LDS4	January 2056
SL	120,000,000	(5)	NTL(PT)	INV/IO	38385LDT2	January 2056
<b>Security Group 5</b>						
DC(1)	74,331,000	4.50	PAC/AD	FIX	38385LDU9	September 2055
DI	19,214,292	6.00	NTL(PAC/AD)	FIX/IO	38385LDV7	January 2056
DY(1)	2,526,169	4.50	PAC/AD	FIX	38385LDW5	January 2056
DZ	10,741,452	6.00	SUP	FIX/Z	38385LDX3	January 2056
<b>Security Group 6</b>						
AS	70,000,000	(5)	NTL(PT)	INV/IO	38385LDY1	January 2066
EF	70,000,000	(5)	PT	FLT	38385LDZ8	January 2066
<b>Security Group 7</b>						
AM(1)	29,454,996	4.50	PAC/AD	FIX	38385LEA2	March 2055
EI	409,090	(5)	NTL(PT)	INV/IO	38385LEB0	January 2056
ES(1)	15,000,000	(5)	NTL(PT)	INV/IO	38385LEC8	January 2056
FJ	15,000,000	(5)	PT	FLT	38385LED6	January 2056
GA	50,000,000	4.50	SEQ	FIX	38385LEE4	October 2054
GF	50,000,000	(5)	PT	FLT	38385LEF1	January 2056
GL(1)	12,179,626	4.50	PAC/AD	FIX	38385LEG9	January 2056
GM(1)	22,308,438	4.50	PAC/AD	FIX	38385LEH7	October 2055
GS(1)	50,000,000	(5)	NTL(PT)	INV/IO	38385LEI3	January 2056
GY	5,555,555	4.50	SEQ	FIX	38385LEK0	January 2056
GZ	80,000,000	4.50	SUP	FIX/Z	38385LEL8	January 2056
IE	3,545,454	(5)	NTL(PT)	INV/IO	38385LEM6	January 2056
IJ(1)	354,945,910	(5)	NTL(PT)	INV/IO	38385LEN4	January 2056
IN(1)	354,945,910	(5)	NTL(PT)	INV/IO	38385LEP9	January 2056
IW(1)	130,000,000	(5)	NTL(PT)	INV/IO	38385LEQ7	January 2056
LS	354,945,910	(5)	NTL(PT)	INV/IO	38385LER5	January 2056
NF(1)	354,945,910	(5)	PT	FLT	38385LES3	January 2056
NI(1)	354,945,910	(5)	NTL(PT)	INV/IO	38385LET1	January 2056
PA(1)	387,974,340	4.50	PAC/AD	FIX	38385LEU8	June 2054
SE(1)	150,000,000	(5)	NTL(PT)	INV/IO	38385LEV6	January 2056
SG	130,000,000	(5)	NTL(PT)	INV/IO	38385LEW4	January 2056
SW(1)	130,000,000	(5)	NTL(PT)	INV/IO	38385LEX2	January 2056
UF(1)	130,000,000	(5)	PT	FLT	38385LEZ0	January 2056
WF(1)	150,000,000	(5)	PT	FLT	38385LEZ7	January 2056
WS(1)	150,000,000	(5)	NTL(PT)	INV/IO	38385LFA1	January 2056
<b>Security Group 8</b>						
FH	20,000,000	(5)	PAC/AD	FLT	38385LFB9	January 2056
HF	20,000,000	(5)	PAC/AD	FLT	38385LFC7	January 2056
HP(1)	100,089,520	4.50	PAC I/AD	FIX	38385LFD5	April 2055
HY(1)	7,699,612	4.50	PAC I/AD	FIX	38385LFE3	January 2056
HZ	20,000,000	5.50	SUP	FIX/Z	38385LFF0	January 2056
IL(1)	71,377,367	(5)	NTL(PAC/AD)	INV/IO	38385LFG8	January 2056
IS	71,377,367	(5)	NTL(PAC/AD)	INV/IO	38385LFH6	January 2056
PF(1)	71,377,367	(5)	PAC/AD	FLT	38385LFJ2	January 2056
S	111,377,367	(5)	NTL(PAC/AD)	INV/IO	38385LFK9	January 2056
SI	91,377,367	(5)	NTL(PAC/AD)	INV/IO	38385LFL7	January 2056
ZH	3,588,236	4.50	PAC II/AD	FIX/Z	38385LFM5	January 2056
<b>Security Group 9</b>						
MC(1)	71,580,000	4.50	PAC/AD	FIX	38385LFN3	April 2054
ME(1)	100,000,000	(5)	PT	FLT	38385LFP8	January 2056
MT(1)	100,000,000	(5)	NTL(PT)	INV/IO	38385LFQ6	January 2056
MW(1)	10,282,000	4.50	PAC/AD	FIX	38385LFR4	September 2055
MY(1)	3,240,000	4.50	PAC/AD	FIX	38385LFS2	January 2056
SM(1)	100,000,000	(5)	NTL(PT)	INV/IO	38385LFT0	January 2056
UZ(1)	14,898,000	4.50	SUP	FIX/Z	38385LFU7	January 2056

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**Mischler Financial Group, Inc.**

**The date of this Offering Circular Supplement is January 26, 2026.**

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
<b>Security Group 10</b>						
FN .....	\$ 56,159,242	(5)	PT	FLT	38385LFV5	January 2056
NA(1) .....	31,896,000	4.50%	SEQ	FIX	38385LFW3	March 2054
NV(1) .....	2,169,000	4.50	SEQ/AD	FIX	38385LFX1	February 2037
NZ(1) .....	3,374,496	4.50	SEQ	FIX/Z	38385LFY9	January 2056
SN .....	56,159,242	(5)	NTL(PT)	INV/IO	38385LFZ6	January 2056
<b>Security Group 11</b>						
FT .....	50,000,000	(5)	PT	FLT	38385LGA0	January 2056
ST .....	50,000,000	(5)	NTL(PT)	INV/IO	38385LGB8	January 2056
<b>Security Group 12</b>						
FK .....	66,010,467	(5)	PT	FLT	38385LGC6	January 2056
KA(1) .....	53,565,000	4.50	PAC/AD	FIX	38385LGD4	September 2055
KL(1) .....	1,785,000	4.50	PAC/AD	FIX	38385LGE2	January 2056
KZ .....	10,660,468	4.50	SUP	FIX/Z	38385LGP9	January 2056
SK .....	66,010,467	(5)	NTL(PT)	INV/IO	38385LGG7	January 2056
<b>Security Group 13</b>						
FX(1) .....	21,323,547	(5)	PT	FLT	38385LGH5	January 2056
FY(1) .....	35,638,999	(5)	PT	FLT	38385LGJ1	January 2056
QA(1) .....	27,638,000	4.50	PAC/AD	FIX	38385LGK8	November 2055
QE .....	46,190,000	4.50	PAC/AD	FIX	38385LGL6	November 2055
QL .....	819,250	4.50	PAC/AD	FIX	38385LGM4	January 2056
QM(1) .....	490,000	4.50	PAC/AD	FIX	38385LGN2	January 2056
QZ .....	5,143,095	5.00	SUP	FIX/Z	38385LGP7	January 2056
SX(1) .....	21,323,547	(5)	NTL(PT)	INV/IO	38385LGQ5	January 2056
SY(1) .....	35,638,999	(5)	NTL(PT)	INV/IO	38385LGR3	January 2056
XF(1) .....	9,376,000	(5)	PAC/AD	FLT	38385LGS1	January 2056
XS(1) .....	9,376,000	(5)	NTL(PAC/AD)	INV/IO	38385LGT9	January 2056
YF(1) .....	15,669,750	(5)	PAC/AD	FLT	38385LGU6	January 2056
YS(1) .....	15,669,750	(5)	NTL(PAC/AD)	INV/IO	38385LGV4	January 2056
ZQ .....	8,599,000	5.00	SUP	FIX/Z	38385LGW2	January 2056
<b>Security Group 14</b>						
PT .....	70,000,000	5.50	PT	FIX	38385LGX0	January 2056
<b>Security Group 15</b>						
PB(1) .....	83,193,000	5.50	PAC/AD	FIX	38385LGY8	January 2056
ZU(1) .....	16,807,000	5.50	SUP	FIX/Z	38385LGZ5	January 2056
<b>Security Group 16</b>						
FV(1) .....	14,842,371	(5)	SC/PT	FLT/DLY	38385LHA9	November 2055
SV(1) .....	8,245,763	(5)	SC/PT	INV/DLY	38385LHB7	November 2055
<b>Residuals</b>						
RR .....	0	0.00	NPR	NPR	38385LHC5	January 2056
R3 .....	0	0.00	NPR	NPR	38385LHD3	January 2056
R4 .....	0	0.00	NPR	NPR	38385LHE1	January 2056
R6 .....	0	0.00	NPR	NPR	38385LHF8	January 2066

- (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 16 securities, the disclosure document relating to the Underlying Certificate (the “Underlying Certificate Disclosure Document”).

The Base Offering Circular and the Underlying Certificate Disclosure Document 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:** Barclays Capital Inc.

**Co-Sponsor:** Mischler Financial Group, Inc.

**Trustee:** U.S. Bank National Association

**Tax Administrator:** The Trustee

**Closing Date:** January 30, 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 February 2026.

### Trust Assets:

<u>Trust Asset Group or Subgroup<sup>(2)</sup></u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	5.500%	30
2	Ginnie Mae II	5.500%	30
3A	Ginnie Mae II	6.500%	30
3B	Ginnie Mae II	6.500%	30
4	Ginnie Mae II	5.500%	30
5	Ginnie Mae II	6.000%	30
6	Ginnie Mae II	6.000%	40
7A	Ginnie Mae II	5.500%	30
7B	Ginnie Mae II	5.500%	30
7C	Ginnie Mae II	5.500%	30
7D	Ginnie Mae II	5.500%	30
8	Ginnie Mae II	5.500%	30
9	Ginnie Mae II	5.500%	30
10	Ginnie Mae II	6.000%	30
11	Ginnie Mae II	5.500%	30
12	Ginnie Mae II	5.500%	30
13A	Ginnie Mae II	5.500%	30
13B	Ginnie Mae II	5.500%	30
14	Ginnie Mae II	5.500%	30
15	Ginnie Mae II	5.500%	30
16	Underlying Certificate	(1)	(1)

<sup>(1)</sup> Certain information regarding the Underlying Certificate is set forth in Exhibit A to this Supplement.

<sup>(2)</sup> The Group 3, 7 and 13 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

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

**Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets<sup>(1)</sup>:**

<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<sup>(2)</sup></u>
<b>Group 1 Trust Assets</b>			
\$184,500,000	356	1	6.070%
<b>Group 2 Trust Assets</b>			
\$220,087,980	354	2	6.040%
<b>Subgroup 3A Trust Assets</b>			
\$129,524,216	350	2	7.040%
<b>Subgroup 3B Trust Assets</b>			
\$ 92,717,471	356	2	7.000%
<b>Group 4 Trust Assets</b>			
\$120,000,000	357	1	6.000%
<b>Group 5 Trust Assets</b>			
\$ 4,320,956	327	30	6.621%
24,430,830	339	16	6.642%
30,022,169	334	23	6.662%
28,824,666	325	30	6.531%
<u>\$ 87,598,621</u>			
<b>Group 6 Trust Assets<sup>(3)</sup></b>			
\$ 70,000,000	477	2	6.560%
<b>Subgroup 7A Trust Assets</b>			
\$325,000,000	355	2	6.054%
<b>Subgroup 7B Trust Assets</b>			
\$100,000,000	355	2	6.054%
<b>Subgroup 7C Trust Assets</b>			
\$330,000,000	355	2	6.054%
<b>Subgroup 7D Trust Assets</b>			
\$532,418,865	355	2	6.054%
<b>Group 8 Trust Assets</b>			
\$242,754,735	357	1	6.000%
<b>Group 9 Trust Assets</b>			
\$200,000,000	358	0	5.990%
<b>Group 10 Trust Assets</b>			
\$ 93,598,738	355	2	6.494%

<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<sup>(2)</sup></u>
<b>Group 11 Trust Assets</b>			
\$ 50,000,000	356	1	5.980%
<b>Group 12 Trust Assets</b>			
\$ 20,021,675	356	3	6.093%
37,147,382	359	0	6.052%
74,851,878	358	1	6.098%
<u>\$132,020,935</u>			
<b>Subgroup 13A Trust Assets</b>			
\$ 15,105,543	353	1	5.990%
49,749,126	357	2	6.049%
26,299,952	351	2	6.074%
15,762,378	352	3	6.067%
<u>\$106,916,999</u>			
<b>Subgroup 13B Trust Assets</b>			
\$ 63,970,642	354	2	6.032%
<b>Group 14 Trust Assets</b>			
\$ 70,000,000	353	2	6.070%
<b>Group 15 Trust Assets</b>			
\$100,000,000	356	1	6.070%

<sup>(1)</sup> As of January 1, 2026.

<sup>(2)</sup> The Mortgage Loans underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

<sup>(3)</sup> The Mortgage Loans underlying the Group 6 Trust Assets are modified loans with terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See *“The Trust Assets — The Mortgage Loans” in this Supplement*.

**Characteristics of the Group 16 Trust Asset:** See Exhibit A to this Supplement for certain information regarding the characteristics of the Underlying Certificate.

**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 or Inverse Floating Rate Class. See “Description of the Securities — Form of Securities” in this Supplement.

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

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

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	30-day Average SOFR for Minimum Interest Rate
<b>Security Group 1</b>						
FA .....	30-day Average SOFR + 1.20%	5.10000%	1.20%	6.00000000%	0	0.00%
SA .....	4.80% — 30-day Average SOFR	0.90000%	0.00%	4.80000000%	0	4.80%
<b>Security Group 2</b>						
FB .....	30-day Average SOFR + 0.88%	4.63514%	0.88%	7.00000000%	0	0.00%
SB .....	6.12% — 30-day Average SOFR	2.36486%	0.00%	6.12000000%	0	6.12%
<b>Security Group 3</b>						
CF .....	30-day Average SOFR + 0.82%	4.57000%	0.82%	6.50000000%	0	0.00%
CS .....	5.68% — 30-day Average SOFR	1.93000%	0.00%	5.68000000%	0	5.68%
FC .....	30-day Average SOFR + 0.72%	4.47000%	0.72%	6.50000000%	0	0.00%
SC .....	5.78% — 30-day Average SOFR	0.10000%	0.00%	0.10000000%	0	5.78%
<b>Security Group 4</b>						
FL .....	30-day Average SOFR + 1.15%	4.90000%	1.15%	5.50000000%	0	0.00%
SL .....	4.35% — 30-day Average SOFR	0.60000%	0.00%	4.35000000%	0	4.35%
<b>Security Group 6</b>						
AS .....	5.05% — 30-day Average SOFR	1.34332%	0.00%	5.05000000%	0	5.05%
EF .....	30-day Average SOFR + 0.95%	4.65668%	0.95%	6.00000000%	0	0.00%
<b>Security Group 7</b>						
AF .....	30-day Average SOFR + 0.95%	4.70000%	0.95%	6.00000000%	0	0.00%
BF .....	30-day Average SOFR + 0.90%	4.65000%	0.90%	6.00000000%	0	0.00%
EI .....	209.00% — (30-day Average SOFR x 36.66666667)	5.50000%	0.00%	5.50000000%	0	5.70%
ES .....	5.55% — 30-day Average SOFR	1.80000%	0.00%	5.55000000%	0	5.55%
FD .....	30-day Average SOFR + 0.96%	4.71000%	0.96%	6.00000000%	0	0.00%
FG .....	30-day Average SOFR + 0.90%	4.70000%	0.90%	7.00000000%	0	0.00%
FJ .....	30-day Average SOFR + 0.80%	4.55000%	0.80%	6.50000000%	0	0.00%
FW .....	30-day Average SOFR + 0.80%	4.60000%	0.80%	7.00000000%	0	0.00%
GF .....	30-day Average SOFR + 0.95%	4.67841%	0.95%	6.50000000%	0	0.00%
GS .....	5.55% — 30-day Average SOFR	1.82159%	0.00%	5.55000000%	0	5.55%
IE .....	240.30769232% — (30-day Average SOFR x 42.30769231)	5.50000%	0.00%	5.50000000%	0	5.68%
IJ .....	5.15% — 30-day Average SOFR	0.05000%	0.00%	0.05000000%	0	5.15%
IN .....	5.10% — 30-day Average SOFR	0.05000%	0.00%	0.05000000%	0	5.10%
IW .....	6.25% — 30-day Average SOFR	0.05000%	0.00%	0.05000000%	0	6.25%
JF .....	30-day Average SOFR + 0.82%	4.57000%	0.82%	6.50000000%	0	0.00%
KS .....	5.55% — 30-day Average SOFR	1.80502%	0.00%	5.55000000%	0	5.55%
LS .....	5.04% — 30-day Average SOFR	1.29000%	0.00%	5.04000000%	0	5.04%
NF .....	30-day Average SOFR + 0.85%	4.60000%	0.85%	6.00000000%	0	0.00%
NI .....	5.05% — 30-day Average SOFR	0.01000%	0.00%	0.01000000%	0	5.05%
SE .....	5.55% — 30-day Average SOFR	1.80000%	0.00%	5.55000000%	0	5.55%
SG .....	6.10% — 30-day Average SOFR	2.30000%	0.00%	6.10000000%	0	6.10%
SW .....	6.20% — 30-day Average SOFR	0.10000%	0.00%	0.10000000%	0	6.20%
UF .....	30-day Average SOFR + 0.75%	4.55000%	0.75%	7.00000000%	0	0.00%
WF .....	30-day Average SOFR + 0.72%	4.47000%	0.72%	6.50000000%	0	0.00%
WS .....	5.78% — 30-day Average SOFR	0.10000%	0.00%	0.10000000%	0	5.78%



Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	30-day Average SOFR for Minimum Interest Rate
<b>Security Group 8</b>						
FH	30-day Average SOFR + 0.90%	4.65514%	0.90%	6.50000000%	0	0.00%
HF	30-day Average SOFR + 0.95%	4.68844%	0.95%	6.50000000%	0	0.00%
IL	5.77% – 30-day Average SOFR	0.10000%	0.00%	0.10000000%	0	5.77%
IS	5.67% – 30-day Average SOFR	0.07000%	0.00%	0.07000000%	0	5.67%
LF	30-day Average SOFR + 0.83%	4.58000%	0.83%	6.50000000%	0	0.00%
PF	30-day Average SOFR + 0.73%	4.48000%	0.73%	6.50000000%	0	0.00%
S	5.55% – 30-day Average SOFR	1.80115%	0.00%	5.55000000%	0	5.55%
SI	5.60% – 30-day Average SOFR	0.05000%	0.00%	0.05000000%	0	5.60%
<b>Security Group 9</b>						
FM	30-day Average SOFR + 0.95%	4.70000%	0.95%	6.50000000%	0	0.00%
MF	30-day Average SOFR + 0.80%	4.55000%	0.80%	6.50000000%	0	0.00%
MS	5.70% – 30-day Average SOFR	1.95000%	0.00%	5.70000000%	0	5.70%
MT	5.70% – 30-day Average SOFR	0.15000%	0.00%	0.15000000%	0	5.70%
SM	5.55% – 30-day Average SOFR	1.80000%	0.00%	5.55000000%	0	5.55%
<b>Security Group 10</b>						
FN	30-day Average SOFR + 0.77%	4.52514%	0.77%	7.00000000%	0	0.00%
SN	6.23% – 30-day Average SOFR	2.47486%	0.00%	6.23000000%	0	6.23%
<b>Security Group 11</b>						
FT	30-day Average SOFR + 1.13%	4.88000%	1.13%	5.50000000%	0	0.00%
ST	4.37% – 30-day Average SOFR	0.62000%	0.00%	4.37000000%	0	4.37%
<b>Security Group 12</b>						
FK	30-day Average SOFR + 0.80%	4.50668%	0.80%	6.50000000%	0	0.00%
SK	5.70% – 30-day Average SOFR	1.99332%	0.00%	5.70000000%	0	5.70%
<b>Security Group 13</b>						
FQ	30-day Average SOFR + 0.75%	4.52354%	0.75%	6.50000000%	0	0.00%
FX	30-day Average SOFR + 0.75%	4.52354%	0.75%	6.50000000%	0	0.00%
FY	30-day Average SOFR + 0.75%	4.52354%	0.75%	6.50000000%	0	0.00%
SQ	5.75% – 30-day Average SOFR	1.97646%	0.00%	5.75000000%	0	5.75%
SX	5.75% – 30-day Average SOFR	1.97646%	0.00%	5.75000000%	0	5.75%
SY	5.75% – 30-day Average SOFR	1.97646%	0.00%	5.75000000%	0	5.75%
XF	30-day Average SOFR + 0.75%	4.52354%	0.75%	6.50000000%	0	0.00%
XS	5.75% – 30-day Average SOFR	1.97646%	0.00%	5.75000000%	0	5.75%
YF	30-day Average SOFR + 0.75%	4.52354%	0.75%	6.50000000%	0	0.00%
YS	5.75% – 30-day Average SOFR	1.97646%	0.00%	5.75000000%	0	5.75%
<b>Security Group 16</b>						
FV	30-day Average SOFR + 1.05%	4.75735%	1.05%	7.00000000%	19	0.00%
SV	10.70999899% – (30-day Average SOFR x 1.79999971)	4.03677%	0.00%	10.70999899%	19	5.95%
<p>(1) 30-day Average SOFR will be established as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this Supplement.</p> <p>(2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.</p>						
<p><b>Allocation of Principal:</b> On each Distribution Date for a Security Group, the following distributions will be made to the related Securities:</p>						
<b>SECURITY GROUP 1</b>						
<p>The Group 1 Principal Distribution Amount and the AZ Accrual Amount will be allocated as follows:</p> <ul style="list-style-type: none"> <li>• 66.666666667% of the Group 1 Principal Distribution Amount to FA, until retired</li> <li>• The AZ Accrual Amount and 33.333333333% of the Group 1 Principal Distribution Amount in the following order of priority: <ul style="list-style-type: none"> <li>1. To AP, until reduced to its Scheduled Principal Balance for that Distribution Date</li> </ul> </li> </ul>						



2. To AZ, until retired
3. To AP, without regard to its Scheduled Principal Balance, until retired

#### **SECURITY GROUP 2**

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

- 40% of the Group 2 Principal Distribution Amount to FB, until retired
- The ZB Accrual Amount and 7.9181420994% of the Group 2 Principal Distribution Amount, sequentially, to BA and ZB, in that order, until retired
- The BZ Accrual Amount and 52.0818579006% of the Group 2 Principal Distribution Amount in the following order of priority:
  1. Sequentially, to BP and BY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To BZ, until retired
  3. Sequentially, to BP and BY, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

#### **SECURITY GROUP 3**

The Subgroup 3A Principal Distribution Amount and the Subgroup 3B Principal Distribution Amount will be allocated to FC, until retired

#### **SECURITY GROUP 4**

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

#### **SECURITY GROUP 5**

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

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

#### **SECURITY GROUP 6**

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

## **SECURITY GROUP 7**

The Subgroup 7A Principal Distribution Amount, the Subgroup 7B Principal Distribution Amount, the Subgroup 7C Principal Distribution Amount, the Subgroup 7D Principal Distribution Amount and the GZ Accrual Amount will be allocated as follows:

- The GZ Accrual Amount in the following order of priority:
  1. Sequentially, to PA, AM, GM and GL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To GZ, until retired
- 40% of the Subgroup 7A Principal Distribution Amount to UF, until retired
- 50% of the Subgroup 7B Principal Distribution Amount to GF, until retired,
- 4.545454545% of the Subgroup 7C Principal Distribution Amount to FJ, until retired
- 45.454545455% of the Subgroup 7C Principal Distribution Amount to WF, until retired
- 66.666666667% of the Subgroup 7D Principal Distribution Amount to NF, until retired
- 54.3259799934% of the Subgroup 7A Principal Distribution Amount, 45.2716499945% of the Subgroup 7B Principal Distribution Amount, 45.27164999451% of the Subgroup 7C Principal Distribution Amount and 30.1810999963% of the Subgroup 7D Principal Distribution Amount in the following order of priority:
  1. Sequentially, to PA, AM, GM and GL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To GZ, until retired
  3. Sequentially, to PA, AM, GM and GL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
- 5.6740200066% of the Subgroup 7A Principal Distribution Amount, 4.7283500055% of the Subgroup 7B Principal Distribution Amount, 4.72835000549% of the Subgroup 7C Principal Distribution Amount and 3.1522333370% of the Subgroup 7D Principal Distribution Amount, sequentially, to GA and GY, in that order, until retired

## **SECURITY GROUP 8**

The Group 8 Principal Distribution Amount, the HZ Accrual Amount and the ZH Accrual Amount will be allocated as follows:

- The ZH Accrual Amount in the following order of priority:
  1. Sequentially, to HP and HY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To ZH, until retired
- The Group 8 Principal Distribution Amount and the HZ Accrual Amount in the following order of priority:
  1. To FH, HF, HP, HY, PF and ZH, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
    - a. 49.9999997755% concurrently, to FH, HF and PF, pro rata, while outstanding

- b. 50.0000002245% in the following order of priority:
- i. Sequentially, to HP and HY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  - ii. To ZH, while outstanding
  - iii. Sequentially, to HP and HY, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired
2. To HZ, until retired
3. To FH, HF, HP, HY, PF and ZH, in the same manner and order of priority as described in step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

#### **SECURITY GROUP 9**

The Group 9 Principal Distribution Amount and the UZ Accrual Amount will be allocated as follows:

- 50% of the Group 9 Principal Distribution Amount to MF, until retired
- The UZ Accrual Amount and 50% of the Group 9 Principal Distribution Amount in the following order of priority:
  1. Sequentially, to MC, MW and MY, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
  2. To UZ, until retired
  3. Sequentially, to MC, MW and MY, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

#### **SECURITY GROUP 10**

The Group 10 Principal Distribution Amount and the NZ Accrual Amount will be allocated as follows:

- The NZ Accrual Amount, sequentially, to NV and NZ, in that order, until retired
- 59.9999991453% of the Group 10 Principal Distribution Amount to FN, until retired
- 40.0000008547% of the Group 10 Principal Distribution Amount, sequentially, to NA, NV and NZ, in that order, until retired

#### **SECURITY GROUP 11**

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

#### **SECURITY GROUP 12**

The Group 12 Principal Distribution Amount and the KZ Accrual Amount will be allocated as follows:

- 49.9999996213% of the Group 12 Principal Distribution Amount to FK, until retired

- The KZ Accrual Amount and 50.0000003787% of the Group 12 Principal Distribution Amount in the following order of priority:

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

### **SECURITY GROUP 13**

The Subgroup 13A Principal Distribution Amount, the Subgroup 13B Principal Distribution Amount, the QZ Accrual Amount and the ZQ Accrual Amount will be allocated, concurrently, as follows:

- 33.3333327098% of the Subgroup 13A Principal Distribution Amount to FY, until retired
- 33.3333328123% of the Subgroup 13B Principal Distribution Amount to FX, until retired
- The ZQ Accrual Amount and 66.6666672902% of the Subgroup 13A Principal Distribution Amount in the following order of priority:

1. To QE, QL and YF, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:

- a. 75% sequentially, to QE and QL, in that order, while outstanding
- b. 25% to YF, while outstanding

2. To ZQ, until retired

3. To QE, QL and YF, in the same manner and order of priority as described in step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

- The QZ Accrual Amount and 66.6666671877% of the Subgroup 13B Principal Distribution Amount in the following order of priority:

1. To QA, QM and XF, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:

- a. 75% sequentially, to QA and QM, in that order, while outstanding
- b. 25% to XF, while outstanding

2. To QZ, until retired

3. To QA, QM and XF, in the same manner and order of priority as described in step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

### **SECURITY GROUP 14**

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

### **SECURITY GROUP 15**

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

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

2. To ZU, until retired
3. To PB, without regard to its Scheduled Principal Balance, until retired

### SECURITY GROUP 16

The Group 16 Principal Distribution Amount will be allocated, concurrently, to FV and SV, pro rata, until retired

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

Security Group	Structuring Ranges
<b>PAC Classes</b>	
1 AP .....	200% PSA through 450% PSA
2 BP and BY (in the aggregate) .....	150% PSA through 300% PSA
5 DC and DY (in the aggregate) .....	150% PSA through 250% PSA
7 AM, GL, GM and PA (in the aggregate) .....	150% PSA through 275% PSA
9 MC, MW and MY (in the aggregate) .....	150% PSA through 275% PSA
12 KA and KL (in the aggregate) .....	125% PSA through 250% PSA
13 QE, QL and YF (in the aggregate)* .....	150% PSA through 250% PSA
13 QA, QM and XF (in the aggregate) .....	150% PSA through 250% PSA
15 PB .....	249% PSA through 450% PSA
<b>PAC, PAC I and PAC II Classes</b>	
8 FH, HF, HP, HY, PF and ZH (in the aggregate) .....	385% PSA through 500% PSA
<b>PAC I Classes</b>	
8 HP and HY (in the aggregate) .....	350% PSA through 500% PSA

\* The initial Effective Range is 150% PSA through 249% 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 indicated:

<b>Class</b>	<b>Original Class Notional Balance</b>	<b>Represents Approximately</b>
<b>Security Group 1</b>		
SA .....	\$123,000,000	100% of FA (PT Class)
<b>Security Group 2</b>		
BI .....	\$ 17,127,458	18.18181818% of BP (PAC/AD Class)
SB .....	88,035,192	100% of FB (PT Class)
<b>Security Group 3</b>		
CS .....	\$222,241,687	100% of FC (PT Class)
SC .....	222,241,687	100% of FC (PT Class)
<b>Security Group 4</b>		
SL .....	\$120,000,000	100% of FL (PT Class)
<b>Security Group 5</b>		
AI .....	\$ 6,404,764	8.333333333% of DC and DY (in the aggregate) (PAC/AD Classes)
DI .....	19,214,292	25% of DC and DY (in the aggregate) (PAC/AD Classes)
ID .....	6,194,250	8.333333333% of DC (PAC/AD Class)
<b>Security Group 6</b>		
AS .....	\$ 70,000,000	100% of EF (PT Class)
<b>Security Group 7</b>		
EI .....	\$ 409,090	2.72727273% of FJ (PT Class)
ES .....	15,000,000	100% of FJ (PT Class)
GI .....	37,948,121	9.09090909% of AM and PA (in the aggregate) (PAC/AD Classes)
GS .....	50,000,000	100% of GF (PT Class)
IE .....	3,545,454	2.36363636% of WF (PT Class)
IJ .....	354,945,910	100% of NF (PT Class)
IN .....	354,945,910	100% of NF (PT Class)
IW .....	130,000,000	100% of UF (PT Class)
JL .....	41,083,400	9.09090909% of AM, GL, GM and PA (in the aggregate) (PAC/AD Classes)
KS .....	215,000,000	100% of FJ, GF and WF (in the aggregate) (PT Classes)
LI .....	39,976,161	9.09090909% of AM, GM and PA (in the aggregate) (PAC/AD Classes)
LS .....	354,945,910	100% of NF (PT Class)
NI .....	354,945,910	100% of NF (PT Class)
SE .....	150,000,000	100% of WF (PT Class)
SG .....	130,000,000	100% of UF (PT Class)
SW .....	130,000,000	100% of UF (PT Class)
WS .....	150,000,000	100% of WF (PT Class)
<b>Security Group 8</b>		
IL .....	\$ 71,377,367	100% of PF (PAC/AD Class)
IS .....	71,377,367	100% of PF (PAC/AD Class)
S .....	111,377,367	100% of FH, HF and PF (in the aggregate) (PAC/AD Classes)
SI .....	91,377,367	100% of FH and PF (in the aggregate) (PAC/AD Classes)
<b>Security Group 9</b>		
IB .....	\$ 7,736,545	9.09090909% of MC, MW and MY (in the aggregate) (PAC/AD Classes)
IM .....	7,442,000	9.09090909% of MC and MW (in the aggregate) (PAC/AD Classes)
MI .....	6,507,272	9.09090909% of MC (PAC/AD Class)
MS .....	100,000,000	100% of MF (PT Class)
MT .....	100,000,000	100% of MF (PT Class)
SM .....	100,000,000	100% of MF (PT Class)
<b>Security Group 10</b>		
SN .....	\$ 56,159,242	100% of FN (PT Class)
<b>Security Group 11</b>		
ST .....	\$ 50,000,000	100% of FT (PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
<b>Security Group 12</b>		
IK .....	\$ 5,031,818	9.0909090909% of KA and KL (in the aggregate) (PAC/AD Classes)
KI .....	4,869,545	9.0909090909% of KA (PAC/AD Class)
SK .....	66,010,467	100% of FK (PT Class)
<b>Security Group 13</b>		
QI .....	\$ 2,557,090	9.0909090909% of QA and QM (in the aggregate) (PAC/AD Classes)
SQ .....	\$ 25,045,750	100% of XF and YF (in the aggregate) (PAC/AD Classes)
	56,962,546	100% of FX and FY (in the aggregate) (PT Classes)
	<u>\$ 82,008,296</u>	
SX .....	\$ 21,323,547	100% of FX (PT Class)
SY .....	35,638,999	100% of FY (PT Class)
XS .....	9,376,000	100% of XF (PAC/AD Class)
YS .....	15,669,750	100% of YF (PAC/AD Class)
<b>Security Group 15</b>		
PI .....	\$ 22,689,000	27.2727272727% of PB (PAC/AD 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 3 Trust Assets	Group 3 REMIC
Group 4 Trust Assets	Group 4 REMIC
Group 6 Trust Assets	Group 6 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, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Trust Assets	Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Pooling REMIC and Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 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, R3, R4 and R6 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.

