Offering Circular Supplement
(To Base Offering Circular dated January 1, 2014)

Ginnie Mae
Our Guaranty Matters

$1,317,402,846
Government National Mortgage Association
GINNIE MAE®

Guaranteed REMIC Pass-Through Securities
Ginnie Mae REMIC Trust 2015-110

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 Ginnie Mae Certificates.

Class of REMIC Securities	Original Principal Balance(1)	Interest Rate	Principal Type(2)	Interest Type(2)	CUSIP Number	Final Distribution Date(3)
Security Group 1						
DB	$10,545,429	3.0%	PAC/AD	FIX	38379MTE4	August 2045
DE	150,000,000	2.5	PAC/AD	FIX	38379MTF1	October 2044
DF	26,757,571	(4)	PAC/AD	FLT	38379MTG9	August 2045
DS	26,757,571	(4)	NTL(PAC/AD)	INV/IO	38379MTH7	August 2045
FE	53,358,541	(4)	PT	FLT	38379MTJ3	August 2045
ID	18,750,000	4.0	NTL(PAC/AD)	FIX/IO	38379MTK0	October 2044
SE	53,358,541	(4)	NTL(PT)	INV/IO	38379MTL8	August 2045
ZD	26,131,167	3.5	SUP	FIX/Z	38379MTM6	August 2045
Security Group 2						
MA	657,719,194	3.0	PT	FIX	38379MTN4	August 2045
MF	328,859,596	(4)	PT	FLT	38379MTP9	August 2045
MS	328,859,596	(4)	NTL(PT)	INV/IO	38379MTQ7	August 2045
Security Group 3						
WA	64,031,348	(4)	PT	WAC/DLY	38379MTR5	September 2043
Residual						
RR	0	0.0	NPR	NPR	38379MTS3	August 2045

(1) 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.
(2) As defined under "Class Types" in Appendix I to the Base Offering Circular. The type of Class with which the Class Notional Balance of each Notional Class will be reduced is indicated in parentheses.
(3) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.
(4) See "Terms Sheet — Interest Rates" in this Supplement.

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-7 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 August 28, 2015.

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.

Morgan Stanley **Bonwick Capital Partners**

The date of this Offering Circular Supplement is August 21, 2015.

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this "Supplement") and
- the Base Offering Circular.

The Base Offering Circular is available on Ginnie Mae's website located at http://www.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.

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.

TABLE OF CONTENTS

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: Morgan Stanley & Co. LLC

Co-Sponsor: Bonwick Capital Partners, LLC

Trustee: Wells Fargo Bank, N.A.

Tax Administrator: The Trustee

Closing Date: August 28, 2015

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 September 2015.

Trust Assets:

Trust Asset Group	Trust Asset Type	Certificate Rate	Original Term To Maturity (in years)
1	Ginnie Mae II	4.000%	30
2	Ginnie Mae II	4.000%	30
3	Ginnie Mae II(1)	(2)	30

(1) The Group 3 Trust Assets consist of adjustable rate Ginnie Mae II MBS Certificates.

(2) Each Ginnie Mae Certificate included in Trust Asset Group 3 has an initial fixed rate period, after which it bears interest at a Certificate Rate, adjusted annually, equal to One Year Treasury Index ("CMT") or one-year LIBOR ("One-Year LIBOR"), as applicable (the "Index"), plus a margin indicated on Exhibit A (each, a "Certificate Margin"), subject to annual and lifetime adjustment caps and floors, which may limit whether the Certificate Rate for each Trust Asset remains at the Index plus the applicable Certificate Margin. The Index and the annual and lifetime adjustment caps and floors for each of the Group 3 Trust Assets are set forth in Exhibit A to this Supplement. The Group 3 Trust Assets have Certificate Rates ranging from 1.625% to 5.000% as of August 1, 2015, as identified in Exhibit A. Most of the initial fixed rate periods have expired. *See "The Trust Assets— The Trust MBS" in this Supplement*

Security Groups: This series of Securities consists of multiple Security Groups (each, a "Group"), as shown on the front cover of this Supplement.

Assumed Characteristics of the Mortgage Loans Underlying the Group 1 and 2 Trust Assets[1]:

Principal Balance	Weighted Average Remaining Term to Maturity (in months)	Weighted Average Loan Age (in months)	Weighted Average Mortgage Rate[2]
Group 1 Trust Assets			
$266,792,708	350	8	4.362%
Group 2 Trust Assets			
$986,578,790	352	6	4.363%

[1] As of August 1, 2015.

[2] The Mortgage Loans underlying the Group 1 and 2 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1 and 2 Trust Assets will differ from the weighted averages shown above, perhaps significantly. *See "The Trust Assets — The Mortgage Loans" in this Supplement.*

Assumed Characteristics of the Mortgage Loans Underlying the Group 3 Trust Assets: The assumed characteristics of the Mortgage Loans underlying the Group 3 Trust Assets are identified in Exhibit A to this Supplement. There can be no assurance that the actual characteristics of the Mortgage Loans underlying the Group 3 Trust Assets will be the same as the assumed characteristics identified in Exhibit A to this Supplement. More than 10% of the Mortgage Loans underlying the Group 3 Trust Assets may be higher balance Mortgage Loans. *See "Risk Factors" in this Supplement*

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

Increased Minimum Denomination Classes: Each Class that constitutes an 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.

The Floating Rate and Inverse Floating Rate Classes will bear interest at per annum rates based on one-month LIBOR (hereinafter referred to as "LIBOR") as follows:

Class	Interest Rate Formula(1)	Initial Interest Rate(2)	Minimum Rate	Maximum Rate	Delay (in days)	LIBOR for Minimum Interest Rate
DF	LIBOR + 0.22%	0.41345%	0.22%	6.50%	0	0.00%
DS	6.28% − LIBOR	6.08655%	0.00%	6.28%	0	6.28%
FE	LIBOR + 0.30%	0.49345%	0.30%	6.00%	0	0.00%
MF	LIBOR + 0.29%	0.48345%	0.29%	6.00%	0	0.00%
MS	5.71% − LIBOR	5.51655%	0.00%	5.71%	0	5.71%
SE	5.70% − LIBOR	5.50655%	0.00%	5.70%	0	5.70%

(1) LIBOR will be established on the basis of the ICE LIBOR method, as described under "Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes" in this Supplement.
(2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.

Class WA is a Weighted Average Coupon Class. Class WA will accrue interest during each Accrual Period at a per annum Interest Rate equal to the Group 3 WACR for that Accrual Period.

The "Group 3 WACR" for any Accrual Period will be equal to the weighted average of the Interest Rates or Certificate Rates, as applicable, for the Group 3 Trust Assets for that Accrual Period, weighted based on the principal balance of each such Trust Asset before giving effect to distributions of principal on the related Distribution Date.

The approximate initial Interest Rate for Class WA, which will be in effect for the first Accrual Period, is 1.91139%.

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount and the Accrual Amount will be allocated as follows:

• The Accrual Amount in the following order of priority:

1. To the PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:

a) 85.7142859431% sequentially, to DE and DB, in that order, until retired

b) 14.2857140569% to DF, until retired

2. To ZD, until retired

• The Group 1 Principal Distribution Amount, concurrently, as follows:

1. 19.9999997751% to FE, until retired

2. 80.0000002249% in the following order of priority:

a) To the PAC Classes, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:

i. 85.7142859431% sequentially, to DE and DB, in that order, until retired

ii. 14.2857140569% to DF, until retired

b) To ZD, until retired

c) To the PAC Classes, in the same manner and priority described in step 2a above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount will be allocated, concurrently, to MA and MF, pro rata, until retired

SECURITY GROUP 3

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

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

	Structuring Range
PAC Classes	
DB, DE and DF (in the aggregate)	175% PSA through 275% PSA

Accrual Class: Interest will accrue on the 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 Class as interest. Interest so accrued on the Accrual Class on each Distribution Date will constitute the 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:

Class	Original Class Notional Balance	Represents
DS	$ 26,757,571	100% of DF (PAC/AD Class)
ID	18,750,000	12.5% of DE (PAC/AD Class)
MS	328,859,596	100% of MF (PT Class)
SE	53,358,541	100% of FE (PT Class)

Tax Status: Double REMIC Series. *See "Certain United States Federal Income Tax Consequences" in this Supplement and in the Base Offering Circular.*

Regular and Residual Classes: Class RR is a Residual Class and represents the Residual Interest of the Issuing REMIC and the Pooling REMIC. All other Classes of REMIC Securities are Regular Classes.

RISK FACTORS

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

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

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

In addition to voluntary prepayments, mortgage loans can be prepaid as a result of governmental mortgage insurance claim payments, loss mitigation arrangements, repurchases or liquidations of defaulted mortgage loans. Although under certain circumstances Ginnie Mae issuers have the option to repurchase defaulted mortgage loans from the related pool underlying a Ginnie Mae MBS certificate, they are not obligated to do so. Defaulted mortgage loans that remain in pools backing Ginnie Mae MBS certificates may be subject to governmental mortgage insurance claim payments, loss mitigation arrangements or foreclosure, which could have the same effect as voluntary prepayments on the cash flow available to pay the securities. No assurances can be given as to the timing or frequency of any governmental mortgage insurance claim payments, issuer repurchases, loss mitigation arrangements or foreclosure proceedings with respect to defaulted mortgage loans and the resulting effect on the timing or rate of principal payments on your securities.

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

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

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

The adjustable rate mortgage loans have features of fixed rate mortgage loans and adjustable rate mortgage loans. The adjustable rate mortgage loans underlying the group 3 trust assets have initial fixed rate periods, most of which have expired. During this period, these mortgage loans may exhibit general payment characteristics associated with fixed rate mortgages. After the initial fixed rate period expires, these mortgage loans will adjust annually, subject to annual and lifetime adjustment caps and floors. During this period, these mortgage loans may exhibit general payment characteristics associated with adjustable rate mortgage loans.

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

Adjustable rate mortgages with initial fixed rate periods may be more likely to be refinanced or become delinquent than other mortgage loans. The adjustable rate mortgage loans underlying the group 3 trust assets have initial fixed rate periods, most of which have expired. After the fixed rate period, the mortgage rates may increase at the first interest rate change date and on each annual reset date thereafter, subject to annual and lifetime adjustment caps and floors. Borrowers may be more likely to refinance these mortgage loans before a rate increase becomes effective. If a borrower is unable to refinance such a mortgage loan and interest rates rise, particularly after the initial fixed rate period, the borrower may find it increasingly difficult to remain current in its scheduled monthly payments following the increase in the monthly payment amount. This may result in higher default rates on adjustable rate mortgage loans which could lead to faster prepayment rates and reduce the yield on the related securities.

After the initial fixed rate period of the mortgage loans underlying the group 3 trust assets, the mortgage rates on such mortgage loans adjust annually based on CMT or one-year LIBOR, as applicable, the level of which will affect the yield on the related securities. After the initial fixed rate period of the mortgage loans underlying the group 3 trust assets, the yield on the related securities depends, in part, on the level of CMT and one-year LIBOR. The index applicable to each mortgage loan underlying a group 3 trust asset will be determined annually and the rate of CMT or one-year LIBOR, as applicable, used with respect to the mortgage loans underlying the group 3 trust assets will not necessarily reflect current levels of such index. If the indexes perform differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of the indexes will generally reduce the weighted average certificate rate on the group 3 trust assets, which will reduce the interest rate on the related securities. You should bear in mind that the timing of changes in the level of the indexes may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that the indexes will remain constant.

Adjustable rate mortgage loans are subject to certain caps, which may limit the amount of interest payable on such mortgage loans and may limit the group 3 WACR and the interest rate on the related securities after the initial fixed rate period of the related mortgage loans. After the initial fixed rate period of the mortgage loans underlying the group 3 trust assets, if the applicable index increases to a sufficiently high level, the mortgage rates on such mortgage loans may be limited by annual and lifetime adjustment caps. As a result, the group 3 WACR, as well as the interest rate on the related securities, may be limited.

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 level of LIBOR will affect the yields on floating rate and inverse floating rate securities. If LIBOR performs differently from what you expect, the yield on your securities may be lower than you expect. Lower levels of LIBOR will generally reduce the yield on floating rate securities; higher levels of LIBOR will generally reduce the yield on inverse floating rate securities. You should bear in mind that the timing of changes in the level of LIBOR may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that LIBOR 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 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 support class.

Up to 10% of the mortgage loans underlying the group 1 and 2 trust assets and up to 100% of the mortgage loans underlying the group 3 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.

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

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

THE TRUST ASSETS

General

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

The Trust MBS

The Trust Assets are either:

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

The Group 3 Trust Assets consist of adjustable rate Ginnie Mae II MBS Certificates guaranteed by Ginnie Mae. Each adjustable rate Ginnie Mae Certificate has an initial fixed rate period. After the initial fixed rate period, the Certificate Rate for each such adjustable rate Ginnie Mae Certificate will adjust annually to a rate equal to the sum, rounded to the nearest 1/8 of one percent, of (i) the Index and

(ii) the Certificate Margin, subject to annual and lifetime adjustment caps and floors. The Index, the Certificate Margin and the annual and lifetime adjustment caps and floors for each such Ginnie Mae Certificate are set forth in Exhibit A to this Supplement. Adjustments to the Mortgage Rates will be made in the same manner as adjustments to the Certificate Rate. *See "The Trust Assets — The Mortgage Loans" in this Supplement.*

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

The Mortgage Loans

The Mortgage Loans underlying the Group 1 and 2 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 and 2 Trust Assets" and the general characteristics described in the Base Offering Circular. The Mortgage Loans underlying the Group 3 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in Exhibit A to this Supplement. The Mortgage Loans will consist of first lien, single-family, fixed rate or adjustable rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development ("HUD"). *See "The Ginnie Mae Certificates — General" in the Base Offering Circular.*

The Mortgage Loans underlying the Group 3 Trust Assets are adjustable rate mortgage loans with initial fixed rate periods. After the initial fixed rate period, the Mortgage Rate on each of these Mortgage Loans adjusts annually, rounded to the nearest 1/8 of one percent, based on the Index plus a specified margin (the "Mortgage Margin"), subject to annual and lifetime adjustment caps and floors. Ginnie Mae pooling specifications require that all adjustable rate Mortgage Loans backing a particular Ginnie Mae Certificate have the same index, first Mortgage Rate adjustment date, annual Mortgage Rate adjustment date, mortgage payment adjustment date and index reference date. One month after each Mortgage Rate adjustment date, the payment amount of the related Mortgage Loan will be reset so that the remaining principal balance of that Mortgage Loan will fully amortize in equal monthly payments over its remaining term to maturity, assuming its Mortgage Rate remains constant at the new rate. *See "Risk Factors — Adjustable rate mortgage loans are subject to certain caps, which may limit the amount of interest payable on such mortgage loans and may limit the group 3 WACR and the interest rate on the related securities after the initial fixed rate period of the related mortgage loans" in this Supplement.*

Specific information regarding the characteristics of the Mortgage Loans is not available. For purposes of this Supplement, certain assumptions have been made regarding the remaining terms to maturity, loan ages and Mortgage Rates and, in the case of the Group 3 Trust Assets, Mortgage Margins and next Mortgage Rate adjustment dates of the Mortgage Loans. However, the actual remaining terms to maturity, loan ages and Mortgage Rates and, in the case of the Group 3 Trust Assets, Mortgage Margins and next Mortgage Rate adjustment dates 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 Class (other than the Increased Minimum Denomination Classes) will be issued in minimum dollar denominations of initial principal balance of $1,000 and integral multiples of $1 in excess of $1,000. The Increased Minimum Denomination Classes will be issued in minimum denominations that equal $100,000 in initial notional balance.

