

APPENDIX IV-20
FORM HUD 11717-II – PROSPECTUS
GINNIE MAE II MORTGAGE-BACKED SECURITIES
(SINGLE-FAMILY MORTGAGES)

- Applicability:** Ginnie Mae II MBS Program only.
- Purpose:** To provide a standard form of prospectus for securities backed by SF, FS, JM, RG, ET or BD pools.
- Prepared by:** Issuer unless the pool is submitted by GinnieNET or is a multiple issuer pool. If the pool is submitted by GinnieNET or is a multiple issuer pool, then the CPTA prepares the prospectus.
- Prepared in:** Number of copies needed for distribution below. The Issuer or the CPTA, as appropriate, should reproduce this form HUD 11717-II as needed.
- Distribution:** Each primary purchaser of securities from the Issuer. Unless the pool is submitted by GinnieNET or is a multiple issuer pool, the Issuer must submit one copy to the PPA at a time consistent with the pool processing time requirements set forth in Chapter 10 Part 7 of the Guide for the type of pool involved.

Completion

Instructions: The circled numbers on the attached form correspond to the numbers listed below.

1. Aggregate original principal amount of proposed issue.
2. Interest rate, per annum, stated on the securities.
3. Full legal name of Issuer, in the case of a custom pool, or “Multiple Issuer,” in the case of a multiple issuer pool.
4. Commitment number previously assigned by Ginnie Mae, followed by the suffix “C” or “M” and by the program suffix “SF,” “FS,” “JM,” “RG,” “ET” or “BD”.
5. The first day of the month of issue.
6. The 20th day of the month following the month of issue.
7. The 20th day of the month in which the latest maturity of a mortgage listed on the Schedule of Pooled Mortgages, form HUD 11706, occurs.
8. Full legal name of Central Paying and Transfer Agent.
9. If one or more loans are buydowns, type the following statement on the “Annex—Special Disclosure,” which is attached to the prospectus.

“Some or all of the pooled mortgages are level payment mortgages for which funds have been provided to reduce the borrowers’ monthly payments during the early years of the loans.”

10. If more than 10 percent of the pooled mortgages have maturities shorter than 20 years (see Section 24-2(B)(3)(c) of the Guide), type the following statement on the “Annex — Special Disclosure,” which is attached to the prospectus.

“This pool contains mortgages with maturities that differ from those required under Ginnie Mae’s standard program requirements.”

11. If the pool is a multiple issuer pool, the CPTA will type the following table and the required information on the “Annex—Special Disclosure”:

Multiple Issuer Pool

Name of Issuer	Aggregate Original Principal Amount Contributed
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12. If the pool is a custom ET pool type (C ET), the CPTA will type the following information in the “Annex-- Special Disclosure:”

“At the time of pooling, the Issuer will have provided the following attestation: With respect to each Mortgage in an ET Pool, all modifications of the Mortgage after the origination of such Mortgage were occasioned by default or reasonably foreseeable default on such Mortgage within the meaning of section 1.860G-2(b)(3)(i) of the United States Treasury Regulations

ET Pools may contain loans which may respond differently to prepayment factors than other mortgages that generally back Ginnie Mae II MBS securities. There are no historical performance data regarding prepayment rates for extended term mortgage loans that were previously modified pursuant to applicable agency guidance to allow distressed borrowers to lower their monthly payments through an extended repayment schedule.

ET Pools may consist of a minimum of 1 (one) mortgage loan and a minimum pool balance of at least \$25,000.

ET Pools may only contain modified loans as defined in the MBS Guide, so long as such loans are modified as permitted by the insuring and guaranteeing agency and meet the IRS requirements for inclusion in Ginnie Mae's securities.”

13. If the pool is a custom RG pool type (C RG), the CPTA will type the following in the “Annex—Special Disclosure:”

“RG pools may only contain loans that have been previously bought out and held in current loan status for at least 210 days prior to re-pooling. RG

collateral may only contain loans identified by the Loan Purpose Code "5:"
Forbearance: COVID 19.