***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 and inverse floating rate securities.*** If 30-day Average SOFR performs differently from what you expect, the yield on the floating rate and inverse floating rate securities may be lower than you expect. Lower levels of 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 securities. 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 classes, the related support class will not receive any principal distribution on that date. If prepayments result in principal distributions on any distribution date greater than the amount needed to produce scheduled payments on the PAC classes for that distribution date, this excess will be distributed to the related support class.

***The rate of payments on the underlying certificate will directly affect the rate of payments on the group 16 securities.*** The underlying certificate will be sensitive 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 underlying series.

As described in the underlying certificate disclosure document, the underlying certificate included in trust asset group 16 is a class that provides support to other classes, and it is entitled to receive principal distributions only if

scheduled payments have been made on other specified classes of the related underlying series (or if specified classes have been retired). Accordingly, the underlying certificate may receive no principal distributions for extended periods of time or may receive principal payments that vary widely from period to period.

This supplement contains no information as to whether the underlying certificate has performed as originally anticipated. Additional information as to the underlying certificate may be obtained by performing an analysis of current principal factors of the underlying certificate in light of applicable information contained in the underlying certificate disclosure document.

***Up to 10% of the mortgage loans underlying the 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 and inverse floating rate securities entails risks not associated with an investment in conventional fixed rate securities or securities linked to established market indices.*** The Federal Reserve Bank of New York began to publish SOFR in April 2018 and compounded averages of SOFR in March 2020. Although the Federal Reserve Bank of New York

has also published historical indicative SOFR from August 2014 to March 2018, such pre-publication data necessarily involves assumptions, estimates and approximations. You should not rely on any historical changes or trends in SOFR as an indicator of future changes in SOFR. Daily shifts in SOFR have been, and may in the future be, greater than those in comparable market indices. Because the interest rate applicable to any accrual period for securities with an interest rate based on SOFR will be calculated by reference to the daily rates of SOFR during an approximate 30-day period commencing and ending before the related accrual period as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this supplement, the return on and value of the floating rate and inverse floating rate 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 and inverse floating rate 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 and inverse floating rate securities and the suitability of investing in the floating rate and inverse floating rate securities in light of your particular circumstances.

***Interest on the floating rate and inverse floating rate 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 and inverse floating rate 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 and inverse floating rate securities.

If 30-day Average SOFR is no longer published or cannot be used, the amount of interest payable on the floating rate and inverse floating rate securities will be determined using a replacement rate, as described under “Description of the Securities — Interest Rate Indices — Benchmark Replacement” in the base offering circular. Ginnie Mae will have the sole discretion to make conforming changes in connection with any replacement rate without the consent of security holders or any other party, as described under “Description of the Securities — Interest Rate Indices — Benchmark Replacement” in the base offering circular. This could reduce the

amount of interest payable on the floating rate and inverse floating rate securities, which could adversely affect the return on, value of, and market for, the floating rate and inverse floating rate securities. 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 16 securities and, in particular, the support, interest only, principal only, inverse floating rate, accrual and residual classes, are not suitable investments for all investors.

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

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

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

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



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

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

The yield and decrement tables in this supple-

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

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

## THE TRUST ASSETS

### General

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

### The Trust MBS (Groups 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15)

The Trust MBS are either:

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

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

### The Underlying Certificate (Group 16)

The Group 16 Trust Asset is an Underlying Certificate that represents beneficial ownership interests in a separate trust, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. The Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the Underlying Certificate Disclosure Document. The Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under "Available Information" in this Supplement or on [ginniemae.gov](http://ginniemae.gov). Investors are cautioned that material changes in facts and circumstances may have occurred since the date of the 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*.

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

### **The Mortgage Loans**

The Mortgage Loans underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular*.

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

### **The Trustee Fee**

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

## **GINNIE MAE GUARANTY**

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

## **DESCRIPTION OF THE SECURITIES**

### **General**

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

### **Form of Securities**

Each Class of Securities other than the Residual Securities initially will be issued and maintained, and may be transferred only on the Fedwire Book-Entry System. Beneficial Owners of Book-Entry Securities will ordinarily hold these Securities through one or more financial intermediaries, such as banks,

brokerage firms and securities clearing organizations that are eligible to maintain book-entry accounts on the Fedwire Book-Entry System. By request accompanied by the payment of a transfer fee of \$25,000 per Certificated Security to be issued, a Beneficial Owner may receive a Regular Security in certificated form.

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

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

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

### *Floating Rate and Inverse Floating Rate Classes*

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

The Interest Rate for the Floating Rate and Inverse Floating Rate 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.

If 30-day Average SOFR ceases to be available or is no longer representative, a replacement rate will be selected, as described under “Description of the Securities — Interest Rate Indices — Benchmark Replacement” in the Base Offering Circular.

The 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](http://ginniemae.gov) or by calling the Information Agent at (800) 234-GNMA.

### *Accrual Classes*

Each of Classes AZ, BZ, DZ, GZ, HZ, KZ, NZ, QZ, UZ, ZB, ZH, ZQ and ZU is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

### **Principal Distributions**

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

### *Categories of Classes*

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

### *Notional Classes*

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

### **Residual Securities**

The 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](http://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, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Issuing and Pooling REMICs	Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Securities
Group 3 REMIC	Group 3 Securities
Group 4 REMIC	Group 4 Securities
Group 6 REMIC	Group 6 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 3, 4 and 6, 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, 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. 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 3, 5, 6, 8, 9, 12, 17, 20, 21, 23, 28, 29, 30 and 34, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 3, 5, 6, 8, 9, 12, 20, 21, 23, 28, 29, 30 and 34, 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, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2026-002. 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); provided, however, that no fee will be payable in respect of an interest only security unless all securities involved in the exchange are interest only securities. If the notional balance of the interest only securities surrendered exceeds that of the interest only securities received, the fee will be based on the latter. The fee must be paid concurrently with the exchange.

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

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

## **YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS**

### **General**

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

- The Mortgage Loans do not contain “due-on-sale” provisions, and any Mortgage Loan may be prepaid in full or in part at any time without penalty.

- The rate of payments (including prepayments and payments in respect of liquidations) on the Mortgage Loans is dependent on a variety of economic, geographic, social and other factors, including prevailing market interest rates and general economic factors.

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

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

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

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

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

Investors in the Group 16 Securities are urged to review the discussion under *"Risk Factors — The rate of payments on the underlying certificate will directly affect the rate of payments on the group 16 securities"* in this Supplement.

### **Accretion Directed Classes**

Classes AM, AP, BA, BP, BY, DC, DY, FH, GL, GM, HF, HP, HY, KA, KL, MC, MW, MY, NV, PA, PB, PF, QA, QE, QL, QM, XF, YF and ZH 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 DI, IL, IS, S, SI, XS and YS is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class or Classes shown under "Terms Sheet — Notional Classes" in this Supplement.

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

The Accretion Directed Classes are entitled to principal payments in an amount equal to interest accrued on the related Accrual Classes. The Weighted Average Life of Class NV cannot exceed its Weighted Average Life as shown in the following table under any constant prepayment scenario, even a scenario where there are no prepayments.

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

#### **Accretion Directed Class**

<b>Security Group</b>	<b>Class</b>	<b>Maximum Weighted Average Life (in years)<sup>(1)</sup></b>	<b>Final Distribution Date</b>	<b>Prepayment Rate at or below</b>
10	NV . . . . .	6.0	February 2037	264% PSA

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

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

#### **Securities that Receive Principal on the Basis of Schedules**

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

Each PAC Class exhibits an Effective Range of constant prepayment rates for each related schedule at which such Class will receive Scheduled Payments. That range may differ from the Structuring Range



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

<u>Security Group</u>	<u>Initial Effective Ranges</u>
<b>PAC Classes</b>	
1 AP . . . . .	200% PSA through 450% PSA
2 BP and BY (in the aggregate) . . . . .	150% PSA through 300% PSA
5 DC and DY (in the aggregate) . . . . .	150% PSA through 250% PSA
7 AM, GL, GM and PA (in the aggregate) . . . . .	150% PSA through 275% PSA
9 MC, MW and MY (in the aggregate) . . . . .	150% PSA through 275% PSA
12 KA and KL (in the aggregate) . . . . .	125% PSA through 250% PSA
13 QE, QL and YF (in the aggregate) . . . . .	150% PSA through 249% PSA
13 QA, QM and XF (in the aggregate) . . . . .	150% PSA through 250% PSA
15 PB . . . . .	249% PSA through 450% PSA
<b>PAC, PAC I and PAC II Classes</b>	
8 FH, HF, HP, HY, PF and ZH (in the aggregate) . . . . .	385% PSA through 500% PSA
<b>PAC I Classes</b>	
8 HP and HY (in the aggregate) . . . . .	350% PSA through 500% PSA

- The principal payment stability of the PAC Classes will be supported by the related Support Class.
- The principal payment stability of the PAC I Classes will be supported by the related PAC II and Support Classes.
- The principal payment stability of the PAC II 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 and will become more sensitive to prepayments on the related Mortgage Loans.**

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

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

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



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

### **Assumability**

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

### **Final Distribution Date**

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

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

### **Modeling Assumptions**

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

1. The Mortgage Loans underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 and 15 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14 or 15 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months, each Mortgage Loan underlying a Group 6 Trust Asset is assumed to have an original and a remaining term to maturity of 480 months and each Mortgage Loan underlying a Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14 or 15 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

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

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

5. The Closing Date for the Securities is January 30, 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 Certificate are made as described in the Underlying Certificate Disclosure Document.

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

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

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

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

### **Decrement Tables**

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

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

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

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

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

The information shown for each Notional Class is for illustrative purposes only, as a Notional Class is not entitled to distributions of principal and has no Weighted Average Life. The Weighted Average

Life shown for each Notional Class has been calculated on the assumption that a reduction in the Class Notional Balance thereof is a distribution of principal.

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

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

Security Group 1 PSA Prepayment Assumption Rates															
Distribution Date	Classes A, FA and SA					Class AP					Class AZ				
	0%	200%	410%	450%	900%	0%	200%	410%	450%	900%	0%	200%	410%	450%	900%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	96	93	92	85	96	92	92	92	92	105	105	95	93	71
January 2028	98	87	77	75	54	93	77	77	77	77	109	109	76	70	5
January 2029	97	76	58	54	25	89	58	58	58	37	114	114	56	46	0
January 2030	95	66	43	39	11	84	41	41	41	17	120	120	46	35	0
January 2031	94	57	32	28	5	80	26	26	26	8	125	125	45	33	0
January 2032	93	49	23	20	2	75	14	14	14	3	131	127	45	35	0
January 2033	91	42	17	14	1	70	4	4	4	2	137	126	46	36	0
January 2034	89	37	13	10	0	65	0	0	0	1	143	117	41	33	0
January 2035	88	31	9	7	0	59	0	0	0	0	150	100	30	23	0
January 2036	86	27	7	5	0	54	0	0	0	0	157	86	22	17	0
January 2037	84	23	5	4	0	47	0	0	0	0	164	74	16	12	0
January 2038	82	20	4	3	0	41	0	0	0	0	171	63	12	8	0
January 2039	79	17	3	2	0	34	0	0	0	0	179	54	9	6	0
January 2040	77	14	2	1	0	26	0	0	0	0	188	45	6	4	0
January 2041	74	12	1	1	0	18	0	0	0	0	196	38	5	3	0
January 2042	71	10	1	1	0	10	0	0	0	0	205	32	3	2	0
January 2043	68	8	1	0	0	1	0	0	0	0	215	27	2	1	0
January 2044	65	7	1	0	0	0	0	0	0	0	207	23	2	1	0
January 2045	61	6	0	0	0	0	0	0	0	0	195	19	1	1	0
January 2046	57	5	0	0	0	0	0	0	0	0	183	15	1	0	0
January 2047	53	4	0	0	0	0	0	0	0	0	170	12	1	0	0
January 2048	49	3	0	0	0	0	0	0	0	0	156	10	0	0	0
January 2049	44	2	0	0	0	0	0	0	0	0	141	8	0	0	0
January 2050	39	2	0	0	0	0	0	0	0	0	125	6	0	0	0
January 2051	34	1	0	0	0	0	0	0	0	0	107	4	0	0	0
January 2052	28	1	0	0	0	0	0	0	0	0	89	3	0	0	0
January 2053	22	1	0	0	0	0	0	0	0	0	69	2	0	0	0
January 2054	15	0	0	0	0	0	0	0	0	0	47	1	0	0	0
January 2055	8	0	0	0	0	0	0	0	0	0	25	0	0	0	0
January 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	7.6	4.4	4.1	2.4	9.9	3.6	3.6	3.6	2.9	24.5	13.3	6.1	5.2	1.3

Security Group 2 PSA Prepayment Assumption Rates															
Distribution Date	Classes B, FB and SB					Class BA					Classes BE, BG, BH, BI, BK, BL, BM, BN, BO and BP				
	0%	150%	260%	300%	600%	0%	150%	260%	300%	600%	0%	150%	260%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	96	94	94	89	98	95	92	92	86	98	94	94	94	94
January 2028	98	89	83	81	66	96	85	78	76	58	95	85	85	85	80
January 2029	97	80	69	66	42	94	74	61	57	29	93	73	73	73	50
January 2030	95	72	58	53	26	91	63	46	41	9	90	61	61	61	32
January 2031	94	64	48	43	17	88	53	34	28	0	88	51	51	51	20
January 2032	93	57	40	34	10	86	44	23	17	0	85	41	41	41	12
January 2033	91	51	33	28	7	83	35	14	8	0	81	33	33	33	8
January 2034	89	45	27	22	4	80	28	6	0	0	78	27	27	27	5
January 2035	88	40	22	18	3	76	20	0	0	0	74	21	21	21	3
January 2036	86	36	18	14	2	73	14	0	0	0	71	17	17	17	1
January 2037	84	32	15	11	1	69	8	0	0	0	67	13	13	13	1
January 2038	82	28	12	9	1	65	2	0	0	0	62	10	10	10	0
January 2039	79	25	10	7	0	61	0	0	0	0	58	8	8	8	0
January 2040	77	22	8	6	0	57	0	0	0	0	53	6	6	6	0
January 2041	74	19	7	4	0	52	0	0	0	0	48	5	5	5	0
January 2042	71	16	5	3	0	47	0	0	0	0	43	4	4	4	0
January 2043	68	14	4	3	0	41	0	0	0	0	37	3	3	3	0
January 2044	65	12	3	2	0	36	0	0	0	0	31	2	2	2	0
January 2045	61	10	3	2	0	29	0	0	0	0	24	2	2	2	0
January 2046	57	9	2	1	0	23	0	0	0	0	17	1	1	1	0
January 2047	53	7	2	1	0	16	0	0	0	0	10	1	1	1	0
January 2048	49	6	1	1	0	9	0	0	0	0	2	0	0	0	0
January 2049	44	5	1	1	0	1	0	0	0	0	0	0	0	0	0
January 2050	39	4	1	0	0	0	0	0	0	0	0	0	0	0	0
January 2051	34	3	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2052	28	2	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2053	22	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	9.0	6.2	5.6	3.2	14.2	5.7	4.1	3.7	2.3	13.6	6.1	6.1	6.1	3.6

Security Group 2 PSA Prepayment Assumption Rates															
Distribution Date	Class BY					Class BZ					Class ZB				
	0%	150%	260%	300%	600%	0%	150%	260%	300%	600%	0%	150%	260%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	105	105	94	90	61	105	105	105	105	105
January 2028	100	100	100	100	100	109	109	75	63	0	109	109	109	109	109
January 2029	100	100	100	100	100	114	114	53	33	0	114	114	114	114	114
January 2030	100	100	100	100	100	120	120	39	13	0	120	120	120	120	120
January 2031	100	100	100	100	100	125	125	32	3	0	125	125	125	125	108
January 2032	100	100	100	100	100	131	131	30	0	0	131	131	131	131	68
January 2033	100	100	100	100	100	137	134	29	0	0	137	137	137	137	42
January 2034	100	100	100	100	100	143	133	28	0	0	143	143	143	143	27
January 2035	100	100	100	100	100	150	130	26	0	0	150	150	145	115	17
January 2036	100	100	100	100	100	157	124	24	0	0	157	157	119	92	10
January 2037	100	100	100	100	100	164	117	21	0	0	164	164	98	73	6
January 2038	100	100	100	100	100	171	109	19	0	0	171	171	80	58	4
January 2039	100	100	100	100	100	179	100	17	0	0	179	160	65	46	2
January 2040	100	100	100	100	63	188	91	15	0	0	188	140	53	37	2
January 2041	100	100	100	100	39	196	83	13	0	0	196	122	43	29	1
January 2042	100	100	100	100	24	205	74	11	0	0	205	106	35	23	1
January 2043	100	100	100	100	14	215	66	9	0	0	215	92	28	18	0
January 2044	100	100	100	100	9	224	58	8	0	0	224	79	22	14	0
January 2045	100	100	100	100	5	235	50	6	0	0	235	67	18	10	0
January 2046	100	100	100	100	3	246	43	5	0	0	246	57	14	8	0
January 2047	100	100	100	100	2	257	37	4	0	0	257	48	11	6	0
January 2048	100	100	100	100	1	269	31	3	0	0	269	39	8	4	0
January 2049	100	100	100	100	1	250	25	3	0	0	281	32	6	3	0
January 2050	97	97	97	97	0	222	20	2	0	0	253	25	5	2	0
January 2051	67	67	67	67	0	191	16	1	0	0	218	19	3	2	0
January 2052	44	44	44	44	0	158	12	1	0	0	180	14	2	1	0
January 2053	27	27	27	27	0	123	8	1	0	0	140	9	1	1	0
January 2054	13	13	13	13	0	85	4	0	0	0	96	5	1	0	0
January 2055	4	4	4	4	0	44	1	0	0	0	50	2	0	0	0
January 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	26.0	26.0	26.0	26.0	15.1	26.5	17.4	6.2	2.5	1.1	26.9	18.4	13.6	12.3	6.9

Security Group 3 PSA Prepayment Assumption Rates						
Distribution Date	Classes CF, CS, FC and SC					
	0%	100%	350%	550%	850%	1,100%
Initial Percent	100	100	100	100	100	100
January 2027	99	97	93	90	84	80
January 2028	98	92	79	69	54	43
January 2029	97	86	62	46	27	15
January 2030	96	79	48	30	13	5
January 2031	95	74	37	20	6	2
January 2032	94	68	29	13	3	1
January 2033	92	63	23	9	1	0
January 2034	91	58	17	6	1	0
January 2035	89	53	14	4	0	0
January 2036	88	49	10	2	0	0
January 2037	86	45	8	2	0	0
January 2038	84	41	6	1	0	0
January 2039	82	37	5	1	0	0
January 2040	79	34	4	0	0	0
January 2041	77	31	3	0	0	0
January 2042	74	28	2	0	0	0
January 2043	71	25	2	0	0	0
January 2044	68	22	1	0	0	0
January 2045	64	20	1	0	0	0
January 2046	60	17	1	0	0	0
January 2047	56	15	0	0	0	0
January 2048	52	13	0	0	0	0
January 2049	47	11	0	0	0	0
January 2050	42	9	0	0	0	0
January 2051	36	7	0	0	0	0
January 2052	30	5	0	0	0	0
January 2053	23	4	0	0	0	0
January 2054	16	2	0	0	0	0
January 2055	8	1	0	0	0	0
January 2056	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.3	5.0	3.4	2.4	2.0

Security Group 4 PSA Prepayment Assumption Rates						
Distribution Date	Classes FL and SL					
	0%	100%	250%	430%	650%	900%
Initial Percent . . .	100	100	100	100	100	100
January 2027 . . . .	99	97	95	92	89	85
January 2028 . . . .	98	92	85	76	65	54
January 2029 . . . .	97	86	71	56	40	25
January 2030 . . . .	95	79	60	41	24	11
January 2031 . . . .	94	73	50	30	14	5
January 2032 . . . .	93	68	42	22	9	2
January 2033 . . . .	91	62	35	16	5	1
January 2034 . . . .	89	57	29	11	3	0
January 2035 . . . .	88	53	24	8	2	0
January 2036 . . . .	86	48	20	6	1	0
January 2037 . . . .	84	44	16	4	1	0
January 2038 . . . .	82	40	14	3	0	0
January 2039 . . . .	79	37	11	2	0	0
January 2040 . . . .	77	33	9	2	0	0
January 2041 . . . .	74	30	7	1	0	0
January 2042 . . . .	71	27	6	1	0	0
January 2043 . . . .	68	24	5	1	0	0
January 2044 . . . .	65	21	4	0	0	0
January 2045 . . . .	61	19	3	0	0	0
January 2046 . . . .	57	17	2	0	0	0
January 2047 . . . .	53	14	2	0	0	0
January 2048 . . . .	49	12	2	0	0	0
January 2049 . . . .	44	10	1	0	0	0
January 2050 . . . .	39	9	1	0	0	0
January 2051 . . . .	34	7	1	0	0	0
January 2052 . . . .	28	5	0	0	0	0
January 2053 . . . .	22	4	0	0	0	0
January 2054 . . . .	15	2	0	0	0	0
January 2055 . . . .	8	1	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	19.9	11.2	6.5	4.2	3.1	2.4

Security Group 5 PSA Prepayment Assumption Rates																					
Distribution Date	Classes AI, DH, DI, DJ, DL, DM and DP					Classes DB, DC, DE, DG, DK and ID					Class DY					Class DZ					
	0%	150%	210%	250%	500%	0%	150%	210%	250%	500%	0%	150%	210%	250%	500%	0%	150%	210%	250%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
January 2027	98	88	88	88	82	98	88	88	88	81	100	100	100	100	100	100	106	106	80	62	0
January 2028	96	77	77	77	56	96	76	76	76	55	100	100	100	100	100	100	113	113	64	32	0
January 2029	94	66	66	66	39	94	65	65	65	37	100	100	100	100	100	100	120	120	54	13	0
January 2030	92	57	57	57	27	91	55	55	55	24	100	100	100	100	100	100	127	127	50	3	0
January 2031	89	48	48	48	18	89	46	46	46	16	100	100	100	100	100	100	135	135	50	0	0
January 2032	86	40	40	40	13	86	38	38	38	10	100	100	100	100	100	100	143	140	51	0	0
January 2033	83	33	33	33	9	83	31	31	31	6	100	100	100	100	100	100	152	142	50	0	0
January 2034	80	27	27	27	6	80	25	25	25	3	100	100	100	100	100	100	161	140	48	0	0
January 2035	77	23	23	23	4	76	20	20	20	1	100	100	100	100	100	100	171	135	46	0	0
January 2036	73	19	19	19	3	73	16	16	16	0	100	100	100	100	83	182	129	42	0	0	
January 2037	70	15	15	15	2	69	13	13	13	0	100	100	100	100	57	193	122	39	0	0	
January 2038	66	13	13	13	1	64	10	10	10	0	100	100	100	100	38	205	113	36	0	0	
January 2039	61	10	10	10	1	60	7	7	7	0	100	100	100	100	26	218	104	32	0	0	
January 2040	57	8	8	8	1	55	5	5	5	0	100	100	100	100	17	231	95	28	0	0	
January 2041	52	7	7	7	0	50	4	4	4	0	100	100	100	100	12	245	86	25	0	0	
January 2042	46	6	6	6	0	45	2	2	2	0	100	100	100	100	8	261	77	22	0	0	
January 2043	41	4	4	4	0	39	1	1	1	0	100	100	100	100	5	277	68	19	0	0	
January 2044	34	3	3	3	0	32	0	0	0	0	100	100	100	100	3	294	60	16	0	0	
January 2045	28	3	3	3	0	25	0	0	0	0	100	83	83	83	2	312	52	14	0	0	
January 2046	21	2	2	2	0	18	0	0	0	0	100	65	65	65	1	331	44	11	0	0	
January 2047	13	2	2	2	0	10	0	0	0	0	100	49	49	49	1	351	37	9	0	0	
January 2048	5	1	1	1	0	2	0	0	0	0	100	37	37	37	1	373	30	7	0	0	
January 2049	1	1	1	1	0	0	0	0	0	0	27	27	27	27	0	366	23	6	0	0	
January 2050	1	1	1	1	0	0	0	0	0	0	18	18	18	18	0	325	18	4	0	0	
January 2051	0	0	0	0	0	0	0	0	0	0	12	12	12	12	0	282	12	3	0	0	
January 2052	0	0	0	0	0	0	0	0	0	0	6	6	6	6	0	234	7	2	0	0	
January 2053	0	0	0	0	0	0	0	0	0	0	2	2	2	2	0	183	3	1	0	0	
January 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	127	0	0	0	0	
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	0	0	0	0	
January 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)	14.2	6.0	6.0	6.0	3.1	13.9	5.5	5.5	5.5	2.8	23.1	21.5	21.5	21.5	12.1	26.7	17.1	8.5	1.6	0.3	

**Security Group 6  
PSA Prepayment Assumption Rates**

<b>Distribution Date</b>	<b>Classes AS and EF</b>					
	<b>0%</b>	<b>100%</b>	<b>300%</b>	<b>450%</b>	<b>700%</b>	<b>900%</b>
Initial Percent . . .	100	100	100	100	100	100
January 2027 . . .	100	98	94	92	87	84
January 2028 . . .	99	93	82	74	62	52
January 2029 . . .	99	87	67	54	36	24
January 2030 . . .	98	81	55	39	21	11
January 2031 . . .	98	76	45	29	12	5
January 2032 . . .	97	71	36	21	7	2
January 2033 . . .	96	66	30	15	4	1
January 2034 . . .	96	62	24	11	2	0
January 2035 . . .	95	57	19	8	1	0
January 2036 . . .	94	53	16	6	1	0
January 2037 . . .	93	50	13	4	0	0
January 2038 . . .	92	46	10	3	0	0
January 2039 . . .	91	43	8	2	0	0
January 2040 . . .	90	40	7	2	0	0
January 2041 . . .	89	37	5	1	0	0
January 2042 . . .	88	34	4	1	0	0
January 2043 . . .	86	31	4	1	0	0
January 2044 . . .	85	29	3	0	0	0
January 2045 . . .	83	26	2	0	0	0
January 2046 . . .	82	24	2	0	0	0
January 2047 . . .	80	22	1	0	0	0
January 2048 . . .	78	20	1	0	0	0
January 2049 . . .	76	19	1	0	0	0
January 2050 . . .	73	17	1	0	0	0
January 2051 . . .	71	15	1	0	0	0
January 2052 . . .	68	14	0	0	0	0
January 2053 . . .	65	12	0	0	0	0
January 2054 . . .	62	11	0	0	0	0
January 2055 . . .	59	10	0	0	0	0
January 2056 . . .	55	9	0	0	0	0
January 2057 . . .	52	7	0	0	0	0
January 2058 . . .	47	6	0	0	0	0
January 2059 . . .	43	5	0	0	0	0
January 2060 . . .	38	4	0	0	0	0
January 2061 . . .	33	4	0	0	0	0
January 2062 . . .	27	3	0	0	0	0
January 2063 . . .	21	2	0	0	0	0
January 2064 . . .	15	1	0	0	0	0
January 2065 . . .	8	0	0	0	0	0
January 2066 . . .	0	0	0	0	0	0
Weighted Average Life (years) . . .	28.8	13.4	5.9	4.1	2.9	2.3