Distributions

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

Interest Distributions

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

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable (or accrued in the case of the 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 the 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. 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 Class is set forth in the table below:

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

Fixed Rate Classes

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

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 LIBOR. The Trustee or its agent will determine LIBOR on the basis of the ICE Benchmark Administration ("ICE") LIBOR method ("ICE LIBOR"), using the rate, expressed as a percentage per annum, for one-month U.S. Dollar deposits as it appears on the ICE Secure File Transfer Protocol (SFTP) service or on the Reuters Screen LIBOR01 Page (or any replacement Reuters page that displays that rate, or on the appropriate page of such other information service that publishes that rate from time to time in place of Reuters) as of 11:00 am London time on the related Floating Rate Adjustment Date. In the event that any other person takes over the administration of LIBOR, LIBOR shall be determined on the basis of the succeeding administration's LIBOR method. If on any Floating Rate Adjustment Date, the Trustee or its agent is unable to calculate LIBOR in accordance with the ICE LIBOR method, LIBOR for the next Accrual Period will be calculated in accordance with the LIBO method as described under "Description of the Securities — Interest Rate Indices — Determination of LIBOR — LIBO Method" in the Base Offering Circular.

We can provide no assurance that LIBOR for a Distribution Date accurately represents the offered rate at which one-month U.S. dollar deposits are being quoted to prime banks in the London interbank market, nor that the procedures for calculating LIBOR on the basis of the ICE LIBOR method for one-month U.S. dollar deposits will not change. Any change in LIBOR values resulting from any change in reporting or in the determination of LIBOR may cause LIBOR to fluctuate disproportionately to changes in other market lending rates.

Weighted Average Coupon Class

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

The Trustee's determination of LIBOR and its calculation of the Interest Rates will be final except in the case of clear error. Investors can obtain LIBOR levels and Interest Rates for the current and preceding Accrual Periods from Ginnie Mae's Multiclass Securities e-Access located on Ginnie Mae's website ("e-Access") or by calling the Information Agent at (800) 234-GNMA.

Accrual Class

Class ZD is an Accrual Class. Interest will accrue on the Accrual Class and be distributed as described under "Terms Sheet — Accrual Class" in this Supplement.

Principal Distributions

The Principal Distribution Amount for each Group and the 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. 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. The Class Notional Balances will be reduced as shown under "Terms Sheet — Notional Classes" in this Supplement.

Residual Securities

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

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of the 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.
- Based on the Class Factors published in the preceding and current months (and Interest Rates), investors in any Class (other than the Accrual Class) can calculate the amount of principal and interest to be distributed to that Class and investors in the 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 e-Access.

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

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the aggregate of the Class Principal Balances of the Securities is less than 1% of the aggregate Original Class Principal Balances of the Securities. On any Distribution Date upon the Trustee's determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate the Trust and retire the Securities.

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

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

Accretion Directed Classes

Classes DB, DE and DF are Accretion Directed Classes. The Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes DS and ID is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class shown under "Terms Sheet — Notional Classes" in this Supplement.

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

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 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 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 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 Range for the PAC Classes is as follows:

	Initial Effective Range
PAC Classes	
DB, DE and DF (in the aggregate)	175% PSA through 275% PSA

- The principal payment stability of the PAC Classes will be supported by the Support Class.

If the Class supporting a given Class is 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 Range. If the initial Effective Range were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Range could differ from that 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 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 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, 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 following assumptions (the "Modeling Assumptions"), among others:

1. The Mortgage Loans underlying the Group 1 and 2 Trust Assets have the assumed characteristics shown under "Assumed Characteristics of the Mortgage Loans Underlying the Group 1 and 2 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 or 2 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months and a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate. The Group 3 Trust Assets and the Mortgage Loans underlying the Group 3 Trust Assets have the assumed characteristics shown in Exhibit A.

2. The Mortgage Loans prepay at the constant percentages of PSA or CPR, as applicable, (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 September 2015.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is August 28, 2015.

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. The Certificate Rate on each Group 3 Trust Asset for the first Distribution Date is based on the information set forth in Exhibit A. The Mortgage Margin, lifetime Mortgage Loan interest rate cap and lifetime Mortgage Loan interest rate floor will equal the related Certificate Margin, Lifetime Certificate Interest Rate Cap and Lifetime Certificate Interest Rate Floor, as applicable, plus the Servicing and Guaranty Fee Rate, each as shown in Exhibit A.

8. For purposes of the decrement tables for Security Group 3, on all Distribution Dates occurring after the next Mortgage Rate adjustment date for the related Mortgage Loans, the constant values of CMT and One-Year LIBOR shown with respect to any decrement table are used to calculate the Mortgage Rate with respect to the Mortgage Loans, subject to any applicable caps and floors.

9. One month after each Mortgage Rate adjustment date with respect to the Group 3 Trust Assets, the payment amount of the related Mortgage Loan will be reset so that the remaining principal balance of that Mortgage Loan will fully amortize in equal monthly payments over its remaining term to maturity, assuming its Mortgage Rate remains constant.

10. When calculating the Mortgage Rate or Certificate Rate with respect to the Group 3 Trust Assets, the rate is not rounded to the nearest 1/8 of one percent.

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

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

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

Decrement Tables

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

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

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of a Notional Class, the original Class Notional Balance) that would remain outstanding following the distribution made each specified month for each Class, based on the assumption that the related Mortgage Loans prepay at the PSA Prepayment Assumption Rates or CPR Prepayment Assumption Rates, as applicable, and, in the case of the Group 3 Securities, that CMT and One-Year LIBOR are at the specified levels. The percentages set forth in the following decrement tables have been rounded to the nearest whole percentage (including rounding down to zero).

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

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

(b) summing the results, and

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

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

The Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual characteristics of the Mortgage Loans underlying the related Trust Assets and the Modeling Assumptions. In addition, the Weighted Average Lives of the Group 3 Securities are likely to vary due to differences between actual CMT and One-Year LIBOR and the assumed constant levels of CMT and One-Year LIBOR.

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

Security Group 1
PSA Prepayment Assumption Rates

Distribution Date	Class DB 0%	Class DB 175%	Class DB 205%	Class DB 275%	Class DB 500%	Classes DE and ID 0%	Classes DE and ID 175%	Classes DE and ID 205%	Classes DE and ID 275%	Classes DE and ID 500%	Classes DF and DS 0%	Classes DF and DS 175%	Classes DF and DS 205%	Classes DF and DS 275%	Classes DF and DS 500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2016	100	100	100	100	100	98	91	91	91	91	98	92	92	92	92
August 2017	100	100	100	100	100	96	78	78	78	67	96	80	80	80	69
August 2018	100	100	100	100	100	93	65	65	65	44	94	68	68	68	47
August 2019	100	100	100	100	100	91	54	54	54	28	91	57	57	57	33
August 2020	100	100	100	100	100	88	43	43	43	17	89	47	47	47	22
August 2021	100	100	100	100	100	85	34	34	34	9	86	39	39	39	15
August 2022	100	100	100	100	100	82	27	27	27	4	83	31	31	31	10
August 2023	100	100	100	100	100	79	20	20	20	1	81	25	25	25	7
August 2024	100	100	100	100	73	76	15	15	15	0	77	21	21	21	5
August 2025	100	100	100	100	50	72	11	11	11	0	74	17	17	17	3
August 2026	100	100	100	100	33	69	7	7	7	0	71	13	13	13	2
August 2027	100	100	100	100	23	65	5	5	5	0	67	11	11	11	1
August 2028	100	100	100	100	15	61	2	2	2	0	64	9	9	9	1
August 2029	100	100	100	100	10	57	0	0	0	0	60	7	7	7	1
August 2030	100	84	84	84	7	52	0	0	0	0	56	6	6	6	0
August 2031	100	66	66	66	4	48	0	0	0	0	51	4	4	4	0
August 2032	100	52	52	52	3	43	0	0	0	0	47	3	3	3	0
August 2033	100	41	41	41	2	38	0	0	0	0	42	3	3	3	0
August 2034	100	32	32	32	1	32	0	0	0	0	37	2	2	2	0
August 2035	100	24	24	24	1	27	0	0	0	0	32	2	2	2	0
August 2036	100	18	18	18	1	21	0	0	0	0	26	1	1	1	0
August 2037	100	14	14	14	0	14	0	0	0	0	20	1	1	1	0
August 2038	100	10	10	10	0	8	0	0	0	0	14	1	1	1	0
August 2039	100	7	7	7	0	1	0	0	0	0	7	0	0	0	0
August 2040	7	5	5	5	0	0	0	0	0	0	0	0	0	0	0
August 2041	3	3	3	3	0	0	0	0	0	0	0	0	0	0	0
August 2042	2	2	2	2	0	0	0	0	0	0	0	0	0	0	0
August 2043	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
August 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	24.7	18.1	18.1	18.1	10.8	14.5	5.0	5.0	5.0	3.1	15.2	5.9	5.9	5.9	3.6

PSA Prepayment Assumption Rates

Distribution Date	Classes FE and SE 0%	Classes FE and SE 175%	Classes FE and SE 205%	Classes FE and SE 275%	Classes FE and SE 500%	Class ZD 0%	Class ZD 175%	Class ZD 205%	Class ZD 275%	Class ZD 500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
August 2016	99	93	92	90	84	104	104	97	80	27
August 2017	97	83	81	76	61	107	107	89	48	0
August 2018	96	73	70	62	42	111	111	84	23	0
August 2019	94	64	60	51	29	115	115	81	8	0
August 2020	92	56	51	41	20	119	119	81	1	0
August 2021	91	49	44	34	13	123	123	82	0	0
August 2022	89	43	37	28	9	128	123	81	0	0
August 2023	87	37	32	22	6	132	121	79	0	0
August 2024	85	32	27	18	4	137	115	74	0	0
August 2025	83	28	23	15	3	142	109	69	0	0
August 2026	80	24	20	12	2	147	101	63	0	0
August 2027	78	21	17	9	1	152	92	58	0	0
August 2028	75	18	14	8	1	158	84	52	0	0
August 2029	72	15	12	6	1	163	75	46	0	0
August 2030	69	13	10	5	0	169	67	40	0	0
August 2031	66	11	8	4	0	175	59	35	0	0
August 2032	63	9	7	3	0	181	52	30	0	0
August 2033	60	8	6	2	0	188	45	26	0	0
August 2034	56	7	4	2	0	194	38	22	0	0
August 2035	52	5	4	1	0	201	32	18	0	0
August 2036	48	4	3	1	0	208	27	15	0	0
August 2037	44	3	2	1	0	216	22	12	0	0
August 2038	40	3	2	1	0	223	18	9	0	0
August 2039	35	2	1	0	0	231	14	7	0	0
August 2040	30	2	1	0	0	240	10	5	0	0
August 2041	24	1	1	0	0	198	7	4	0	0
August 2042	19	1	0	0	0	153	5	2	0	0
August 2043	13	0	0	0	0	105	2	1	0	0
August 2044	7	0	0	0	0	54	0	0	0	0
August 2045	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.0	7.6	6.8	5.4	3.3	27.7	16.4	13.0	2.1	0.7

Security Group 2
PSA Prepayment Assumption Rates

Distribution Date	Classes MA, MF and MS				
	0%	150%	335%	500%	700%
Initial Percent	100	100	100	100	100
August 2016	99	95	90	86	81
August 2017	97	86	74	64	52
August 2018	96	77	58	44	30
August 2019	94	68	45	30	17
August 2020	92	61	35	20	10
August 2021	91	54	28	14	5
August 2022	89	48	21	10	3
August 2023	87	42	17	7	2
August 2024	85	38	13	4	1
August 2025	83	33	10	3	1
August 2026	80	29	8	2	0
August 2027	78	26	6	1	0
August 2028	75	22	5	1	0
August 2029	72	19	3	1	0
August 2030	69	17	3	0	0
August 2031	66	15	2	0	0
August 2032	63	12	2	0	0
August 2033	60	11	1	0	0
August 2034	56	9	1	0	0
August 2035	52	8	1	0	0
August 2036	48	6	0	0	0
August 2037	44	5	0	0	0
August 2038	40	4	0	0	0
August 2039	35	3	0	0	0
August 2040	30	2	0	0	0
August 2041	24	2	0	0	0
August 2042	19	1	0	0	0
August 2043	13	1	0	0	0
August 2044	7	0	0	0	0
August 2045	0	0	0	0	0
Weighted Average Life (years)	19.0	8.5	4.7	3.4	2.5

Security Group 3
CPR Prepayment Assumption Rates

Distribution Date	Class WA 0.37000% CMT 0.83870% One-Year LIBOR					Class WA 4.00000% CMT 3.00000% One-Year LIBOR					Class WA 8.00000% CMT 5.00000% One-Year LIBOR					Class WA 12.50000% CMT 8.00000% One-Year LIBOR				
	0%	5%	10%	15%	20%	0%	5%	10%	15%	20%	0%	5%	10%	15%	20%	0%	5%	10%	15%	20%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
August 2016	96	91	87	82	77	96	92	87	82	77	96	92	87	82	77	96	92	87	82	77
August 2017	92	83	75	67	59	93	84	75	67	60	93	84	75	67	60	93	84	75	67	60
August 2018	88	76	64	54	45	90	77	66	55	46	90	77	66	55	46	90	77	66	55	46
August 2019	84	69	55	44	35	87	71	57	45	36	87	71	57	45	36	87	71	57	45	36
August 2020	80	62	47	36	26	84	65	49	37	27	84	65	50	37	28	84	65	50	37	28
August 2021	76	56	40	29	20	80	59	43	30	21	81	60	43	31	21	81	60	43	31	21
August 2022	72	50	34	23	15	77	54	37	25	16	78	55	38	25	16	79	55	38	25	16
August 2023	68	45	29	18	11	73	49	32	20	12	76	50	33	21	13	76	50	33	21	13
August 2024	63	40	25	15	9	70	44	27	16	9	73	46	28	17	10	73	46	28	17	10
August 2025	59	35	21	12	6	66	40	23	13	7	69	42	24	14	7	70	42	24	14	7
August 2026	55	31	17	9	5	62	35	20	10	5	66	38	21	11	6	66	38	21	11	6
August 2027	51	27	14	7	3	58	31	16	8	4	62	34	18	9	4	63	34	18	9	4
August 2028	46	24	12	6	3	54	28	14	7	3	58	30	15	7	3	59	30	15	7	3
August 2029	42	21	10	4	2	50	24	11	5	2	54	26	12	6	2	55	27	12	6	2
August 2030	38	18	8	3	1	45	21	9	4	2	50	23	10	4	2	50	23	10	4	2
August 2031	33	15	6	2	1	41	18	8	3	1	45	20	8	3	1	46	20	8	3	1
August 2032	29	12	5	2	1	36	15	6	2	1	40	17	7	3	1	41	17	7	3	1
August 2033	25	10	4	1	0	31	12	5	2	1	35	14	5	2	1	35	14	5	2	1
August 2034	21	8	3	1	0	26	10	4	1	0	30	11	4	1	0	30	11	4	1	0
August 2035	17	6	2	1	0	22	8	3	1	0	26	9	3	1	0	26	9	3	1	0
August 2036	14	5	2	0	0	18	6	2	1	0	21	7	2	1	0	22	7	2	1	0
August 2037	11	3	1	0	0	14	5	1	0	0	16	5	2	0	0	17	5	2	0	0
August 2038	7	2	1	0	0	10	3	1	0	0	11	3	1	0	0	11	4	1	0	0
August 2039	4	1	0	0	0	5	1	0	0	0	6	2	0	0	0	6	2	0	0	0
August 2040	2	1	0	0	0	2	1	0	0	0	3	1	0	0	0	3	1	0	0	0
August 2041	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0	1	0	0	0	0
August 2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
August 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	12.3	8.4	6.1	4.7	3.7	13.4	9.0	6.5	4.9	3.8	14.1	9.3	6.6	4.9	3.8	14.1	9.4	6.6	4.9	3.8

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any Regular 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 3 Securities, the investor's own projection of levels of CMT and One-Year LIBOR under a variety of scenarios and, in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of LIBOR under a variety of scenarios. **No representation is made regarding Mortgage Loan prepayment rates, CMT levels, One-Year LIBOR levels, LIBOR 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 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 purchased at a discount, slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- The rates of principal amortization on the Mortgage Loans underlying the Group 3 Trust Assets will depend upon the level of and annual adjustments in the applicable Mortgage Rates, with higher Mortgage Rates and earlier increases in Mortgage Rates affecting the rates of prepayments, which could result in actual yields to investors that are lower than the anticipated yields.