Security Group 7 PSA Prepayment Assumption Rates																				
Distribution Date	Classes AF, BF, FD, IJ, IN, LS, NF and NI					Class AM					Classes EI, ES, FJ, IE, JF, SE, WF and WS					Classes FG, FW, IW, SG, SW and UF				
	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	96	95	94	90	100	100	100	100	100	99	96	95	94	90	99	96	95	94	90
January 2028	98	89	85	82	71	100	100	100	100	100	98	89	85	82	71	98	89	85	82	71
January 2029	97	80	72	68	49	100	100	100	100	100	97	80	72	68	49	97	80	72	68	49
January 2030	95	72	61	56	34	100	100	100	100	100	95	72	61	56	34	95	72	61	56	34
January 2031	94	64	52	46	23	100	100	100	100	100	94	64	52	46	23	94	64	52	46	23
January 2032	93	57	44	38	16	100	100	100	100	100	93	57	44	38	16	93	57	44	38	16
January 2033	91	51	37	31	11	100	100	100	100	81	91	51	37	31	11	91	51	37	31	11
January 2034	89	46	31	25	8	100	100	100	100	19	89	46	31	25	8	89	46	31	25	8
January 2035	88	40	26	21	5	100	100	100	100	0	88	40	26	21	5	88	40	26	21	5
January 2036	86	36	22	17	4	100	100	100	100	0	86	36	22	17	4	86	36	22	17	4
January 2037	84	32	19	14	2	100	100	100	100	0	84	32	19	14	2	84	32	19	14	2
January 2038	82	28	16	11	2	100	81	81	81	0	82	28	16	11	2	82	28	16	11	2
January 2039	79	25	13	9	1	100	43	43	43	0	79	25	13	9	1	79	25	13	9	1
January 2040	77	22	11	7	1	100	12	12	12	0	77	22	11	7	1	77	22	11	7	1
January 2041	74	19	9	6	0	100	0	0	0	0	74	19	9	6	0	74	19	9	6	0
January 2042	71	16	7	5	0	100	0	0	0	0	71	16	7	5	0	71	16	7	5	0
January 2043	68	14	6	4	0	100	0	0	0	0	68	14	6	4	0	68	14	6	4	0
January 2044	65	12	5	3	0	100	0	0	0	0	65	12	5	3	0	65	12	5	3	0
January 2045	61	10	4	2	0	100	0	0	0	0	61	10	4	2	0	61	10	4	2	0
January 2046	57	9	3	2	0	100	0	0	0	0	57	9	3	2	0	57	9	3	2	0
January 2047	53	7	3	1	0	100	0	0	0	0	53	7	3	1	0	53	7	3	1	0
January 2048	49	6	2	1	0	35	0	0	0	0	49	6	2	1	0	49	6	2	1	0
January 2049	44	5	2	1	0	0	0	0	0	0	44	5	2	1	0	44	5	2	1	0
January 2050	39	4	1	1	0	0	0	0	0	0	39	4	1	1	0	39	4	1	1	0
January 2051	34	3	1	0	0	0	0	0	0	0	34	3	1	0	0	34	3	1	0	0
January 2052	28	2	1	0	0	0	0	0	0	0	28	2	1	0	0	28	2	1	0	0
January 2053	22	2	0	0	0	0	0	0	0	0	22	2	0	0	0	22	2	0	0	0
January 2054	15	1	0	0	0	0	0	0	0	0	15	1	0	0	0	15	1	0	0	0
January 2055	8	0	0	0	0	0	0	0	0	0	8	0	0	0	0	8	0	0	0	0
January 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	9.0	6.8	5.9	3.7	21.9	12.9	12.9	12.9	7.5	19.9	9.0	6.8	5.9	3.7	19.9	9.0	6.8	5.9	3.7

Distribution Date	PSA Prepayment Assumption Rates																			
	Class GA					Classes GB, GD, GE, GH, GI, GO and GP					Classes GF and GS					Class GL				
	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	96	94	93	89	98	94	94	94	94	99	96	95	94	90	100	100	100	100	100
January 2028	98	88	83	80	67	96	84	84	84	82	98	89	85	82	71	100	100	100	100	100
January 2029	96	78	69	64	43	93	72	72	72	54	97	80	72	68	49	100	100	100	100	100
January 2030	95	69	57	51	27	90	60	60	60	35	95	72	61	56	34	100	100	100	100	100
January 2031	93	60	47	40	15	88	49	49	49	21	94	64	52	46	23	100	100	100	100	100
January 2032	92	53	38	31	7	85	40	40	40	12	93	57	44	38	16	100	100	100	100	100
January 2033	90	46	30	23	1	82	31	31	31	6	91	51	37	31	11	100	100	100	100	100
January 2034	88	39	24	17	0	78	24	24	24	1	89	46	31	25	8	100	100	100	100	100
January 2035	86	34	18	12	0	75	18	18	18	0	88	40	26	21	5	100	100	100	100	100
January 2036	84	29	14	7	0	71	13	13	13	0	86	36	22	17	4	100	100	100	100	100
January 2037	82	24	10	4	0	67	9	9	9	0	84	32	19	14	2	100	100	100	100	100
January 2038	80	20	6	1	0	63	6	6	6	0	82	28	16	11	2	100	100	100	100	71
January 2039	77	16	3	0	0	58	3	3	3	0	79	25	13	9	1	100	100	100	100	48
January 2040	74	13	1	0	0	54	1	1	1	0	77	22	11	7	1	100	100	100	100	32
January 2041	71	10	0	0	0	48	0	0	0	0	74	19	9	6	0	100	100	100	100	22
January 2042	68	7	0	0	0	43	0	0	0	0	71	16	7	5	0	100	100	100	100	15
January 2043	64	5	0	0	0	37	0	0	0	0	68	14	6	4	0	100	100	100	100	10
January 2044	61	2	0	0	0	31	0	0	0	0	65	12	5	3	0	100	100	100	100	6
January 2045	57	1	0	0	0	25	0	0	0	0	61	10	4	2	0	100	98	98	98	4
January 2046	53	0	0	0	0	18	0	0	0	0	57	9	3	2	0	100	76	76	76	3
January 2047	48	0	0	0	0	10	0	0	0	0	53	7	3	1	0	100	59	59	59	2
January 2048	43	0	0	0	0	2	0	0	0	0	49	6	2	1	0	100	44	44	44	1
January 2049	38	0	0	0	0	0	0	0	0	0	44	5	2	1	0	80	33	33	33	1
January 2050	32	0	0	0	0	0	0	0	0	0	39	4	1	1	0	24	24	24	24	0
January 2051	26	0	0	0	0	0	0	0	0	0	34	3	1	0	0	17	17	17	17	0
January 2052	20	0	0	0	0	0	0	0	0	0	28	2	1	0	0	11	11	11	11	0
January 2053	13	0	0	0	0	0	0	0	0	0	22	2	0	0	0	7	7	7	7	0
January 2054	5	0	0	0	0	0	0	0	0	0	15	1	0	0	0	4	4	4	4	0
January 2055	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	1	1	1	1	0
January 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)	18.9	7.4	5.4	4.7	3.0	13.6	5.5	5.5	5.5	3.6	19.9	9.0	6.8	5.9	3.7	23.8	22.2	22.2	22.2	13.7

Security Group 7 PSA Prepayment Assumption Rates																				
Distribution Date	Class GM					Class GY					Class GZ					Classes JA, JB, JD, JE, JI, JO and JP				
	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	105	105	96	91	65	98	95	95	95	95
January 2028	100	100	100	100	100	100	100	100	100	100	109	109	81	65	0	96	85	85	85	83
January 2029	100	100	100	100	100	100	100	100	100	100	114	114	62	34	0	94	74	74	74	58
January 2030	100	100	100	100	100	100	100	100	100	100	120	120	50	15	0	91	63	63	63	40
January 2031	100	100	100	100	100	100	100	100	100	100	125	125	44	4	0	89	53	53	53	27
January 2032	100	100	100	100	100	100	100	100	100	100	131	131	42	0	0	86	44	44	44	19
January 2033	100	100	100	100	100	100	100	100	100	100	137	135	42	0	0	83	36	36	36	13
January 2034	100	100	100	100	100	100	100	100	100	75	143	135	41	0	0	80	30	30	30	9
January 2035	100	100	100	100	68	100	100	100	100	51	150	133	39	0	0	77	24	24	24	6
January 2036	100	100	100	100	29	100	100	100	100	35	157	128	36	0	0	73	20	20	20	4
January 2037	100	100	100	100	2	100	100	100	100	24	164	121	33	0	0	70	16	16	16	3
January 2038	100	100	100	100	0	100	100	100	100	16	171	113	30	0	0	66	13	13	13	2
January 2039	100	100	100	100	0	100	100	100	89	11	179	105	27	0	0	62	10	10	10	1
January 2040	100	100	100	100	0	100	100	100	71	7	188	96	24	0	0	57	8	8	8	1
January 2041	100	82	82	82	0	100	100	89	57	5	196	88	21	0	0	52	7	7	7	1
January 2042	100	54	54	54	0	100	100	73	46	3	205	79	18	0	0	47	5	5	5	0
January 2043	100	32	32	32	0	100	100	60	36	2	215	71	16	0	0	42	4	4	4	0
January 2044	100	14	14	14	0	100	100	49	29	1	224	62	14	0	0	36	3	3	3	0
January 2045	100	0	0	0	0	100	100	40	22	1	235	55	11	0	0	30	3	3	3	0
January 2046	100	0	0	0	0	100	89	32	17	1	246	47	10	0	0	24	2	2	2	0
January 2047	100	0	0	0	0	100	74	25	13	0	257	40	8	0	0	17	2	2	2	0
January 2048	100	0	0	0	0	100	61	20	10	0	269	34	6	0	0	10	1	1	1	0
January 2049	0	0	0	0	0	100	50	15	8	0	281	28	5	0	0	2	1	1	1	0
January 2050	0	0	0	0	0	100	40	11	6	0	256	23	4	0	0	1	1	1	1	0
January 2051	0	0	0	0	0	100	30	8	4	0	221	18	3	0	0	0	0	0	0	0
January 2052	0	0	0	0	0	100	22	6	3	0	183	13	2	0	0	0	0	0	0	0
January 2053	0	0	0	0	0	100	15	4	2	0	142	9	1	0	0	0	0	0	0	0
January 2054	0	0	0	0	0	100	9	2	1	0	98	5	1	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	77	3	1	0	0	51	2	0	0	0	0	0	0	0	0
January 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)	22.6	16.4	16.4	16.4	9.5	29.4	23.4	18.9	16.7	9.9	26.9	17.9	8.2	2.6	1.2	14.3	6.5	6.5	6.5	4.1

PSA Prepayment Assumption Rates															
Distribution Date	Class KS					Classes LA, LB, LD, LE, LI, LO, LP and PL					Class PA				
	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%	0%	150%	230%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	96	95	94	90	98	95	95	95	95	98	94	94	94	94
January 2028	98	89	85	82	71	96	85	85	85	83	95	83	83	83	81
January 2029	97	80	72	68	49	93	73	73	73	57	93	70	70	70	51
January 2030	95	72	61	56	34	91	62	62	62	38	90	57	57	57	30
January 2031	94	64	52	46	23	88	52	52	52	25	87	46	46	46	15
January 2032	93	57	44	38	16	86	43	43	43	17	84	35	35	35	5
January 2033	91	51	37	31	11	83	34	34	34	11	80	26	26	26	0
January 2034	89	46	31	25	8	79	28	28	28	6	77	18	18	18	0
January 2035	88	40	26	21	5	76	22	22	22	3	73	12	12	12	0
January 2036	86	36	22	17	4	73	17	17	17	1	69	6	6	6	0
January 2037	84	32	19	14	2	69	14	14	14	0	65	2	2	2	0
January 2038	82	28	16	11	2	65	11	11	11	0	60	0	0	0	0
January 2039	79	25	13	9	1	60	8	8	8	0	55	0	0	0	0
January 2040	77	22	11	7	1	56	6	6	6	0	50	0	0	0	0
January 2041	74	19	9	6	0	51	4	4	4	0	45	0	0	0	0
January 2042	71	16	7	5	0	46	3	3	3	0	39	0	0	0	0
January 2043	68	14	6	4	0	40	2	2	2	0	33	0	0	0	0
January 2044	65	12	5	3	0	35	1	1	1	0	26	0	0	0	0
January 2045	61	10	4	2	0	28	0	0	0	0	19	0	0	0	0
January 2046	57	9	3	2	0	22	0	0	0	0	11	0	0	0	0
January 2047	53	7	3	1	0	15	0	0	0	0	3	0	0	0	0
January 2048	49	6	2	1	0	7	0	0	0	0	0	0	0	0	0
January 2049	44	5	2	1	0	0	0	0	0	0	0	0	0	0	0
January 2050	39	4	1	1	0	0	0	0	0	0	0	0	0	0	0
January 2051	34	3	1	0	0	0	0	0	0	0	0	0	0	0	0
January 2052	28	2	1	0	0	0	0	0	0	0	0	0	0	0	0
January 2053	22	2	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	9.0	6.8	5.9	3.7	14.1	6.1	6.1	6.1	3.9	13.0	5.0	5.0	5.0	3.3

**Security Group 8  
PSA Prepayment Assumption Rates**

Distribution Date	Classes FH, HF, IL, IS, LF, PF, S and SI						Class HP						Class HY					
	0%	100%	350%	430%	500%	900%	0%	100%	350%	430%	500%	900%	0%	100%	350%	430%	500%	900%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027 . . . .	98	97	92	92	92	92	98	96	91	91	91	91	100	100	100	100	100	100
January 2028 . . . .	97	90	77	75	75	59	96	89	74	74	74	58	100	100	100	100	100	100
January 2029 . . . .	95	83	57	54	54	28	94	80	52	52	52	23	100	100	100	100	100	100
January 2030 . . . .	93	75	42	38	38	13	91	72	34	34	34	6	100	100	100	100	100	100
January 2031 . . . .	91	68	29	26	26	6	89	63	21	21	21	0	100	100	100	100	100	82
January 2032 . . . .	89	61	19	18	18	3	86	56	12	12	12	0	100	100	100	100	100	37
January 2033 . . . .	86	55	12	12	12	1	83	48	6	6	6	0	100	100	100	100	100	17
January 2034 . . . .	84	48	8	8	8	1	80	41	2	2	2	0	100	100	100	100	100	8
January 2035 . . . .	81	43	6	6	6	0	77	34	0	0	0	0	100	100	82	82	82	3
January 2036 . . . .	78	37	4	4	4	0	73	28	0	0	0	0	100	100	56	56	56	2
January 2037 . . . .	75	32	3	3	3	0	70	22	0	0	0	0	100	100	38	38	38	1
January 2038 . . . .	72	26	2	2	2	0	66	16	0	0	0	0	100	100	25	25	25	0
January 2039 . . . .	68	22	1	1	1	0	62	10	0	0	0	0	100	100	17	17	17	0
January 2040 . . . .	64	17	1	1	1	0	57	4	0	0	0	0	100	100	11	11	11	0
January 2041 . . . .	60	12	1	1	1	0	52	0	0	0	0	0	100	84	7	7	7	0
January 2042 . . . .	56	8	0	0	0	0	47	0	0	0	0	0	100	16	4	4	4	0
January 2043 . . . .	51	3	0	0	0	0	42	0	0	0	0	0	100	2	2	2	2	0
January 2044 . . . .	46	0	0	0	0	0	36	0	0	0	0	0	100	1	1	1	1	0
January 2045 . . . .	41	0	0	0	0	0	30	0	0	0	0	0	100	0	0	0	0	0
January 2046 . . . .	36	0	0	0	0	0	23	0	0	0	0	0	100	0	0	0	0	0
January 2047 . . . .	30	0	0	0	0	0	16	0	0	0	0	0	100	0	0	0	0	0
January 2048 . . . .	23	0	0	0	0	0	8	0	0	0	0	0	100	0	0	0	0	0
January 2049 . . . .	16	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0
January 2050 . . . .	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2051 . . . .	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2052 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2053 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . .	15.9	8.3	4.1	3.9	3.9	2.5	14.3	7.1	3.4	3.4	3.4	2.3	23.5	15.6	11.0	11.0	11.0	6.0

**PSA Prepayment Assumption Rates**

Distribution Date	Class HZ						Class PH						Class ZH					
	0%	100%	350%	430%	500%	900%	0%	100%	350%	430%	500%	900%	0%	100%	350%	430%	500%	900%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027 . . . .	106	106	106	97	85	11	98	96	92	92	92	92	105	105	105	87	87	87
January 2028 . . . .	112	112	112	85	45	0	96	90	76	76	76	61	109	109	109	52	52	0
January 2029 . . . .	118	118	118	74	9	0	94	82	56	56	56	29	114	114	114	16	16	0
January 2030 . . . .	125	125	125	73	0	0	92	74	39	39	39	13	120	120	120	2	2	0
January 2031 . . . .	132	132	132	71	0	0	90	66	27	27	27	6	125	125	101	2	2	0
January 2032 . . . .	139	139	139	64	0	0	87	59	18	18	18	3	131	131	47	2	2	0
January 2033 . . . .	147	147	138	54	0	0	84	52	13	13	13	1	137	137	2	2	2	0
January 2034 . . . .	155	155	119	45	0	0	82	45	9	9	9	1	143	143	2	2	2	0
January 2035 . . . .	164	164	100	37	0	0	79	39	6	6	6	0	150	150	2	2	2	0
January 2036 . . . .	173	173	83	29	0	0	75	33	4	4	4	0	157	157	2	2	2	0
January 2037 . . . .	183	183	67	23	0	0	72	27	3	3	3	0	164	164	2	2	2	0
January 2038 . . . .	193	193	54	18	0	0	68	22	2	2	2	0	171	171	3	3	3	0
January 2039 . . . .	204	204	43	13	0	0	64	16	1	1	1	0	179	179	3	3	3	0
January 2040 . . . .	216	216	34	10	0	0	60	11	1	1	1	0	188	188	3	3	3	0
January 2041 . . . .	228	228	27	8	0	0	56	6	0	0	0	0	196	196	3	3	3	0
January 2042 . . . .	241	241	21	6	0	0	51	1	0	0	0	0	205	205	3	3	3	0
January 2043 . . . .	254	254	16	4	0	0	46	0	0	0	0	0	215	101	3	3	3	0
January 2044 . . . .	269	258	12	3	0	0	40	0	0	0	0	0	224	3	3	3	3	0
January 2045 . . . .	284	228	9	2	0	0	35	0	0	0	0	0	235	3	3	3	3	0
January 2046 . . . .	300	200	7	2	0	0	29	0	0	0	0	0	246	2	2	2	2	0
January 2047 . . . .	317	174	5	1	0	0	22	0	0	0	0	0	257	1	1	1	1	0
January 2048 . . . .	334	149	4	1	0	0	15	0	0	0	0	0	269	1	1	1	1	0
January 2049 . . . .	353	125	3	1	0	0	8	0	0	0	0	0	281	1	1	1	1	0
January 2050 . . . .	373	103	2	0	0	0	0	0	0	0	0	0	280	0	0	0	0	0
January 2051 . . . .	394	82	1	0	0	0	0	0	0	0	0	0	38	0	0	0	0	0
January 2052 . . . .	337	63	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2053 . . . .	262	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054 . . . .	180	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055 . . . .	93	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . .	27.7	23.0	11.7	7.7	1.9	0.7	14.9	7.7	4.0	4.0	4.0	2.6	24.6	17.1	6.2	2.7	2.7	1.1

Security Group 9 PSA Prepayment Assumption Rates																				
Distribution Date	Classes FM, M, MF, MS, MT and SM					Classes IB, MN, MP, MQ, MU and MV					Classes IM, MG, MH, MJ, MK and ML					Classes MA, MB, MC, MD, ME and MI				
	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	97	96	95	92	98	95	95	95	95	98	95	95	95	95	98	95	95	95	95
January 2028	98	90	86	84	74	96	87	87	87	87	96	86	86	86	86	95	84	84	84	84
January 2029	97	81	73	70	52	94	75	75	75	61	93	74	74	74	60	92	71	71	71	54
January 2030	95	73	62	58	36	91	65	65	65	42	91	63	63	63	40	90	58	58	58	31
January 2031	94	65	52	47	25	89	55	55	55	29	88	53	53	53	26	87	46	46	46	16
January 2032	93	58	44	39	17	86	45	45	45	20	85	43	43	43	17	83	35	35	35	5
January 2033	91	52	37	32	12	83	37	37	37	14	82	35	35	35	10	80	25	25	25	0
January 2034	89	46	31	26	8	80	30	30	30	9	79	28	28	28	6	76	17	17	17	0
January 2035	88	41	26	21	5	77	25	25	25	6	76	22	22	22	3	72	11	11	11	0
January 2036	86	36	21	17	4	73	20	20	20	4	72	17	17	17	1	68	5	5	5	0
January 2037	84	32	18	14	3	70	16	16	16	3	69	13	13	13	0	64	1	1	1	0
January 2038	82	29	15	11	2	66	13	13	13	2	65	10	10	10	0	59	0	0	0	0
January 2039	79	25	12	9	1	62	11	11	11	1	60	7	7	7	0	54	0	0	0	0
January 2040	77	22	10	7	1	57	9	9	9	1	56	5	5	5	0	49	0	0	0	0
January 2041	74	19	8	6	1	53	7	7	7	1	51	3	3	3	0	44	0	0	0	0
January 2042	71	17	7	5	0	48	6	6	6	0	46	2	2	2	0	38	0	0	0	0
January 2043	68	15	6	4	0	42	4	4	4	0	40	1	1	1	0	31	0	0	0	0
January 2044	65	13	5	3	0	37	3	3	3	0	34	0	0	0	0	25	0	0	0	0
January 2045	61	11	4	2	0	31	3	3	3	0	28	0	0	0	0	18	0	0	0	0
January 2046	57	9	3	2	0	24	2	2	2	0	21	0	0	0	0	10	0	0	0	0
January 2047	53	8	2	1	0	18	2	2	2	0	14	0	0	0	0	2	0	0	0	0
January 2048	49	6	2	1	0	10	1	1	1	0	7	0	0	0	0	0	0	0	0	0
January 2049	44	5	1	1	0	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0
January 2050	39	4	1	1	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
January 2051	34	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2052	28	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2053	22	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 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	9.1	6.7	6.1	3.8	14.4	6.7	6.7	6.7	4.3	14.0	6.1	6.1	6.1	3.9	12.9	5.0	5.0	5.0	3.3

Distribution Date	PSA Prepayment Assumption Rates														
	Class MW					Class MY					Class UZ				
	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%	0%	150%	240%	275%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	105	105	97	94	74
January 2028	100	100	100	100	100	100	100	100	100	100	109	109	81	70	1
January 2029	100	100	100	100	100	100	100	100	100	100	114	114	59	39	0
January 2030	100	100	100	100	100	100	100	100	100	100	120	120	44	17	0
January 2031	100	100	100	100	100	100	100	100	100	100	125	125	36	5	0
January 2032	100	100	100	100	100	100	100	100	100	100	131	131	33	0	0
January 2033	100	100	100	100	82	100	100	100	100	100	137	136	33	0	0
January 2034	100	100	100	100	46	100	100	100	100	100	143	137	32	0	0
January 2035	100	100	100	100	22	100	100	100	100	100	150	134	30	0	0
January 2036	100	100	100	100	5	100	100	100	100	100	157	129	28	0	0
January 2037	100	100	100	100	0	100	100	100	100	78	164	123	26	0	0
January 2038	100	79	79	79	0	100	100	100	100	53	171	115	23	0	0
January 2039	100	58	58	58	0	100	100	100	100	36	179	107	21	0	0
January 2040	100	40	40	40	0	100	100	100	100	24	188	99	18	0	0
January 2041	100	26	26	26	0	100	100	100	100	16	196	90	16	0	0
January 2042	100	14	14	14	0	100	100	100	100	11	205	81	14	0	0
January 2043	100	5	5	5	0	100	100	100	100	7	215	72	12	0	0
January 2044	100	0	0	0	0	100	92	92	92	5	224	64	10	0	0
January 2045	100	0	0	0	0	100	72	72	72	3	235	56	9	0	0
January 2046	100	0	0	0	0	100	56	56	56	2	246	49	7	0	0
January 2047	100	0	0	0	0	100	43	43	43	1	257	42	6	0	0
January 2048	54	0	0	0	0	100	33	33	33	1	269	35	5	0	0
January 2049	0	0	0	0	0	69	25	25	25	1	281	29	4	0	0
January 2050	0	0	0	0	0	18	18	18	18	0	258	24	3	0	0
January 2051	0	0	0	0	0	13	13	13	13	0	223	19	2	0	0
January 2052	0	0	0	0	0	9	9	9	9	0	185	14	2	0	0
January 2053	0	0	0	0	0	6	6	6	6	0	143	10	1	0	0
January 2054	0	0	0	0	0	3	3	3	3	0	99	6	1	0	0
January 2055	0	0	0	0	0	1	1	1	1	0	51	3	0	0	0
January 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	22.1	13.7	13.7	13.7	8.1	23.6	21.2	21.2	21.2	12.9	26.9	18.0	7.0	2.8	1.3

**Security Group 10  
PSA Prepayment Assumption Rates**

Distribution Date	Classes FN, NT and SN						Class NA						Class NV					
	0%	100%	300%	450%	700%	900%	0%	100%	300%	450%	700%	900%	0%	100%	300%	450%	700%	900%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027 . . . .	99	97	94	91	87	83	99	97	93	90	85	81	93	93	93	93	93	93
January 2028 . . . .	98	92	81	73	61	52	98	91	78	69	54	43	85	85	85	85	85	85
January 2029 . . . .	97	85	66	53	35	24	96	83	60	45	24	11	78	78	78	78	78	78
January 2030 . . . .	96	79	53	38	20	11	95	75	45	28	6	0	69	69	69	69	69	1
January 2031 . . . .	95	73	43	27	12	5	94	69	33	15	0	0	61	61	61	61	4	0
January 2032 . . . .	93	68	35	20	7	2	92	62	23	6	0	0	52	52	52	52	0	0
January 2033 . . . .	92	62	28	14	4	1	90	56	15	0	0	0	43	43	43	31	0	0
January 2034 . . . .	90	57	22	10	2	0	89	50	9	0	0	0	33	33	33	0	0	0
January 2035 . . . .	89	53	18	7	1	0	87	45	4	0	0	0	22	22	22	0	0	0
January 2036 . . . .	87	48	14	5	1	0	84	40	0	0	0	0	12	12	4	0	0	0
January 2037 . . . .	85	44	11	4	0	0	82	35	0	0	0	0	1	1	0	0	0	0
January 2038 . . . .	83	41	9	3	0	0	80	30	0	0	0	0	0	0	0	0	0	0
January 2039 . . . .	80	37	7	2	0	0	77	26	0	0	0	0	0	0	0	0	0	0
January 2040 . . . .	78	33	6	1	0	0	74	22	0	0	0	0	0	0	0	0	0	0
January 2041 . . . .	75	30	5	1	0	0	71	18	0	0	0	0	0	0	0	0	0	0
January 2042 . . . .	73	27	4	1	0	0	68	15	0	0	0	0	0	0	0	0	0	0
January 2043 . . . .	70	24	3	0	0	0	64	11	0	0	0	0	0	0	0	0	0	0
January 2044 . . . .	66	22	2	0	0	0	60	8	0	0	0	0	0	0	0	0	0	0
January 2045 . . . .	63	19	2	0	0	0	56	5	0	0	0	0	0	0	0	0	0	0
January 2046 . . . .	59	17	1	0	0	0	52	2	0	0	0	0	0	0	0	0	0	0
January 2047 . . . .	55	15	1	0	0	0	47	0	0	0	0	0	0	0	0	0	0	0
January 2048 . . . .	50	12	1	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0
January 2049 . . . .	46	10	1	0	0	0	36	0	0	0	0	0	0	0	0	0	0	0
January 2050 . . . .	40	9	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0	0
January 2051 . . . .	35	7	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	0
January 2052 . . . .	29	5	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0
January 2053 . . . .	22	4	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
January 2054 . . . .	16	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
January 2055 . . . .	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . .	20.2	11.3	5.6	4.0	2.8	2.3	18.7	8.9	4.1	3.0	2.2	1.8	6.0	6.0	5.9	5.2	3.9	3.3

**PSA Prepayment Assumption Rates**

Distribution Date	Class NY						Class NZ					
	0%	100%	300%	450%	700%	900%	0%	100%	300%	450%	700%	900%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100
January 2027 . . . .	100	100	100	100	100	100	105	105	105	105	105	105
January 2028 . . . .	100	100	100	100	100	100	109	109	109	109	109	109
January 2029 . . . .	100	100	100	100	100	100	114	114	114	114	114	114
January 2030 . . . .	100	100	100	100	100	73	120	120	120	120	120	120
January 2031 . . . .	100	100	100	100	78	33	125	125	125	125	125	55
January 2032 . . . .	100	100	100	100	44	15	131	131	131	131	73	25
January 2033 . . . .	100	100	100	95	25	7	137	137	137	137	42	11
January 2034 . . . .	100	100	100	68	14	3	143	143	143	112	24	5
January 2035 . . . .	100	100	100	49	8	1	150	150	150	80	13	2
January 2036 . . . .	100	100	97	35	5	1	157	157	157	57	8	1
January 2037 . . . .	100	100	78	25	3	0	164	164	127	41	4	0
January 2038 . . . .	100	100	62	18	1	0	164	164	101	29	2	0
January 2039 . . . .	100	100	49	12	1	0	164	164	81	20	1	0
January 2040 . . . .	100	100	39	9	0	0	164	164	64	14	1	0
January 2041 . . . .	100	100	31	6	0	0	164	164	50	10	0	0
January 2042 . . . .	100	100	24	4	0	0	164	164	39	7	0	0
January 2043 . . . .	100	100	19	3	0	0	164	164	31	5	0	0
January 2044 . . . .	100	100	15	2	0	0	164	164	24	3	0	0
January 2045 . . . .	100	100	11	1	0	0	164	164	18	2	0	0
January 2046 . . . .	100	100	9	1	0	0	164	164	14	2	0	0
January 2047 . . . .	100	98	6	1	0	0	164	162	11	1	0	0
January 2048 . . . .	100	84	5	0	0	0	164	138	8	1	0	0
January 2049 . . . .	100	71	4	0	0	0	164	116	6	0	0	0
January 2050 . . . .	100	58	3	0	0	0	164	95	4	0	0	0
January 2051 . . . .	100	46	2	0	0	0	164	76	3	0	0	0
January 2052 . . . .	100	35	1	0	0	0	164	58	2	0	0	0
January 2053 . . . .	100	25	1	0	0	0	164	40	1	0	0	0
January 2054 . . . .	100	15	0	0	0	0	164	24	1	0	0	0
January 2055 . . . .	54	5	0	0	0	0	89	9	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . .	29.1	24.9	14.0	9.8	6.3	4.9	29.1	24.9	14.2	10.3	6.8	5.3

Security Group 11 PSA Prepayment Assumption Rates						
Distribution Date	Classes FT and ST					
	0%	100%	250%	400%	600%	800%
Initial Percent . . .	100	100	100	100	100	100
January 2027 . . . .	99	97	95	93	90	87
January 2028 . . . .	98	92	85	77	68	59
January 2029 . . . .	97	86	71	58	43	31
January 2030 . . . .	95	79	60	44	27	16
January 2031 . . . .	94	73	50	33	17	8
January 2032 . . . .	93	67	42	24	11	4
January 2033 . . . .	91	62	35	18	7	2
January 2034 . . . .	89	57	29	13	4	1
January 2035 . . . .	88	53	24	10	3	1
January 2036 . . . .	86	48	20	7	2	0
January 2037 . . . .	84	44	16	5	1	0
January 2038 . . . .	82	40	13	4	1	0
January 2039 . . . .	79	36	11	3	0	0
January 2040 . . . .	77	33	9	2	0	0
January 2041 . . . .	74	30	7	2	0	0
January 2042 . . . .	71	27	6	1	0	0
January 2043 . . . .	68	24	5	1	0	0
January 2044 . . . .	65	21	4	1	0	0
January 2045 . . . .	61	19	3	0	0	0
January 2046 . . . .	57	16	2	0	0	0
January 2047 . . . .	53	14	2	0	0	0
January 2048 . . . .	49	12	1	0	0	0
January 2049 . . . .	44	10	1	0	0	0
January 2050 . . . .	39	8	1	0	0	0
January 2051 . . . .	34	7	1	0	0	0
January 2052 . . . .	28	5	0	0	0	0
January 2053 . . . .	22	4	0	0	0	0
January 2054 . . . .	15	2	0	0	0	0
January 2055 . . . .	8	1	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	19.9	11.2	6.4	4.5	3.3	2.6