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

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

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

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

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

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

LIBOR: Effect on Yields of the Floating Rate and Inverse Floating Rate Classes

Low levels of LIBOR can reduce the yield of the Floating Rate Classes. High levels of LIBOR 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 LIBOR because the rate on such Classes is capped at a maximum rate described under "Terms Sheet — Interest Rates."

CMT and One-Year LIBOR: Effect on Yield of the Group 3 Securities

Low levels of CMT or One-Year LIBOR can reduce the yield of the Group 3 Securities. *See "Risk Factors — After the initial fixed rate period of the mortgage loans underlying the group 3 trust assets, the mortgage rates on such mortgage loans adjust annually based on CMT or one-year LIBOR, as applicable, the levels of which will affect the yield on the related securities" in this Supplement.*

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

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

Yield Tables

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

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

The yields were calculated by

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

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

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

SECURITY GROUP 1

Sensitivity of Class DS to Prepayments
Assumed Price 19.42188%*

LIBOR	PSA Prepayment Assumption Rates			
	175%	205%	275%	500%
0.100000%	17.7%	17.7%	17.7%	5.4%
0.193450%	17.2%	17.2%	17.2%	4.8%
3.236725%	(1.3)%	(1.3)%	(1.3)%	(15.1)%
6.280000% and above	**	**	**	**

Sensitivity of Class ID to Prepayments
Assumed Price 16.875%*

PSA Prepayment Assumption Rates				
175%	205%	275%	343%	500%
4.8%	4.8%	4.8%	0.1%	(13.0)%

Sensitivity of Class SE to Prepayments
Assumed Price 15.84375%*

LIBOR	PSA Prepayment Assumption Rates			
	175%	205%	275%	500%
0.100000%	25.6%	23.8%	19.6%	5.7%
0.193450%	24.9%	23.1%	18.9%	5.0%
2.946725%	5.1%	3.3%	(0.9)%	(15.3)%
5.700000% and above	**	**	**	**

SECURITY GROUP 2

Sensitivity of Class MS to Prepayments
Assumed Price 15.8125%*

LIBOR	PSA Prepayment Assumption Rates			
	150%	335%	500%	700%
0.100000%	27.6%	17.0%	7.2%	(5.2)%
0.193450%	26.9%	16.3%	6.5%	(6.0)%
2.951725%	6.9%	(4.1)%	(14.3)%	(27.6)%
5.710000% and above	**	**	**	**

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

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

In the opinion of Cleary Gottlieb Steen & Hamilton LLP, the Trust will constitute a Double REMIC Series for United States federal income tax purposes. Separate REMIC elections will be made for the Pooling REMIC and the Issuing REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Issuing REMIC for United States federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

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

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 205% PSA in the case of the Group 1 Securities, 335% PSA in the case of the Group 2 Securities and 10% CPR in the case of the Group 3 Securities (as described in "Yield, Maturity and Prepayment Considerations" in this Supplement). In the case of the Floating Rate Classes, the interest rate values to be used for these determinations are the initial Interest Rates as set forth in the Terms Sheet under "Interest Rates." No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying any Group of Trust Assets actually will occur or the level of LIBOR, One-Year LIBOR or CMT at any time after the date of this Supplement. *See "Certain United States Federal Income Tax Consequences" in the Base Offering Circular.*

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

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Pooling REMIC and the beneficial ownership of the Residual Interest in the Issuing REMIC. The Residual Securities, *i.e.,* the Class RR Securities, generally will be treated as "residual interests" in a REMIC for domestic building and loan associations and as "real estate assets" for REITs, as described in "Certain United States Federal Income Tax Consequences" in the Base Offering Circular, but will not be treated as debt for United States federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the Trust REMICs, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMICs. Thus, Residual Holders will have taxable income attributable to the Residual Securities even though they will not receive principal or interest distributions with respect to the Residual Securities, which could result in a negative after-tax return for the Residual Holders. Even though the Holders of the Residual Securities are not entitled to any stated principal or interest payments on the Residual Securities, the Trust REMICs may have substantial taxable income in certain periods, and offsetting tax losses may not occur until much later periods. Accordingly, the Holders of the Residual Securities may experience substantial adverse tax timing consequences. Prospective investors are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

Prospective Holders of Residual Securities should be aware that, at issuance, based on the expected prices of the Regular and Residual Securities and the prepayment assumption described above, the residual interests represented by the Residual Securities will be treated as "noneconomic residual interests" as that term is defined in Treasury regulations.

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 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.

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. Fiduciaries of any such plans should consult with their counsel before purchasing any of the Securities.

Prospective Plan Investors should consult with their advisors, however, 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.

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 Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) August 1, 2015 on the Fixed Rate and Delay Classes and (2) August 20, 2015 on the Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance) and (2) the 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 & Williams LLP, for the Trust by Cleary Gottlieb Steen & Hamilton LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Aini & Associates PLLC.

Schedule I

SCHEDULED PRINCIPAL BALANCES

Distribution Date	Classes DB, DE and DF (in the aggregate)
Initial Balance	$187,303,000.00
September 2015	186,356,088.22
October 2015	185,347,124.44
November 2015	184,276,713.27
December 2015	183,145,514.86
January 2016	181,954,244.34
February 2016	180,703,671.03
March 2016	179,394,617.65
April 2016	178,027,959.42
May 2016	176,604,623.07
June 2016	175,125,585.79
July 2016	173,591,874.11
August 2016	172,004,562.62
September 2016	170,364,772.76
October 2016	168,673,671.39
November 2016	166,932,469.40
December 2016	165,142,420.15
January 2017	163,304,817.98
February 2017	161,420,996.49
March 2017	159,492,326.91
April 2017	157,520,216.30
May 2017	155,506,105.79
June 2017	153,451,468.67
July 2017	151,416,363.52
August 2017	149,400,598.74
September 2017	147,403,984.54
October 2017	145,426,332.92
November 2017	143,467,457.66
December 2017	141,527,174.27
January 2018	139,605,300.02
February 2018	137,701,653.90
March 2018	135,816,056.60
April 2018	133,948,330.49
May 2018	132,098,299.64
June 2018	130,265,789.76
July 2018	128,450,628.19
August 2018	126,652,643.94
September 2018	124,871,667.59
October 2018	123,107,531.34
November 2018	121,360,068.96
December 2018	119,629,115.79
January 2019	117,914,508.73
February 2019	116,216,086.21
March 2019	114,533,688.19

Distribution Date	Classes DB, DE and DF (in the aggregate)
April 2019	$112,867,156.13
May 2019	111,216,332.99
June 2019	109,581,063.21
July 2019	107,961,192.71
August 2019	106,356,568.84
September 2019	104,767,040.40
October 2019	103,192,457.63
November 2019	101,632,672.15
December 2019	100,087,537.01
January 2020	98,556,906.65
February 2020	97,040,636.84
March 2020	95,538,584.76
April 2020	94,050,608.91
May 2020	92,576,569.14
June 2020	91,116,326.60
July 2020	89,669,743.77
August 2020	88,236,684.43
September 2020	86,817,013.63
October 2020	85,410,597.70
November 2020	84,017,304.23
December 2020	82,637,002.07
January 2021	81,269,561.29
February 2021	79,914,853.21
March 2021	78,572,750.33
April 2021	77,243,882.66
May 2021	75,936,613.78
June 2021	74,650,601.39
July 2021	73,385,508.53
August 2021	72,141,003.47
September 2021	70,916,759.67
October 2021	69,712,455.68
November 2021	68,527,775.04
December 2021	67,362,406.25
January 2022	66,216,042.67
February 2022	65,088,382.43
March 2022	63,979,128.38
April 2022	62,887,988.00
May 2022	61,814,673.34
June 2022	60,758,900.96
July 2022	59,720,391.83
August 2022	58,698,871.28
September 2022	57,694,068.94
October 2022	56,705,718.66
November 2022	55,733,558.45
December 2022	54,777,330.41
January 2023	53,836,780.69
February 2023	52,911,659.39

Distribution Date	Classes DB, DE and DF (in the aggregate)
March 2023	$ 52,001,720.53
April 2023	51,106,721.99
May 2023	50,226,425.40
June 2023	49,360,596.17
July 2023	48,509,003.35
August 2023	47,671,419.61
September 2023	46,847,621.20
October 2023	46,037,387.85
November 2023	45,240,502.76
December 2023	44,456,752.51
January 2024	43,685,927.05
February 2024	42,927,819.60
March 2024	42,182,226.64
April 2024	41,448,947.83
May 2024	40,727,785.97
June 2024	40,018,546.97
July 2024	39,321,039.78
August 2024	38,635,076.34
September 2024	37,960,471.56
October 2024	37,297,043.24
November 2024	36,644,612.06
December 2024	36,003,001.50
January 2025	35,372,037.82
February 2025	34,751,550.02
March 2025	34,141,369.78
April 2025	33,541,331.44
May 2025	32,951,271.91
June 2025	32,371,030.72
July 2025	31,800,449.87
August 2025	31,239,373.90
September 2025	30,687,649.76
October 2025	30,145,126.83
November 2025	29,611,656.84
December 2025	29,087,093.89
January 2026	28,571,294.35
February 2026	28,064,116.88
March 2026	27,565,422.34
April 2026	27,075,073.80
May 2026	26,592,936.50
June 2026	26,118,877.79
July 2026	25,652,767.12
August 2026	25,194,476.01
September 2026	24,743,877.98
October 2026	24,300,848.58
November 2026	23,865,265.32
December 2026	23,437,007.63
January 2027	23,015,956.86

Distribution Date	Classes DB, DE and DF (in the aggregate)
February 2027	$ 22,601,996.23
March 2027	22,195,010.82
April 2027	21,794,887.50
May 2027	21,401,514.95
June 2027	21,014,783.63
July 2027	20,634,585.69
August 2027	20,260,815.02
September 2027	19,893,367.18
October 2027	19,532,139.39
November 2027	19,177,030.50
December 2027	18,827,940.96
January 2028	18,484,772.80
February 2028	18,147,429.59
March 2028	17,815,816.46
April 2028	17,489,840.02
May 2028	17,169,408.37
June 2028	16,854,431.07
July 2028	16,544,819.13
August 2028	16,240,484.94
September 2028	15,941,342.33
October 2028	15,647,306.45
November 2028	15,358,293.84
December 2028	15,074,222.34
January 2029	14,795,011.11
February 2029	14,520,580.60
March 2029	14,250,852.52
April 2029	13,985,749.82
May 2029	13,725,196.70
June 2029	13,469,118.54
July 2029	13,217,441.93
August 2029	12,970,094.62
September 2029	12,727,005.52
October 2029	12,488,104.66
November 2029	12,253,323.22
December 2029	12,022,593.43
January 2030	11,795,848.64
February 2030	11,573,023.25
March 2030	11,354,052.71
April 2030	11,138,873.51
May 2030	10,927,423.14
June 2030	10,719,640.09
July 2030	10,515,463.86
August 2030	10,314,834.89
September 2030	10,117,694.59
October 2030	9,923,985.29
November 2030	9,733,650.27
December 2030	9,546,633.70

Distribution Date	Classes DB, DE and DF (in the aggregate)
January 2031	$ 9,362,880.64
February 2031	9,182,337.06
March 2031	9,004,949.76
April 2031	8,830,666.43
May 2031	8,659,435.56
June 2031	8,491,206.50
July 2031	8,325,929.40
August 2031	8,163,555.22
September 2031	8,004,035.69
October 2031	7,847,323.33
November 2031	7,693,371.43
December 2031	7,542,134.01
January 2032	7,393,565.86
February 2032	7,247,622.46
March 2032	7,104,260.04
April 2032	6,963,435.53
May 2032	6,825,106.53
June 2032	6,689,231.36
July 2032	6,555,768.99
August 2032	6,424,679.04
September 2032	6,295,921.82
October 2032	6,169,458.24
November 2032	6,045,249.87
December 2032	5,923,258.90
January 2033	5,803,448.11
February 2033	5,685,780.89
March 2033	5,570,221.25
April 2033	5,456,733.74
May 2033	5,345,283.50
June 2033	5,235,836.26
July 2033	5,128,358.27
August 2033	5,022,816.35
September 2033	4,919,177.83
October 2033	4,817,410.61
November 2033	4,717,483.08
December 2033	4,619,364.16
January 2034	4,523,023.26
February 2034	4,428,430.31
March 2034	4,335,555.69
April 2034	4,244,370.31
May 2034	4,154,845.52
June 2034	4,066,953.15
July 2034	3,980,665.48
August 2034	3,895,955.25
September 2034	3,812,795.64
October 2034	3,731,160.26
November 2034	3,651,023.17

Distribution Date	Classes DB, DE and DF (in the aggregate)
December 2034	$ 3,572,358.84
January 2035	3,495,142.15
February 2035	3,419,348.41
March 2035	3,344,953.32
April 2035	3,271,932.97
May 2035	3,200,263.86
June 2035	3,129,922.87
July 2035	3,060,887.24
August 2035	2,993,134.61
September 2035	2,926,642.96
October 2035	2,861,390.66
November 2035	2,797,356.41
December 2035	2,734,519.26
January 2036	2,672,858.63
February 2036	2,612,354.24
March 2036	2,552,986.18
April 2036	2,494,734.85
May 2036	2,437,580.96
June 2036	2,381,505.57
July 2036	2,326,490.01
August 2036	2,272,515.96
September 2036	2,219,565.37
October 2036	2,167,620.50
November 2036	2,116,663.91
December 2036	2,066,678.43
January 2037	2,017,647.19
February 2037	1,969,553.60
March 2037	1,922,381.31
April 2037	1,876,114.30
May 2037	1,830,736.76
June 2037	1,786,233.16
July 2037	1,742,588.25
August 2037	1,699,787.01
September 2037	1,657,814.66
October 2037	1,616,656.68
November 2037	1,576,298.80
December 2037	1,536,726.97
January 2038	1,497,927.38
February 2038	1,459,886.44
March 2038	1,422,590.81
April 2038	1,386,027.36
May 2038	1,350,183.15
June 2038	1,315,045.51
July 2038	1,280,601.94
August 2038	1,246,840.16
September 2038	1,213,748.10
October 2038	1,181,313.89

Distribution Date	Classes DB, DE and DF (in the aggregate)
November 2038	$ 1,149,525.85
December 2038	1,118,372.51
January 2039	1,087,842.57
February 2039	1,057,924.95
March 2039	1,028,608.72
April 2039	999,883.17
May 2039	971,737.74
June 2039	944,162.06
July 2039	917,145.94
August 2039	890,679.34
September 2039	864,752.42
October 2039	839,355.47
November 2039	814,478.97
December 2039	790,113.56
January 2040	766,250.02
February 2040	742,879.29
March 2040	719,992.48
April 2040	697,580.84
May 2040	675,635.76
June 2040	654,148.78
July 2040	633,111.59
August 2040	612,516.01
September 2040	592,354.01
October 2040	572,617.69
November 2040	553,299.28
December 2040	534,391.15
January 2041	515,885.80
February 2041	497,775.85
March 2041	480,054.06
April 2041	462,713.28
May 2041	445,746.52
June 2041	429,146.90
July 2041	412,907.63
August 2041	397,022.08
September 2041	381,483.70
October 2041	366,286.06
November 2041	351,422.84
December 2041	336,887.85
January 2042	322,674.96
February 2042	308,778.20
March 2042	295,191.65
April 2042	281,909.53
May 2042	268,926.15
June 2042	256,235.90
July 2042	243,833.29
August 2042	231,712.91
September 2042	219,869.46