Security Group 12 PSA Prepayment Assumption Rates															
Distribution Date	Classes FK and SK					Classes IK, K, KJ, KM, KN and KQ					Classes KA, KC, KD, KE, KF, KG and KI				
	0%	125%	200%	250%	400%	0%	125%	200%	250%	400%	0%	125%	200%	250%	400%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027 . . . . .	99	97	96	95	93	98	95	95	95	95	98	95	95	95	95
January 2028 . . . . .	98	91	87	85	77	96	87	87	87	87	96	87	87	87	87
January 2029 . . . . .	97	83	76	71	58	93	77	77	77	70	93	76	76	76	69
January 2030 . . . . .	95	76	66	60	44	91	67	67	67	52	91	66	66	66	51
January 2031 . . . . .	94	69	57	50	33	88	58	58	58	39	88	57	57	57	37
January 2032 . . . . .	93	63	49	42	24	85	49	49	49	29	85	48	48	48	27
January 2033 . . . . .	91	57	42	35	18	82	41	41	41	22	82	39	39	39	19
January 2034 . . . . .	89	51	37	29	14	79	34	34	34	16	78	32	32	32	13
January 2035 . . . . .	88	46	31	24	10	76	29	29	29	12	75	26	26	26	9
January 2036 . . . . .	86	42	27	20	7	72	24	24	24	9	71	21	21	21	6
January 2037 . . . . .	84	38	23	16	6	68	20	20	20	7	67	17	17	17	3
January 2038 . . . . .	82	34	20	14	4	64	16	16	16	5	63	13	13	13	2
January 2039 . . . . .	79	30	17	11	3	60	13	13	13	4	59	10	10	10	0
January 2040 . . . . .	77	27	14	9	2	55	11	11	11	3	54	8	8	8	0
January 2041 . . . . .	74	24	12	7	2	50	9	9	9	2	49	6	6	6	0
January 2042 . . . . .	71	21	10	6	1	45	7	7	7	1	43	4	4	4	0
January 2043 . . . . .	68	19	9	5	1	40	6	6	6	1	38	3	3	3	0
January 2044 . . . . .	65	16	7	4	1	34	5	5	5	1	32	2	2	2	0
January 2045 . . . . .	61	14	6	3	0	28	4	4	4	1	25	1	1	1	0
January 2046 . . . . .	57	12	5	3	0	21	3	3	3	0	18	0	0	0	0
January 2047 . . . . .	53	11	4	2	0	14	2	2	2	0	11	0	0	0	0
January 2048 . . . . .	49	9	3	2	0	6	2	2	2	0	3	0	0	0	0
January 2049 . . . . .	44	7	2	1	0	1	1	1	1	0	0	0	0	0	0
January 2050 . . . . .	39	6	2	1	0	1	1	1	1	0	0	0	0	0	0
January 2051 . . . . .	34	5	1	1	0	1	1	1	1	0	0	0	0	0	0
January 2052 . . . . .	28	4	1	0	0	1	1	1	1	0	0	0	0	0	0
January 2053 . . . . .	22	3	1	0	0	0	0	0	0	0	0	0	0	0	0
January 2054 . . . . .	15	2	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055 . . . . .	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2056 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . . .	19.9	10.1	7.6	6.5	4.5	14.0	7.2	7.2	7.2	5.1	13.7	6.6	6.6	6.6	4.7

**Security Group 12**  
**PSA Prepayment Assumption Rates**

Distribution Date	Class KL					Class KZ				
	0%	125%	200%	250%	400%	0%	125%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	105	105	98	93	79
January 2028	100	100	100	100	100	109	109	86	70	24
January 2029	100	100	100	100	100	114	114	70	41	0
January 2030	100	100	100	100	100	120	120	58	20	0
January 2031	100	100	100	100	100	125	125	51	7	0
January 2032	100	100	100	100	100	131	131	48	1	0
January 2033	100	100	100	100	100	137	137	48	0	0
January 2034	100	100	100	100	100	143	140	48	0	0
January 2035	100	100	100	100	100	150	139	46	0	0
January 2036	100	100	100	100	100	157	137	44	0	0
January 2037	100	100	100	100	100	164	132	41	0	0
January 2038	100	100	100	100	100	171	126	38	0	0
January 2039	100	100	100	100	100	179	119	35	0	0
January 2040	100	100	100	100	81	188	111	32	0	0
January 2041	100	100	100	100	59	196	103	28	0	0
January 2042	100	100	100	100	43	205	94	25	0	0
January 2043	100	100	100	100	31	215	86	22	0	0
January 2044	100	100	100	100	22	224	77	19	0	0
January 2045	100	100	100	100	16	235	69	17	0	0
January 2046	100	93	93	93	11	246	61	14	0	0
January 2047	100	73	73	73	8	257	53	12	0	0
January 2048	100	57	57	57	6	269	46	10	0	0
January 2049	43	43	43	43	4	266	39	8	0	0
January 2050	32	32	32	32	3	236	32	7	0	0
January 2051	23	23	23	23	2	204	25	5	0	0
January 2052	16	16	16	16	1	169	19	4	0	0
January 2053	10	10	10	10	1	132	14	3	0	0
January 2054	6	6	6	6	0	91	9	2	0	0
January 2055	2	2	2	2	0	47	4	1	0	0
January 2056	0	0	0	0	0	0	0	0	0	0
Weighted Average										
Life (years)	23.9	23.1	23.1	23.1	16.4	26.7	19.2	9.7	2.8	1.5

**Security Group 13**  
**PSA Prepayment Assumption Rates**

Distribution Date	Classes FQ and SQ					Classes FX and SX					Classes FY and SY					Class QA				
	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	99	96	95	95	93	99	96	95	95	92	99	96	95	95	92	98	95	95	95	95
January 2028	97	88	86	84	79	98	89	86	84	76	98	89	86	84	76	96	86	86	86	86
January 2029	96	78	75	72	59	97	80	75	70	57	97	80	75	70	57	94	75	75	75	64
January 2030	94	70	65	61	44	95	72	65	59	43	95	72	65	59	43	92	64	64	64	48
January 2031	93	61	56	51	33	94	64	56	49	32	94	64	56	49	32	89	54	54	54	35
January 2032	91	54	48	43	25	93	57	49	41	24	93	57	49	41	24	87	46	46	46	26
January 2033	89	47	41	36	18	91	51	42	34	18	91	51	42	34	18	84	38	38	38	19
January 2034	87	41	35	30	14	89	45	36	28	13	89	45	36	28	13	81	31	31	31	13
January 2035	85	36	30	25	10	88	40	31	24	10	88	40	31	24	10	78	26	26	26	10
January 2036	83	32	25	20	8	86	36	27	20	7	86	36	27	20	7	75	21	21	21	7
January 2037	80	28	21	17	6	84	32	23	16	5	84	32	23	16	5	71	17	17	17	4
January 2038	77	24	18	14	4	82	28	19	13	4	82	28	19	13	4	67	14	14	14	3
January 2039	75	21	15	11	3	79	25	17	11	3	79	25	17	11	3	63	11	11	11	2
January 2040	72	18	13	9	2	77	22	14	9	2	77	22	14	9	2	59	9	9	9	1
January 2041	68	16	11	8	2	74	19	12	7	2	74	19	12	7	2	54	7	7	7	0
January 2042	65	13	9	6	1	71	16	10	6	1	71	16	10	6	1	50	5	5	5	0
January 2043	61	12	7	5	1	68	14	8	5	1	68	14	8	5	1	44	4	4	4	0
January 2044	57	10	6	4	1	65	12	7	4	1	65	12	7	4	1	39	3	3	3	0
January 2045	53	8	5	3	0	61	10	6	3	0	61	10	6	3	0	33	2	2	2	0
January 2046	48	7	4	3	0	57	9	5	2	0	57	9	5	2	0	27	1	1	1	0
January 2047	43	6	3	2	0	53	7	4	2	0	53	7	4	2	0	20	0	0	0	0
January 2048	38	5	3	2	0	49	6	3	1	0	49	6	3	1	0	13	0	0	0	0
January 2049	33	4	2	1	0	44	5	2	1	0	44	5	2	1	0	5	0	0	0	0
January 2050	27	3	2	1	0	39	4	2	1	0	39	4	2	1	0	0	0	0	0	0
January 2051	24	2	1	1	0	34	3	1	1	0	34	3	1	1	0	0	0	0	0	0
January 2052	19	2	1	0	0	28	2	1	0	0	28	2	1	0	0	0	0	0	0	0
January 2053	15	1	1	0	0	22	1	1	0	0	22	1	1	0	0	0	0	0	0	0
January 2054	10	1	0	0	0	15	1	0	0	0	15	1	0	0	0	0	0	0	0	0
January 2055	5	0	0	0	0	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
January 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)	18.4	8.3	7.3	6.5	4.6	19.9	9.0	7.5	6.4	4.4	19.9	9.0	7.5	6.4	4.4	14.7	6.6	6.6	6.6	4.6



**Security Group 13  
PSA Prepayment Assumption Rates**

Distribution Date	Classes QB, QC, QD, QE, QF, QG, QH, QI, QJ, QK and XL					Class QE					Class QL					Class QM				
	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	98	95	95	95	95	98	95	95	95	95	100	100	100	100	100	100	100	100	100	100
January 2028	96	86	86	86	86	96	86	86	86	86	100	100	100	100	100	100	100	100	100	100
January 2029	94	75	75	75	65	94	75	75	75	64	100	100	100	100	100	100	100	100	100	100
January 2030	92	65	65	65	49	92	64	64	64	48	100	100	100	100	100	100	100	100	100	100
January 2031	89	55	55	55	36	89	54	54	54	35	100	100	100	100	100	100	100	100	100	100
January 2032	87	47	47	47	27	87	46	46	46	26	100	100	100	100	100	100	100	100	100	100
January 2033	84	39	39	39	20	84	38	38	38	19	100	100	100	100	100	100	100	100	100	100
January 2034	81	32	32	32	15	81	31	31	31	13	100	100	100	100	100	100	100	100	100	100
January 2035	78	27	27	27	11	78	26	26	26	10	100	100	100	100	100	100	100	100	100	100
January 2036	75	22	22	22	8	75	21	21	21	7	100	100	100	100	100	100	100	100	100	100
January 2037	72	18	18	18	6	71	17	17	17	4	100	100	100	100	100	100	100	100	100	100
January 2038	68	15	15	15	4	67	14	14	14	3	100	100	100	100	100	100	100	100	100	100
January 2039	64	12	12	12	3	63	11	11	11	2	100	100	100	100	100	100	100	100	100	100
January 2040	60	10	10	10	2	59	9	9	9	1	100	100	100	100	100	100	100	100	100	100
January 2041	55	8	8	8	2	54	7	7	7	0	100	100	100	100	100	100	100	100	100	100
January 2042	50	7	7	7	1	50	5	5	5	0	100	100	100	100	73	100	100	100	100	73
January 2043	45	5	5	5	1	44	4	4	4	0	100	100	100	100	53	100	100	100	100	53
January 2044	40	4	4	4	1	39	3	3	3	0	100	100	100	100	38	100	100	100	100	38
January 2045	34	3	3	3	0	33	2	2	2	0	100	100	100	100	27	100	100	100	100	27
January 2046	28	3	3	3	0	27	1	1	1	0	100	100	100	100	19	100	100	100	100	19
January 2047	21	2	2	2	0	20	0	0	0	0	100	100	100	100	13	100	100	100	100	13
January 2048	14	2	2	2	0	13	0	0	0	0	100	96	96	96	9	100	95	95	95	9
January 2049	7	1	1	1	0	5	0	0	0	0	100	72	72	72	6	100	72	72	72	6
January 2050	1	1	1	1	0	0	0	0	0	0	54	54	54	54	4	53	53	53	53	4
January 2051	1	1	1	1	0	0	0	0	0	0	38	38	38	38	3	38	38	38	38	3
January 2052	0	0	0	0	0	0	0	0	0	0	26	26	26	26	2	26	26	26	26	2
January 2053	0	0	0	0	0	0	0	0	0	0	16	16	16	16	1	16	16	16	16	1
January 2054	0	0	0	0	0	0	0	0	0	0	9	9	9	9	0	9	9	9	9	0
January 2055	0	0	0	0	0	0	0	0	0	0	3	3	3	3	0	2	2	2	2	0
January 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)	14.9	6.9	6.9	6.9	4.8	14.7	6.6	6.6	6.6	4.6	25.1	24.6	24.6	24.6	18.0	25.0	24.6	24.6	24.6	18.0

**PSA Prepayment Assumption Rates**

Distribution Date	Class QZ					Classes YF and YS					Class ZQ				
	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%	0%	150%	200%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	105	105	98	91	70	98	95	95	95	95	105	105	98	91	70
January 2028	110	110	88	66	1	96	86	86	86	86	110	110	88	66	1
January 2029	116	116	75	36	0	94	75	75	75	65	116	116	75	36	0
January 2030	122	122	67	16	0	92	65	65	65	49	122	122	67	16	0
January 2031	128	128	63	4	0	89	55	55	55	36	128	128	63	4	0
January 2032	135	135	63	0	0	87	47	47	47	27	135	135	63	0	0
January 2033	142	140	64	0	0	84	39	39	39	20	142	140	64	0	0
January 2034	149	141	64	0	0	81	32	32	32	15	149	141	64	0	0
January 2035	157	139	62	0	0	78	27	27	27	11	157	140	62	0	0
January 2036	165	135	58	0	0	75	22	22	22	8	165	135	58	0	0
January 2037	173	129	55	0	0	72	18	18	18	6	173	129	55	0	0
January 2038	182	122	51	0	0	68	15	15	15	4	182	122	51	0	0
January 2039	191	113	46	0	0	64	12	12	12	3	191	113	46	0	0
January 2040	201	105	42	0	0	60	10	10	10	2	201	105	42	0	0
January 2041	211	96	37	0	0	55	8	8	8	2	211	96	38	0	0
January 2042	222	87	33	0	0	50	7	7	7	1	222	87	33	0	0
January 2043	234	78	29	0	0	45	5	5	5	1	234	78	29	0	0
January 2044	246	69	25	0	0	40	4	4	4	1	246	69	25	0	0
January 2045	258	61	22	0	0	34	3	3	3	0	258	61	22	0	0
January 2046	271	53	19	0	0	28	3	3	3	0	271	53	19	0	0
January 2047	285	45	16	0	0	21	2	2	2	0	285	45	16	0	0
January 2048	300	38	13	0	0	14	2	2	2	0	300	38	13	0	0
January 2049	315	32	10	0	0	7	1	1	1	0	315	32	10	0	0
January 2050	317	26	8	0	0	1	1	1	1	0	317	26	8	0	0
January 2051	274	20	6	0	0	1	1	1	1	0	274	20	6	0	0
January 2052	227	15	5	0	0	0	0	0	0	0	227	15	5	0	0
January 2053	177	10	3	0	0	0	0	0	0	0	177	10	3	0	0
January 2054	122	6	2	0	0	0	0	0	0	0	122	6	2	0	0
January 2055	63	2	1	0	0	0	0	0	0	0	63	2	1	0	0
January 2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.1	18.3	11.6	2.6	1.3	14.9	6.9	6.9	6.9	4.9	27.1	18.3	11.6	2.6	1.3

**Security Group 14  
PSA Prepayment Assumption Rates**

Distribution Date	Class PT					
	0%	100%	250%	400%	600%	800%
Initial Percent . . .	100	100	100	100	100	100
January 2027 . . . .	99	97	95	92	89	85
January 2028 . . . .	98	92	84	76	66	56
January 2029 . . . .	97	85	70	57	42	29
January 2030 . . . .	95	79	59	43	26	15
January 2031 . . . .	94	73	49	32	17	8
January 2032 . . . .	93	67	41	24	10	4
January 2033 . . . .	91	62	34	18	7	2
January 2034 . . . .	89	57	28	13	4	1
January 2035 . . . .	88	52	24	10	3	1
January 2036 . . . .	86	48	20	7	2	0
January 2037 . . . .	84	44	16	5	1	0
January 2038 . . . .	82	40	13	4	1	0
January 2039 . . . .	79	36	11	3	0	0
January 2040 . . . .	77	33	9	2	0	0
January 2041 . . . .	74	30	7	2	0	0
January 2042 . . . .	71	27	6	1	0	0
January 2043 . . . .	68	24	5	1	0	0
January 2044 . . . .	65	21	4	1	0	0
January 2045 . . . .	61	19	3	0	0	0
January 2046 . . . .	57	16	2	0	0	0
January 2047 . . . .	53	14	2	0	0	0
January 2048 . . . .	49	12	1	0	0	0
January 2049 . . . .	44	10	1	0	0	0
January 2050 . . . .	39	8	1	0	0	0
January 2051 . . . .	34	6	1	0	0	0
January 2052 . . . .	28	5	0	0	0	0
January 2053 . . . .	22	3	0	0	0	0
January 2054 . . . .	15	2	0	0	0	0
January 2055 . . . .	8	1	0	0	0	0
January 2056 . . . .	0	0	0	0	0	0
Weighted Average Life (years) . . . .	19.9	11.1	6.4	4.4	3.2	2.5

**Security Group 15  
PSA Prepayment Assumption Rates**

Distribution Date	Class P					Classes PB, PC, PD, PE, PG, PI, PJ, PM and PN					Class ZU				
	0%	249%	400%	450%	800%	0%	249%	400%	450%	800%	0%	249%	400%	450%	800%
Initial Percent . . . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027 . . . . .	99	95	93	92	87	98	93	93	93	93	106	106	92	88	56
January 2028 . . . . .	98	85	77	75	59	95	79	79	79	71	112	112	67	53	0
January 2029 . . . . .	97	71	58	54	31	92	62	62	62	37	118	118	41	17	0
January 2030 . . . . .	95	60	44	39	16	90	47	47	47	19	125	125	29	2	0
January 2031 . . . . .	94	50	33	28	8	87	34	34	34	10	132	130	27	0	0
January 2032 . . . . .	93	42	24	20	4	83	24	24	24	5	139	129	25	0	0
January 2033 . . . . .	91	35	18	14	2	80	17	17	17	3	147	121	22	0	0
January 2034 . . . . .	89	29	13	10	1	76	12	12	12	1	155	111	19	0	0
January 2035 . . . . .	88	24	10	7	1	72	9	9	9	1	164	100	16	0	0
January 2036 . . . . .	86	20	7	5	0	68	6	6	6	0	173	88	13	0	0
January 2037 . . . . .	84	17	5	4	0	64	4	4	4	0	183	76	11	0	0
January 2038 . . . . .	82	14	4	3	0	59	3	3	3	0	193	65	8	0	0
January 2039 . . . . .	79	11	3	2	0	54	2	2	2	0	204	56	7	0	0
January 2040 . . . . .	77	9	2	1	0	49	2	2	2	0	216	47	5	0	0
January 2041 . . . . .	74	8	2	1	0	43	1	1	1	0	228	39	4	0	0
January 2042 . . . . .	71	6	1	1	0	37	1	1	1	0	241	33	3	0	0
January 2043 . . . . .	68	5	1	0	0	30	1	1	1	0	254	27	2	0	0
January 2044 . . . . .	65	4	1	0	0	24	0	0	0	0	269	22	2	0	0
January 2045 . . . . .	61	3	0	0	0	16	0	0	0	0	284	18	1	0	0
January 2046 . . . . .	57	3	0	0	0	8	0	0	0	0	300	14	1	0	0
January 2047 . . . . .	53	2	0	0	0	0	0	0	0	0	316	11	1	0	0
January 2048 . . . . .	49	2	0	0	0	0	0	0	0	0	290	9	0	0	0
January 2049 . . . . .	44	1	0	0	0	0	0	0	0	0	262	7	0	0	0
January 2050 . . . . .	39	1	0	0	0	0	0	0	0	0	232	5	0	0	0
January 2051 . . . . .	34	1	0	0	0	0	0	0	0	0	200	4	0	0	0
January 2052 . . . . .	28	0	0	0	0	0	0	0	0	0	165	2	0	0	0
January 2053 . . . . .	22	0	0	0	0	0	0	0	0	0	128	2	0	0	0
January 2054 . . . . .	15	0	0	0	0	0	0	0	0	0	88	1	0	0	0
January 2055 . . . . .	8	0	0	0	0	0	0	0	0	0	46	0	0	0	0
January 2056 . . . . .	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . . . .	19.9	6.5	4.5	4.1	2.6	12.8	4.5	4.5	4.5	2.9	26.0	13.1	4.5	2.1	1.0

Security Group 16 PSA Prepayment Assumption Rates					
Classes FV, SV and TC					
Distribution Date	0%	100%	300%	450%	600%
Initial Percent . . . . .	100	100	100	100	100
January 2027 . . . . .	100	100	88	76	64
January 2028 . . . . .	100	100	63	28	0
January 2029 . . . . .	100	100	37	0	0
January 2030 . . . . .	100	100	19	0	0
January 2031 . . . . .	100	100	8	0	0
January 2032 . . . . .	100	100	2	0	0
January 2033 . . . . .	100	100	0	0	0
January 2034 . . . . .	100	100	0	0	0
January 2035 . . . . .	100	100	0	0	0
January 2036 . . . . .	100	100	0	0	0
January 2037 . . . . .	100	100	0	0	0
January 2038 . . . . .	100	100	0	0	0
January 2039 . . . . .	100	100	0	0	0
January 2040 . . . . .	100	100	0	0	0
January 2041 . . . . .	100	100	0	0	0
January 2042 . . . . .	100	98	0	0	0
January 2043 . . . . .	100	89	0	0	0
January 2044 . . . . .	100	80	0	0	0
January 2045 . . . . .	100	72	0	0	0
January 2046 . . . . .	100	63	0	0	0
January 2047 . . . . .	100	55	0	0	0
January 2048 . . . . .	100	48	0	0	0
January 2049 . . . . .	100	40	0	0	0
January 2050 . . . . .	100	33	0	0	0
January 2051 . . . . .	100	26	0	0	0
January 2052 . . . . .	96	20	0	0	0
January 2053 . . . . .	70	14	0	0	0
January 2054 . . . . .	43	8	0	0	0
January 2055 . . . . .	16	3	0	0	0
January 2056 . . . . .	0	0	0	0	0
Weighted Average Life (years) . . . . .	27.8	22.0	2.7	1.5	1.2

## Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 16 Securities, the investor's own projection of payment rates on the Underlying Certificate under a variety of scenarios, and
- in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of 30-day Average SOFR under a variety of scenarios.

**No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, 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 Classes), slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

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

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

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

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

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

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

#### *30-day Average SOFR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes*

Low levels of 30-day Average SOFR can reduce the yield of the Floating Rate Classes. High levels of 30-day Average SOFR can significantly reduce the yield of the Inverse Floating Rate Classes. In addition, the Floating Rate Classes will not necessarily benefit from a higher yield at high levels of 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.”

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

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

### **Yield Tables**

The following tables show the pre-tax yields to maturity on a corporate bond equivalent basis of specified Classes at various constant percentages of PSA and, in the case of the Inverse Floating Rate Classes, at various constant levels of 30-day Average SOFR.

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that 30-day Average SOFR will remain constant. Moreover, it is likely that the Mortgage Loans will experience

actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.**

The yields were calculated by

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

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

The information set forth in the following tables was prepared on the basis of the Modeling Assumptions and the assumptions that (1) the Interest Rate applicable to each Inverse Floating Rate Class for each Accrual Period following the first Accrual Period will be based on the indicated level of 30-day Average SOFR and (2) 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 interest-bearing Classes) is as indicated in the related table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

### SECURITY GROUP 1

#### Sensitivity of Class SA to Prepayments Assumed Price 1.875%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>410%</u>	<u>450%</u>	<u>900%</u>
2.90% .....	111.3%	103.0%	101.4%	82.9%
3.90% .....	42.1%	32.2%	30.3%	8.2%
4.35% .....	13.3%	2.1%	(0.1)%	(25.9)%
4.80% and above .....	**	**	**	**

### SECURITY GROUP 2

#### Sensitivity of Class BI to Prepayments Assumed Price 25.25%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>260%</u>	<u>300%</u>	<u>431%</u>	<u>600%</u>
6.6%	6.6%	6.6%	0.0%	(9.7)%

#### Sensitivity of Class BO to Prepayments Assumed Price 75.0%

<u>PSA Prepayment Assumption Rates</u>			
<u>150%</u>	<u>260%</u>	<u>300%</u>	<u>600%</u>
5.2%	5.2%	5.2%	8.7%

#### Sensitivity of Class SB to Prepayments Assumed Price 11.0%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>260%</u>	<u>300%</u>	<u>600%</u>
2.75514% .....	22.9%	17.2%	15.0%	(1.3)%
3.75514% .....	12.4%	6.4%	4.2%	(13.0)%
4.93757% .....	(0.4)%	(6.7)%	(9.0)%	(27.4)%
6.12000% and above .....	**	**	**	**

### SECURITY GROUP 3

#### Sensitivity of Class CS to Prepayments Assumed Price 5.625%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>550%</u>	<u>850%</u>	<u>1,100%</u>
2.750% .....	51.2%	39.2%	29.4%	14.1%	0.9%
3.750% .....	30.3%	17.4%	6.7%	(10.0)%	(24.5)%
4.715% .....	10.5%	(3.5)%	(15.3)%	(34.2)%	(51.0)%
5.680% 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 SC to Prepayments**  
**Assumed Price 0.25%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>550%</u>	<u>850%</u>	<u>1,100%</u>
5.68% and below . . . .	37.0%	24.5%	14.1%	(2.1)%	(16.1)%
5.73% . . . . .	13.9%	0.1%	(11.5)%	(30.0)%	(46.3)%
5.78% and above . . . .	**	**	**	**	**

**SECURITY GROUP 4**

**Sensitivity of Class SL to Prepayments**  
**Assumed Price 1.375%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>430%</u>	<u>650%</u>	<u>900%</u>
2.75% . . . . .	135.9%	130.2%	123.2%	114.5%	104.4%
3.75% . . . . .	41.4%	34.3%	25.6%	14.7%	2.0%
4.05% . . . . .	15.9%	8.0%	(1.9)%	(14.4)%	(29.2)%
4.35% and above . . .	**	**	**	**	**

**SECURITY GROUP 5**

**Sensitivity of Class AI to Prepayments**  
**Assumed Price 13.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>210%</u>	<u>250%</u>	<u>500%</u>	<u>677%</u>
32.7%	32.7%	32.7%	15.3%	0.0%

**Sensitivity of Class DI to Prepayments**  
**Assumed Price 13.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>210%</u>	<u>250%</u>	<u>500%</u>	<u>677%</u>
32.7%	32.7%	32.7%	15.3%	0.0%

**Sensitivity of Class ID to Prepayments**  
**Assumed Price 12.0%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>210%</u>	<u>250%</u>	<u>500%</u>	<u>663%</u>
36.2%	36.2%	36.2%	16.9%	0.1%

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

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



## SECURITY GROUP 6

### Sensitivity of Class AS to Prepayments Assumed Price 2.75%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>450%</u>	<u>700%</u>	<u>900%</u>
2.70668% .....	94.4%	85.7%	79.0%	67.6%	58.3%
3.70668% .....	48.6%	38.9%	31.4%	18.7%	8.2%
4.37834% .....	20.0%	9.1%	0.7%	(13.8)%	(26.0)%
5.05000% and above ...	**	**	**	**	**

## SECURITY GROUP 7

### Sensitivity of Class EI to Prepayments Assumed Price 17.75%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
5.550% and below .....	23.6%	19.4%	17.0%	4.9%
5.625% .....	5.5%	1.1%	(1.5)%	(14.7)%
5.700% and above .....	**	**	**	**

### Sensitivity of Class ES to Prepayments Assumed Price 6.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
2.75% .....	39.7%	35.8%	33.6%	22.2%
3.75% .....	21.0%	16.8%	14.4%	2.1%
4.65% .....	4.2%	(0.3)%	(2.8)%	(16.1)%
5.55% and above .....	**	**	**	**

### Sensitivity of Class GI to Prepayments Assumed Price 18.75%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>	<u>519%</u>
14.6%	14.6%	14.6%	1.3%	0.0%

### Sensitivity of Class GO to Prepayments Assumed Price 80.75%

<u>PSA Prepayment Assumption Rates</u>			
<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
4.1%	4.1%	4.1%	6.3%

\* 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.

**Sensitivity of Class GS to Prepayments**  
**Assumed Price 6.25%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
2.72841% .....	40.1%	36.2%	34.0%	22.7%
3.72841% .....	21.4%	17.2%	14.8%	2.6%
4.63921% .....	4.4%	(0.1)%	(2.6)%	(15.9)%
5.55000% and above .....	**	**	**	**

**Sensitivity of Class IE to Prepayments**  
**Assumed Price 17.75%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
5.550% and below .....	23.6%	19.4%	17.0%	4.9%
5.615% .....	5.5%	1.1%	(1.5)%	(14.7)%
5.680% and above .....	**	**	**	**

**Sensitivity of Class IJ to Prepayments**  
**Assumed Price 0.125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
5.100% and below .....	34.3%	30.3%	28.1%	16.5%
5.125% .....	11.0%	6.6%	4.1%	(8.8)%
5.150% and above .....	**	**	**	**

**Sensitivity of Class IN to Prepayments**  
**Assumed Price 0.125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
5.050% and below .....	34.3%	30.3%	28.1%	16.5%
5.075% .....	11.0%	6.6%	4.1%	(8.8)%
5.100% and above .....	**	**	**	**

**Sensitivity of Class IW to Prepayments**  
**Assumed Price 0.125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
6.200% and below .....	34.3%	30.3%	28.1%	16.5%
6.225% .....	11.0%	6.6%	4.1%	(8.8)%
6.250% 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 JI to Prepayments**  
**Assumed Price 20.625%\***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>	<u>554%</u>
13.7%	13.7%	13.7%	2.9%	0.0%

**Sensitivity of Class JO to Prepayments**  
**Assumed Price 77.625%**

PSA Prepayment Assumption Rates			
<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
4.2%	4.2%	4.2%	6.6%

**Sensitivity of Class KS to Prepayments**  
**Assumed Price 6.25%\***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
2.74498% .....	39.8%	35.9%	33.7%	22.3%
3.74498% .....	21.1%	16.9%	14.5%	2.3%
4.64749% .....	4.3%	(0.2)%	(2.8)%	(16.1)%
5.55000% and above .....	**	**	**	**

**Sensitivity of Class LI to Prepayments**  
**Assumed Price 20.0%\***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>	<u>530%</u>
13.9%	13.9%	13.9%	1.9%	0.1%

**Sensitivity of Class LO to Prepayments**  
**Assumed Price 78.75%**

PSA Prepayment Assumption Rates			
<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
4.2%	4.2%	4.2%	6.5%

**Sensitivity of Class LS to Prepayments**  
**Assumed Price 4.625%\***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
2.750% .....	45.3%	41.5%	39.3%	28.1%
3.750% .....	19.9%	15.7%	13.3%	1.0%
4.395% .....	3.6%	(0.8)%	(3.4)%	(16.7)%
5.040% and above .....	**	**	**	**

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

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

**Sensitivity of Class NI to Prepayments**  
**Assumed Price 0.0625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
5.040% and below .....	6.0%	1.5%	(1.0)%	(14.2)%
5.045% .....	(4.1)%	(8.7)%	(11.3)%	(25.0)%
5.050% and above .....	**	**	**	**

**Sensitivity of Class SE to Prepayments**  
**Assumed Price 6.25%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
2.75% .....	39.7%	35.8%	33.6%	22.2%
3.75% .....	21.0%	16.8%	14.4%	2.1%
4.65% .....	4.2%	(0.3)%	(2.8)%	(16.1)%
5.55% and above .....	**	**	**	**

**Sensitivity of Class SG to Prepayments**  
**Assumed Price 8.0%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
2.80% .....	35.5%	31.5%	29.3%	17.7%
3.80% .....	20.9%	16.7%	14.3%	2.1%
4.95% .....	4.2%	(0.3)%	(2.9)%	(16.2)%
6.10% and above .....	**	**	**	**

**Sensitivity of Class SW to Prepayments**  
**Assumed Price 0.3125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
6.10% and below .....	24.8%	20.6%	18.3%	6.2%
6.15% .....	6.2%	1.7%	(0.8)%	(14.0)%
6.20% and above .....	**	**	**	**

**Sensitivity of Class WS to Prepayments**  
**Assumed Price 0.3125%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>230%</u>	<u>275%</u>	<u>500%</u>
5.68% and below .....	24.8%	20.6%	18.3%	6.2%
5.73% .....	6.2%	1.7%	(0.8)%	(14.0)%
5.78% 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 8

### Sensitivity of Class IL to Prepayments Assumed Price 0.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>430%</u>	<u>500%</u>	<u>900%</u>
5.67% and below . . . . .	35.2%	20.5%	19.1%	19.1%	0.4%
5.72% . . . . .	11.0%	(5.9)%	(6.9)%	(6.9)%	(29.8)%
5.77% and above . . . . .	**	**	**	**	**

### Sensitivity of Class IS to Prepayments Assumed Price 0.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>430%</u>	<u>500%</u>	<u>900%</u>
5.600% and below . .	20.6%	4.6%	3.3%	3.3%	(17.7)%
5.635% . . . . .	2.9%	(14.4)%	(15.1)%	(15.1)%	(39.8)%
5.670% and above . .	**	**	**	**	**

### Sensitivity of Class S to Prepayments Assumed Price 0.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>430%</u>	<u>500%</u>	<u>900%</u>
2.74885% . . . . .	6,455.1%	6,413.6%	6,407.8%	6,407.8%	6,407.6%
3.74885% . . . . .	2,917.7%	2,894.5%	2,891.2%	2,891.2%	2,890.7%
4.64943% . . . . .	984.0%	971.5%	969.7%	969.7%	968.0%
5.55000% and above . . .	**	**	**	**	**

### Sensitivity of Class SI to Prepayments Assumed Price 0.25%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>430%</u>	<u>500%</u>	<u>900%</u>
5.550% and below . . . . .	10.7%	(6.2)%	(7.2)%	(7.2)%	(30.1)%
5.575% . . . . .	(3.1)%	(20.3)%	(20.8)%	(20.8)%	(46.9)%
5.600% and above . . . . .	**	**	**	**	**

## SECURITY GROUP 9

### Sensitivity of Class IB to Prepayments Assumed Price 18.0%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>500%</u>	<u>691%</u>
18.8%	18.8%	18.8%	9.3%	0.0%

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

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

**Sensitivity of Class IM to Prepayments**  
**Assumed Price 17.5%\***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>500%</u>	<u>649%</u>
19.0%	19.0%	19.0%	8.2%	0.0%

**Sensitivity of Class MI to Prepayments**  
**Assumed Price 15.5%\***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>500%</u>	<u>624%</u>
20.7%	20.7%	20.7%	7.9%	0.0%

**Sensitivity of Class MS to Prepayments**  
**Assumed Price 2.875%\***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>500%</u>
2.750% .....	117.0%	113.7%	112.4%	104.2%
3.750% .....	70.3%	66.6%	65.2%	55.9%
4.725% .....	28.2%	23.9%	22.2%	11.1%
5.700% and above .....	**	**	**	**

**Sensitivity of Class MT to Prepayments**  
**Assumed Price 0.375%\***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>500%</u>
5.550% and below .....	34.8%	30.6%	29.0%	18.3%
5.625% .....	11.3%	6.5%	4.7%	(7.6)%
5.700% and above .....	**	**	**	**

**Sensitivity of Class SM to Prepayments**  
**Assumed Price 5.5%\***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>150%</u>	<u>240%</u>	<u>275%</u>	<u>500%</u>
2.75% .....	47.7%	43.7%	42.2%	32.1%
3.75% .....	26.0%	21.7%	19.9%	8.7%
4.65% .....	6.9%	2.0%	0.1%	(12.5)%
5.55% 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 10

### Sensitivity of Class SN to Prepayments Assumed Price 9.3125%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>450%</u>	<u>700%</u>	<u>900%</u>
2.75514% .....	33.5%	23.3%	15.5%	2.1%	(9.1)%
3.75514% .....	21.1%	10.5%	2.2%	(12.1)%	(24.0)%
4.99257% .....	5.7%	(5.6)%	(14.5)%	(30.1)%	(43.6)%
6.23000% and above .....	**	**	**	**	**

## SECURITY GROUP 11

### Sensitivity of Class ST to Prepayments Assumed Price 2.3326125%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
2.75% .....	72.2%	65.7%	59.2%	50.4%	41.4%
3.75% .....	21.1%	13.4%	5.4%	(5.5)%	(16.8)%
4.06% .....	5.7%	(2.6)%	(11.3)%	(23.3)%	(36.0)%
4.37% and above ....	**	**	**	**	**

## SECURITY GROUP 12

### Sensitivity of Class IK to Prepayments Assumed Price 17.0%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>125%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>730%</u>
22.1%	22.1%	22.1%	16.1%	0.0%

### Sensitivity of Class KI to Prepayments Assumed Price 18.0%\*

<u>PSA Prepayment Assumption Rates</u>				
<u>125%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>	<u>623%</u>
19.3%	19.3%	19.3%	12.4%	0.0%

### Sensitivity of Class SK to Prepayments Assumed Price 6.0%\*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>125%</u>	<u>200%</u>	<u>250%</u>	<u>400%</u>
2.70668% .....	47.4%	43.9%	41.6%	34.6%
3.70668% .....	27.7%	24.0%	21.4%	13.8%
4.70334% .....	8.4%	4.3%	1.6%	(6.9)%
5.70000% 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 QI to Prepayments Assumed Price 19.0%\*

PSA Prepayment Assumption Rates				
150%	200%	250%	400%	597%
17.2%	17.2%	17.2%	10.4%	0.0%

## Sensitivity of Class SQ to Prepayments Assumed Price 7.0%\*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	200%	250%	400%
2.77354% .....	36.1%	34.4%	32.6%	25.7%
3.77354% .....	19.4%	17.4%	15.6%	7.9%
4.76177% .....	2.8%	0.7%	(1.3)%	(9.9)%
5.75000% and above .....	**	**	**	**

## Sensitivity of Class SX to Prepayments Assumed Price 7.0%\*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	200%	250%	400%
2.77354% .....	37.0%	34.5%	32.0%	24.5%
3.77354% .....	20.3%	17.7%	15.0%	6.9%
4.76177% .....	3.8%	1.0%	(1.8)%	(10.5)%
5.75000% and above .....	**	**	**	**

## Sensitivity of Class SY to Prepayments Assumed Price 7.0%\*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	200%	250%	400%
2.77354% .....	37.0%	34.5%	32.0%	24.5%
3.77354% .....	20.3%	17.7%	15.0%	6.9%
4.76177% .....	3.8%	1.1%	(1.8)%	(10.5)%
5.75000% and above .....	**	**	**	**

## Sensitivity of Class XS to Prepayments Assumed Price 7.0%\*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	200%	250%	400%
2.77354% .....	34.0%	34.0%	34.0%	28.3%
3.77354% .....	16.8%	16.8%	16.8%	10.0%
4.76177% .....	(0.4)%	(0.4)%	(0.4)%	(8.6)%
5.75000% 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 YS 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>250%</u>	<u>400%</u>
2.77354% .....	34.0%	34.0%	34.0%	28.3%
3.77354% .....	16.9%	16.9%	16.9%	10.0%
4.76177% .....	(0.4)%	(0.4)%	(0.4)%	(8.6)%
5.75000% and above .....	**	**	**	**

**SECURITY GROUP 15**

**Sensitivity of Class PI to Prepayments**  
**Assumed Price 9.75%\***

<u>PSA Prepayment Assumption Rates</u>				
<u>249%</u>	<u>400%</u>	<u>450%</u>	<u>800%</u>	<u>1,475%</u>
42.6%	42.6%	42.6%	30.2%	0.0%

**SECURITY GROUP 16**

**Sensitivity of Class SV to Prepayments**  
**Assumed Price 96.04140625%\***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
2.70735% .....	6.2%	7.5%	8.6%	9.3%
3.70735% .....	4.3%	5.6%	6.7%	7.5%
4.82868% .....	2.3%	3.6%	4.7%	5.5%
5.95000% and above .....	0.2%	1.5%	2.7%	3.5%

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

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

**CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES**

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

**REMIC Elections**

In the opinion of Cleary Gottlieb Steen & Hamilton LLP, the Trust will constitute a Single REMIC Series as to the Group 3 Trust Assets, the Group 4 Trust Assets and the Group 6 Trust Assets and a Double REMIC Series as to the Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Trust Assets, each for United States federal income tax purposes. Separate REMIC elections will be made for the Group 3 REMIC, the Group 4 REMIC, the Group 6 REMIC, the Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Pooling REMIC and the Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Issuing REMIC.

## Regular Securities

The Regular Securities will be treated as debt instruments issued by the Group 3 REMIC, the Group 4 REMIC, the Group 6 REMIC or the Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Issuing REMIC, as applicable for United States federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

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

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

<u>Group(s)</u>	<u>PSA</u>
1	410%
2	260%
3	550%
4 and 8	430%
5	210%
6 and 10	450%
7	230%
9	240%
11, 14 and 15	400%
12 and 13	200%
16	300%

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

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

## Residual Securities

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, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Pooling REMIC and Group 1, 2, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 Issuing REMIC
Class R3 Securities	Group 3 REMIC
Class R4 Securities	Group 4 REMIC
Class R6 Securities	Group 6 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 Investors—Individuals and Pass Through Entities” regarding the deductibility by such persons of such fees and expenses. Prospective investors in Residual Securities are urged to consult with their tax advisors regarding the potential applicability of this legislation to their particular situation.

OID accruals on the Underlying Certificate 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) January 1, 2026 on the Fixed Rate and Delay Classes and (2) January 20, 2026 on the Floating Rate and Inverse Floating Rate 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 Cleary Gottlieb Steen & Hamilton LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Faegre Drinker Biddle & Reath LLP.

## Available Combinations(1)

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
		Related MX Class						
Security Group 1 Combination 1 AP AZ	\$ 42,256,139 19,243,861	A	\$ 61,500,000	PT	4.50%	FIX	38385LHG6	January 2056
Security Group 2 Combination 2 BA ZB	\$ 14,741,477 2,685,402	B	\$ 17,426,879	PT	4.50%	FIX	38385LHH4	January 2056
Combination 3(6) BP	\$ 94,201,023	BE	\$ 84,780,920	PAC/AD	5.00%	FIX	38385LHJ0	January 2056
		BG	89,243,074	PAC/AD	4.75	FIX	38385LHK7	January 2056
		BH	94,201,023	PAC/AD	4.50	FIX	38385LHL5	January 2056
		BI	17,127,458	NTL(PAC/AD)	5.50	FIX/IO	38385LHM3	January 2056
		BK	94,201,023	PAC/AD	4.25	FIX	38385LHN1	January 2056
		BL	94,201,023	PAC/AD	4.00	FIX	38385LHP6	January 2056
		BM	94,201,023	PAC/AD	3.75	FIX	38385LHQ4	January 2056
		BN	94,201,023	PAC/AD	3.50	FIX	38385LHR2	January 2056
Security Group 3 Combination 4 FC SC	\$222,241,687 222,241,687	CF	\$222,241,687	PT	(5)	FLT	38385LHT8	January 2056
Security Group 5 Combination 5(6) DC	\$ 74,331,000	DB	\$ 74,331,000	PAC/AD	4.25%	FIX	38385LHU5	September 2055
		DE	49,554,000	PAC/AD	4.75	FIX	38385LHV3	September 2055
		DG	37,165,500	PAC/AD	5.00	FIX	38385LHW1	September 2055
		DK	74,331,000	PAC/AD	4.00	FIX	38385LHX9	September 2055
		ID	6,194,250	NTL(PAC/AD)	6.00	FIX/IO	38385LHY7	September 2055



REMIC Securities			MX Securities							
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)		
Combination 6(6)	\$ 74,331,000 2,526,169	AI	\$ 6,404,764	NTL(PAC/AD)	6.00%	FIX/IO	38385LHZ4	January 2056		
		DH	76,857,169	PAC/AD	4.00	FIX	38385LJA7	January 2056		
		DJ	76,857,169	PAC/AD	4.25	FIX	38385LJB5	January 2056		
		DL	51,238,112	PAC/AD	4.75	FIX	38385LJC3	January 2056		
		DM	38,428,584	PAC/AD	5.00	FIX	38385LJD1	January 2056		
Combination 7	\$ 354,945,910	DP	76,857,169	PAC/AD	4.50	FIX	38385LJE9	January 2056		
		FD	\$354,945,910	PT	(5)	FLT	38385LJF6	January 2056		
		Combination 8(6)	\$ 29,454,996	JA	\$406,725,660	PAC/AD	5.00%	FIX	38385LJG4	January 2056
				JB	428,132,273	PAC/AD	4.75	FIX	38385LJH2	January 2056
				JD	451,917,400	PAC/AD	4.25	FIX	38385LJJ8	January 2056
JE	451,917,400			PAC/AD	4.00	FIX	38385LJK5	January 2056		
Combination 9(6)	\$ 29,454,996	JJ	41,083,400	NTL(PAC/AD)	5.50	FIX/IO	38385LJL3	January 2056		
		JO	45,191,740	PAC/AD	0.00	PO	38385LJM1	January 2056		
		JP	451,917,400	PAC/AD	4.50	FIX	38385LJN9	January 2056		
		Combination 10	\$ 15,000,000	LA	\$395,763,996	PAC/AD	5.00%	FIX	38385LJP4	October 2055
				LB	416,593,680	PAC/AD	4.75	FIX	38385LJQ2	October 2055
LD	439,737,774			PAC/AD	4.25	FIX	38385LJR0	October 2055		
Combination 10	\$ 150,000,000	LE	439,737,774	PAC/AD	4.00	FIX	38385LJS8	October 2055		
		LI	39,976,161	NTL(PAC/AD)	5.50	FIX/IO	38385LJT6	October 2055		
		LO	43,973,778	PAC/AD	0.00	PO	38385LJU3	October 2055		
		LP	439,737,774	PAC/AD	4.50	FIX	38385LJV1	October 2055		
		ES	\$ 15,000,000	KS	\$215,000,000	NTL(PT)	(5)	INV/IO	38385LJW9	January 2056
GS	50,000,000									
SE	150,000,000									

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 11								
IJ	\$354,945,910	BF	\$354,945,910	PT	(5)	FLT	38385LJX7	January 2056
NF	354,945,910							
Combination 12(6)								
AM	\$ 29,454,996	GB	\$395,459,370	PAC/AD	4.75%	FIX	38385LJY5	March 2055
PA	387,974,340	GD	417,429,336	PAC/AD	4.25	FIX	38385LJZ2	March 2055
		GE	417,429,336	PAC/AD	4.00	FIX	38385LKA5	March 2055
		GH	375,686,402	PAC/AD	5.00	FIX	38385LKB3	March 2055
		GI	37,948,121	NTL(PAC/AD)	5.50	FIX/IO	38385LKC1	March 2055
		GO	41,742,934	PAC/AD	0.00	PO	38385LKD9	March 2055
		GP	417,429,336	PAC/AD	4.50	FIX	38385LKE7	March 2055
Combination 13								
IJ	\$354,945,910	AF	\$354,945,910	PT	(5)	FLT	38385LKF4	January 2056
IN	354,945,910							
NF	354,945,910							
Combination 14								
IW	\$130,000,000	FW	\$130,000,000	PT	(5)	FLT	38385LKG2	January 2056
UF	130,000,000							
Combination 15								
IW	\$130,000,000	FG	\$130,000,000	PT	(5)	FLT	38385LKH0	January 2056
SW	130,000,000							
UF	130,000,000							
Combination 16								
WF	\$150,000,000	JF	\$150,000,000	PT	(5)	FLT	38385LKJ6	January 2056
WS	150,000,000							
Combination 17								
LP(7)	\$439,737,774	PL	\$439,737,774	PAC/AD	4.50%	FIX	38385LKK3	October 2055
Security Group 8								
Combination 18								
HP	\$100,089,520	PH	\$107,789,132	PAC I/AD	4.50%	FIX	38385LKL1	January 2056
HY	7,699,612							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 19								
IL	\$ 71,377,367	LF	\$ 71,377,367	PAC/AD	(5)	FLT	38385LKM9	January 2056
PF	71,377,367							
<b>Security Group 9</b>								
Combination 20(6)								
MC	\$ 71,580,000	MA	\$ 71,580,000	PAC/AD	4.00%	FIX	38385LKN7	April 2054
		MB	71,580,000	PAC/AD	4.25	FIX	38385LKP2	April 2054
		MD	47,720,000	PAC/AD	4.75	FIX	38385LKQ0	April 2054
		ME	35,790,000	PAC/AD	5.00	FIX	38385LKR8	April 2054
		MI	6,507,272	NTL(PAC/AD)	5.50	FIX/IO	38385LKS6	April 2054
Combination 21(6)								
MC	\$ 71,580,000	IM	\$ 7,442,000	NTL(PAC/AD)	5.50%	FIX/IO	38385LKT4	September 2055
MW	10,282,000	MG	81,862,000	PAC/AD	4.00	FIX	38385LKU1	September 2055
		MH	81,862,000	PAC/AD	4.25	FIX	38385LKV9	September 2055
		MJ	81,862,000	PAC/AD	4.50	FIX	38385LKW7	September 2055
		MK	54,574,666	PAC/AD	4.75	FIX	38385LXX5	September 2055
		ML	40,931,000	PAC/AD	5.00	FIX	38385LKY3	September 2055
Combination 22								
MF	\$100,000,000	FM	\$100,000,000	PT	(5)	FLT	38385LKZ0	January 2056
MT	100,000,000							
Combination 23(6)								
MC	\$ 71,580,000	IB	\$ 7,736,545	NTL(PAC/AD)	5.50%	FIX/IO	38385LLA4	January 2056
MW	10,282,000	MN	85,102,000	PAC/AD	4.00	FIX	38385LLB2	January 2056
MY	3,240,000	MP	85,102,000	PAC/AD	4.25	FIX	38385LLC0	January 2056
		MQ	85,102,000	PAC/AD	4.50	FIX	38385LLD8	January 2056
		MU	56,734,666	PAC/AD	4.75	FIX	38385LLE6	January 2056
		MV	42,551,000	PAC/AD	5.00	FIX	38385LLF3	January 2056
Combination 24								
MC	\$ 71,580,000	M	\$100,000,000	PT	4.50%	FIX	38385LLG1	January 2056
MW	10,282,000							
MY	3,240,000							
UZ	14,898,000							

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 25 MT SM	\$100,000,000	MS	\$100,000,000	NTL(PT)	(5)	INV/IO	38385LLH9	January 2056
	100,000,000							
<b>Security Group 10</b>								
Combination 26 NA NV NZ	\$ 31,896,000	NT	\$ 37,439,496	PT	4.50%	FIX	38385LLJ5	January 2056
	2,169,000							
	3,374,496							
Combination 27 NV NZ	\$ 2,169,000	NY	\$ 5,543,496	SEQ	4.50%	FIX	38385LLK2	January 2056
	3,374,496							
<b>Security Group 12</b>								
Combination 28(6) KA	\$ 53,565,000	KC	\$ 53,565,000	PAC/AD	4.00%	FIX	38385LLL0	September 2055
		KD	53,565,000	PAC/AD	4.25	FIX	38385LLM8	September 2055
		KE	53,565,000	PAC/AD	4.50	FIX	38385LLN6	September 2055
		KF	35,710,000	PAC/AD	4.75	FIX	38385LLP1	September 2055
		KG	26,782,500	PAC/AD	5.00	FIX	38385LLQ9	September 2055
		KI	4,869,545	NTL(PAC/AD)	5.50	FIX/IO	38385LLR7	September 2055
Combination 29(6) KA KL	\$ 53,565,000	IK	\$ 5,031,818	NTL(PAC/AD)	5.50%	FIX/IO	38385LLS5	January 2056
	1,785,000	K	55,350,000	PAC/AD	4.25	FIX	38385LLT3	January 2056
		KJ	55,350,000	PAC/AD	4.00	FIX	38385LLU0	January 2056
		KM	55,350,000	PAC/AD	4.50	FIX	38385LLV8	January 2056
		KN	36,900,000	PAC/AD	4.75	FIX	38385LLW6	January 2056
		KQ	27,675,000	PAC/AD	5.00	FIX	38385LLX4	January 2056
<b>Security Group 13</b>								
Combination 30(6) QA QM	\$ 27,638,000	QB	\$ 28,128,000	PAC/AD	4.00%	FIX	38385LLY2	January 2056
	490,000	QC	28,128,000	PAC/AD	4.25	FIX	38385LLZ9	January 2056
		QD	28,128,000	PAC/AD	4.50	FIX	38385LMA3	January 2056
		QG	18,752,000	PAC/AD	4.75	FIX	38385LMB1	January 2056
		QI	2,557,090	NTL(PAC/AD)	5.50	FIX/IO	38385LMC9	January 2056
		QJ	14,064,000	PAC/AD	5.00	FIX	38385LMD7	January 2056

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)
<b>Security Group 15</b>								
Combination 31								
FX	\$ 21,323,547	FQ	\$ 82,008,296	PT/PAC/AD	(5)	FLT	38385LME5	January 2056
FY	35,638,999							
XF	9,376,000							
YF	15,669,750							
Combination 32								
SX	\$ 21,323,547	SQ	\$ 82,008,296	NTL(PT/PAC/AD)	(5)	INV/IO	38385LMF2	January 2056
SY	35,638,999							
XS	9,376,000							
YS	15,669,750							
Combination 33								
PB	\$ 83,193,000	P	\$100,000,000	PT	5.50%	FIX	38385LMG0	January 2056
ZU	16,807,000							
Combination 34(6)								
PB	\$ 83,193,000	PC	\$ 83,193,000	PAC/AD	4.00%	FIX	38385LMH8	January 2056
		PD	83,193,000	PAC/AD	4.25	FIX	38385LMJ4	January 2056
		PE	83,193,000	PAC/AD	4.50	FIX	38385LMK1	January 2056
		PG	83,193,000	PAC/AD	4.75	FIX	38385LML9	January 2056
		PI	22,689,000	NTL(PAC/AD)	5.50	FIX/IO	38385LMM7	January 2056
		PJ	83,193,000	PAC/AD	5.00	FIX	38385LMN5	January 2056
		PM	83,193,000	PAC/AD	5.50	FIX	38385LMP0	January 2056
		PN	83,193,000	PAC/AD	5.25	FIX	38385LMQ8	January 2056
<b>Security Group 16</b>								
Combination 35								
FV	\$ 14,842,371	TC	\$ 23,088,134	SC/PT	4.50%	FIX	38385LMR6	November 2055
SV	8,245,763							

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

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

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

- (4) See *“Yield, Maturity and Prepayment Considerations — Final Distribution Date” in this Supplement.*
- (5) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in this Supplement.
- (6) In the case of Combinations 3, 5, 6, 8, 9, 12, 20, 21, 23, 28, 29, 30 and 34, various subcombinations are permitted. See *“Description of the Securities — Modification and Exchange” in the Base Offering Circular for a discussion of subcombinations.*
- (7) MX Class.

**Schedule II**

**SCHEDULED PRINCIPAL BALANCES**

<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
Initial Balance . . . . .	\$42,256,139.00	\$94,625,909.00	\$76,857,169.00	\$451,917,400.00
February 2026 . . . . .	42,080,979.87	94,347,262.97	76,158,969.60	450,677,091.17
March 2026 . . . . .	41,884,713.61	94,039,133.40	75,450,462.87	449,300,153.06
April 2026 . . . . .	41,667,379.87	93,701,606.51	74,731,859.43	447,786,982.88
May 2026 . . . . .	41,429,039.55	93,334,791.00	74,003,379.12	446,138,082.18
June 2026 . . . . .	41,169,774.77	92,938,818.05	73,265,250.82	444,354,056.69
July 2026 . . . . .	40,889,688.95	92,513,841.23	72,517,712.10	442,435,616.18
August 2026 . . . . .	40,588,906.72	92,060,036.45	71,761,008.99	440,383,573.99
September 2026 . . . . .	40,267,573.88	91,577,601.84	71,003,131.23	438,198,846.59
October 2026 . . . . .	39,925,857.28	91,066,757.61	70,244,153.09	435,882,452.91
November 2026 . . . . .	39,563,944.71	90,527,745.88	69,484,152.86	433,435,513.59
December 2026 . . . . .	39,182,044.68	89,960,830.51	68,723,212.77	430,859,250.06
January 2027 . . . . .	38,780,386.24	89,366,296.82	67,961,418.84	428,154,983.51
February 2027 . . . . .	38,359,218.72	88,744,451.39	67,198,860.74	425,324,133.70
March 2027 . . . . .	37,918,811.44	88,095,621.76	66,435,631.64	422,368,217.68
April 2027 . . . . .	37,459,453.40	87,420,156.11	65,677,855.38	419,288,848.37
May 2027 . . . . .	36,981,452.91	86,718,422.95	64,925,485.07	416,087,732.97
June 2027 . . . . .	36,485,137.20	85,990,810.71	64,178,474.21	412,766,671.30
July 2027 . . . . .	35,970,852.04	85,237,727.42	63,436,776.62	409,327,553.99
August 2027 . . . . .	35,438,961.22	84,459,600.20	62,700,346.49	405,772,360.54
September 2027 . . . . .	34,889,846.07	83,656,874.93	61,969,138.32	402,103,157.29
October 2027 . . . . .	34,323,904.99	82,830,015.67	61,243,106.96	398,322,095.25
November 2027 . . . . .	33,741,552.83	81,979,504.25	60,522,207.62	394,431,407.80
December 2027 . . . . .	33,143,220.36	81,105,839.72	59,806,395.80	390,433,408.34
January 2028 . . . . .	32,529,353.62	80,209,537.83	59,095,627.37	386,330,487.78
February 2028 . . . . .	31,900,413.32	79,291,130.42	58,389,858.50	382,125,111.94
March 2028 . . . . .	31,256,874.14	78,351,164.93	57,689,045.70	377,819,818.85
April 2028 . . . . .	30,599,224.03	77,390,203.69	56,993,145.80	373,417,216.00
May 2028 . . . . .	29,927,963.57	76,408,823.40	56,302,115.95	368,919,977.40
June 2028 . . . . .	29,243,605.15	75,434,503.30	55,615,913.60	364,455,652.50
July 2028 . . . . .	28,565,687.81	74,467,183.59	54,934,496.55	360,023,964.83
August 2028 . . . . .	27,894,137.11	73,506,804.87	54,257,822.87	355,624,640.07
September 2028 . . . . .	27,228,879.35	72,553,308.23	53,585,850.98	351,257,406.01
October 2028 . . . . .	26,569,841.65	71,606,635.20	52,918,539.57	346,921,992.51
November 2028 . . . . .	25,916,951.87	70,666,727.76	52,255,847.66	342,618,131.51
December 2028 . . . . .	25,270,138.63	69,733,528.32	51,597,734.57	338,345,557.00
January 2029 . . . . .	24,629,331.31	68,806,979.75	50,944,159.91	334,104,005.02
February 2029 . . . . .	23,994,460.02	67,887,025.35	50,295,083.58	329,893,213.63
March 2029 . . . . .	23,365,455.62	66,973,608.83	49,650,465.80	325,712,922.89
April 2029 . . . . .	22,742,249.69	66,066,674.36	49,010,267.06	321,562,874.86
May 2029 . . . . .	22,124,774.51	65,166,166.52	48,374,448.14	317,442,813.58
June 2029 . . . . .	21,512,963.11	64,272,030.32	47,742,970.13	313,352,485.03
July 2029 . . . . .	20,906,749.18	63,384,211.18	47,115,794.37	309,291,637.15
August 2029 . . . . .	20,306,067.13	62,502,654.95	46,492,882.52	305,260,019.81