Distribution Date	Classes DB, DE and DF (in the aggregate)
October 2042	$ 208,297.70
November 2042	196,992.52
December 2042	185,948.86
January 2043	175,161.79
February 2043	164,626.42
March 2043	154,337.97
April 2043	144,291.75
May 2043	134,483.14
June 2043	124,907.59
July 2043	115,560.66
August 2043	106,437.94
September 2043	97,535.15
October 2043	88,848.05
November 2043	80,372.48
December 2043	72,104.36
January 2044	64,039.67
February 2044	56,174.48
March 2044	48,504.91
April 2044	41,027.16
May 2044	33,737.48
June 2044	26,632.21
July 2044	19,707.74
August 2044	12,960.52
September 2044	6,387.06
October 2044 and thereafter	0.00

Exhibit A

Assumed Characteristics of the Mortgage Loans Underlying the Group 3 Trust Assets[1]

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
8006	$ 17,674.43	82	278	2.159%	1.625%	0.534%	1-year CMT	1.500%	July 1, 1992	October 1, 2015	Annually	1.000%	11.000%	1.500%	July 20, 2022	6.000%
8008	56,484.75	81	278	2.518	2.000	0.518	1-year CMT	1.500	July 1, 1992	October 1, 2015	Annually	1.000	12.000	2.000	July 20, 2022	7.000
8022	27,426.51	82	278	2.182	1.625	0.557	1-year CMT	1.500	July 1, 1992	October 1, 2015	Annually	1.000	11.500	1.500	July 20, 2022	6.500
8041	15,918.93	83	277	2.213	1.625	0.588	1-year CMT	1.500	August 1, 1992	October 1, 2015	Annually	1.000	11.500	1.500	August 20, 2022	6.500
8042	13,410.96	84	276	2.181	1.625	0.556	1-year CMT	1.500	September 1, 1992	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2022	5.000
8047	19,040.28	84	276	2.157	1.625	0.532	1-year CMT	1.500	September 1, 1992	October 1, 2015	Annually	1.000	10.500	1.500	September 20, 2022	5.500
8049	20,426.66	84	276	2.229	1.625	0.604	1-year CMT	1.500	September 1, 1992	October 1, 2015	Annually	1.000	11.500	1.500	September 20, 2022	6.500
8052	30,305.58	84	276	2.160	1.625	0.535	1-year CMT	1.500	September 1, 1992	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2022	6.000
8062	6,046.01	85	275	2.131	1.625	0.506	1-year CMT	1.500	October 1, 1992	January 1, 2016	Annually	1.000	11.000	1.500	October 20, 2022	6.000
8067	17,516.99	86	274	2.147	1.625	0.522	1-year CMT	1.500	November 1, 1992	January 1, 2016	Annually	1.000	10.000	1.500	November 20, 2022	5.000
8071	16,214.74	86	274	2.176	1.625	0.551	1-year CMT	1.500	November 1, 1992	January 1, 2016	Annually	1.000	10.500	1.500	November 20, 2022	5.500
8076	15,705.64	86	274	2.144	1.625	0.519	1-year CMT	1.500	November 1, 1992	January 1, 2016	Annually	1.000	11.000	1.500	November 20, 2022	6.000
8089	48,144.66	87	273	2.153	1.625	0.528	1-year CMT	1.500	December 1, 1992	January 1, 2016	Annually	1.000	10.000	1.500	December 20, 2022	5.000
8096	18,087.19	87	273	2.143	1.625	0.518	1-year CMT	1.500	December 1, 1992	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2022	5.500
8098	7,303.46	87	273	2.192	1.625	0.567	1-year CMT	1.500	December 1, 1992	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2022	6.000
8100	257.93	5	355	3.553	3.000	0.553	1-year CMT	1.500	February 1, 1986	April 1, 2016	Annually	1.000	13.000	3.000	February 20, 2016	8.000
8108	611.45	6	354	3.573	3.000	0.573	1-year CMT	1.500	March 1, 1986	April 1, 2016	Annually	1.000	13.000	3.000	March 20, 2016	8.000
8116	1,478.32	7	353	3.500	3.000	0.500	1-year CMT	1.500	April 1, 1986	July 1, 2016	Annually	1.000	13.000	3.000	April 20, 2016	8.000
8120	35,766.71	88	272	2.270	1.750	0.520	1-year CMT	1.500	January 1, 1993	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2023	5.000
8121	42,637.74	88	272	2.285	1.750	0.535	1-year CMT	1.500	January 1, 1993	April 1, 2016	Annually	1.000	10.500	1.500	January 20, 2023	5.500
8123	15,330.41	88	272	2.273	1.750	0.523	1-year CMT	1.500	January 1, 1993	April 1, 2016	Annually	1.000	11.000	1.500	January 20, 2023	6.000
8127	875.83	7	353	3.540	3.000	0.540	1-year CMT	1.500	May 1, 1986	July 1, 2016	Annually	1.000	13.000	3.000	May 20, 2016	8.000
8135	14,334.26	89	271	2.297	1.750	0.547	1-year CMT	1.500	February 1, 1993	April 1, 2016	Annually	1.000	10.000	1.500	February 20, 2023	5.000
8137	8,716.85	8	352	3.574	3.000	0.574	1-year CMT	1.500	June 1, 1986	July 1, 2016	Annually	1.000	13.000	3.000	June 20, 2016	8.000
8144	19,854.10	89	271	2.276	1.750	0.526	1-year CMT	1.500	February 1, 1993	April 1, 2016	Annually	1.000	10.500	1.500	February 20, 2023	5.500
8146	79,421.36	89	271	2.273	1.750	0.523	1-year CMT	1.500	February 1, 1993	April 1, 2016	Annually	1.000	11.000	1.500	February 20, 2023	6.000
8155	7,761.37	89	271	2.320	1.750	0.570	1-year CMT	1.500	March 1, 1993	April 1, 2016	Annually	1.000	10.000	1.500	March 20, 2023	5.000
8162	4,186.40	90	270	2.332	1.750	0.582	1-year CMT	1.500	March 1, 1993	April 1, 2016	Annually	1.000	11.000	1.500	March 20, 2023	6.000
8175	12,150.26	91	269	2.268	1.750	0.518	1-year CMT	1.500	April 1, 1993	July 1, 2016	Annually	1.000	10.500	1.500	April 20, 2023	5.500
8180	7,660.54	91	269	2.250	1.750	0.500	1-year CMT	1.500	April 1, 1993	July 1, 2016	Annually	1.000	11.000	1.500	April 20, 2023	6.000
8182	6,072.30	91	269	2.271	1.750	0.521	1-year CMT	1.500	April 1, 1993	July 1, 2016	Annually	1.000	11.500	1.500	April 20, 2023	6.500
8185	2,211.54	16	344	2.448	1.750	0.698	1-year CMT	1.500	January 1, 1987	April 1, 2016	Annually	1.000	11.500	1.500	January 20, 2017	6.500
8191	11,442.12	92	268	2.242	1.750	0.492	1-year CMT	1.500	May 1, 1993	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2023	5.000
8197	1,712.95	17	343	2.500	2.000	0.500	1-year CMT	1.500	February 1, 1987	April 1, 2016	Annually	1.000	12.000	2.000	February 20, 2017	7.000
8198	19,711.92	92	268	2.292	1.750	0.542	1-year CMT	1.500	May 1, 1993	July 1, 2016	Annually	1.000	10.500	1.500	May 20, 2023	5.500
8200	6,388.86	92	268	2.305	1.750	0.555	1-year CMT	1.500	May 1, 1993	July 1, 2016	Annually	1.000	11.000	1.500	May 20, 2023	6.000
8202	5,019.49	92	268	2.367	1.750	0.617	1-year CMT	1.500	May 1, 1993	July 1, 2016	Annually	1.000	11.500	1.500	May 20, 2023	6.500
8206	10,011.41	18	342	2.528	2.000	0.528	1-year CMT	1.500	March 1, 1987	April 1, 2016	Annually	1.000	12.000	2.000	March 20, 2017	7.000
8214	9,721.57	19	341	2.262	1.750	0.512	1-year CMT	1.500	April 1, 1987	July 1, 2016	Annually	1.000	11.500	1.500	April 20, 2017	6.500
8215	4,176.31	19	341	2.500	2.000	0.500	1-year CMT	1.500	April 1, 1987	July 1, 2016	Annually	1.000	12.000	2.000	April 20, 2017	7.000
8216	22,491.08	93	267	2.265	1.750	0.515	1-year CMT	1.500	June 1, 1993	July 1, 2016	Annually	1.000	10.000	1.500	June 20, 2023	5.000
8217	21,695.44	93	267	2.265	1.750	0.515	1-year CMT	1.500	June 1, 1993	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2023	5.500
8218	33,832.98	93	267	2.305	1.750	0.555	1-year CMT	1.500	June 1, 1993	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2023	6.000
8219	14,989.13	92	268	2.403	1.750	0.653	1-year CMT	1.500	June 1, 1993	July 1, 2016	Annually	1.000	11.500	1.500	June 20, 2023	6.500
8227	7,613.86	94	266	2.125	1.625	0.500	1-year CMT	1.500	July 1, 1993	October 1, 2015	Annually	1.000	9.500	1.500	July 20, 2023	4.500
8228	3,348.87	94	266	2.147	1.625	0.522	1-year CMT	1.500	July 1, 1993	October 1, 2015	Annually	1.000	10.000	1.500	July 20, 2023	5.000
8238	12,976.94	94	266	2.143	1.625	0.518	1-year CMT	1.500	July 1, 1993	October 1, 2015	Annually	1.000	10.500	1.500	July 20, 2023	5.500
8241	12,027.43	22	338	2.154	1.625	0.529	1-year CMT	1.500	July 1, 1987	October 1, 2015	Annually	1.000	11.500	1.500	July 20, 2017	6.500
8242	11,789.08	22	338	2.525	2.000	0.525	1-year CMT	1.500	July 1, 1987	October 1, 2015	Annually	1.000	12.000	2.000	July 20, 2017	7.000
8247	5,374.16	94	266	2.181	1.625	0.556	1-year CMT	1.500	July 1, 1993	October 1, 2015	Annually	1.000	11.000	1.500	July 20, 2023	6.000
8251	8,091.84	23	337	2.568	2.000	0.568	1-year CMT	1.500	August 1, 1987	October 1, 2015	Annually	1.000	12.000	2.000	August 20, 2017	7.000
8258	35,984.16	95	265	2.139	1.625	0.514	1-year CMT	1.500	August 1, 1993	October 1, 2015	Annually	1.000	9.500	1.500	August 20, 2023	4.500
8259	33,769.52	95	265	2.141	1.625	0.516	1-year CMT	1.500	August 1, 1993	October 1, 2015	Annually	1.000	10.000	1.500	August 20, 2023	5.000
8260	11,248.64	95	265	2.165	1.625	0.540	1-year CMT	1.500	August 1, 1993	October 1, 2015	Annually	1.000	10.500	1.500	August 20, 2023	5.500
8263	8,077.89	23	337	2.511	2.000	0.511	1-year CMT	1.500	September 1, 1987	October 1, 2015	Annually	1.000	12.000	2.000	September 20, 2017	7.000
8266	7,650.44	24	336	3.522	3.000	0.522	1-year CMT	1.500	September 1, 1987	October 1, 2015	Annually	1.000	13.000	3.000	September 20, 2017	8.000
8269	18,417.12	95	265	2.159	1.625	0.534	1-year CMT	1.500	August 1, 1993	October 1, 2015	Annually	1.000	11.000	1.500	August 20, 2023	6.000
8280	18,758.59	96	264	2.152	1.625	0.527	1-year CMT	1.500	September 1, 1993	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2023	5.000
8286	16,909.03	26	334	4.000	3.500	0.500	1-year CMT	1.500	November 1, 1987	January 1, 2016	Annually	1.000	13.500	3.500	November 20, 2017	8.500
8297	2,961.69	27	333	4.500	4.000	0.500	1-year CMT	1.500	December 1, 1987	January 1, 2016	Annually	1.000	14.000	4.000	December 20, 2017	9.000