<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
September 2029 . . . . .	\$19,710,852.06	\$61,627,307.87	\$45,874,196.49	\$301,257,384.78
October 2029 . . . . .	19,121,039.74	60,758,116.61	45,259,698.49	297,283,485.75
November 2029 . . . . .	18,536,566.62	59,895,028.24	44,649,350.99	293,338,078.26
December 2029 . . . . .	17,957,369.81	59,037,990.23	44,043,116.74	289,420,919.75
January 2030 . . . . .	17,383,387.08	58,186,950.45	43,440,958.76	285,531,769.50
February 2030 . . . . .	16,814,556.86	57,341,857.17	42,842,840.34	281,670,388.63
March 2030 . . . . .	16,250,818.22	56,502,659.04	42,248,725.04	277,836,540.07
April 2030 . . . . .	15,692,110.86	55,669,305.12	41,658,576.68	274,029,988.59
May 2030 . . . . .	15,138,375.13	54,841,744.83	41,072,359.34	270,250,500.73
June 2030 . . . . .	14,589,551.98	54,019,928.01	40,490,037.37	266,497,844.81
July 2030 . . . . .	14,045,582.99	53,203,804.85	39,911,575.37	262,771,790.93
August 2030 . . . . .	13,506,410.35	52,393,325.94	39,336,938.19	259,072,110.93
September 2030 . . . . .	12,971,976.86	51,588,442.21	38,766,090.96	255,398,578.40
October 2030 . . . . .	12,442,225.92	50,789,105.00	38,198,999.03	251,750,968.65
November 2030 . . . . .	11,917,101.49	49,995,266.01	37,635,628.02	248,129,058.69
December 2030 . . . . .	11,396,548.15	49,206,877.28	37,075,943.79	244,532,627.25
January 2031 . . . . .	10,888,520.12	48,423,891.25	36,519,912.44	240,961,454.72
February 2031 . . . . .	10,393,464.88	47,646,260.68	35,971,249.69	237,415,323.16
March 2031 . . . . .	9,911,032.95	46,873,938.73	35,430,427.75	233,894,016.32
April 2031 . . . . .	9,440,884.11	46,106,878.89	34,897,337.45	230,397,319.55
May 2031 . . . . .	8,982,687.15	45,345,034.99	34,371,871.14	226,925,019.85
June 2031 . . . . .	8,536,119.68	44,588,361.23	33,853,922.60	223,476,905.85
July 2031 . . . . .	8,100,867.82	43,836,812.14	33,343,387.13	220,052,767.77
August 2031 . . . . .	7,676,626.04	43,090,342.62	32,840,161.42	216,652,397.41
September 2031 . . . . .	7,263,096.93	42,348,907.87	32,344,143.61	213,275,588.17
October 2031 . . . . .	6,859,990.95	41,612,463.46	31,855,233.20	209,922,135.01
November 2031 . . . . .	6,467,026.24	40,880,965.29	31,373,331.11	206,591,834.44
December 2031 . . . . .	6,083,928.45	40,154,369.56	30,898,339.60	203,284,484.51
January 2032 . . . . .	5,710,430.48	39,432,632.85	30,430,162.28	199,999,884.81
February 2032 . . . . .	5,346,272.34	38,723,302.91	29,968,704.08	196,737,836.44
March 2032 . . . . .	4,991,200.95	38,026,323.60	29,513,871.23	193,498,141.99
April 2032 . . . . .	4,644,969.92	37,341,484.15	29,065,571.27	190,303,250.63
May 2032 . . . . .	4,307,339.43	36,668,577.34	28,623,712.98	187,159,082.24
June 2032 . . . . .	3,978,076.03	36,007,399.44	28,188,206.42	184,064,849.73
July 2032 . . . . .	3,656,952.44	35,357,750.15	27,758,962.88	181,019,778.10
August 2032 . . . . .	3,343,747.47	34,719,432.55	27,335,894.86	178,023,104.16
September 2032 . . . . .	3,038,245.75	34,092,253.03	26,918,916.06	175,074,076.45
October 2032 . . . . .	2,740,237.67	33,476,021.26	26,507,941.40	172,171,954.96
November 2032 . . . . .	2,449,519.18	32,870,550.10	26,102,886.92	169,316,011.06
December 2032 . . . . .	2,165,891.64	32,275,655.58	25,703,669.85	166,505,527.24
January 2033 . . . . .	1,889,161.72	31,691,156.83	25,310,208.56	163,739,796.99
February 2033 . . . . .	1,619,141.19	31,116,876.04	24,922,422.52	161,018,124.63
March 2033 . . . . .	1,355,646.85	30,552,638.38	24,540,232.33	158,339,825.13
April 2033 . . . . .	1,098,500.37	29,998,271.98	24,163,559.66	155,704,223.93
May 2033 . . . . .	847,528.15	29,453,607.88	23,792,327.28	153,110,656.85
June 2033 . . . . .	602,561.21	28,918,479.96	23,426,459.01	150,558,469.86
July 2033 . . . . .	363,435.07	28,392,724.91	23,065,879.72	148,047,018.96



<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
August 2033 .....	\$ 129,989.61	\$27,876,182.17	\$22,710,515.33	\$145,575,670.02
September 2033 .....	0.00	27,368,693.91	22,360,292.76	143,143,798.63
October 2033 .....	0.00	26,870,104.94	22,015,139.94	140,750,789.97
November 2033 .....	0.00	26,380,262.72	21,674,985.81	138,396,038.62
December 2033 .....	0.00	25,899,017.26	21,339,760.26	136,078,948.48
January 2034 .....	0.00	25,426,221.13	21,009,394.17	133,798,932.57
February 2034 .....	0.00	24,961,729.37	20,683,819.37	131,555,412.93
March 2034 .....	0.00	24,505,399.48	20,362,968.61	129,347,820.45
April 2034 .....	0.00	24,057,091.37	20,046,775.58	127,175,594.78
May 2034 .....	0.00	23,616,667.32	19,735,174.90	125,038,184.15
June 2034 .....	0.00	23,183,991.94	19,428,102.07	122,935,045.27
July 2034 .....	0.00	22,758,932.12	19,125,493.49	120,865,643.19
August 2034 .....	0.00	22,341,357.02	18,827,286.42	118,829,451.19
September 2034 .....	0.00	21,931,138.00	18,533,419.00	116,825,950.60
October 2034 .....	0.00	21,528,148.60	18,243,830.24	114,854,630.76
November 2034 .....	0.00	21,132,264.49	17,958,459.95	112,914,988.85
December 2034 .....	0.00	20,743,363.48	17,677,248.81	111,006,529.74
January 2035 .....	0.00	20,361,325.41	17,400,138.30	109,128,765.96
February 2035 .....	0.00	19,986,032.17	17,127,070.70	107,281,217.51
March 2035 .....	0.00	19,617,367.66	16,857,989.11	105,463,411.75
April 2035 .....	0.00	19,255,217.73	16,592,837.40	103,674,883.35
May 2035 .....	0.00	18,899,470.17	16,331,560.21	101,915,174.09
June 2035 .....	0.00	18,550,014.69	16,074,102.96	100,183,832.85
July 2035 .....	0.00	18,206,742.85	15,820,411.82	98,480,415.40
August 2035 .....	0.00	17,869,548.04	15,570,433.70	96,804,484.38
September 2035 .....	0.00	17,538,325.48	15,324,116.23	95,155,609.14
October 2035 .....	0.00	17,212,972.15	15,081,407.80	93,533,365.68
November 2035 .....	0.00	16,893,386.80	14,842,257.47	91,937,336.50
December 2035 .....	0.00	16,579,469.87	14,606,615.04	90,367,110.56
January 2036 .....	0.00	16,271,123.50	14,374,430.98	88,822,283.13
February 2036 .....	0.00	15,968,251.51	14,145,656.47	87,302,455.71
March 2036 .....	0.00	15,670,759.32	13,920,243.33	85,807,235.95
April 2036 .....	0.00	15,378,553.99	13,698,144.08	84,336,237.55
May 2036 .....	0.00	15,091,544.12	13,479,311.88	82,889,080.15
June 2036 .....	0.00	14,809,639.90	13,263,700.54	81,465,389.26
July 2036 .....	0.00	14,532,753.02	13,051,264.52	80,064,796.16
August 2036 .....	0.00	14,260,796.68	12,841,958.89	78,686,937.82
September 2036 .....	0.00	13,993,685.56	12,635,739.35	77,331,456.81
October 2036 .....	0.00	13,731,335.78	12,432,562.23	75,998,001.21
November 2036 .....	0.00	13,473,664.90	12,232,384.45	74,686,224.53
December 2036 .....	0.00	13,220,591.87	12,035,163.52	73,395,785.63
January 2037 .....	0.00	12,972,037.01	11,840,857.56	72,126,348.62
February 2037 .....	0.00	12,727,922.03	11,649,425.24	70,877,582.81
March 2037 .....	0.00	12,488,169.94	11,460,825.83	69,649,162.62
April 2037 .....	0.00	12,252,705.07	11,275,019.16	68,440,767.48
May 2037 .....	0.00	12,021,453.03	11,091,965.61	67,252,081.80
June 2037 .....	0.00	11,794,340.73	10,911,626.10	66,082,794.82

<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
July 2037 .....	\$ 0.00	\$11,571,296.27	\$10,733,962.11	\$ 64,932,600.63
August 2037 .....	0.00	11,352,249.03	10,558,935.66	63,801,198.02
September 2037 .....	0.00	11,137,129.55	10,386,509.27	62,688,290.44
October 2037 .....	0.00	10,925,869.59	10,216,645.99	61,593,585.93
November 2037 .....	0.00	10,718,402.04	10,049,309.40	60,516,797.04
December 2037 .....	0.00	10,514,660.95	9,884,463.58	59,457,640.77
January 2038 .....	0.00	10,314,581.51	9,722,073.08	58,415,838.49
February 2038 .....	0.00	10,118,099.98	9,562,102.98	57,391,115.90
March 2038 .....	0.00	9,925,153.73	9,404,518.82	56,383,202.91
April 2038 .....	0.00	9,735,681.21	9,249,286.64	55,391,833.65
May 2038 .....	0.00	9,549,621.89	9,096,372.92	54,416,746.35
June 2038 .....	0.00	9,366,916.29	8,945,744.65	53,457,683.28
July 2038 .....	0.00	9,187,505.96	8,797,369.24	52,514,390.73
August 2038 .....	0.00	9,011,333.42	8,651,214.57	51,586,618.89
September 2038 .....	0.00	8,838,342.19	8,507,248.96	50,674,121.84
October 2038 .....	0.00	8,668,476.74	8,365,441.18	49,776,657.47
November 2038 .....	0.00	8,501,682.52	8,225,760.43	48,893,987.42
December 2038 .....	0.00	8,337,905.87	8,088,176.34	48,025,877.03
January 2039 .....	0.00	8,177,094.08	7,952,658.95	47,172,095.28
February 2039 .....	0.00	8,019,195.33	7,819,178.74	46,332,414.71
March 2039 .....	0.00	7,864,158.69	7,687,706.58	45,506,611.42
April 2039 .....	0.00	7,711,934.09	7,558,213.75	44,694,464.97
May 2039 .....	0.00	7,562,472.33	7,430,671.95	43,895,758.35
June 2039 .....	0.00	7,415,725.05	7,305,053.25	43,110,277.90
July 2039 .....	0.00	7,271,644.72	7,181,330.11	42,337,813.31
August 2039 .....	0.00	7,130,184.61	7,059,475.39	41,578,157.51
September 2039 .....	0.00	6,991,298.80	6,939,462.32	40,831,106.65
October 2039 .....	0.00	6,854,942.16	6,821,264.50	40,096,460.06
November 2039 .....	0.00	6,721,070.34	6,704,855.90	39,374,020.17
December 2039 .....	0.00	6,589,639.73	6,590,210.86	38,663,592.51
January 2040 .....	0.00	6,460,607.49	6,477,304.06	37,964,985.60
February 2040 .....	0.00	6,333,931.49	6,366,110.56	37,278,010.97
March 2040 .....	0.00	6,209,570.35	6,256,605.75	36,602,483.06
April 2040 .....	0.00	6,087,483.37	6,148,765.35	35,938,219.21
May 2040 .....	0.00	5,967,630.59	6,042,565.46	35,285,039.59
June 2040 .....	0.00	5,849,972.69	5,937,982.48	34,642,767.19
July 2040 .....	0.00	5,734,471.05	5,834,993.14	34,011,227.74
August 2040 .....	0.00	5,621,087.72	5,733,574.52	33,390,249.68
September 2040 .....	0.00	5,509,785.39	5,633,704.00	32,779,664.13
October 2040 .....	0.00	5,400,527.39	5,535,359.27	32,179,304.86
November 2040 .....	0.00	5,293,277.69	5,438,518.36	31,589,008.21
December 2040 .....	0.00	5,188,000.86	5,343,159.58	31,008,613.07
January 2041 .....	0.00	5,084,662.11	5,249,261.56	30,437,960.84
February 2041 .....	0.00	4,983,227.23	5,156,803.22	29,876,895.43
March 2041 .....	0.00	4,883,662.59	5,065,763.77	29,325,263.13
April 2041 .....	0.00	4,785,935.16	4,976,122.73	28,782,912.67
May 2041 .....	0.00	4,690,012.46	4,887,859.90	28,249,695.12

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June 2041 .....	\$ 0.00	\$ 4,595,862.59	\$ 4,800,955.34	\$ 27,725,463.90
July 2041 .....	0.00	4,503,454.18	4,715,389.42	27,210,074.69
August 2041 .....	0.00	4,412,756.41	4,631,142.77	26,703,385.45
September 2041 .....	0.00	4,323,738.98	4,548,196.29	26,205,256.33
October 2041 .....	0.00	4,236,372.14	4,466,531.17	25,715,549.70
November 2041 .....	0.00	4,150,626.63	4,386,128.82	25,234,130.05
December 2041 .....	0.00	4,066,473.70	4,306,970.96	24,760,864.03
January 2042 .....	0.00	3,983,885.09	4,229,039.52	24,295,620.32
February 2042 .....	0.00	3,902,833.04	4,152,316.73	23,838,269.71
March 2042 .....	0.00	3,823,290.27	4,076,785.03	23,388,684.98
April 2042 .....	0.00	3,745,229.95	4,002,427.12	22,946,740.91
May 2042 .....	0.00	3,668,625.75	3,929,225.96	22,512,314.24
June 2042 .....	0.00	3,593,451.76	3,857,164.73	22,085,283.65
July 2042 .....	0.00	3,519,682.53	3,786,226.84	21,665,529.70
August 2042 .....	0.00	3,447,293.06	3,716,395.96	21,252,934.85
September 2042 .....	0.00	3,376,258.78	3,647,655.96	20,847,383.37
October 2042 .....	0.00	3,306,555.53	3,579,990.96	20,448,761.38
November 2042 .....	0.00	3,238,159.58	3,513,385.29	20,056,956.76
December 2042 .....	0.00	3,171,047.61	3,447,823.51	19,671,859.17
January 2043 .....	0.00	3,105,196.71	3,383,290.38	19,293,359.97
February 2043 .....	0.00	3,040,584.36	3,319,770.90	18,921,352.27
March 2043 .....	0.00	2,977,188.42	3,257,250.26	18,555,730.82
April 2043 .....	0.00	2,914,987.15	3,195,713.86	18,196,392.04
May 2043 .....	0.00	2,853,959.19	3,135,147.33	17,843,233.98
June 2043 .....	0.00	2,794,083.54	3,075,536.46	17,496,156.29
July 2043 .....	0.00	2,735,339.56	3,016,867.28	17,155,060.19
August 2043 .....	0.00	2,677,706.97	2,959,126.00	16,819,848.47
September 2043 .....	0.00	2,621,165.87	2,902,299.03	16,490,425.44
October 2043 .....	0.00	2,565,696.67	2,846,372.96	16,166,696.91
November 2043 .....	0.00	2,511,280.13	2,791,334.58	15,848,570.18
December 2043 .....	0.00	2,457,897.35	2,737,170.86	15,535,954.01
January 2044 .....	0.00	2,405,529.77	2,683,868.96	15,228,758.59
February 2044 .....	0.00	2,354,159.13	2,631,416.22	14,926,895.54
March 2044 .....	0.00	2,303,767.50	2,579,800.15	14,630,277.86
April 2044 .....	0.00	2,254,337.25	2,529,008.46	14,338,819.93
May 2044 .....	0.00	2,205,851.09	2,479,029.00	14,052,437.48
June 2044 .....	0.00	2,158,291.98	2,429,849.82	13,771,047.56
July 2044 .....	0.00	2,111,643.23	2,381,459.13	13,494,568.53
August 2044 .....	0.00	2,065,888.41	2,333,845.30	13,222,920.05
September 2044 .....	0.00	2,021,011.38	2,286,996.88	12,956,023.05
October 2044 .....	0.00	1,976,996.28	2,240,902.56	12,693,799.70
November 2044 .....	0.00	1,933,827.54	2,195,551.20	12,436,173.40
December 2044 .....	0.00	1,891,489.85	2,150,931.84	12,183,068.76
January 2045 .....	0.00	1,849,968.17	2,107,033.63	11,934,411.59
February 2045 .....	0.00	1,809,247.72	2,063,845.92	11,690,128.86
March 2045 .....	0.00	1,769,314.00	2,021,358.19	11,450,148.73
April 2045 .....	0.00	1,730,152.72	1,979,560.05	11,214,400.45

<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
May 2045 .....	\$ 0.00	\$ 1,691,749.88	\$ 1,938,441.29	\$ 10,982,814.42
June 2045 .....	0.00	1,654,091.71	1,897,991.84	10,755,322.14
July 2045 .....	0.00	1,617,164.68	1,858,201.75	10,531,856.18
August 2045 .....	0.00	1,580,955.50	1,819,061.24	10,312,350.21
September 2045 .....	0.00	1,545,451.11	1,780,560.64	10,096,738.91
October 2045 .....	0.00	1,510,638.68	1,742,690.45	9,884,958.03
November 2045 .....	0.00	1,476,505.61	1,705,441.27	9,676,944.33
December 2045 .....	0.00	1,443,039.51	1,668,803.87	9,472,635.56
January 2046 .....	0.00	1,410,228.21	1,632,769.11	9,271,970.49
February 2046 .....	0.00	1,378,059.77	1,597,328.03	9,074,888.83
March 2046 .....	0.00	1,346,522.44	1,562,471.74	8,881,331.26
April 2046 .....	0.00	1,315,604.68	1,528,191.54	8,691,239.41
May 2046 .....	0.00	1,285,295.17	1,494,478.79	8,504,555.83
June 2046 .....	0.00	1,255,582.76	1,461,325.03	8,321,223.99
July 2046 .....	0.00	1,226,456.52	1,428,721.88	8,141,188.26
August 2046 .....	0.00	1,197,905.71	1,396,661.10	7,964,393.89
September 2046 .....	0.00	1,169,919.76	1,365,134.55	7,790,787.00
October 2046 .....	0.00	1,142,488.30	1,334,134.24	7,620,314.58
November 2046 .....	0.00	1,115,601.15	1,303,652.25	7,452,924.46
December 2046 .....	0.00	1,089,248.30	1,273,680.81	7,288,565.29
January 2047 .....	0.00	1,063,419.92	1,244,212.24	7,127,186.56
February 2047 .....	0.00	1,038,106.35	1,215,238.98	6,968,738.56
March 2047 .....	0.00	1,013,298.10	1,186,753.57	6,813,172.36
April 2047 .....	0.00	988,985.85	1,158,748.66	6,660,439.82
May 2047 .....	0.00	965,160.44	1,131,217.02	6,510,493.59
June 2047 .....	0.00	941,812.89	1,104,151.48	6,363,287.03
July 2047 .....	0.00	918,934.35	1,077,545.03	6,218,774.30
August 2047 .....	0.00	896,516.15	1,051,390.73	6,076,910.24
September 2047 .....	0.00	874,549.77	1,025,681.72	5,937,650.47
October 2047 .....	0.00	853,026.83	1,000,411.29	5,800,951.26
November 2047 .....	0.00	831,939.10	975,572.77	5,666,769.64
December 2047 .....	0.00	811,278.50	951,159.63	5,535,063.28
January 2048 .....	0.00	791,037.11	927,165.41	5,405,790.56
February 2048 .....	0.00	771,207.12	903,583.76	5,278,910.51
March 2048 .....	0.00	751,780.88	880,408.39	5,154,382.82
April 2048 .....	0.00	732,750.86	857,633.13	5,032,167.84
May 2048 .....	0.00	714,109.68	835,251.89	4,912,226.54
June 2048 .....	0.00	695,850.08	813,258.67	4,794,520.53
July 2048 .....	0.00	677,964.94	791,647.55	4,679,012.03
August 2048 .....	0.00	660,447.26	770,412.70	4,565,663.87
September 2048 .....	0.00	643,290.15	749,548.37	4,454,439.48
October 2048 .....	0.00	626,486.87	729,048.89	4,345,302.87
November 2048 .....	0.00	610,030.79	708,908.69	4,238,218.65
December 2048 .....	0.00	593,915.38	689,122.26	4,133,151.96
January 2049 .....	0.00	578,134.26	669,684.18	4,030,068.56
February 2049 .....	0.00	562,681.13	650,589.10	3,928,934.71
March 2049 .....	0.00	547,549.83	631,831.76	3,829,717.24

<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
April 2049 .....	\$ 0.00	\$ 532,734.30	\$ 613,406.96	\$ 3,732,383.51
May 2049 .....	0.00	518,228.58	595,309.58	3,636,901.41
June 2049 .....	0.00	504,026.82	577,534.59	3,543,239.34
July 2049 .....	0.00	490,123.29	560,077.02	3,451,366.22
August 2049 .....	0.00	476,512.34	542,931.96	3,361,251.48
September 2049 .....	0.00	463,188.44	526,094.60	3,272,865.02
October 2049 .....	0.00	450,146.14	509,560.16	3,186,177.25
November 2049 .....	0.00	437,380.11	493,323.97	3,101,159.05
December 2049 .....	0.00	424,885.11	477,381.41	3,017,781.77
January 2050 .....	0.00	412,655.98	461,727.92	2,936,017.23
February 2050 .....	0.00	400,687.65	446,359.02	2,855,837.71
March 2050 .....	0.00	388,975.18	431,270.28	2,777,215.92
April 2050 .....	0.00	377,513.67	416,457.35	2,700,125.05
May 2050 .....	0.00	366,298.33	401,915.93	2,624,538.69
June 2050 .....	0.00	355,324.47	387,641.79	2,550,430.87
July 2050 .....	0.00	344,587.46	373,630.76	2,477,776.05
August 2050 .....	0.00	334,082.77	359,878.73	2,406,549.11
September 2050 .....	0.00	323,805.94	346,381.66	2,336,725.31
October 2050 .....	0.00	313,752.60	333,135.55	2,268,280.35
November 2050 .....	0.00	303,918.46	320,136.46	2,201,190.31
December 2050 .....	0.00	294,299.30	307,380.53	2,135,431.65
January 2051 .....	0.00	284,890.97	294,863.94	2,070,981.23
February 2051 .....	0.00	275,689.41	282,582.92	2,007,816.27
March 2051 .....	0.00	266,690.64	270,533.76	1,945,914.39
April 2051 .....	0.00	257,890.72	258,712.82	1,885,253.55
May 2051 .....	0.00	249,285.81	247,116.49	1,825,812.08
June 2051 .....	0.00	240,872.14	235,741.22	1,767,568.67
July 2051 .....	0.00	232,645.99	224,583.52	1,710,502.35
August 2051 .....	0.00	224,603.72	213,639.95	1,654,592.49
September 2051 .....	0.00	216,741.75	202,907.10	1,599,818.82
October 2051 .....	0.00	209,056.57	192,381.64	1,546,161.37
November 2051 .....	0.00	201,544.74	182,060.28	1,493,600.53
December 2051 .....	0.00	194,202.86	171,939.76	1,442,117.00
January 2052 .....	0.00	187,027.63	162,016.88	1,391,691.78
February 2052 .....	0.00	180,015.76	152,288.51	1,342,306.20
March 2052 .....	0.00	173,164.07	142,751.51	1,293,941.91
April 2052 .....	0.00	166,469.40	133,402.85	1,246,580.83
May 2052 .....	0.00	159,928.68	124,239.51	1,200,205.20
June 2052 .....	0.00	153,538.86	115,258.50	1,154,797.55
July 2052 .....	0.00	147,296.98	106,456.92	1,110,340.68
August 2052 .....	0.00	141,200.12	97,831.87	1,066,817.71
September 2052 .....	0.00	135,245.40	89,380.51	1,024,212.01
October 2052 .....	0.00	129,430.02	81,100.05	982,507.23
November 2052 .....	0.00	123,751.20	72,987.72	941,687.29
December 2052 .....	0.00	118,206.25	65,040.81	901,736.39
January 2053 .....	0.00	112,792.50	57,256.65	862,638.97
February 2053 .....	0.00	107,507.33	49,632.59	824,379.74

<u>Distribution Date</u>	<u>Class AP</u>	<u>Classes BP and BY (in the aggregate)</u>	<u>Classes DC and DY (in the aggregate)</u>	<u>Classes AM, GL, GM and PA (in the aggregate)</u>
March 2053 .....	\$ 0.00	\$ 102,348.18	\$ 44,455.55	\$ 786,943.67
April 2053 .....	0.00	97,312.54	39,384.15	750,315.96
May 2053 .....	0.00	92,397.93	34,752.93	714,482.08
June 2053 .....	0.00	87,601.93	30,216.74	679,427.72
July 2053 .....	0.00	82,922.15	25,774.04	645,138.82
August 2053 .....	0.00	78,356.26	21,423.33	611,601.55
September 2053 .....	0.00	73,901.97	17,163.11	578,802.31
October 2053 .....	0.00	69,557.03	12,991.90	546,727.72
November 2053 .....	0.00	65,319.22	8,908.26	515,364.64
December 2053 .....	0.00	61,186.39	7,049.97	484,700.14
January 2054 .....	0.00	57,156.39	5,230.58	454,721.50
February 2054 .....	0.00	53,227.15	3,449.45	425,416.23
March 2054 .....	0.00	49,396.61	1,705.94	396,772.02
April 2054 .....	0.00	45,662.77	0.00	368,776.79
May 2054 .....	0.00	42,023.64	0.00	341,418.66
June 2054 .....	0.00	38,477.30	0.00	314,685.94
July 2054 .....	0.00	35,021.84	0.00	288,567.14
August 2054 .....	0.00	31,655.39	0.00	263,050.96
September 2054 .....	0.00	28,376.13	0.00	238,126.30
October 2054 .....	0.00	25,182.27	0.00	213,782.24
November 2054 .....	0.00	22,072.02	0.00	190,008.04
December 2054 .....	0.00	19,043.68	0.00	166,793.15
January 2055 .....	0.00	16,095.54	0.00	144,127.18
February 2055 .....	0.00	13,225.93	0.00	121,999.94
March 2055 .....	0.00	10,433.23	0.00	100,401.39
April 2055 .....	0.00	7,715.82	0.00	79,321.68
May 2055 .....	0.00	5,072.15	0.00	58,751.10
June 2055 .....	0.00	2,500.65	0.00	38,680.14
July 2055 .....	0.00	0.00	0.00	19,099.41
August 2055 and thereafter .....	0.00	0.00	0.00	0.00



<b><u>Distribution Date</u></b>	<b><u>Classes KA and KL (in the aggregate)</u></b>
Initial Balance .....	\$55,350,000.00
February 2026 .....	55,216,710.87
March 2026 .....	55,069,211.06
April 2026 .....	54,907,531.66
May 2026 .....	54,731,712.81
June 2026 .....	54,541,803.63
July 2026 .....	54,337,862.30
August 2026 .....	54,119,955.96
September 2026 .....	53,888,160.72
October 2026 .....	53,642,561.59
November 2026 .....	53,383,252.46
December 2026 .....	53,110,336.02
January 2027 .....	52,823,923.66
February 2027 .....	52,524,135.46
March 2027 .....	52,211,100.04
April 2027 .....	51,884,954.46
May 2027 .....	51,545,844.15
June 2027 .....	51,193,922.78
July 2027 .....	50,829,352.10
August 2027 .....	50,452,301.83
September 2027 .....	50,062,949.53
October 2027 .....	49,661,480.41
November 2027 .....	49,248,087.18
December 2027 .....	48,822,969.91
January 2028 .....	48,386,335.80
February 2028 .....	47,938,399.03
March 2028 .....	47,479,380.55
April 2028 .....	47,009,507.88
May 2028 .....	46,530,986.91
June 2028 .....	46,044,016.36
July 2028 .....	45,556,150.36
August 2028 .....	45,071,086.09
September 2028 .....	44,588,803.57
October 2028 .....	44,109,282.91
November 2028 .....	43,632,504.38
December 2028 .....	43,158,448.34
January 2029 .....	42,687,095.30
February 2029 .....	42,218,425.86
March 2029 .....	41,752,420.76
April 2029 .....	41,289,060.86
May 2029 .....	40,828,327.12
June 2029 .....	40,370,200.63
July 2029 .....	39,914,662.60
August 2029 .....	39,461,694.34
September 2029 .....	39,011,277.28
October 2029 .....	38,563,392.98
November 2029 .....	38,118,023.09
December 2029 .....	37,675,149.39

<b><u>Distribution Date</u></b>	<b><u>Classes KA and KL (in the aggregate)</u></b>
January 2030 . . . . .	\$37,234,753.75
February 2030 . . . . .	36,796,818.17
March 2030 . . . . .	36,361,324.76
April 2030 . . . . .	35,928,255.73
May 2030 . . . . .	35,497,593.40
June 2030 . . . . .	35,069,320.20
July 2030 . . . . .	34,643,418.67
August 2030 . . . . .	34,219,871.45
September 2030 . . . . .	33,798,661.29
October 2030 . . . . .	33,379,771.03
November 2030 . . . . .	32,963,183.65
December 2030 . . . . .	32,548,882.20
January 2031 . . . . .	32,136,849.85
February 2031 . . . . .	31,727,069.85
March 2031 . . . . .	31,319,525.58
April 2031 . . . . .	30,914,200.51
May 2031 . . . . .	30,511,078.21
June 2031 . . . . .	30,110,142.33
July 2031 . . . . .	29,711,376.66
August 2031 . . . . .	29,314,765.05
September 2031 . . . . .	28,920,291.46
October 2031 . . . . .	28,527,939.96
November 2031 . . . . .	28,137,694.69
December 2031 . . . . .	27,749,539.91
January 2032 . . . . .	27,363,459.97
February 2032 . . . . .	26,979,439.29
March 2032 . . . . .	26,597,462.42
April 2032 . . . . .	26,217,513.98
May 2032 . . . . .	25,839,578.69
June 2032 . . . . .	25,463,641.35
July 2032 . . . . .	25,089,686.86
August 2032 . . . . .	24,717,700.22
September 2032 . . . . .	24,347,666.51
October 2032 . . . . .	23,980,582.75
November 2032 . . . . .	23,618,771.20
December 2032 . . . . .	23,262,158.14
January 2033 . . . . .	22,910,670.81
February 2033 . . . . .	22,564,237.50
March 2033 . . . . .	22,222,787.47
April 2033 . . . . .	21,886,250.96
May 2033 . . . . .	21,554,559.15
June 2033 . . . . .	21,227,644.19
July 2033 . . . . .	20,905,439.17
August 2033 . . . . .	20,587,878.09
September 2033 . . . . .	20,274,895.86
October 2033 . . . . .	19,966,428.29
November 2033 . . . . .	19,662,412.08
December 2033 . . . . .	19,362,784.80



<b><u>Distribution Date</u></b>	<b><u>Classes KA and KL (in the aggregate)</u></b>
January 2034 . . . . .	\$19,067,484.88
February 2034 . . . . .	18,776,451.60
March 2034 . . . . .	18,489,625.08
April 2034 . . . . .	18,206,946.27
May 2034 . . . . .	17,928,356.92
June 2034 . . . . .	17,653,799.60
July 2034 . . . . .	17,383,217.66
August 2034 . . . . .	17,116,555.26
September 2034 . . . . .	16,853,757.29
October 2034 . . . . .	16,594,769.43
November 2034 . . . . .	16,339,538.11
December 2034 . . . . .	16,088,010.49
January 2035 . . . . .	15,840,134.45
February 2035 . . . . .	15,595,858.63
March 2035 . . . . .	15,355,132.33
April 2035 . . . . .	15,117,905.58
May 2035 . . . . .	14,884,129.11
June 2035 . . . . .	14,653,754.30
July 2035 . . . . .	14,426,733.24
August 2035 . . . . .	14,203,018.64
September 2035 . . . . .	13,982,563.90
October 2035 . . . . .	13,765,323.05
November 2035 . . . . .	13,551,250.77
December 2035 . . . . .	13,340,302.33
January 2036 . . . . .	13,132,433.67
February 2036 . . . . .	12,927,601.30
March 2036 . . . . .	12,725,762.35
April 2036 . . . . .	12,526,874.55
May 2036 . . . . .	12,330,896.20
June 2036 . . . . .	12,137,786.18
July 2036 . . . . .	11,947,503.95
August 2036 . . . . .	11,760,009.53
September 2036 . . . . .	11,575,263.49
October 2036 . . . . .	11,393,226.94
November 2036 . . . . .	11,213,861.54
December 2036 . . . . .	11,037,129.48
January 2037 . . . . .	10,862,993.48
February 2037 . . . . .	10,691,416.76
March 2037 . . . . .	10,522,363.06
April 2037 . . . . .	10,355,796.63
May 2037 . . . . .	10,191,682.21
June 2037 . . . . .	10,029,985.02
July 2037 . . . . .	9,870,670.79
August 2037 . . . . .	9,713,705.69
September 2037 . . . . .	9,559,056.39
October 2037 . . . . .	9,406,690.01
November 2037 . . . . .	9,256,574.12
December 2037 . . . . .	9,108,676.77