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
8301	$ 11,891.58	97	263	2.146%	1.625%	0.521%	1-year CMT	1.500%	October 1, 1993	January 1, 2016	Annually	1.000%	9.500%	1.500%	October 20, 2023	4.500%
8302	16,036.17	97	263	2.163	1.625	0.538	1-year CMT	1.500	October 1, 1993	January 1, 2016	Annually	1.000	10.000	1.500	October 20, 2023	5.000
8315	11,747.52	98	262	2.151	1.625	0.526	1-year CMT	1.500	November 1, 1993	January 1, 2016	Annually	1.000	9.500	1.500	November 20, 2023	4.500
8321	3,270.79	29	331	4.500	4.000	0.500	1-year CMT	1.500	February 1, 1988	April 1, 2016	Annually	1.000	14.000	4.000	February 20, 2018	9.000
8339	6,373.92	99	261	2.180	1.625	0.555	1-year CMT	1.500	December 1, 1993	January 1, 2016	Annually	1.000	9.500	1.500	December 20, 2023	4.500
8350	15,374.74	100	260	2.285	1.750	0.535	1-year CMT	1.500	January 1, 1994	April 1, 2016	Annually	1.000	9.000	1.500	January 20, 2024	4.000
8351	18,155.91	100	260	2.290	1.750	0.540	1-year CMT	1.500	January 1, 1994	April 1, 2016	Annually	1.000	9.500	1.500	January 20, 2024	4.500
8362	17,929.48	101	259	2.290	1.750	0.540	1-year CMT	1.500	February 1, 1994	April 1, 2016	Annually	1.000	9.000	1.500	February 20, 2024	4.000
8375	13,743.33	101	259	2.267	1.750	0.517	1-year CMT	1.500	February 1, 1994	April 1, 2016	Annually	1.000	10.500	1.500	February 20, 2024	5.500
8386	14,378.39	102	258	2.275	1.750	0.525	1-year CMT	1.500	March 1, 1994	April 1, 2016	Annually	1.000	9.500	1.500	March 20, 2024	4.500
8398	14,384.76	103	257	2.279	1.750	0.529	1-year CMT	1.500	April 1, 1994	July 1, 2016	Annually	1.000	9.500	1.500	April 20, 2024	4.500
8399	9,185.56	103	257	2.245	1.750	0.495	1-year CMT	1.500	April 1, 1994	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2024	5.000
8400	20,922.91	35	325	2.668	2.000	0.668	1-year CMT	1.500	September 1, 1988	October 1, 2015	Annually	1.000	12.000	2.000	August 20, 2018	7.000
8408	20,903.36	103	257	2.304	1.750	0.554	1-year CMT	1.500	April 1, 1994	July 1, 2016	Annually	1.000	10.500	1.500	April 20, 2024	5.500
8410	3,384.34	103	257	2.258	1.750	0.508	1-year CMT	1.500	April 1, 1994	July 1, 2016	Annually	1.000	11.000	1.500	April 20, 2024	6.000
8414	4,891.29	36	324	3.500	3.000	0.500	1-year CMT	1.500	October 1, 1988	January 1, 2016	Annually	1.000	13.000	3.000	October 20, 2018	8.000
8417	1,322.49	37	323	4.500	4.000	0.500	1-year CMT	1.500	October 1, 1988	January 1, 2016	Annually	1.000	14.000	4.000	October 20, 2018	9.000
8418	10,326.60	104	256	2.242	1.750	0.492	1-year CMT	1.500	May 1, 1994	July 1, 2016	Annually	1.000	9.000	1.500	May 20, 2024	4.000
8420	26,656.67	104	256	2.259	1.750	0.509	1-year CMT	1.500	May 1, 1994	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2024	5.000
8421	30,335.63	104	256	2.284	1.750	0.534	1-year CMT	1.500	May 1, 1994	July 1, 2016	Annually	1.000	10.500	1.500	May 20, 2024	5.500
8423	6,547.76	104	256	2.264	1.750	0.514	1-year CMT	1.500	May 1, 1994	July 1, 2016	Annually	1.000	11.000	1.500	May 20, 2024	6.000
8432	8,367.39	104	256	2.250	1.750	0.500	1-year CMT	1.500	June 1, 1994	July 1, 2016	Annually	1.000	9.000	1.500	June 20, 2024	4.000
8443	2,974.67	105	255	2.253	1.750	0.503	1-year CMT	1.500	June 1, 1994	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2024	5.500
8445	6,520.65	105	255	2.289	1.750	0.539	1-year CMT	1.500	June 1, 1994	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2024	6.000
8447	13,706.22	105	255	2.286	1.750	0.536	1-year CMT	1.500	June 1, 1994	July 1, 2016	Annually	1.000	11.500	1.500	June 20, 2024	6.500
8449	27,078.40	104	254	2.522	2.000	0.522	1-year CMT	1.500	June 1, 1994	July 1, 2016	Annually	1.000	12.000	2.000	June 20, 2024	7.000
8455	6,560.93	106	254	2.129	1.625	0.504	1-year CMT	1.500	July 1, 1994	October 1, 2015	Annually	1.000	10.000	1.500	July 20, 2024	5.000
8456	6,630.39	106	254	2.149	1.625	0.524	1-year CMT	1.500	July 1, 1994	October 1, 2015	Annually	1.000	10.500	1.500	July 20, 2024	5.500
8457	6,928.64	106	254	2.167	1.625	0.542	1-year CMT	1.500	July 1, 1994	October 1, 2015	Annually	1.000	11.000	1.500	July 20, 2024	6.000
8459	3,506.70	106	254	2.166	1.625	0.541	1-year CMT	1.500	July 1, 1994	October 1, 2015	Annually	1.000	11.500	1.500	July 20, 2024	6.500
8482	27,295.35	107	253	2.177	1.625	0.552	1-year CMT	1.500	August 1, 1994	October 1, 2015	Annually	1.000	11.500	1.500	August 20, 2024	6.500
8489	3,262.90	43	317	4.500	4.000	0.500	1-year CMT	1.500	April 1, 1989	July 1, 2016	Annually	1.000	14.000	4.000	April 20, 2019	9.000
8496	8,367.79	107	253	2.159	1.625	0.534	1-year CMT	1.500	September 1, 1994	October 1, 2015	Annually	1.000	10.500	1.500	September 20, 2024	5.500
8518	11,034.99	109	251	2.198	1.625	0.573	1-year CMT	1.500	October 1, 1994	January 1, 2016	Annually	1.000	10.500	1.500	October 20, 2024	5.500
8530	8,023.02	109	251	2.526	2.000	0.526	1-year CMT	1.500	October 1, 1994	January 1, 2016	Annually	1.000	12.000	2.000	October 20, 2024	7.000
8538	6,372.70	111	249	2.125	1.625	0.500	1-year CMT	1.500	November 1, 1994	January 1, 2016	Annually	1.000	9.500	1.500	November 20, 2024	4.500
8542	17,563.75	110	250	2.274	1.625	0.649	1-year CMT	1.500	November 1, 1994	January 1, 2016	Annually	1.000	11.500	1.500	November 20, 2024	6.500
8552	2,761.42	110	250	3.056	2.500	0.556	1-year CMT	1.500	November 1, 1994	January 1, 2016	Annually	1.000	12.500	2.500	November 20, 2024	7.500
8556	17,213.53	110	250	2.125	1.625	0.500	1-year CMT	1.500	December 1, 1994	January 1, 2016	Annually	1.000	10.000	1.500	December 20, 2024	5.000
8557	5,260.88	111	249	2.531	1.625	0.906	1-year CMT	1.500	December 1, 1994	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2024	5.500
8565	16,987.49	111	249	2.579	2.000	0.579	1-year CMT	1.500	December 1, 1994	January 1, 2016	Annually	1.000	12.000	2.000	December 20, 2024	7.000
8595	34,932.37	113	247	2.782	2.000	0.782	1-year CMT	1.500	February 1, 1995	April 1, 2016	Annually	1.000	12.000	2.000	February 20, 2025	7.000
8621	2,170.94	115	245	2.766	2.000	0.766	1-year CMT	1.500	April 1, 1995	July 1, 2016	Annually	1.000	12.000	2.000	April 20, 2025	7.000
8627	25,790.41	116	244	2.763	1.750	1.013	1-year CMT	1.500	May 1, 1995	July 1, 2016	Annually	1.000	11.000	1.500	May 20, 2025	6.000
8628	19,753.01	116	244	2.814	1.750	1.064	1-year CMT	1.500	May 1, 1995	July 1, 2016	Annually	1.000	11.500	1.500	May 20, 2025	6.500
8638	16,860.03	117	243	2.749	1.750	0.999	1-year CMT	1.500	June 1, 1995	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2025	6.000
8639	17,604.20	117	243	2.811	1.750	1.061	1-year CMT	1.500	June 1, 1995	July 1, 2016	Annually	1.000	11.500	1.500	June 20, 2025	6.500
8643	4,619.10	117	243	2.816	2.000	0.816	1-year CMT	1.500	June 1, 1995	July 1, 2016	Annually	1.000	12.000	2.000	June 20, 2025	7.000
8649	2,787.23	118	242	2.731	1.625	1.106	1-year CMT	1.500	July 1, 1995	October 1, 2015	Annually	1.000	10.500	1.500	July 20, 2025	5.500
8660	12,464.99	118	242	2.676	1.625	1.051	1-year CMT	1.500	July 1, 1995	October 1, 2015	Annually	1.000	11.500	1.500	July 20, 2025	6.500
8663	6,804.20	118	242	2.797	2.000	0.797	1-year CMT	1.500	July 1, 1995	October 1, 2015	Annually	1.000	12.000	2.000	July 20, 2025	7.000
8666	4,281.00	58	302	3.500	3.000	0.500	1-year CMT	1.500	July 1, 1990	October 1, 2015	Annually	1.000	13.000	3.000	July 20, 2020	8.000
8682	9,353.90	119	241	2.762	1.625	1.137	1-year CMT	1.500	August 1, 1995	October 1, 2015	Annually	1.000	10.500	1.500	August 20, 2025	5.500
8686	7,483.11	119	241	2.749	2.000	0.749	1-year CMT	1.500	August 1, 1995	October 1, 2015	Annually	1.000	12.000	2.000	August 20, 2025	7.000
8696	6,224.01	120	240	2.826	1.625	1.201	1-year CMT	1.500	September 1, 1995	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2025	5.000
8699	21,808.39	120	240	2.662	1.625	1.037	1-year CMT	1.500	September 1, 1995	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2025	6.000
8702	3,476.93	61	299	3.500	3.000	0.500	1-year CMT	1.500	October 1, 1990	January 1, 2016	Annually	1.000	13.000	3.000	October 20, 2020	8.000
8710	11,109.30	121	239	2.779	1.625	1.154	1-year CMT	1.500	October 1, 1995	January 1, 2016	Annually	1.000	10.500	1.500	October 20, 2025	5.500
8717	7,873.25	121	239	2.685	1.625	1.060	1-year CMT	1.500	October 1, 1995	January 1, 2016	Annually	1.000	11.000	1.500	October 20, 2025	6.000
8726	3,035.66	63	297	3.500	3.000	0.500	1-year CMT	1.500	December 1, 1990	January 1, 2016	Annually	1.000	13.000	3.000	December 20, 2020	8.000
8728	1,572.98	63	297	4.000	3.500	0.500	1-year CMT	1.500	December 1, 1990	January 1, 2016	Annually	1.000	13.500	3.500	December 20, 2020	8.500
8738	2,042.04	64	296	3.521	3.000	0.521	1-year CMT	1.500	January 1, 1991	April 1, 2016	Annually	1.000	13.000	3.000	January 20, 2021	8.000
8747	18,702.41	122	238	2.775	1.625	1.150	1-year CMT	1.500	November 1, 1995	January 1, 2016	Annually	1.000	11.500	1.500	November 20, 2025	6.500
8748	5,590.89	64	296	2.545	2.000	0.545	1-year CMT	1.500	February 1, 1991	April 1, 2016	Annually	1.000	12.000	2.000	February 20, 2021	7.000
8749	6,369.10	64	296	3.067	2.500	0.567	1-year CMT	1.500	February 1, 1991	April 1, 2016	Annually	1.000	12.500	2.500	February 20, 2021	7.500
8759	15,042.35	123	237	2.884	1.625	1.259	1-year CMT	1.500	December 1, 1995	January 1, 2016	Annually	1.000	10.000	1.500	December 20, 2025	5.000
8761	25,413.16	66	294	3.000	2.500	0.500	1-year CMT	1.500	March 1, 1991	April 1, 2016	Annually	1.000	12.500	2.500	March 20, 2021	7.500
8765	29,959.20	123	237	2.835	1.625	1.210	1-year CMT	1.500	December 1, 1995	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2025	5.500

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
8767	$ 13,308.56	123	237	2.799%	1.625%	1.174%	1-year CMT	1.500%	December 1, 1995	January 1, 2016	Annually	1.000%	11.000%	1.500%	December 20, 2025	6.000%
8777	30,533.49	123	237	2.923	2.000	0.923	1-year CMT	1.500	December 1, 1995	January 1, 2016	Annually	1.000	12.000	2.000	December 20, 2025	7.000
8781	9,867.37	124	236	3.009	1.750	1.259	1-year CMT	1.500	January 1, 1996	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2026	5.000
8788	29,851.78	124	236	2.931	1.750	1.181	1-year CMT	1.500	January 1, 1996	April 1, 2016	Annually	1.000	10.500	1.500	January 20, 2026	5.500
8814	36,807.90	125	235	2.932	1.750	1.182	1-year CMT	1.500	February 1, 1996	April 1, 2016	Annually	1.000	10.000	1.500	February 20, 2026	5.000
8816	15,776.85	125	235	2.947	1.750	1.197	1-year CMT	1.500	February 1, 1996	April 1, 2016	Annually	1.000	11.000	1.500	February 20, 2026	6.000
8821	6,543.63	71	289	2.182	1.625	0.557	1-year CMT	1.500	August 1, 1991	October 1, 2015	Annually	1.000	11.000	1.500	August 20, 2021	6.000
8822	16,105.93	71	289	2.193	1.625	0.568	1-year CMT	1.500	August 1, 1991	October 1, 2015	Annually	1.000	11.500	1.500	August 20, 2021	6.500
8832	15,162.60	126	234	2.943	1.750	1.193	1-year CMT	1.500	March 1, 1996	April 1, 2016	Annually	1.000	10.500	1.500	March 20, 2026	5.500
8833	4,996.89	126	234	2.912	1.750	1.162	1-year CMT	1.500	March 1, 1996	April 1, 2016	Annually	1.000	11.000	1.500	March 20, 2026	6.000
8836	7,174.34	72	288	2.208	1.625	0.583	1-year CMT	1.500	September 1, 1991	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2021	6.000
8838	6,456.00	72	288	2.625	2.125	0.500	1-year CMT	2.000	September 1, 1991	October 1, 2015	Annually	1.000	11.500	2.000	September 20, 2021	6.500
8847	26,670.85	127	233	2.889	1.750	1.139	1-year CMT	1.500	April 1, 1996	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2026	5.000
8849	15,828.19	127	233	2.975	1.750	1.225	1-year CMT	1.500	April 1, 1996	July 1, 2016	Annually	1.000	11.000	1.500	April 20, 2026	6.000
8850	16,168.86	128	232	2.946	1.750	1.196	1-year CMT	1.500	April 1, 1996	July 1, 2016	Annually	1.000	11.500	1.500	April 20, 2026	6.500
8853	6,060.18	73	287	2.171	1.625	0.546	1-year CMT	1.500	October 1, 1991	January 1, 2016	Annually	1.000	11.500	1.500	October 20, 2021	6.500
8865	23,750.71	128	232	2.881	1.750	1.131	1-year CMT	1.500	May 1, 1996	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2026	5.000
8867	28,275.46	74	286	2.196	1.625	0.571	1-year CMT	1.500	November 1, 1991	January 1, 2016	Annually	1.000	11.000	1.500	November 20, 2021	6.000
8869	13,191.74	74	286	2.218	1.625	0.593	1-year CMT	1.500	November 1, 1991	January 1, 2016	Annually	1.000	11.500	1.500	November 20, 2021	6.500
8871	7,491.78	74	286	2.525	2.000	0.525	1-year CMT	1.500	November 1, 1991	January 1, 2016	Annually	1.000	12.000	2.000	November 20, 2021	7.000
8880	7,410.76	129	231	2.961	1.750	1.211	1-year CMT	1.500	June 1, 1996	July 1, 2016	Annually	1.000	10.000	1.500	June 20, 2026	5.000
8882	4,173.41	75	285	2.149	1.625	0.524	1-year CMT	1.500	December 1, 1991	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2021	5.500
8883	19,465.24	75	285	2.201	1.625	0.576	1-year CMT	1.500	December 1, 1991	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2021	6.000
8887	9,339.72	74	286	2.541	2.000	0.541	1-year CMT	1.500	December 1, 1991	January 1, 2016	Annually	1.000	12.000	2.000	December 20, 2021	7.000
8891	9,063.01	129	231	2.922	1.750	1.172	1-year CMT	1.500	June 1, 1996	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2026	5.500
8892	11,557.04	129	231	2.890	1.750	1.140	1-year CMT	1.500	June 1, 1996	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2026	6.000
8898	14,202.10	76	284	2.272	1.750	0.522	1-year CMT	1.500	January 1, 1992	April 1, 2016	Annually	1.000	10.500	1.500	January 20, 2022	5.500
8904	14,627.67	76	284	2.631	2.250	0.381	1-year CMT	1.500	January 1, 1992	April 1, 2016	Annually	1.000	12.250	2.250	January 20, 2022	7.250
8909	13,010.24	130	230	2.848	1.625	1.223	1-year CMT	1.500	July 1, 1996	October 1, 2015	Annually	1.000	10.000	1.500	July 20, 2026	5.000
8914	9,014.18	77	283	2.250	1.750	0.500	1-year CMT	1.500	February 1, 1992	April 1, 2016	Annually	1.000	10.000	1.500	February 20, 2022	5.000
8928	1,490.82	130	230	2.863	2.000	0.863	1-year CMT	1.500	July 1, 1996	October 1, 2015	Annually	1.000	12.000	2.000	July 20, 2026	7.000
8931	18,451.54	78	282	2.289	1.750	0.539	1-year CMT	1.500	March 1, 1992	April 1, 2016	Annually	1.000	10.000	1.500	March 20, 2022	5.000
8932	14,046.99	78	282	2.277	1.750	0.527	1-year CMT	1.500	March 1, 1992	April 1, 2016	Annually	1.000	10.500	1.500	March 20, 2022	5.500
8936	29,979.19	77	283	2.328	1.750	0.578	1-year CMT	1.500	March 1, 1992	April 1, 2016	Annually	1.000	11.500	1.500	March 20, 2022	6.500
8938	6,781.91	77	283	2.534	2.000	0.534	1-year CMT	1.500	March 1, 1992	April 1, 2016	Annually	1.000	12.000	2.000	March 20, 2022	7.000
8952	16,999.28	79	281	2.249	1.750	0.499	1-year CMT	1.500	April 1, 1992	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2022	5.000
8956	8,309.29	79	281	2.246	1.750	0.496	1-year CMT	1.500	April 1, 1992	July 1, 2016	Annually	1.000	11.000	1.500	April 20, 2022	6.000
8959	4,623.15	131	229	2.885	2.000	0.885	1-year CMT	1.500	August 1, 1996	October 1, 2015	Annually	1.000	12.000	2.000	August 20, 2026	7.000
8968	10,798.79	132	228	2.871	1.625	1.246	1-year CMT	1.500	September 1, 1996	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2026	6.000
8972	20,216.75	80	280	2.288	1.750	0.538	1-year CMT	1.500	May 1, 1992	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2022	5.000
8974	11,228.51	80	280	2.264	1.750	0.514	1-year CMT	1.500	May 1, 1992	July 1, 2016	Annually	1.000	10.500	1.500	May 20, 2022	5.500
8978	6,521.05	80	280	2.333	1.750	0.583	1-year CMT	1.500	May 1, 1992	July 1, 2016	Annually	1.000	11.500	1.500	May 20, 2022	6.500
8989	16,149.68	133	227	2.836	1.625	1.211	1-year CMT	1.500	October 1, 1996	January 1, 2016	Annually	1.000	11.000	1.500	October 20, 2026	6.000
8991	7,172.24	133	227	2.785	1.625	1.160	1-year CMT	1.500	October 1, 1996	January 1, 2016	Annually	1.000	11.500	1.500	October 20, 2026	6.500
8994	39,775.53	81	279	2.257	1.750	0.507	1-year CMT	1.500	June 1, 1992	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2022	5.500
8996	43,049.61	81	279	2.270	1.750	0.520	1-year CMT	1.500	June 1, 1992	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2022	6.000
8998	22,238.65	81	279	2.253	1.750	0.503	1-year CMT	1.500	June 1, 1992	July 1, 2016	Annually	1.000	11.500	1.500	June 20, 2022	6.500
80012	10,225.17	134	226	2.767	1.625	1.142	1-year CMT	1.500	November 1, 1996	January 1, 2016	Annually	1.000	11.500	1.500	November 20, 2026	6.500
80020	19,038.86	135	225	2.866	1.625	1.241	1-year CMT	1.500	December 1, 1996	January 1, 2016	Annually	1.000	10.000	1.500	December 20, 2026	5.000
80022	18,628.53	135	225	2.847	1.625	1.222	1-year CMT	1.500	December 1, 1996	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2026	6.000
80023	7,937.95	135	225	2.812	1.625	1.187	1-year CMT	1.500	December 1, 1996	January 1, 2016	Annually	1.000	11.500	1.500	December 20, 2026	6.500
80024	29,666.53	135	225	2.842	2.000	0.842	1-year CMT	1.500	December 1, 1996	January 1, 2016	Annually	1.000	12.000	2.000	December 20, 2026	7.000
80027	27,689.50	136	224	3.011	1.750	1.261	1-year CMT	1.500	January 1, 1997	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2027	5.000
80030	21,636.30	136	224	2.944	1.750	1.194	1-year CMT	1.500	January 1, 1997	April 1, 2016	Annually	1.000	11.000	1.500	January 20, 2027	6.000
80032	66,397.97	136	224	2.978	2.000	0.978	1-year CMT	1.500	January 1, 1997	April 1, 2016	Annually	1.000	12.000	2.000	January 20, 2027	7.000
80044	26,701.04	137	223	2.972	1.750	1.222	1-year CMT	1.500	February 1, 1997	April 1, 2016	Annually	1.000	10.500	1.500	February 20, 2027	5.500
80045	28,298.52	137	223	2.965	1.750	1.215	1-year CMT	1.500	February 1, 1997	April 1, 2016	Annually	1.000	11.000	1.500	February 20, 2027	6.000
80052	4,936.39	138	222	2.959	1.750	1.209	1-year CMT	1.500	March 1, 1997	April 1, 2016	Annually	1.000	10.500	1.500	March 20, 2027	5.500
80054	8,668.19	137	222	2.889	1.750	1.139	1-year CMT	1.500	March 1, 1997	April 1, 2016	Annually	1.000	11.500	1.500	March 20, 2027	6.500
80055	3,745.96	137	223	2.907	2.000	0.907	1-year CMT	1.500	March 1, 1997	April 1, 2016	Annually	1.000	12.000	2.000	March 20, 2027	7.000
80059	12,561.15	139	221	2.951	1.750	1.201	1-year CMT	1.500	April 1, 1997	July 1, 2016	Annually	1.000	10.500	1.500	April 20, 2027	5.500
80062	3,574.82	139	221	2.946	2.000	0.946	1-year CMT	1.500	April 1, 1997	July 1, 2016	Annually	1.000	12.000	2.000	April 20, 2027	7.000
80070	13,185.23	140	220	2.991	1.750	1.241	1-year CMT	1.500	May 1, 1997	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2027	5.000
80074	34,390.85	140	220	2.937	1.750	1.187	1-year CMT	1.500	May 1, 1997	July 1, 2016	Annually	1.000	11.000	1.500	May 20, 2027	6.000
80076	14,545.95	140	220	2.899	1.750	1.149	1-year CMT	1.500	May 1, 1997	July 1, 2016	Annually	1.000	11.500	1.500	May 20, 2027	6.500
80084	20,962.13	141	219	2.929	1.750	1.179	1-year CMT	1.500	June 1, 1997	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2027	5.500
80085	43,484.13	141	219	2.952	1.750	1.202	1-year CMT	1.500	June 1, 1997	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2027	6.000
80086	31,011.09	141	219	2.844	1.750	1.094	1-year CMT	1.500	June 1, 1997	July 1, 2016	Annually	1.000	11.500	1.500	June 20, 2027	6.500

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
80092	$ 20,135.08	142	218	2.866%	1.625%	1.241%	1-year CMT	1.500%	July 1, 1997	October 1, 2015	Annually	1.000%	10.000%	1.500%	July 20, 2027	5.000%
80094	48,288.32	142	218	2.838	1.625	1.213	1-year CMT	1.500	July 1, 1997	October 1, 2015	Annually	1.000	11.000	1.500	July 20, 2027	6.000
80095	32,261.64	142	218	2.798	1.625	1.173	1-year CMT	1.500	July 1, 1997	October 1, 2015	Annually	1.000	11.500	1.500	July 20, 2027	6.500
80096	18,171.71	142	218	2.849	2.000	0.849	1-year CMT	1.500	July 1, 1997	October 1, 2015	Annually	1.000	12.000	2.000	July 20, 2027	7.000
80106	26,567.30	143	217	2.835	1.625	1.210	1-year CMT	1.500	August 1, 1997	October 1, 2015	Annually	1.000	11.000	1.500	August 20, 2027	6.000
80107	22,779.44	143	217	2.800	1.625	1.175	1-year CMT	1.500	August 1, 1997	October 1, 2015	Annually	1.000	11.500	1.500	August 20, 2027	6.500
80111	35,141.58	145	215	2.875	1.625	1.250	1-year CMT	1.500	September 1, 1997	October 1, 2015	Annually	1.000	9.500	1.500	September 20, 2027	4.500
80112	21,798.65	144	216	2.854	1.625	1.229	1-year CMT	1.500	September 1, 1997	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2027	5.000
80113	14,715.93	144	216	2.834	1.625	1.209	1-year CMT	1.500	September 1, 1997	October 1, 2015	Annually	1.000	10.500	1.500	September 20, 2027	5.500
80114	9,472.04	144	216	2.776	1.625	1.151	1-year CMT	1.500	September 1, 1997	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2027	6.000
80119	9,525.87	145	215	2.814	1.625	1.189	1-year CMT	1.500	October 1, 1997	January 1, 2016	Annually	1.000	10.000	1.500	October 20, 2027	5.000
80120	38,181.43	145	215	2.846	1.625	1.221	1-year CMT	1.500	October 1, 1997	January 1, 2016	Annually	1.000	10.500	1.500	October 20, 2027	5.500
80122	37,628.08	145	215	2.849	1.625	1.224	1-year CMT	1.500	October 1, 1997	January 1, 2016	Annually	1.000	11.000	1.500	October 20, 2027	6.000
80124	1,338.32	145	215	2.903	2.000	0.903	1-year CMT	1.500	October 1, 1997	January 1, 2016	Annually	1.000	12.000	2.000	October 20, 2027	7.000
80127	9,324.75	145	215	2.875	1.625	1.250	1-year CMT	1.500	October 1, 1997	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2027	5.000
80132	11,285.84	146	214	2.857	1.625	1.232	1-year CMT	1.500	November 1, 1997	January 1, 2016	Annually	1.000	9.500	1.500	November 20, 2027	4.500
80133	16,840.71	146	214	2.840	1.625	1.215	1-year CMT	1.500	November 1, 1997	January 1, 2016	Annually	1.000	10.000	1.500	November 20, 2027	5.000
80134	32,187.34	146	214	2.863	1.625	1.238	1-year CMT	1.500	November 1, 1997	January 1, 2016	Annually	1.000	10.500	1.500	November 20, 2027	5.500
80136	23,572.20	146	214	2.823	1.625	1.198	1-year CMT	1.500	November 1, 1997	January 1, 2016	Annually	1.000	11.000	1.500	November 20, 2027	6.000
80138	16,599.56	146	214	2.875	2.000	0.875	1-year CMT	1.500	November 1, 1997	January 1, 2016	Annually	1.000	12.000	2.000	November 20, 2027	7.000
80141	14,082.13	147	213	2.905	1.625	1.280	1-year CMT	1.500	December 1, 1997	January 1, 2016	Annually	1.000	10.000	1.500	December 20, 2027	5.000
80142	19,169.95	147	213	2.819	1.625	1.194	1-year CMT	1.500	December 1, 1997	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2027	5.500
80143	28,411.69	147	213	2.812	1.625	1.187	1-year CMT	1.500	December 1, 1997	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2027	6.000
80150	63,348.88	148	212	2.980	1.750	1.230	1-year CMT	1.500	January 1, 1998	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2028	5.000
80152	19,552.72	148	212	2.997	1.750	1.247	1-year CMT	1.500	January 1, 1998	April 1, 2016	Annually	1.000	10.500	1.500	January 20, 2028	5.500
80154	20,565.71	148	212	2.966	1.750	1.216	1-year CMT	1.500	January 1, 1998	April 1, 2016	Annually	1.000	11.000	1.500	January 20, 2028	6.000
80164	7,602.33	147	213	2.375	1.625	0.750	1-year CMT	1.500	January 1, 1998	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2027	6.000
80167	12,303.41	149	211	2.971	1.750	1.221	1-year CMT	1.500	February 1, 1998	April 1, 2016	Annually	1.000	9.500	1.500	February 20, 2028	4.500
80168	14,066.44	149	211	2.969	1.750	1.219	1-year CMT	1.500	February 1, 1998	April 1, 2016	Annually	1.000	10.000	1.500	February 20, 2028	5.000
80169	7,347.67	149	211	2.999	1.750	1.249	1-year CMT	1.500	February 1, 1998	April 1, 2016	Annually	1.000	10.500	1.500	February 20, 2028	5.500
80171	32,394.02	149	211	2.993	1.750	1.243	1-year CMT	1.500	February 1, 1998	April 1, 2016	Annually	1.000	11.500	1.500	February 20, 2028	6.500
80174	13,735.85	150	210	2.983	1.750	1.233	1-year CMT	1.500	March 1, 1998	April 1, 2016	Annually	1.000	9.500	1.500	March 20, 2028	4.500
80180	26,440.95	150	210	2.770	1.750	1.020	1-year CMT	1.500	March 1, 1998	April 1, 2016	Annually	1.000	11.000	1.500	March 20, 2028	6.000
80181	9,173.63	150	210	2.870	1.750	1.120	1-year CMT	1.500	March 1, 1998	April 1, 2016	Annually	1.000	11.500	1.500	March 20, 2028	6.500
80184	12,354.53	152	208	2.990	1.750	1.240	1-year CMT	1.500	April 1, 1998	July 1, 2016	Annually	1.000	9.500	1.500	April 20, 2028	4.500
80185	51,990.85	151	209	2.973	1.750	1.223	1-year CMT	1.500	April 1, 1998	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2028	5.000
80186	29,061.87	151	209	2.981	1.750	1.231	1-year CMT	1.500	April 1, 1998	July 1, 2016	Annually	1.000	10.500	1.500	April 20, 2028	5.500
80191	24,323.71	151	209	3.057	1.750	1.307	1-year CMT	1.500	April 1, 1998	April 1, 2016	Annually	1.000	10.000	1.500	March 20, 2028	5.000
80196	15,979.33	152	208	2.979	1.750	1.229	1-year CMT	1.500	May 1, 1998	July 1, 2016	Annually	1.000	9.500	1.500	May 20, 2028	4.500
80205	38,255.65	153	207	2.864	1.750	1.114	1-year CMT	1.500	June 1, 1998	July 1, 2016	Annually	1.000	10.000	1.500	June 20, 2028	5.000
80208	2,838.97	152	208	2.979	1.750	1.229	1-year CMT	1.500	June 1, 1998	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2028	6.000
80220	7,243.22	156	204	2.930	1.625	1.305	1-year CMT	1.500	August 1, 1998	October 1, 2015	Annually	1.000	9.500	1.500	August 20, 2028	4.500
80250	11,778.27	160	200	3.043	1.750	1.293	1-year CMT	1.500	January 1, 1999	April 1, 2016	Annually	1.000	10.500	1.500	January 20, 2029	5.500
80263	17,691.64	162	198	3.039	1.750	1.289	1-year CMT	1.500	March 1, 1999	April 1, 2016	Annually	1.000	9.500	1.500	March 20, 2029	4.500
80264	14,298.50	162	198	2.957	1.750	1.207	1-year CMT	1.500	March 1, 1999	April 1, 2016	Annually	1.000	10.000	1.500	March 20, 2029	5.000
80274	12,765.17	164	196	3.019	1.750	1.269	1-year CMT	1.500	April 1, 1999	July 1, 2016	Annually	1.000	10.500	1.500	April 20, 2029	5.500
80281	21,340.80	165	195	2.647	1.750	0.897	1-year CMT	1.500	May 1, 1999	July 1, 2016	Annually	1.000	9.000	1.500	May 20, 2029	4.000
80282	9,430.59	164	196	2.955	1.750	1.205	1-year CMT	1.500	May 1, 1999	July 1, 2016	Annually	1.000	9.500	1.500	May 20, 2029	4.500
80292	23,528.97	164	195	2.942	1.750	1.192	1-year CMT	1.500	June 1, 1999	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2029	5.500
80296	14,798.85	166	194	2.805	1.625	1.180	1-year CMT	1.500	July 1, 1999	October 1, 2015	Annually	1.000	9.500	1.500	July 20, 2029	4.500
80299	13,752.07	166	194	2.796	1.625	1.171	1-year CMT	1.500	July 1, 1999	October 1, 2015	Annually	1.000	10.500	1.500	July 20, 2029	5.500
80300	11,180.61	167	193	2.870	1.625	1.245	1-year CMT	1.500	July 1, 1999	October 1, 2015	Annually	1.000	11.000	1.500	July 20, 2029	6.000
80309	562,084.39	167	193	2.798	1.625	1.173	1-year CMT	1.500	August 1, 1999	October 1, 2015	Annually	1.000	9.500	1.500	August 20, 2029	4.500
80310	6,886.42	167	193	2.834	1.625	1.209	1-year CMT	1.500	August 1, 1999	October 1, 2015	Annually	1.000	10.000	1.500	August 20, 2029	5.000
80311	8,748.41	167	193	2.819	1.625	1.194	1-year CMT	1.500	August 1, 1999	October 1, 2015	Annually	1.000	10.500	1.500	August 20, 2029	5.500
80312	26,275.23	168	192	2.848	1.625	1.223	1-year CMT	1.500	August 1, 1999	October 1, 2015	Annually	1.000	11.000	1.500	August 20, 2029	6.000
80315	14,449.67	169	191	2.875	1.625	1.250	1-year CMT	1.500	September 1, 1999	October 1, 2015	Annually	1.000	9.000	1.500	September 20, 2029	4.000
80317	10,074.35	168	192	2.815	1.625	1.190	1-year CMT	1.500	September 1, 1999	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2029	5.000
80318	13,746.43	168	192	2.859	1.625	1.234	1-year CMT	1.500	September 1, 1999	October 1, 2015	Annually	1.000	10.500	1.500	September 20, 2029	5.500
80319	36,738.21	168	192	2.797	1.625	1.172	1-year CMT	1.500	September 1, 1999	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2029	6.000
80323	10,848.01	169	191	2.875	1.625	1.250	1-year CMT	1.500	October 1, 1999	January 1, 2016	Annually	1.000	9.000	1.500	October 20, 2029	4.000
80324	25,554.12	169	191	2.914	1.625	1.289	1-year CMT	1.500	October 1, 1999	January 1, 2016	Annually	1.000	9.500	1.500	October 20, 2029	4.500
80327	16,581.60	169	191	2.863	1.625	1.238	1-year CMT	1.500	October 1, 1999	January 1, 2016	Annually	1.000	10.500	1.500	October 20, 2029	5.500
80329	22,226.15	169	191	2.857	1.625	1.232	1-year CMT	1.500	October 1, 1999	January 1, 2016	Annually	1.000	11.000	1.500	October 20, 2029	6.000
80335	14,886.66	169	191	3.000	1.625	1.375	1-year CMT	1.500	October 1, 1999	October 1, 2015	Annually	1.000	10.000	1.500	October 20, 2029	5.000
80341	15,280.97	170	190	2.888	1.625	1.263	1-year CMT	1.500	November 1, 1999	January 1, 2016	Annually	1.000	10.000	1.500	November 20, 2029	5.000
80344	20,201.20	170	190	2.868	1.625	1.243	1-year CMT	1.500	November 1, 1999	January 1, 2016	Annually	1.000	11.000	1.500	November 20, 2029	6.000
80346	6,221.52	170	190	2.812	1.625	1.187	1-year CMT	1.500	November 1, 1999	January 1, 2016	Annually	1.000	11.500	1.500	November 20, 2029	6.500