<b><u>Distribution Date</u></b>	<b><u>Classes KA and KL (in the aggregate)</u></b>
January 2038 . . . . .	\$ 8,962,966.41
February 2038 . . . . .	8,819,411.96
March 2038 . . . . .	8,677,982.77
April 2038 . . . . .	8,538,648.60
May 2038 . . . . .	8,401,379.65
June 2038 . . . . .	8,266,146.53
July 2038 . . . . .	8,132,920.24
August 2038 . . . . .	8,001,672.20
September 2038 . . . . .	7,872,374.24
October 2038 . . . . .	7,744,998.56
November 2038 . . . . .	7,619,517.75
December 2038 . . . . .	7,495,904.79
January 2039 . . . . .	7,374,133.05
February 2039 . . . . .	7,254,176.23
March 2039 . . . . .	7,136,008.43
April 2039 . . . . .	7,019,604.11
May 2039 . . . . .	6,904,938.08
June 2039 . . . . .	6,791,985.48
July 2039 . . . . .	6,680,721.84
August 2039 . . . . .	6,571,122.99
September 2039 . . . . .	6,463,165.12
October 2039 . . . . .	6,356,824.75
November 2039 . . . . .	6,252,078.73
December 2039 . . . . .	6,148,904.22
January 2040 . . . . .	6,047,278.71
February 2040 . . . . .	5,947,180.00
March 2040 . . . . .	5,848,586.20
April 2040 . . . . .	5,751,475.74
May 2040 . . . . .	5,655,827.32
June 2040 . . . . .	5,561,619.97
July 2040 . . . . .	5,468,833.00
August 2040 . . . . .	5,377,446.01
September 2040 . . . . .	5,287,438.87
October 2040 . . . . .	5,198,791.77
November 2040 . . . . .	5,111,485.13
December 2040 . . . . .	5,025,499.68
January 2041 . . . . .	4,940,816.41
February 2041 . . . . .	4,857,416.57
March 2041 . . . . .	4,775,281.67
April 2041 . . . . .	4,694,393.49
May 2041 . . . . .	4,614,734.07
June 2041 . . . . .	4,536,285.68
July 2041 . . . . .	4,459,030.86
August 2041 . . . . .	4,382,952.37
September 2041 . . . . .	4,308,033.24
October 2041 . . . . .	4,234,256.73
November 2041 . . . . .	4,161,606.32
December 2041 . . . . .	4,090,065.74

<b><u>Distribution Date</u></b>	<b><u>Classes KA and KL (in the aggregate)</u></b>
January 2042 . . . . .	\$ 4,019,618.93
February 2042 . . . . .	3,950,250.08
March 2042 . . . . .	3,881,943.58
April 2042 . . . . .	3,814,684.05
May 2042 . . . . .	3,748,456.32
June 2042 . . . . .	3,683,245.44
July 2042 . . . . .	3,619,036.66
August 2042 . . . . .	3,555,815.46
September 2042 . . . . .	3,493,567.49
October 2042 . . . . .	3,432,278.64
November 2042 . . . . .	3,371,934.97
December 2042 . . . . .	3,312,522.74
January 2043 . . . . .	3,254,028.41
February 2043 . . . . .	3,196,438.64
March 2043 . . . . .	3,139,740.26
April 2043 . . . . .	3,083,920.29
May 2043 . . . . .	3,028,965.94
June 2043 . . . . .	2,974,864.59
July 2043 . . . . .	2,921,603.82
August 2043 . . . . .	2,869,171.35
September 2043 . . . . .	2,817,555.11
October 2043 . . . . .	2,766,743.17
November 2043 . . . . .	2,716,723.79
December 2043 . . . . .	2,667,485.38
January 2044 . . . . .	2,619,016.52
February 2044 . . . . .	2,571,305.97
March 2044 . . . . .	2,524,342.61
April 2044 . . . . .	2,478,115.50
May 2044 . . . . .	2,432,613.86
June 2044 . . . . .	2,387,827.06
July 2044 . . . . .	2,343,744.61
August 2044 . . . . .	2,300,356.17
September 2044 . . . . .	2,257,651.55
October 2044 . . . . .	2,215,620.72
November 2044 . . . . .	2,174,253.76
December 2044 . . . . .	2,133,540.91
January 2045 . . . . .	2,093,472.56
February 2045 . . . . .	2,054,039.21
March 2045 . . . . .	2,015,231.50
April 2045 . . . . .	1,977,040.23
May 2045 . . . . .	1,939,456.29
June 2045 . . . . .	1,902,470.73
July 2045 . . . . .	1,866,074.71
August 2045 . . . . .	1,830,259.53
September 2045 . . . . .	1,795,016.60
October 2045 . . . . .	1,760,337.46
November 2045 . . . . .	1,726,213.77
December 2045 . . . . .	1,692,637.30

<u>Distribution Date</u>	<u>Classes KA and KL (in the aggregate)</u>
January 2046 . . . . .	\$ 1,659,599.95
February 2046 . . . . .	1,627,093.73
March 2046 . . . . .	1,595,110.75
April 2046 . . . . .	1,563,643.26
May 2046 . . . . .	1,532,683.60
June 2046 . . . . .	1,502,224.22
July 2046 . . . . .	1,472,257.69
August 2046 . . . . .	1,442,776.67
September 2046 . . . . .	1,413,773.93
October 2046 . . . . .	1,385,242.36
November 2046 . . . . .	1,357,174.93
December 2046 . . . . .	1,329,564.71
January 2047 . . . . .	1,302,404.89
February 2047 . . . . .	1,275,688.73
March 2047 . . . . .	1,249,409.61
April 2047 . . . . .	1,223,560.99
May 2047 . . . . .	1,198,136.44
June 2047 . . . . .	1,173,129.59
July 2047 . . . . .	1,148,534.20
August 2047 . . . . .	1,124,344.08
September 2047 . . . . .	1,100,553.17
October 2047 . . . . .	1,077,155.47
November 2047 . . . . .	1,054,145.07
December 2047 . . . . .	1,031,516.15
January 2048 . . . . .	1,009,262.97
February 2048 . . . . .	987,379.86
March 2048 . . . . .	965,861.26
April 2048 . . . . .	944,701.68
May 2048 . . . . .	923,895.68
June 2048 . . . . .	903,437.93
July 2048 . . . . .	883,323.18
August 2048 . . . . .	863,546.23
September 2048 . . . . .	844,101.97
October 2048 . . . . .	824,985.37
November 2048 . . . . .	806,191.45
December 2048 . . . . .	787,715.32
January 2049 . . . . .	769,552.16
February 2049 . . . . .	751,697.22
March 2049 . . . . .	734,145.81
April 2049 . . . . .	716,893.30
May 2049 . . . . .	699,935.15
June 2049 . . . . .	683,266.88
July 2049 . . . . .	666,884.05
August 2049 . . . . .	650,782.32
September 2049 . . . . .	634,957.39
October 2049 . . . . .	619,405.03
November 2049 . . . . .	604,121.06
December 2049 . . . . .	589,101.38

<u>Distribution Date</u>	<u>Classes KA and KL (in the aggregate)</u>
January 2050 . . . . .	\$ 574,341.93
February 2050 . . . . .	559,838.73
March 2050 . . . . .	545,587.83
April 2050 . . . . .	531,585.37
May 2050 . . . . .	517,827.51
June 2050 . . . . .	504,310.50
July 2050 . . . . .	491,030.62
August 2050 . . . . .	477,984.21
September 2050 . . . . .	465,167.68
October 2050 . . . . .	452,577.46
November 2050 . . . . .	440,210.07
December 2050 . . . . .	428,062.04
January 2051 . . . . .	416,129.99
February 2051 . . . . .	404,410.56
March 2051 . . . . .	392,900.45
April 2051 . . . . .	381,596.40
May 2051 . . . . .	370,495.23
June 2051 . . . . .	359,593.76
July 2051 . . . . .	348,888.88
August 2051 . . . . .	338,377.53
September 2051 . . . . .	328,056.69
October 2051 . . . . .	317,923.37
November 2051 . . . . .	307,974.65
December 2051 . . . . .	298,207.63
January 2052 . . . . .	288,619.46
February 2052 . . . . .	279,207.34
March 2052 . . . . .	269,968.51
April 2052 . . . . .	260,900.22
May 2052 . . . . .	251,999.81
June 2052 . . . . .	243,264.62
July 2052 . . . . .	234,692.05
August 2052 . . . . .	226,279.53
September 2052 . . . . .	218,024.53
October 2052 . . . . .	209,924.55
November 2052 . . . . .	201,977.14
December 2052 . . . . .	194,179.87
January 2053 . . . . .	186,530.37
February 2053 . . . . .	179,026.27
March 2053 . . . . .	171,665.27
April 2053 . . . . .	164,445.09
May 2053 . . . . .	157,363.47
June 2053 . . . . .	150,418.21
July 2053 . . . . .	143,607.12
August 2053 . . . . .	136,928.05
September 2053 . . . . .	130,378.89
October 2053 . . . . .	123,957.55
November 2053 . . . . .	117,661.97
December 2053 . . . . .	111,490.13

<b><u>Distribution Date</u></b>	<b><u>Classes KA and KL (in the aggregate)</u></b>
January 2054 . . . . .	\$ 105,440.03
February 2054 . . . . .	99,509.72
March 2054 . . . . .	93,697.25
April 2054 . . . . .	88,000.71
May 2054 . . . . .	82,418.24
June 2054 . . . . .	76,947.98
July 2054 . . . . .	71,588.10
August 2054 . . . . .	66,336.81
September 2054 . . . . .	61,192.34
October 2054 . . . . .	56,152.95
November 2054 . . . . .	51,216.92
December 2054 . . . . .	46,382.56
January 2055 . . . . .	41,648.20
February 2055 . . . . .	37,012.21
March 2055 . . . . .	32,472.96
April 2055 . . . . .	28,028.87
May 2055 . . . . .	23,678.37
June 2055 . . . . .	19,419.91
July 2055 . . . . .	15,251.98
August 2055 . . . . .	11,173.06
September 2055 . . . . .	7,181.69
October 2055 . . . . .	3,846.14
November 2055 . . . . .	582.77
December 2055 and thereafter . . . . .	0.00

<b>Distribution Date</b>	<b>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</b>	<b>Classes HP and HY (in the aggregate)</b>	<b>Classes MC, MW and MY (in the aggregate)</b>
Initial Balance .....	\$222,754,735.00	\$107,789,132.00	\$85,102,000.00
February 2026 .....	222,103,585.08	107,464,440.84	84,920,183.71
March 2026 .....	221,293,786.81	107,067,603.05	84,712,664.60
April 2026 .....	220,325,497.27	106,598,703.63	84,479,478.55
May 2026 .....	219,199,180.59	106,057,954.54	84,220,680.98
June 2026 .....	217,915,610.38	105,445,695.65	83,936,346.84
July 2026 .....	216,475,871.27	104,762,395.16	83,626,570.66
August 2026 .....	214,881,359.43	104,008,649.78	83,291,466.48
September 2026 .....	213,133,782.13	103,185,184.52	82,931,167.84
October 2026 .....	211,235,156.26	102,292,852.01	82,545,827.70
November 2026 .....	209,187,805.86	101,332,631.55	82,135,618.35
December 2026 .....	206,994,358.59	100,305,627.73	81,700,731.27
January 2027 .....	204,657,741.18	99,213,068.62	81,241,377.01
February 2027 .....	202,181,173.88	98,056,303.64	80,757,785.00
March 2027 .....	199,568,163.80	96,836,801.03	80,250,203.37
April 2027 .....	196,822,497.35	95,556,144.91	79,718,898.72
May 2027 .....	193,948,231.55	94,216,031.99	79,164,155.88
June 2027 .....	190,949,684.54	92,818,267.93	78,586,277.63
July 2027 .....	187,831,424.92	91,364,763.31	77,985,584.43
August 2027 .....	184,598,260.39	89,857,529.28	77,362,414.09
September 2027 .....	181,255,225.31	88,298,672.84	76,717,121.42
October 2027 .....	177,807,567.58	86,690,391.86	76,050,077.89
November 2027 .....	174,260,734.57	85,034,969.74	75,361,671.24
December 2027 .....	170,620,358.42	83,334,769.79	74,652,305.05
January 2028 .....	166,892,240.56	81,592,229.39	73,922,398.36
February 2028 .....	163,082,335.65	79,809,853.81	73,172,385.16
March 2028 .....	159,196,734.83	77,990,209.89	72,402,713.99
April 2028 .....	155,241,648.61	76,135,919.45	71,613,847.39
May 2028 .....	151,223,389.15	74,249,652.58	70,806,261.45
June 2028 .....	147,148,352.28	72,334,120.68	69,980,445.24
July 2028 .....	143,162,238.53	70,455,787.05	69,136,900.30
August 2028 .....	139,263,052.64	68,613,898.72	68,299,535.45
September 2028 .....	135,448,843.48	66,807,717.68	67,468,298.75
October 2028 .....	131,717,703.03	65,036,520.53	66,643,138.66
November 2028 .....	128,067,765.47	63,299,598.26	65,824,004.04
December 2028 .....	124,497,206.24	61,596,255.91	65,010,844.13
January 2029 .....	121,004,241.09	59,925,812.31	64,203,608.57
February 2029 .....	117,587,125.27	58,287,599.82	63,402,247.38
March 2029 .....	114,244,152.58	56,680,964.06	62,606,710.97
April 2029 .....	110,973,654.59	55,105,263.62	61,816,950.13
May 2029 .....	107,773,999.74	53,559,869.85	61,032,916.02
June 2029 .....	104,643,592.59	52,044,166.55	60,254,560.18
July 2029 .....	101,580,872.98	50,557,549.78	59,481,834.52
August 2029 .....	98,584,315.28	49,099,427.59	58,714,691.32
September 2029 .....	95,652,427.60	47,669,219.75	57,953,083.22
October 2029 .....	92,783,751.09	46,266,357.61	57,196,963.24
November 2029 .....	89,976,859.14	44,890,283.76	56,446,284.72
December 2029 .....	87,230,356.77	43,540,451.90	55,701,001.41

<b>Distribution Date</b>	<b>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</b>	<b>Classes HP and HY (in the aggregate)</b>	<b>Classes MC, MW and MY (in the aggregate)</b>
January 2030	\$ 84,561,135.46	\$ 42,216,326.54	\$54,961,067.37
February 2030	81,972,884.44	40,921,960.12	54,226,437.03
March 2030	79,463,164.03	39,666,858.11	53,497,065.17
April 2030	77,029,607.67	38,449,837.21	52,772,906.91
May 2030	74,669,919.73	37,269,749.61	52,053,917.71
June 2030	72,381,873.39	36,125,481.89	51,340,053.38
July 2030	70,163,308.61	35,015,954.04	50,631,270.05
August 2030	68,012,130.12	33,940,118.42	49,927,524.22
September 2030	65,926,305.49	32,896,958.80	49,228,772.68
October 2030	63,903,863.24	31,885,489.45	48,534,972.57
November 2030	61,942,891.05	30,904,754.19	47,846,081.35
December 2030	60,041,533.97	29,953,825.55	47,162,056.82
January 2031	58,197,992.70	29,031,803.88	46,482,857.08
February 2031	56,410,521.95	28,137,816.53	45,808,440.57
March 2031	54,677,428.80	27,271,017.04	45,138,766.02
April 2031	52,997,071.18	26,430,584.36	44,473,792.50
May 2031	51,367,856.29	25,615,722.10	43,813,479.37
June 2031	49,788,239.18	24,825,657.76	43,157,786.33
July 2031	48,256,721.28	24,059,642.08	42,506,673.34
August 2031	46,771,849.05	23,316,948.27	41,860,100.71
September 2031	45,332,212.60	22,596,871.38	41,218,029.02
October 2031	43,936,444.42	21,898,727.66	40,580,419.16
November 2031	42,583,218.07	21,221,853.87	39,947,232.33
December 2031	41,271,246.99	20,565,606.75	39,318,429.99
January 2032	39,999,283.28	19,929,362.33	38,693,973.93
February 2032	38,766,116.58	19,312,515.43	38,073,826.21
March 2032	37,570,572.89	18,714,479.05	37,457,949.18
April 2032	36,411,513.54	18,134,683.85	36,846,305.48
May 2032	35,287,834.09	17,572,577.60	36,238,858.01
June 2032	34,198,463.34	17,027,624.70	35,640,357.36
July 2032	33,142,362.30	16,499,305.65	35,051,363.01
August 2032	32,118,523.26	15,987,116.60	34,471,727.41
September 2032	31,125,968.83	15,490,568.83	33,901,305.21
October 2032	30,163,751.03	15,009,188.37	33,339,953.34
November 2032	29,230,950.43	14,542,515.50	32,787,530.87
December 2032	28,326,675.29	14,090,104.33	32,243,899.07
January 2033	27,450,060.71	13,651,522.41	31,708,921.31
February 2033	26,600,267.85	13,226,350.33	31,182,463.06
March 2033	25,776,483.13	12,814,181.28	30,664,391.85
April 2033	24,977,917.48	12,414,620.73	30,154,577.24
May 2033	24,203,805.63	12,027,286.04	29,652,890.79
June 2033	23,453,405.35	11,651,806.08	29,159,206.03
July 2033	22,725,996.80	11,287,820.95	28,673,398.43
August 2033	22,020,881.82	10,934,981.54	28,195,345.36
September 2033	21,337,383.34	10,592,949.33	27,724,926.08
October 2033	20,674,844.68	10,261,395.97	27,262,021.70
November 2033	20,032,628.96	9,940,003.01	26,806,515.14
December 2033	19,410,118.56	9,628,461.64	26,358,291.15



<u>Distribution Date</u>	<u>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</u>	<u>Classes HP and HY (in the aggregate)</u>	<u>Classes MC, MW and MY (in the aggregate)</u>
January 2034 . . . . .	\$ 18,806,714.44	\$ 9,326,472.34	\$25,917,236.20
February 2034 . . . . .	18,221,835.68	9,033,744.65	25,483,238.55
March 2034 . . . . .	17,654,918.88	8,749,996.85	25,056,188.14
April 2034 . . . . .	17,105,417.66	8,474,955.75	24,635,976.62
May 2034 . . . . .	16,572,802.11	8,208,356.41	24,222,497.28
June 2034 . . . . .	16,056,558.36	7,949,941.86	23,815,645.09
July 2034 . . . . .	15,556,188.03	7,699,462.94	23,415,316.59
August 2034 . . . . .	15,071,207.83	7,456,677.97	23,021,409.93
September 2034 . . . . .	14,601,149.05	7,221,352.61	22,633,824.82
October 2034 . . . . .	14,145,557.16	6,993,259.58	22,252,462.51
November 2034 . . . . .	13,703,991.35	6,772,178.48	21,877,225.78
December 2034 . . . . .	13,276,024.16	6,557,895.57	21,508,018.88
January 2035 . . . . .	12,861,241.05	6,350,203.58	21,144,747.55
February 2035 . . . . .	12,459,240.01	6,148,901.50	20,787,318.98
March 2035 . . . . .	12,069,631.20	5,953,794.40	20,435,641.77
April 2035 . . . . .	11,692,036.58	5,764,693.26	20,089,625.95
May 2035 . . . . .	11,326,089.53	5,581,414.77	19,749,182.91
June 2035 . . . . .	10,971,434.56	5,403,781.17	19,414,225.42
July 2035 . . . . .	10,627,726.91	5,231,620.09	19,084,667.59
August 2035 . . . . .	10,294,632.28	5,064,764.36	18,760,424.84
September 2035 . . . . .	9,971,826.48	4,903,051.89	18,441,413.91
October 2035 . . . . .	9,658,995.16	4,746,325.51	18,127,552.80
November 2035 . . . . .	9,355,833.49	4,594,432.78	17,818,760.80
December 2035 . . . . .	9,062,045.86	4,447,225.90	17,514,958.41
January 2036 . . . . .	8,777,345.63	4,304,561.55	17,216,067.38
February 2036 . . . . .	8,501,454.87	4,166,300.75	16,922,010.65
March 2036 . . . . .	8,234,104.05	4,032,308.74	16,632,712.37
April 2036 . . . . .	7,975,031.83	3,902,454.84	16,348,097.84
May 2036 . . . . .	7,723,984.79	3,776,612.35	16,068,093.50
June 2036 . . . . .	7,480,717.21	3,654,658.38	15,792,626.95
July 2036 . . . . .	7,244,990.82	3,536,473.81	15,521,626.90
August 2036 . . . . .	7,016,574.58	3,421,943.11	15,255,023.14
September 2036 . . . . .	6,795,244.48	3,310,954.27	14,992,746.57
October 2036 . . . . .	6,580,783.30	3,203,398.68	14,734,729.14
November 2036 . . . . .	6,372,980.41	3,099,171.01	14,480,903.86
December 2036 . . . . .	6,171,631.60	2,998,169.16	14,231,204.75
January 2037 . . . . .	5,976,538.86	2,900,294.12	13,985,566.89
February 2037 . . . . .	5,787,510.19	2,805,449.88	13,743,926.31
March 2037 . . . . .	5,604,359.44	2,713,543.36	13,506,220.08
April 2037 . . . . .	5,426,906.10	2,624,484.31	13,272,386.21
May 2037 . . . . .	5,254,975.17	2,538,185.21	13,042,363.67
June 2037 . . . . .	5,088,396.98	2,454,561.23	12,816,092.38
July 2037 . . . . .	4,927,006.99	2,373,530.10	12,593,513.20
August 2037 . . . . .	4,770,645.71	2,295,012.06	12,374,567.87
September 2037 . . . . .	4,619,158.48	2,218,929.78	12,159,199.06
October 2037 . . . . .	4,472,395.34	2,145,208.28	11,947,350.33
November 2037 . . . . .	4,330,210.94	2,073,774.87	11,738,966.09
December 2037 . . . . .	4,192,464.30	2,004,559.07	11,533,991.61

<u>Distribution Date</u>	<u>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</u>	<u>Classes HP and HY (in the aggregate)</u>	<u>Classes MC, MW and MY (in the aggregate)</u>
January 2038 .....	\$ 4,059,018.80	\$ 1,937,492.55	\$11,332,373.04
February 2038 .....	3,929,741.93	1,872,509.05	11,134,057.33
March 2038 .....	3,804,505.25	1,809,544.35	10,938,992.26
April 2038 .....	3,683,184.22	1,748,536.19	10,747,126.42
May 2038 .....	3,565,658.13	1,689,424.18	10,558,409.19
June 2038 .....	3,451,809.90	1,632,149.80	10,372,790.76
July 2038 .....	3,341,526.09	1,576,656.32	10,190,222.06
August 2038 .....	3,234,696.66	1,522,888.70	10,010,654.79
September 2038 .....	3,131,214.96	1,470,793.64	9,834,041.41
October 2038 .....	3,030,977.61	1,420,319.41	9,660,335.09
November 2038 .....	2,933,884.36	1,371,415.90	9,489,489.76
December 2038 .....	2,839,838.05	1,324,034.52	9,321,460.05
January 2039 .....	2,748,744.46	1,278,128.17	9,156,201.27
February 2039 .....	2,660,512.28	1,233,651.16	8,993,669.47
March 2039 .....	2,575,052.97	1,190,559.24	8,833,821.34
April 2039 .....	2,492,280.72	1,148,809.49	8,676,614.26
May 2039 .....	2,412,112.33	1,108,360.30	8,522,006.28
June 2039 .....	2,334,467.15	1,069,171.36	8,369,956.09
July 2039 .....	2,259,267.00	1,031,203.55	8,220,423.02
August 2039 .....	2,186,436.09	994,418.98	8,073,367.04
September 2039 .....	2,115,900.96	958,780.93	7,928,748.73
October 2039 .....	2,047,590.41	924,253.77	7,786,529.29
November 2039 .....	1,981,435.38	890,802.98	7,646,670.52
December 2039 .....	1,917,368.99	858,395.10	7,509,134.83
January 2040 .....	1,855,326.35	826,997.70	7,373,885.20
February 2040 .....	1,795,244.61	796,579.34	7,240,885.17
March 2040 .....	1,737,062.82	767,109.53	7,110,098.89
April 2040 .....	1,680,721.90	738,558.74	6,981,491.02
May 2040 .....	1,626,164.60	710,898.34	6,855,026.80
June 2040 .....	1,573,335.42	684,100.56	6,730,672.00
July 2040 .....	1,522,180.56	658,138.50	6,608,392.94
August 2040 .....	1,472,647.89	632,986.10	6,488,156.44
September 2040 .....	1,424,686.86	608,618.07	6,369,929.85
October 2040 .....	1,378,248.50	585,009.92	6,253,681.03
November 2040 .....	1,333,285.32	562,137.91	6,139,378.34
December 2040 .....	1,289,751.31	539,979.01	6,026,990.63
January 2041 .....	1,247,601.86	518,510.92	5,916,487.23
February 2041 .....	1,206,793.76	497,712.04	5,807,837.96
March 2041 .....	1,167,285.10	477,561.39	5,701,013.11
April 2041 .....	1,129,035.28	458,038.68	5,595,983.43
May 2041 .....	1,092,004.95	439,124.22	5,492,720.13
June 2041 .....	1,056,155.97	420,798.94	5,391,194.86
July 2041 .....	1,021,451.37	403,044.34	5,291,379.72
August 2041 .....	987,855.33	385,842.52	5,193,247.25
September 2041 .....	955,333.13	369,176.10	5,096,770.41
October 2041 .....	923,851.14	353,028.27	5,001,922.58
November 2041 .....	893,376.73	337,382.70	4,908,677.58
December 2041 .....	863,878.31	322,223.60	4,817,009.62

<b>Distribution Date</b>	<b>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</b>	<b>Classes HP and HY (in the aggregate)</b>	<b>Classes MC, MW and MY (in the aggregate)</b>
January 2042	\$ 835,325.25	\$ 307,535.64	\$ 4,726,893.31
February 2042	807,687.89	293,303.99	4,638,303.66
March 2042	780,937.46	279,514.25	4,551,216.08
April 2042	755,046.09	266,152.48	4,465,606.37
May 2042	729,986.78	253,205.19	4,381,450.68
June 2042	705,733.35	240,659.27	4,298,725.56
July 2042	682,260.45	228,502.05	4,217,407.92
August 2042	659,543.50	216,721.22	4,137,475.03
September 2042	637,558.68	205,304.87	4,058,904.53
October 2042	616,282.93	194,241.47	3,981,674.38
November 2042	595,693.88	183,519.82	3,905,762.92
December 2042	575,769.87	173,129.09	3,831,148.81
January 2043	556,489.91	163,058.78	3,757,811.04
February 2043	537,833.66	153,298.71	3,685,728.95
March 2043	519,781.40	143,839.01	3,614,882.20
April 2043	502,314.04	134,670.14	3,545,250.74
May 2043	485,413.07	125,782.83	3,476,814.88
June 2043	469,060.58	117,168.12	3,409,555.21
July 2043	453,239.18	108,817.32	3,343,452.63
August 2043	437,932.06	100,722.00	3,278,488.35
September 2043	423,122.90	92,874.01	3,214,643.86
October 2043	408,795.91	85,265.44	3,151,900.96
November 2043	394,935.79	77,888.63	3,090,241.72
December 2043	381,527.70	70,736.17	3,029,648.50
January 2044	368,557.28	63,800.85	2,970,103.95
February 2044	356,010.61	57,075.73	2,911,590.96
March 2044	343,874.22	50,554.05	2,854,092.72
April 2044	332,135.03	44,229.27	2,797,592.68
May 2044	320,780.40	38,095.07	2,742,074.54
June 2044	309,798.07	32,145.30	2,687,522.26
July 2044	299,176.16	26,374.02	2,633,920.06
August 2044	288,903.17	20,775.47	2,581,252.42
September 2044	278,967.96	15,344.08	2,529,504.03
October 2044	269,359.74	10,074.45	2,478,659.85
November 2044	260,068.03	4,961.33	2,428,705.07
December 2044	251,082.73	0.00	2,379,625.12
January 2045	242,394.02	0.00	2,331,405.64
February 2045	233,992.39	0.00	2,284,032.53
March 2045	225,868.64	0.00	2,237,491.89
April 2045	218,013.85	0.00	2,191,770.04
May 2045	210,419.39	0.00	2,146,853.53
June 2045	203,076.90	0.00	2,102,729.10
July 2045	195,978.27	0.00	2,059,383.73
August 2045	189,115.66	0.00	2,016,804.59
September 2045	182,481.47	0.00	1,974,979.04
October 2045	176,068.34	0.00	1,933,894.67
November 2045	169,869.14	0.00	1,893,539.25
December 2045	163,876.96	0.00	1,853,900.75

<b>Distribution Date</b>	<b>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</b>	<b>Classes HP and HY (in the aggregate)</b>	<b>Classes MC, MW and MY (in the aggregate)</b>
January 2046 .....	\$ 158,085.13	\$ 0.00	\$ 1,814,967.32
February 2046 .....	152,487.16	0.00	1,776,727.30
March 2046 .....	147,076.80	0.00	1,739,169.23
April 2046 .....	141,847.96	0.00	1,702,281.83
May 2046 .....	136,794.76	0.00	1,666,053.98
June 2046 .....	131,911.51	0.00	1,630,474.75
July 2046 .....	127,192.71	0.00	1,595,533.39
August 2046 .....	122,633.00	0.00	1,561,219.31
September 2046 .....	118,227.22	0.00	1,527,522.10
October 2046 .....	113,970.36	0.00	1,494,431.50
November 2046 .....	109,857.58	0.00	1,461,937.42
December 2046 .....	105,884.18	0.00	1,430,029.95
January 2047 .....	102,045.62	0.00	1,398,699.31
February 2047 .....	98,337.49	0.00	1,367,935.88
March 2047 .....	94,755.54	0.00	1,337,730.22
April 2047 .....	91,295.65	0.00	1,308,073.01
May 2047 .....	87,953.81	0.00	1,278,955.09
June 2047 .....	84,726.16	0.00	1,250,367.45
July 2047 .....	81,608.96	0.00	1,222,301.23
August 2047 .....	78,598.59	0.00	1,194,747.69
September 2047 .....	75,691.53	0.00	1,167,698.24
October 2047 .....	72,884.40	0.00	1,141,144.45
November 2047 .....	70,173.90	0.00	1,115,077.99
December 2047 .....	67,556.85	0.00	1,089,490.68
January 2048 .....	65,030.18	0.00	1,064,374.48
February 2048 .....	62,590.89	0.00	1,039,721.45
March 2048 .....	60,236.10	0.00	1,015,523.82
April 2048 .....	57,963.03	0.00	991,773.90
May 2048 .....	55,768.95	0.00	968,464.16
June 2048 .....	53,651.27	0.00	945,587.17
July 2048 .....	51,607.43	0.00	923,135.62
August 2048 .....	49,635.00	0.00	901,102.33
September 2048 .....	47,731.60	0.00	879,480.22
October 2048 .....	45,894.93	0.00	858,262.34
November 2048 .....	44,122.76	0.00	837,441.84
December 2048 .....	42,412.96	0.00	817,011.99
January 2049 .....	40,763.43	0.00	796,966.15
February 2049 .....	39,172.16	0.00	777,297.81
March 2049 .....	37,637.20	0.00	758,000.56
April 2049 .....	36,156.67	0.00	739,068.07
May 2049 .....	34,728.74	0.00	720,494.15
June 2049 .....	33,351.64	0.00	702,272.67
July 2049 .....	32,023.67	0.00	684,397.64
August 2049 .....	30,743.17	0.00	666,863.13
September 2049 .....	29,508.54	0.00	649,663.33
October 2049 .....	28,318.24	0.00	632,792.52
November 2049 .....	27,170.76	0.00	616,245.06
December 2049 .....	26,064.66	0.00	600,015.41

<b>Distribution Date</b>	<b>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</b>	<b>Classes HP and HY (in the aggregate)</b>	<b>Classes MC, MW and MY (in the aggregate)</b>
January 2050	\$ 24,998.53	\$ 0.00	\$ 584,098.13
February 2050	23,971.02	0.00	568,487.85
March 2050	22,980.82	0.00	553,179.30
April 2050	22,026.66	0.00	538,167.29
May 2050	21,107.31	0.00	523,446.71
June 2050	20,221.59	0.00	509,012.55
July 2050	19,368.34	0.00	494,859.85
August 2050	18,546.46	0.00	480,983.77
September 2050	17,754.87	0.00	467,379.52
October 2050	16,992.53	0.00	454,042.40
November 2050	16,258.43	0.00	440,967.78
December 2050	15,551.61	0.00	428,151.11
January 2051	14,871.13	0.00	415,587.92
February 2051	14,216.07	0.00	403,273.80
March 2051	13,585.56	0.00	391,204.42
April 2051	12,978.74	0.00	379,375.52
May 2051	12,394.81	0.00	367,782.90
June 2051	11,832.95	0.00	356,422.46
July 2051	11,292.40	0.00	345,290.12
August 2051	10,772.43	0.00	334,381.90
September 2051	10,272.30	0.00	323,693.88
October 2051	9,791.33	0.00	313,222.20
November 2051	9,328.85	0.00	302,963.06
December 2051	8,884.21	0.00	292,912.74
January 2052	8,456.77	0.00	283,067.55
February 2052	8,045.94	0.00	273,423.88
March 2052	7,651.12	0.00	263,978.19
April 2052	7,271.76	0.00	254,726.98
May 2052	6,907.30	0.00	245,666.81
June 2052	6,557.22	0.00	236,794.31
July 2052	6,220.99	0.00	228,106.14
August 2052	5,898.14	0.00	219,599.04
September 2052	5,588.17	0.00	211,269.80
October 2052	5,290.64	0.00	203,115.25
November 2052	5,005.09	0.00	195,132.28
December 2052	4,731.09	0.00	187,317.84
January 2053	4,468.23	0.00	179,668.91
February 2053	4,216.11	0.00	172,182.53
March 2053	3,974.33	0.00	164,855.81
April 2053	3,742.52	0.00	157,685.87
May 2053	3,520.32	0.00	150,669.91
June 2053	3,307.37	0.00	143,805.15
July 2053	3,103.35	0.00	137,088.88
August 2053	2,907.91	0.00	130,518.43
September 2053	2,720.76	0.00	124,091.15
October 2053	2,541.58	0.00	117,804.46
November 2053	2,370.07	0.00	111,655.83
December 2053	2,205.96	0.00	105,642.74

<b>Distribution Date</b>	<b>Classes FH, HF, HP, HY, PF and ZH (in the aggregate)</b>	<b>Classes HP and HY (in the aggregate)</b>	<b>Classes MC, MW and MY (in the aggregate)</b>
January 2054 . . . . .	\$ 2,048.97	\$ 0.00	\$ 99,762.73
February 2054 . . . . .	1,898.83	0.00	94,013.40
March 2054 . . . . .	1,755.29	0.00	88,392.36
April 2054 . . . . .	1,618.10	0.00	82,897.26
May 2054 . . . . .	1,487.03	0.00	77,525.82
June 2054 . . . . .	1,361.83	0.00	72,275.77
July 2054 . . . . .	1,242.30	0.00	67,144.88
August 2054 . . . . .	1,128.21	0.00	62,130.98
September 2054 . . . . .	1,019.37	0.00	57,231.91
October 2054 . . . . .	915.56	0.00	52,445.56
November 2054 . . . . .	816.59	0.00	47,769.85
December 2054 . . . . .	722.29	0.00	43,202.74
January 2055 . . . . .	632.47	0.00	38,742.22
February 2055 . . . . .	546.96	0.00	34,386.31
March 2055 . . . . .	465.58	0.00	30,133.08
April 2055 . . . . .	388.19	0.00	25,980.62
May 2055 . . . . .	314.62	0.00	21,927.05
June 2055 . . . . .	244.72	0.00	17,970.53
July 2055 . . . . .	178.35	0.00	14,109.23
August 2055 . . . . .	115.37	0.00	10,341.39
September 2055 . . . . .	55.65	0.00	6,665.25
October 2055 . . . . .	0.00	0.00	3,079.08
November 2055 and thereafter . . . . .	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
Initial Balance .....	\$37,504,000.00	\$62,679,000.00	\$83,193,000.00
February 2026 .....	37,406,737.89	62,516,639.40	82,932,047.19
March 2026 .....	37,298,521.74	62,335,972.06	82,628,610.59
April 2026 .....	37,179,383.69	62,137,051.53	82,282,760.62
May 2026 .....	37,049,364.27	61,919,945.39	81,894,620.95
June 2026 .....	36,908,512.35	61,684,735.14	81,464,368.65
July 2026 .....	36,756,885.14	61,431,516.23	80,992,234.27
August 2026 .....	36,594,548.15	61,160,398.01	80,478,501.81
September 2026 .....	36,421,575.18	60,871,503.61	79,923,508.57
October 2026 .....	36,238,048.22	60,564,969.93	79,327,644.88
November 2026 .....	36,044,057.42	60,240,947.45	78,691,353.73
December 2026 .....	35,839,701.02	59,899,600.20	78,015,130.29
January 2027 .....	35,625,085.25	59,541,105.53	77,299,521.29
February 2027 .....	35,400,324.24	59,165,654.03	76,545,124.33
March 2027 .....	35,165,539.91	58,773,449.30	75,752,587.00
April 2027 .....	34,920,861.89	58,364,707.80	74,922,606.00
May 2027 .....	34,666,427.32	57,939,658.59	74,055,926.06
June 2027 .....	34,402,380.81	57,498,543.15	73,153,338.75
July 2027 .....	34,128,874.22	57,041,615.14	72,215,681.30
August 2027 .....	33,846,066.52	56,569,140.09	71,243,835.12
September 2027 .....	33,554,123.67	56,081,395.18	70,238,724.44
October 2027 .....	33,253,218.39	55,578,668.92	69,201,314.66
November 2027 .....	32,943,529.99	55,061,260.84	68,132,610.72
December 2027 .....	32,625,244.22	54,529,481.21	67,033,655.37
January 2028 .....	32,298,553.01	53,983,650.65	65,905,527.27
February 2028 .....	31,963,654.30	53,424,099.81	64,749,339.14
March 2028 .....	31,620,751.81	52,851,169.03	63,566,235.70
April 2028 .....	31,270,054.82	52,265,207.93	62,357,391.66
May 2028 .....	30,911,777.93	51,669,044.33	61,124,009.51
June 2028 .....	30,556,144.52	51,074,880.74	59,867,317.38
July 2028 .....	30,203,132.33	50,485,094.26	58,626,678.22
August 2028 .....	29,852,719.29	49,899,648.02	57,401,863.13
September 2028 .....	29,504,883.48	49,318,505.44	56,192,646.30
October 2028 .....	29,159,603.15	48,741,630.22	54,998,804.96
November 2028 .....	28,816,856.74	48,168,986.32	53,820,119.33
December 2028 .....	28,476,622.82	47,600,537.99	52,656,372.62
January 2029 .....	28,138,880.14	47,036,249.75	51,507,350.96
February 2029 .....	27,803,607.62	46,476,086.39	50,372,843.35
March 2029 .....	27,470,784.33	45,920,012.98	49,252,641.65
April 2029 .....	27,140,389.50	45,367,994.83	48,146,540.53
May 2029 .....	26,812,402.53	44,819,997.54	47,054,337.40
June 2029 .....	26,486,802.95	44,275,986.96	45,975,832.43
July 2029 .....	26,163,570.49	43,735,929.20	44,910,828.48
August 2029 .....	25,842,684.98	43,199,790.63	43,859,131.06
September 2029 .....	25,524,126.45	42,667,537.89	42,820,548.30
October 2029 .....	25,207,875.06	42,139,137.85	41,794,890.91
November 2029 .....	24,893,911.13	41,614,557.64	40,781,972.16



<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
December 2029	\$24,582,215.12	\$41,093,764.65	\$39,781,607.84
January 2030	24,272,767.64	40,576,726.51	38,793,616.21
February 2030	23,965,549.45	40,063,411.10	37,817,817.98
March 2030	23,660,541.47	39,553,786.53	36,854,036.27
April 2030	23,357,724.73	39,047,821.17	35,902,096.58
May 2030	23,057,080.45	38,545,483.63	34,961,826.77
June 2030	22,758,589.96	38,046,742.74	34,033,057.02
July 2030	22,462,234.73	37,551,567.58	33,115,619.76
August 2030	22,167,996.39	37,059,927.47	32,212,947.89
September 2030	21,875,856.70	36,571,791.94	31,334,594.39
October 2030	21,585,797.55	36,087,130.79	30,479,909.81
November 2030	21,297,800.99	35,605,913.99	29,648,261.94
December 2030	21,011,849.17	35,128,111.80	28,839,035.34
January 2031	20,727,924.42	34,653,694.67	28,051,630.88
February 2031	20,446,009.16	34,182,633.27	27,285,465.37
March 2031	20,166,085.97	33,714,898.51	26,539,971.07
April 2031	19,888,137.55	33,250,461.50	25,814,595.32
May 2031	19,612,146.74	32,789,293.59	25,108,800.14
June 2031	19,338,096.51	32,331,366.34	24,422,061.84
July 2031	19,065,969.94	31,876,651.51	23,753,870.61
August 2031	18,795,750.25	31,425,121.08	23,103,730.23
September 2031	18,527,420.80	30,976,747.25	22,471,157.61
October 2031	18,260,965.05	30,531,502.42	21,855,682.55
November 2031	17,996,366.60	30,089,359.20	21,256,847.30
December 2031	17,733,609.17	29,650,290.41	20,674,206.30
January 2032	17,472,676.60	29,214,269.08	20,107,325.83
February 2032	17,213,552.86	28,781,268.42	19,555,783.71
March 2032	16,956,222.03	28,351,261.85	19,019,168.96
April 2032	16,700,747.13	27,924,277.56	18,497,081.57
May 2032	16,448,941.40	27,503,423.70	17,989,132.13
June 2032	16,200,753.50	27,088,614.50	17,494,941.61
July 2032	15,956,132.80	26,679,765.43	17,014,141.07
August 2032	15,715,029.38	26,276,793.07	16,546,371.38
September 2032	15,477,394.01	25,879,615.17	16,091,282.96
October 2032	15,243,178.11	25,488,150.63	15,648,535.55
November 2032	15,012,333.80	25,102,319.45	15,217,797.95
December 2032	14,784,813.85	24,722,042.72	14,798,747.78
January 2033	14,560,571.67	24,347,242.65	14,391,071.22
February 2033	14,339,561.34	23,977,842.50	13,994,462.84
March 2033	14,121,737.54	23,613,766.59	13,608,625.34
April 2033	13,907,055.60	23,254,940.29	13,233,269.34
May 2033	13,695,471.46	22,901,290.00	12,868,113.17
June 2033	13,486,941.66	22,552,743.13	12,512,882.67
July 2033	13,281,423.35	22,209,228.10	12,167,310.98
August 2033	13,078,874.27	21,870,674.31	11,831,138.37
September 2033	12,879,252.73	21,537,012.13	11,504,112.04
October 2033	12,682,517.63	21,208,172.91	11,185,985.91



<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
November 2033	\$12,488,628.44	\$20,884,088.92	\$10,876,520.49
December 2033	12,297,545.17	20,564,693.39	10,575,482.66
January 2034	12,109,228.41	20,249,920.46	10,282,645.53
February 2034	11,923,639.28	19,939,705.18	9,997,788.28
March 2034	11,740,739.42	19,633,983.51	9,720,695.97
April 2034	11,560,491.03	19,332,692.27	9,451,159.39
May 2034	11,382,856.82	19,035,769.17	9,188,974.93
June 2034	11,207,800.01	18,743,152.79	8,933,944.43
July 2034	11,035,284.34	18,454,782.53	8,685,875.01
August 2034	10,865,274.04	18,170,598.65	8,444,578.93
September 2034	10,697,733.83	17,890,542.24	8,209,873.50
October 2034	10,532,628.95	17,614,555.18	7,981,580.89
November 2034	10,369,925.07	17,342,580.17	7,759,528.03
December 2034	10,209,588.39	17,074,560.72	7,543,546.49
January 2035	10,051,585.53	16,810,441.07	7,333,472.32
February 2035	9,895,883.61	16,550,166.29	7,129,145.99
March 2035	9,742,450.17	16,293,682.18	6,930,412.20
April 2035	9,591,253.23	16,040,935.29	6,737,119.83
May 2035	9,442,261.23	15,791,872.90	6,549,121.80
June 2035	9,295,443.06	15,546,443.06	6,366,274.98
July 2035	9,150,768.04	15,304,594.49	6,188,440.04
August 2035	9,008,205.92	15,066,276.66	6,015,481.42
September 2035	8,867,726.84	14,831,439.71	5,847,267.17
October 2035	8,729,301.39	14,600,034.49	5,683,668.88
November 2035	8,592,900.55	14,372,012.52	5,524,561.57
December 2035	8,458,495.71	14,147,326.00	5,369,823.63
January 2036	8,326,058.64	13,925,927.79	5,219,336.70
February 2036	8,195,561.52	13,707,771.39	5,072,985.60
March 2036	8,066,976.90	13,492,810.98	4,930,658.22
April 2036	7,940,277.74	13,281,001.33	4,792,245.48
May 2036	7,815,437.33	13,072,297.86	4,657,641.23
June 2036	7,692,429.37	12,866,656.63	4,526,742.14
July 2036	7,571,227.90	12,664,034.26	4,399,447.68
August 2036	7,451,807.34	12,464,388.01	4,275,660.02
September 2036	7,334,142.45	12,267,675.73	4,155,283.93
October 2036	7,218,208.35	12,073,855.83	4,038,226.76
November 2036	7,103,980.49	11,882,887.33	3,924,398.36
December 2036	6,991,434.68	11,694,729.79	3,813,710.97
January 2037	6,880,547.06	11,509,343.35	3,706,079.22
February 2037	6,771,294.09	11,326,688.71	3,601,420.02
March 2037	6,663,652.57	11,146,727.09	3,499,652.51
April 2037	6,557,599.62	10,969,420.26	3,400,698.02
May 2037	6,453,112.68	10,794,730.54	3,304,479.99
June 2037	6,350,169.50	10,622,620.74	3,210,923.91
July 2037	6,248,748.13	10,453,054.22	3,119,957.29
August 2037	6,148,826.95	10,285,994.82	3,031,509.59
September 2037	6,050,384.61	10,121,406.92	2,945,512.15

<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
October 2037	\$ 5,953,400.08	\$ 9,959,255.34	\$ 2,861,898.19
November 2037	5,857,852.62	9,799,505.45	2,780,602.71
December 2037	5,763,721.77	9,642,123.07	2,701,562.47
January 2038	5,670,987.35	9,487,074.48	2,624,715.92
February 2038	5,579,629.49	9,334,326.47	2,550,003.19
March 2038	5,489,628.55	9,183,846.26	2,477,366.01
April 2038	5,400,965.21	9,035,601.54	2,406,747.69
May 2038	5,313,620.39	8,889,560.44	2,338,093.06
June 2038	5,227,575.29	8,745,691.56	2,271,348.45
July 2038	5,142,811.36	8,603,963.90	2,206,461.63
August 2038	5,059,310.32	8,464,346.92	2,143,381.79
September 2038	4,977,054.14	8,326,810.49	2,082,059.49
October 2038	4,896,025.04	8,191,324.91	2,022,446.61
November 2038	4,816,205.49	8,057,860.90	1,964,496.35
December 2038	4,737,578.20	7,926,389.56	1,908,163.16
January 2039	4,660,126.13	7,796,882.42	1,853,402.75
February 2039	4,583,832.47	7,669,311.41	1,800,171.98
March 2039	4,508,680.66	7,543,648.82	1,748,428.93
April 2039	4,434,654.33	7,419,867.36	1,698,132.77
May 2039	4,361,737.40	7,297,940.11	1,649,243.80
June 2039	4,289,913.96	7,177,840.51	1,601,723.39
July 2039	4,219,168.35	7,059,542.40	1,555,533.95
August 2039	4,149,485.12	6,943,019.96	1,510,638.92
September 2039	4,080,849.04	6,828,247.75	1,467,002.72
October 2039	4,013,245.10	6,715,200.67	1,424,590.74
November 2039	3,946,658.48	6,603,853.98	1,383,369.31
December 2039	3,881,074.58	6,494,183.28	1,343,305.65
January 2040	3,816,479.01	6,386,164.52	1,304,367.92
February 2040	3,752,857.57	6,279,773.98	1,266,525.08
March 2040	3,690,196.26	6,174,988.26	1,229,746.99
April 2040	3,628,481.29	6,071,784.31	1,194,004.30
May 2040	3,567,699.03	5,970,139.39	1,159,268.45
June 2040	3,507,836.08	5,870,031.08	1,125,511.68
July 2040	3,448,879.21	5,771,437.28	1,092,706.96
August 2040	3,390,815.36	5,674,336.18	1,060,828.01
September 2040	3,333,631.68	5,578,706.31	1,029,849.26
October 2040	3,277,315.49	5,484,526.46	999,745.84
November 2040	3,221,854.29	5,391,775.75	970,493.55
December 2040	3,167,235.73	5,300,433.57	942,068.85
January 2041	3,113,447.68	5,210,479.62	914,448.84
February 2041	3,060,478.14	5,121,893.86	887,611.26
March 2041	3,008,315.30	5,034,656.55	861,534.43
April 2041	2,956,947.50	4,948,748.23	836,197.28
May 2041	2,906,363.26	4,864,149.69	811,579.30
June 2041	2,856,551.25	4,780,842.02	787,660.55
July 2041	2,807,500.30	4,698,806.55	764,421.64
August 2041	2,759,199.41	4,618,024.87	741,843.68

<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
September 2041	\$ 2,711,637.71	\$ 4,538,478.86	\$ 719,908.34
October 2041	2,664,804.51	4,460,150.63	698,597.76
November 2041	2,618,689.24	4,383,022.54	677,894.56
December 2041	2,573,281.52	4,307,077.21	657,781.87
January 2042	2,528,571.07	4,232,297.49	638,243.24
February 2042	2,484,547.78	4,158,666.48	619,262.70
March 2042	2,441,201.69	4,086,167.53	600,824.71
April 2042	2,398,522.96	4,014,784.19	582,914.15
May 2042	2,356,501.89	3,944,500.29	565,516.32
June 2042	2,315,128.94	3,875,299.84	548,616.91
July 2042	2,274,394.68	3,807,167.10	532,202.01
August 2042	2,234,289.81	3,740,086.54	516,258.10
September 2042	2,194,805.19	3,674,042.88	500,772.03
October 2042	2,155,931.78	3,609,021.00	485,730.98
November 2042	2,117,660.68	3,545,006.05	471,122.52
December 2042	2,079,983.11	3,481,983.35	456,934.55
January 2043	2,042,890.43	3,419,938.44	443,155.28
February 2043	2,006,374.09	3,358,857.07	429,773.28
March 2043	1,970,425.70	3,298,725.19	416,777.41
April 2043	1,935,036.96	3,239,528.93	404,156.85
May 2043	1,900,199.68	3,181,254.64	391,901.05
June 2043	1,865,905.83	3,123,888.85	379,999.79
July 2043	1,832,147.44	3,067,418.28	368,443.09
August 2043	1,798,916.69	3,011,829.84	357,221.29
September 2043	1,766,205.86	2,957,110.63	346,324.96
October 2043	1,734,007.33	2,903,247.92	335,744.94
November 2043	1,702,313.60	2,850,229.18	325,472.33
December 2043	1,671,117.26	2,798,042.03	315,498.47
January 2044	1,640,411.03	2,746,674.28	305,814.93
February 2044	1,610,187.71	2,696,113.93	296,413.52
March 2044	1,580,440.21	2,646,349.11	287,286.29
April 2044	1,551,161.55	2,597,368.16	278,425.49
May 2044	1,522,344.82	2,549,159.55	269,823.60
June 2044	1,493,983.26	2,501,711.94	261,473.28
July 2044	1,466,070.14	2,455,014.13	253,367.43
August 2044	1,438,598.88	2,409,055.09	245,499.12
September 2044	1,411,562.97	2,363,823.95	237,861.62
October 2044	1,384,955.99	2,319,309.98	230,448.39
November 2044	1,358,771.62	2,275,502.62	223,253.06
December 2044	1,333,003.62	2,232,391.44	216,269.46
January 2045	1,307,645.85	2,189,966.18	209,491.56
February 2045	1,282,692.25	2,148,216.71	202,913.53
March 2045	1,258,136.84	2,107,133.04	196,529.66
April 2045	1,233,973.74	2,066,705.35	190,334.45
May 2045	1,210,197.15	2,026,923.92	184,322.50
June 2045	1,186,801.34	1,987,779.19	178,488.61
July 2045	1,163,780.68	1,949,261.75	172,827.69

<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
August 2045	\$ 1,141,129.60	\$ 1,911,362.30	\$ 167,334.80
September 2045	1,118,842.63	1,874,071.67	162,005.14
October 2045	1,096,914.36	1,837,380.84	156,834.05
November 2045	1,075,339.46	1,801,280.91	151,816.98
December 2045	1,054,112.69	1,765,763.11	146,949.54
January 2046	1,033,228.88	1,730,818.78	142,227.44
February 2046	1,012,682.91	1,696,439.40	137,646.49
March 2046	992,469.77	1,662,616.56	133,202.67
April 2046	972,584.49	1,629,341.98	128,892.02
May 2046	953,022.19	1,596,607.51	124,710.72
June 2046	933,778.06	1,564,405.07	120,655.04
July 2046	914,847.35	1,532,726.75	116,721.38
August 2046	896,225.37	1,501,564.71	112,906.22
September 2046	877,907.52	1,470,911.26	109,206.14
October 2046	859,889.25	1,440,758.79	105,617.82
November 2046	842,166.08	1,411,099.81	102,138.03
December 2046	824,733.59	1,381,926.93	98,763.64
January 2047	807,587.42	1,353,232.89	95,491.59
February 2047	790,723.29	1,325,010.50	92,318.92
March 2047	774,136.96	1,297,252.69	89,242.75
April 2047	757,824.27	1,269,952.50	86,260.29
May 2047	741,781.10	1,243,103.05	83,368.80
June 2047	726,003.40	1,216,697.58	80,565.66
July 2047	710,487.19	1,190,729.41	77,848.28
August 2047	695,228.52	1,165,191.95	75,214.18
September 2047	680,223.52	1,140,078.74	72,660.92
October 2047	665,468.36	1,115,383.37	70,186.14
November 2047	650,959.27	1,091,099.54	67,787.56
December 2047	636,692.54	1,067,221.05	65,462.96
January 2048	622,664.51	1,043,741.78	63,210.15
February 2048	608,871.58	1,020,655.70	61,027.05
March 2048	595,310.17	997,956.85	58,911.61
April 2048	581,976.80	975,639.39	56,861.84
May 2048	568,868.00	953,697.54	54,875.82
June 2048	555,980.36	932,125.60	52,951.67
July 2048	543,310.55	910,917.96	51,087.58
August 2048	530,855.23	890,069.11	49,281.76
September 2048	518,611.17	869,573.57	47,532.51
October 2048	506,575.13	849,426.00	45,838.15
November 2048	494,743.96	829,621.09	44,197.06
December 2048	483,114.54	810,153.62	42,607.67
January 2049	471,683.79	791,018.45	41,068.44
February 2049	460,448.68	772,210.53	39,577.88
March 2049	449,406.22	753,724.85	38,134.56
April 2049	438,553.47	735,556.48	36,737.06
May 2049	427,887.52	717,700.59	35,384.03
June 2049	417,405.52	700,152.39	34,074.13

<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
July 2049 . . . . .	\$ 407,104.65	\$ 682,907.17	\$ 32,806.09
August 2049 . . . . .	396,982.13	665,960.28	31,578.65
September 2049 . . . . .	387,035.23	649,307.16	30,390.59
October 2049 . . . . .	377,261.24	632,943.28	29,240.75
November 2049 . . . . .	367,657.51	616,864.21	28,127.97
December 2049 . . . . .	358,221.42	601,065.57	27,051.14
January 2050 . . . . .	348,950.39	585,543.04	26,009.18
February 2050 . . . . .	339,841.86	570,292.36	25,001.04
March 2050 . . . . .	330,893.35	555,309.35	24,025.71
April 2050 . . . . .	322,102.37	540,589.88	23,082.18
May 2050 . . . . .	313,466.49	526,129.87	22,169.51
June 2050 . . . . .	304,983.31	511,925.32	21,286.76
July 2050 . . . . .	296,650.47	497,972.26	20,433.02
August 2050 . . . . .	288,465.64	484,266.81	19,607.42
September 2050 . . . . .	280,426.51	470,805.13	18,809.09
October 2050 . . . . .	272,530.84	457,583.43	18,037.20
November 2050 . . . . .	264,776.38	444,597.98	17,290.96
December 2050 . . . . .	257,160.95	431,845.12	16,569.58
January 2051 . . . . .	249,682.37	419,321.22	15,872.30
February 2051 . . . . .	242,338.52	407,022.72	15,198.38
March 2051 . . . . .	235,127.29	394,946.10	14,547.10
April 2051 . . . . .	228,046.60	383,087.89	13,917.78
May 2051 . . . . .	221,094.43	371,444.70	13,309.73
June 2051 . . . . .	214,268.76	360,013.14	12,722.31
July 2051 . . . . .	207,567.60	348,789.92	12,154.86
August 2051 . . . . .	200,989.00	337,771.76	11,606.79
September 2051 . . . . .	194,531.05	326,955.44	11,077.48
October 2051 . . . . .	188,191.84	316,337.81	10,566.36
November 2051 . . . . .	181,969.50	305,915.72	10,072.86
December 2051 . . . . .	175,862.20	295,686.12	9,596.43
January 2052 . . . . .	169,868.12	285,645.96	9,136.55
February 2052 . . . . .	163,985.48	275,792.25	8,692.69
March 2052 . . . . .	158,212.51	266,122.06	8,264.35
April 2052 . . . . .	152,547.48	256,632.48	7,851.05
May 2052 . . . . .	146,988.68	247,320.65	7,452.31
June 2052 . . . . .	141,534.42	238,183.76	7,067.69
July 2052 . . . . .	136,183.05	229,219.03	6,696.72
August 2052 . . . . .	130,932.94	220,423.73	6,338.99
September 2052 . . . . .	125,782.46	211,795.17	5,994.06
October 2052 . . . . .	120,730.04	203,330.69	5,661.55
November 2052 . . . . .	115,774.12	195,027.68	5,341.05
December 2052 . . . . .	110,913.14	186,883.56	5,032.17
January 2053 . . . . .	106,145.60	178,895.80	4,734.56
February 2053 . . . . .	101,469.99	171,061.89	4,447.85
March 2053 . . . . .	96,884.86	163,379.38	4,171.69
April 2053 . . . . .	92,388.73	155,845.83	3,905.73
May 2053 . . . . .	87,980.19	148,458.85	3,649.67

<u>Distribution Date</u>	<u>Classes QA, QM and XF (in the aggregate)</u>	<u>Classes QE, QL and YF (in the aggregate)</u>	<u>Class PB</u>
June 2053 .....	\$ 83,657.83	\$ 141,216.10	\$ 3,403.16
July 2053 .....	79,420.26	134,115.25	3,165.91
August 2053 .....	75,266.11	127,154.00	2,937.62
September 2053 .....	71,194.04	120,330.12	2,717.99
October 2053 .....	67,202.71	113,641.39	2,506.75
November 2053 .....	63,290.83	107,085.61	2,303.61
December 2053 .....	59,457.10	100,660.63	2,108.32
January 2054 .....	55,700.26	94,364.34	1,920.61
February 2054 .....	52,019.06	88,194.65	1,740.24
March 2054 .....	48,412.26	82,149.49	1,566.97
April 2054 .....	44,878.66	76,226.84	1,400.56
May 2054 .....	41,417.06	70,424.70	1,240.78
June 2054 .....	38,026.29	64,741.10	1,087.42
July 2054 .....	34,705.17	59,174.11	940.25
August 2054 .....	31,452.59	53,721.82	799.08
September 2054 .....	28,267.40	48,382.35	663.69
October 2054 .....	25,148.50	43,153.84	533.91
November 2054 .....	22,094.81	38,034.47	409.53
December 2054 .....	19,105.24	33,022.44	290.38
January 2055 .....	16,178.75	28,115.99	176.27
February 2055 .....	13,314.27	23,313.37	67.04
March 2055 .....	10,510.80	18,612.85	0.00
April 2055 .....	7,767.31	14,012.76	0.00
May 2055 .....	5,082.82	10,595.73	0.00
June 2055 .....	2,456.34	7,884.22	0.00
July 2055 .....	0.00	5,838.19	0.00
August 2055 .....	0.00	3,836.13	0.00
September 2055 .....	0.00	1,877.31	0.00
October 2055 and thereafter .....	0.00	0.00	0.00

Underlying Certificate

Trust Asset Group	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	Underlying Certificate Factor(2)	Principal Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
16	Ginnie Mae	2025-196	TC	November 28, 2025	38885JFK4	4.50%	FIX	November 2055	SUP	\$23,475,479	1.00000000	\$23,083,134.00	98.3500017188%	II

- (1) As defined under “Class Types” in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factor is as of January 2026.



**\$3,274,197,336**

**Government National  
Mortgage Association**

**GINNIE MAE<sup>®</sup>**

**Guaranteed REMIC  
Pass-Through Securities  
and MX Securities  
Ginnie Mae REMIC Trust 2026-002**

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***OFFERING CIRCULAR SUPPLEMENT***  
**January 26, 2026**

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 **BARCLAYS**  
**Mischler Financial Group, Inc.**