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
80349	$ 5,227.47	170	190	2.875%	1.625%	1.250%	1-year CMT	1.500%	December 1, 1999	January 1, 2016	Annually	1.000%	9.000%	1.500%	December 20, 2029	4.000%
80352	40,466.32	171	189	2.821	1.625	1.196	1-year CMT	1.500	December 1, 1999	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2029	5.500
80354	13,674.76	171	189	2.764	1.625	1.139	1-year CMT	1.500	December 1, 1999	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2029	6.000
80356	13,051.90	171	189	2.798	1.625	1.173	1-year CMT	1.500	December 1, 1999	January 1, 2016	Annually	1.000	11.500	1.500	December 20, 2029	6.500
80362	24,195.97	172	188	2.981	1.750	1.231	1-year CMT	1.500	January 1, 2000	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2030	5.000
80365	36,505.61	172	188	2.991	1.750	1.241	1-year CMT	1.500	January 1, 2000	April 1, 2016	Annually	1.000	11.500	1.500	January 20, 2030	6.500
80376	27,176.59	174	186	2.989	1.750	1.239	1-year CMT	1.500	February 1, 2000	April 1, 2016	Annually	1.000	11.000	1.500	February 20, 2030	6.000
80383	12,308.58	174	186	2.962	1.750	1.212	1-year CMT	1.500	March 1, 2000	April 1, 2016	Annually	1.000	10.000	1.500	March 20, 2030	5.000
80385	14,282.96	174	186	2.807	1.750	1.057	1-year CMT	1.500	March 1, 2000	April 1, 2016	Annually	1.000	11.000	1.500	March 20, 2030	6.000
80387	11,767.98	174	186	2.940	1.750	1.190	1-year CMT	1.500	March 1, 2000	April 1, 2016	Annually	1.000	11.500	1.500	March 20, 2030	6.500
80391	20,961.38	176	184	2.893	1.750	1.143	1-year CMT	1.500	April 1, 2000	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2030	5.000
80393	8,067.33	175	185	2.945	1.750	1.195	1-year CMT	1.500	April 1, 2000	July 1, 2016	Annually	1.000	11.000	1.500	April 20, 2030	6.000
80395	74,066.02	175	185	3.010	1.750	1.260	1-year CMT	1.500	April 1, 2000	July 1, 2016	Annually	1.000	11.500	1.500	April 20, 2030	6.500
80397	8,005.48	176	184	2.969	2.000	0.969	1-year CMT	1.500	April 1, 2000	July 1, 2016	Annually	1.000	12.000	2.000	April 20, 2030	7.000
80405	11,875.81	177	183	2.845	1.750	1.095	1-year CMT	1.500	May 1, 2000	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2030	5.000
80408	42,733.98	176	184	2.783	1.750	1.033	1-year CMT	1.500	May 1, 2000	July 1, 2016	Annually	1.000	11.500	1.500	May 20, 2030	6.500
80416	15,831.92	177	183	2.789	1.750	1.039	1-year CMT	1.500	June 1, 2000	July 1, 2016	Annually	1.000	11.500	1.500	June 20, 2030	6.500
80452	15,383.79	180	180	2.875	1.625	1.250	1-year CMT	1.500	September 1, 2000	October 1, 2015	Annually	1.000	11.000	1.500	September 20, 2030	6.000
80460	21,239.64	181	179	2.886	1.625	1.261	1-year CMT	1.500	October 1, 2000	January 1, 2016	Annually	1.000	10.500	1.500	October 20, 2030	5.500
80462	38,970.89	181	179	2.898	1.625	1.273	1-year CMT	1.500	October 1, 2000	January 1, 2016	Annually	1.000	11.500	1.500	October 20, 2030	6.500
80471	7,332.64	182	178	2.886	1.625	1.261	1-year CMT	1.500	November 1, 2000	January 1, 2016	Annually	1.000	11.500	1.500	November 20, 2030	6.500
80476	22,007.35	183	177	2.875	1.625	1.250	1-year CMT	1.500	December 1, 2000	January 1, 2016	Annually	1.000	10.500	1.500	December 20, 2030	5.500
80477	24,637.53	183	177	2.805	1.625	1.180	1-year CMT	1.500	December 1, 2000	January 1, 2016	Annually	1.000	11.000	1.500	December 20, 2030	6.000
80478	14,861.97	183	177	2.909	1.625	1.284	1-year CMT	1.500	December 1, 2000	January 1, 2016	Annually	1.000	11.500	1.500	December 20, 2030	6.500
80482	11,101.31	185	175	3.000	1.750	1.250	1-year CMT	1.500	January 1, 2001	April 1, 2016	Annually	1.000	10.500	1.500	January 20, 2031	5.500
80506	46,422.54	188	172	2.856	1.750	1.106	1-year CMT	1.500	April 1, 2001	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2031	5.000
80519	26,025.47	189	171	2.768	1.750	1.018	1-year CMT	1.500	June 1, 2001	July 1, 2016	Annually	1.000	10.000	1.500	June 20, 2031	5.000
80521	10,894.07	189	171	2.607	1.750	0.857	1-year CMT	1.500	June 1, 2001	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2031	6.000
80524	63,842.85	191	169	2.787	1.625	1.162	1-year CMT	1.500	July 1, 2001	October 1, 2015	Annually	1.000	10.000	1.500	July 20, 2031	5.000
80528	12,879.63	190	170	2.669	1.625	1.044	1-year CMT	1.500	July 1, 2001	October 1, 2015	Annually	1.000	11.000	1.500	July 20, 2031	6.000
80535	34,122.30	192	168	2.414	1.625	0.789	1-year CMT	1.500	August 1, 2001	October 1, 2015	Annually	1.000	9.500	1.500	August 20, 2031	4.500
80536	11,412.52	191	169	2.781	1.625	1.156	1-year CMT	1.500	August 1, 2001	October 1, 2015	Annually	1.000	10.000	1.500	August 20, 2031	5.000
80537	25,758.70	191	169	2.889	1.625	1.264	1-year CMT	1.500	August 1, 2001	October 1, 2015	Annually	1.000	10.500	1.500	August 20, 2031	5.500
80542	13,844.35	192	168	2.805	1.625	1.180	1-year CMT	1.500	September 1, 2001	October 1, 2015	Annually	1.000	10.500	1.500	September 20, 2031	5.500
80545	5,431.46	194	166	2.510	1.625	0.885	1-year CMT	1.500	October 1, 2001	January 1, 2016	Annually	1.000	9.500	1.500	October 20, 2031	4.500
80548	6,647.95	194	166	2.875	1.625	1.250	1-year CMT	1.500	October 1, 2001	January 1, 2016	Annually	1.000	11.000	1.500	October 20, 2031	6.000
80555	12,683.02	195	165	2.508	1.625	0.883	1-year CMT	1.500	November 1, 2001	January 1, 2016	Annually	1.000	9.500	1.500	November 20, 2031	4.500
80561	16,955.08	196	164	2.458	1.625	0.833	1-year CMT	1.500	December 1, 2001	January 1, 2016	Annually	1.000	9.000	1.500	December 20, 2031	4.000
80562	16,928.20	195	165	2.696	1.625	1.071	1-year CMT	1.500	December 1, 2001	January 1, 2016	Annually	1.000	9.500	1.500	December 20, 2031	4.500
80567	16,591.61	196	164	2.834	1.750	1.084	1-year CMT	1.500	January 1, 2002	April 1, 2016	Annually	1.000	9.000	1.500	January 20, 2032	4.000
80569	11,766.25	196	164	2.947	1.750	1.197	1-year CMT	1.500	January 1, 2002	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2032	5.000
80577	28,091.84	197	163	2.819	1.750	1.069	1-year CMT	1.500	February 1, 2002	April 1, 2016	Annually	1.000	9.000	1.500	February 20, 2032	4.000
80578	13,506.68	197	163	2.912	1.750	1.162	1-year CMT	1.500	February 1, 2002	April 1, 2016	Annually	1.000	9.500	1.500	February 20, 2032	4.500
80579	26,209.74	197	163	2.927	1.750	1.177	1-year CMT	1.500	February 1, 2002	April 1, 2016	Annually	1.000	10.000	1.500	February 20, 2032	5.000
80580	13,678.93	197	163	2.978	1.750	1.228	1-year CMT	1.500	February 1, 2002	April 1, 2016	Annually	1.000	10.500	1.500	February 20, 2032	5.500
80583	41,402.94	197	162	2.757	1.750	1.007	1-year CMT	1.500	March 1, 2002	April 1, 2016	Annually	1.000	9.500	1.500	March 20, 2032	4.500
80587	109,049.00	198	162	2.760	1.750	1.010	1-year CMT	1.500	March 1, 2002	April 1, 2016	Annually	1.000	10.500	1.500	March 20, 2032	5.500
80594	13,019.12	199	161	2.871	1.750	1.121	1-year CMT	1.500	April 1, 2002	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2032	5.000
80595	19,869.64	199	161	2.914	1.750	1.164	1-year CMT	1.500	April 1, 2002	July 1, 2016	Annually	1.000	10.500	1.500	April 20, 2032	5.500
80601	47,667.86	200	160	2.880	1.750	1.130	1-year CMT	1.500	May 1, 2002	July 1, 2016	Annually	1.000	9.000	1.500	May 20, 2032	4.000
80604	94,021.26	201	159	2.818	1.750	1.068	1-year CMT	1.500	May 1, 2002	July 1, 2016	Annually	1.000	10.000	1.500	May 20, 2032	5.000
80606	91,070.48	201	159	2.662	1.750	0.912	1-year CMT	1.500	May 1, 2002	July 1, 2016	Annually	1.000	10.500	1.500	May 20, 2032	5.500
80609	5,533.61	201	159	2.729	1.750	0.979	1-year CMT	1.500	June 1, 2002	July 1, 2016	Annually	1.000	9.000	1.500	June 20, 2032	4.000
80612	33,291.47	201	159	2.653	1.750	0.903	1-year CMT	1.500	June 1, 2002	July 1, 2016	Annually	1.000	10.500	1.500	June 20, 2032	5.500
80613	30,341.48	201	159	2.699	1.750	0.949	1-year CMT	1.500	June 1, 2002	July 1, 2016	Annually	1.000	11.000	1.500	June 20, 2032	6.000
80615	13,362.54	203	157	2.678	1.625	1.053	1-year CMT	1.500	July 1, 2002	October 1, 2015	Annually	1.000	9.500	1.500	July 20, 2032	4.500
80616	130,058.84	202	158	2.791	1.625	1.166	1-year CMT	1.500	July 1, 2002	October 1, 2015	Annually	1.000	10.000	1.500	July 20, 2032	5.000
80618	20,798.15	202	158	2.682	1.625	1.057	1-year CMT	1.500	July 1, 2002	October 1, 2015	Annually	1.000	10.500	1.500	July 20, 2032	5.500
80626	11,495.15	204	156	2.682	1.625	1.057	1-year CMT	1.500	August 1, 2002	October 1, 2015	Annually	1.000	9.000	1.500	August 20, 2032	4.000
80630	7,678.62	203	157	2.745	1.625	1.120	1-year CMT	1.500	August 1, 2002	October 1, 2015	Annually	1.000	10.000	1.500	August 20, 2032	5.000
80632	48,298.48	203	157	2.728	1.625	1.103	1-year CMT	1.500	August 1, 2002	October 1, 2015	Annually	1.000	10.500	1.500	August 20, 2032	5.500
80634	188,762.15	204	156	2.851	1.625	1.226	1-year CMT	1.500	September 1, 2002	October 1, 2015	Annually	1.000	8.500	1.500	September 20, 2032	3.500
80635	34,187.05	204	156	2.539	1.625	0.914	1-year CMT	1.500	September 1, 2002	October 1, 2015	Annually	1.000	9.000	1.500	September 20, 2032	4.000
80637	118,028.44	204	156	2.688	1.625	1.063	1-year CMT	1.500	September 1, 2002	October 1, 2015	Annually	1.000	10.000	1.500	September 20, 2032	5.000
80641	54,837.10	205	155	2.681	1.625	1.056	1-year CMT	1.500	October 1, 2002	January 1, 2016	Annually	1.000	9.000	1.500	October 20, 2032	4.000
80642	20,512.01	205	155	2.810	1.625	1.185	1-year CMT	1.500	October 1, 2002	January 1, 2016	Annually	1.000	9.500	1.500	October 20, 2032	4.500
80643	12,651.53	205	155	2.732	1.625	1.107	1-year CMT	1.500	October 1, 2002	January 1, 2016	Annually	1.000	10.000	1.500	October 20, 2032	5.000
80644	37,269.89	205	155	2.875	1.625	1.250	1-year CMT	1.500	October 1, 2002	January 1, 2016	Annually	1.000	10.500	1.500	October 20, 2032	5.500

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
80645	$ 170,055.28	204	156	2.875%	2.125%	0.750%	1-year CMT	2.000%	October 1, 2002	January 1, 2016	Annually	1.000%	10.500%	2.000%	September 20, 2032	5.500%
80652	8,850.47	206	154	2.706	1.625	1.081	1-year CMT	1.500	November 1, 2002	January 1, 2016	Annually	1.000	9.500	1.500	November 20, 2032	4.500
80653	17,344.53	206	154	2.700	1.625	1.075	1-year CMT	1.500	November 1, 2002	January 1, 2016	Annually	1.000	10.000	1.500	November 20, 2032	5.000
80654	25,869.14	204	156	2.875	1.625	1.250	1-year CMT	1.500	November 1, 2002	January 1, 2016	Annually	1.000	10.500	1.500	November 20, 2032	5.500
80656	15,616.89	207	153	2.658	1.625	1.033	1-year CMT	1.500	December 1, 2002	January 1, 2016	Annually	1.000	8.500	1.500	December 20, 2032	3.500
80659	10,575.24	206	154	2.643	1.625	1.018	1-year CMT	1.500	December 1, 2002	January 1, 2016	Annually	1.000	9.500	1.500	December 20, 2032	4.500
80660	45,565.37	206	154	2.750	1.625	1.125	1-year CMT	1.500	December 1, 2002	January 1, 2016	Annually	1.000	10.000	1.500	December 20, 2032	5.000
80662	12,833.82	208	152	2.939	1.750	1.189	1-year CMT	1.500	January 1, 2003	April 1, 2016	Annually	1.000	8.500	1.500	January 20, 2033	3.500
80663	56,840.12	208	152	2.973	1.750	1.223	1-year CMT	1.500	January 1, 2003	April 1, 2016	Annually	1.000	9.000	1.500	January 20, 2033	4.000
80664	21,756.18	208	152	2.839	1.750	1.089	1-year CMT	1.500	January 1, 2003	April 1, 2016	Annually	1.000	9.500	1.500	January 20, 2033	4.500
80665	20,426.91	208	152	2.962	1.750	1.212	1-year CMT	1.500	January 1, 2003	April 1, 2016	Annually	1.000	10.000	1.500	January 20, 2033	5.000
80673	14,803.97	209	151	2.872	1.750	1.122	1-year CMT	1.500	February 1, 2003	April 1, 2016	Annually	1.000	9.000	1.500	February 20, 2033	4.000
80675	13,591.48	209	151	2.916	1.750	1.166	1-year CMT	1.500	February 1, 2003	April 1, 2016	Annually	1.000	10.000	1.500	February 20, 2033	5.000
80680	46,935.50	210	150	2.806	1.750	1.056	1-year CMT	1.500	March 1, 2003	April 1, 2016	Annually	1.000	9.000	1.500	March 20, 2033	4.000
80685	42,485.33	211	149	2.787	1.750	1.037	1-year CMT	1.500	April 1, 2003	July 1, 2016	Annually	1.000	8.500	1.500	April 20, 2033	3.500
80686	11,698.07	211	149	2.801	1.750	1.051	1-year CMT	1.500	April 1, 2003	July 1, 2016	Annually	1.000	9.000	1.500	April 20, 2033	4.000
80693	11,909.33	210	150	3.000	1.750	1.250	1-year CMT	1.500	April 1, 2003	April 1, 2016	Annually	1.000	9.500	1.500	March 20, 2033	4.500
80696	8,783.12	212	148	2.860	1.750	1.110	1-year CMT	1.500	May 1, 2003	July 1, 2016	Annually	1.000	8.500	1.500	May 20, 2033	3.500
80702	40,879.64	213	147	2.691	1.750	0.941	1-year CMT	1.500	June 1, 2003	July 1, 2016	Annually	1.000	8.500	1.500	June 20, 2033	3.500
80704	13,044.54	212	148	2.777	1.750	1.027	1-year CMT	1.500	June 1, 2003	July 1, 2016	Annually	1.000	9.500	1.500	June 20, 2033	4.500
80710	483,941.60	214	146	2.292	1.625	0.667	1-year CMT	1.500	July 1, 2003	October 1, 2015	Annually	1.000	9.000	1.500	July 20, 2033	4.000
80725	265,772.60	216	144	2.299	1.625	0.674	1-year CMT	1.500	August 1, 2003	October 1, 2015	Annually	1.000	8.000	1.500	August 20, 2033	3.000
80736	231,472.43	216	144	2.311	1.625	0.686	1-year CMT	1.500	September 1, 2003	October 1, 2015	Annually	1.000	8.500	1.500	September 20, 2033	3.500
80747	13,182.70	217	143	2.304	1.625	0.679	1-year CMT	1.500	October 1, 2003	January 1, 2016	Annually	1.000	8.500	1.500	October 20, 2033	3.500
80751	14,557.23	217	143	2.339	1.625	0.714	1-year CMT	1.500	October 1, 2003	January 1, 2016	Annually	1.000	9.500	1.500	October 20, 2033	4.500
80756	82,117.61	216	144	2.294	1.625	0.669	1-year CMT	1.500	October 1, 2003	October 1, 2015	Annually	1.000	8.000	1.500	September 20, 2033	3.000
80764	118,725.32	218	142	2.335	1.625	0.710	1-year CMT	1.500	November 1, 2003	January 1, 2016	Annually	1.000	8.500	1.500	November 20, 2033	3.500
80791	49,429.02	220	140	3.125	2.625	0.500	1-year CMT	2.500	December 1, 2003	January 1, 2016	Annually	1.000	8.750	2.500	December 20, 2033	3.750
80799	17,142.85	220	140	2.462	1.750	0.712	1-year CMT	1.500	January 1, 2004	April 1, 2016	Annually	1.000	8.500	1.500	January 20, 2034	3.500
80801	14,718.80	220	140	2.450	1.750	0.700	1-year CMT	1.500	January 1, 2004	April 1, 2016	Annually	1.000	9.000	1.500	January 20, 2034	4.000
80803	8,514.85	220	140	2.483	1.750	0.733	1-year CMT	1.500	January 1, 2004	April 1, 2016	Annually	1.000	9.500	1.500	January 20, 2034	4.500
80840	16,934.71	221	138	2.500	1.750	0.750	1-year CMT	1.500	February 1, 2004	April 1, 2016	Annually	1.000	9.500	1.500	February 20, 2034	4.500
80856	173,130.13	222	137	2.250	1.750	0.500	1-year CMT	1.500	March 1, 2004	April 1, 2016	Annually	1.000	8.750	1.500	March 20, 2034	3.750
80868	62,692.45	224	136	3.000	2.250	0.750	1-year CMT	2.000	April 1, 2004	July 1, 2016	Annually	1.000	8.000	2.000	April 20, 2034	3.000
80869	187,003.76	224	136	2.410	1.750	0.660	1-year CMT	1.500	April 1, 2004	July 1, 2016	Annually	1.000	8.500	1.500	April 20, 2034	3.500
80886	1,149,010.03	222	136	2.256	1.750	0.506	1-year CMT	1.500	April 1, 2004	July 1, 2016	Annually	1.000	8.750	1.500	April 20, 2034	3.750
80889	79,316.96	223	137	2.449	1.750	0.699	1-year CMT	1.500	April 1, 2004	July 1, 2016	Annually	1.000	9.000	1.500	April 20, 2034	4.000
80890	97,975.55	224	136	2.489	2.250	0.239	1-year CMT	2.000	April 1, 2004	July 1, 2016	Annually	1.000	9.000	2.000	April 20, 2034	4.000
80900	10,281.94	225	135	2.436	1.750	0.686	1-year CMT	1.500	May 1, 2004	July 1, 2016	Annually	1.000	8.000	1.500	May 20, 2034	3.000
80902	42,976.84	224	135	2.429	1.750	0.679	1-year CMT	1.500	May 1, 2004	July 1, 2016	Annually	1.000	8.500	1.500	May 20, 2034	3.500
80903	59,481.19	225	135	2.942	2.250	0.692	1-year CMT	2.000	May 1, 2004	July 1, 2016	Annually	1.000	8.500	2.000	May 20, 2034	3.500
80916	639,026.04	223	135	2.255	1.750	0.505	1-year CMT	1.500	May 1, 2004	July 1, 2016	Annually	1.000	8.750	1.500	May 20, 2034	3.750
80933	19,740.41	225	135	3.000	2.250	0.750	1-year CMT	2.000	June 1, 2004	July 1, 2016	Annually	1.000	8.000	2.000	May 20, 2034	3.000
80935	52,326.66	225	135	2.974	2.250	0.724	1-year CMT	2.000	June 1, 2004	July 1, 2016	Annually	1.000	8.500	2.000	June 20, 2034	3.500
80939	10,217.46	225	135	2.367	1.750	0.617	1-year CMT	1.500	June 1, 2004	July 1, 2016	Annually	1.000	9.500	1.500	June 20, 2034	4.500
80947	167,737.37	223	134	2.250	1.750	0.500	1-year CMT	1.500	June 1, 2004	July 1, 2016	Annually	1.000	8.750	1.500	June 20, 2034	3.750
81042	4,698,782.22	227	133	2.301	1.625	0.676	1-year CMT	1.500	August 1, 2004	October 1, 2015	Annually	1.000	10.000	1.500	August 20, 2034	5.000
81116	79,733.51	229	131	2.287	1.625	0.662	1-year CMT	1.500	October 1, 2004	January 1, 2016	Annually	1.000	9.750	1.500	October 20, 2034	4.750
81150	1,925,435.10	230	130	2.229	1.625	0.604	1-year CMT	1.500	November 1, 2004	January 1, 2016	Annually	1.000	9.500	1.500	November 20, 2034	4.500
81155	128,333.73	230	130	3.125	2.625	0.500	1-year CMT	2.500	November 1, 2004	January 1, 2016	Annually	1.000	9.750	2.500	November 20, 2034	4.750
81174	134,037.45	231	128	2.187	1.625	0.562	1-year CMT	1.500	December 1, 2004	January 1, 2016	Annually	1.000	9.000	1.500	December 20, 2034	4.000
81259	6,726.95	233	127	2.500	1.750	0.750	1-year CMT	1.500	February 1, 2005	April 1, 2016	Annually	1.000	10.250	1.500	February 20, 2035	5.250
81293	140,219.30	234	126	2.313	1.750	0.563	1-year CMT	1.500	March 1, 2005	April 1, 2016	Annually	1.000	10.000	1.500	March 20, 2035	5.000
81347	595,464.54	236	124	2.320	1.750	0.570	1-year CMT	1.500	May 1, 2005	July 1, 2016	Annually	1.000	9.000	1.500	May 20, 2035	4.000
81443	170,102.85	240	120	2.294	1.625	0.669	1-year CMT	1.500	August 1, 2005	October 1, 2015	Annually	1.000	9.500	1.500	August 20, 2035	4.500
81749	71,906.10	252	108	2.125	1.625	0.500	1-year CMT	1.500	August 1, 2006	October 1, 2015	Annually	2.000	12.000	1.500	August 20, 2036	6.000
81878	803,609.48	260	100	2.447	1.750	0.697	1-year CMT	1.500	April 1, 2007	July 1, 2016	Annually	1.000	10.000	1.500	April 20, 2037	5.000
82113	45,116.05	275	85	3.060	2.500	0.560	1-year CMT	1.500	July 1, 2008	October 1, 2015	Annually	1.000	9.500	1.500	July 20, 2038	4.500
82183	37,910.35	277	83	2.216	1.625	0.591	1-year CMT	1.500	October 1, 2008	January 1, 2016	Annually	1.000	10.000	1.500	October 20, 2038	5.000
82191	145,555.43	276	84	3.437	3.000	0.437	1-year CMT	1.500	October 1, 2008	January 1, 2016	Annually	1.000	10.000	1.500	October 20, 2038	5.000
82198	58,789.21	277	83	2.375	1.625	0.750	1-year CMT	1.500	October 1, 2008	January 1, 2016	Annually	2.000	10.500	1.500	October 20, 2038	4.500
82199	30,022.85	275	83	2.320	1.625	0.695	1-year CMT	1.500	October 1, 2008	January 1, 2016	Annually	2.000	11.000	1.500	October 20, 2038	5.000
82224	80,244.38	278	82	5.575	5.000	0.575	1-year CMT	1.500	November 1, 2008	January 1, 2016	Annually	2.000	11.000	1.500	October 20, 2038	5.000
82236	97,526.92	279	81	2.132	1.625	0.507	1-year CMT	1.500	December 1, 2008	January 1, 2016	Annually	1.000	9.500	1.500	December 20, 2038	4.500
82350	240,776.75	285	73	2.176	1.625	0.551	1-year CMT	1.500	July 1, 2009	October 1, 2015	Annually	1.000	8.500	1.500	July 20, 2039	3.500
82380	1,724,430.32	288	72	2.490	2.000	0.490	1-year CMT	1.500	August 1, 2009	October 1, 2015	Annually	2.000	10.000	1.500	August 20, 2039	4.000
82382	6,329,741.90	286	71	2.186	1.625	0.561	1-year CMT	1.500	September 1, 2009	October 1, 2015	Annually	1.000	8.500	1.500	September 20, 2039	3.500
82383	420,426.28	289	71	2.322	1.625	0.697	1-year CMT	1.500	September 1, 2009	October 1, 2015	Annually	1.000	9.000	1.500	September 20, 2039	4.000

Pool Number	Ginnie Mae Certificate Principal Balance(2)	Approximate Weighted Average Remaining Term to Maturity (in months)(3)	Approximate Weighted Average Loan Age (in months)(4)	Approximate Weighted Average Current Mortgage Rate(5)	Current Certificate Rate(6)	Approximate Weighted Average Servicing and Guaranty Fee Rate(7)	Index	Certificate Margin(8)	Issue Date	Next Mortgage Rate Adjustment Date(9)	Mortgage Rate Reset Frequency(10)	Periodic Certificate Interest Rate Limit(11)	Lifetime Certificate Interest Rate Cap(12)	Lifetime Certificate Interest Rate Floor(13)	Final Maturity Date	Initial Certificate Rate at MBS Issuance(14)
82391	$ 852,442.97	288	72	3.497%	3.000%	0.497%	1-year CMT	1.500%	September 1, 2009	October 1, 2015	Annually	1.000%	9.000%	1.500%	September 20, 2039	4.000%
82404	532,802.03	289	71	2.236	1.625	0.611	1-year CMT	1.500	October 1, 2009	January 1, 2016	Annually	1.000	9.000	1.500	October 20, 2039	4.000
82405	102,183.33	289	71	2.217	1.625	0.592	1-year CMT	1.500	October 1, 2009	January 1, 2016	Annually	1.000	9.500	1.500	October 20, 2039	4.500
82410	103,271.02	290	70	3.532	3.000	0.532	1-year CMT	1.500	October 1, 2009	January 1, 2016	Annually	1.000	9.000	1.500	October 20, 2039	4.000
82412	72,529.09	289	71	3.959	3.500	0.459	1-year CMT	1.500	October 1, 2009	January 1, 2016	Annually	1.000	9.500	1.500	October 20, 2039	4.500
82414	1,326,687.60	290	70	2.516	2.000	0.516	1-year CMT	1.500	October 1, 2009	January 1, 2016	Annually	2.000	10.000	1.500	October 20, 2039	4.000
82422	1,661,590.87	291	69	3.204	2.750	0.454	1-year CMT	1.500	November 1, 2009	January 1, 2016	Annually	1.000	8.750	1.500	November 20, 2039	3.750
82423	1,059,275.00	290	70	3.433	3.000	0.433	1-year CMT	1.500	November 1, 2009	January 1, 2016	Annually	1.000	9.000	1.500	November 20, 2039	4.000
82433	314,691.41	291	68	2.186	1.625	0.561	1-year CMT	1.500	December 1, 2009	January 1, 2016	Annually	1.000	8.500	1.500	December 20, 2039	3.500
82434	303,271.23	291	69	2.240	1.625	0.615	1-year CMT	1.500	December 1, 2009	January 1, 2016	Annually	1.000	9.000	1.500	December 20, 2039	4.000
82452	232,310.53	291	69	2.473	2.000	0.473	1-year CMT	1.500	December 1, 2009	January 1, 2016	Annually	2.000	10.000	1.500	December 20, 2039	4.000
82462	286,088.36	292	68	2.843	2.500	0.343	1-year CMT	1.500	January 1, 2010	April 1, 2016	Annually	1.000	8.500	1.500	January 20, 2040	3.500
82467	614,501.48	293	67	2.463	1.750	0.713	1-year CMT	1.500	January 1, 2010	April 1, 2016	Annually	2.000	9.500	1.500	January 20, 2040	3.500
82474	239,199.41	293	67	2.411	1.750	0.661	1-year CMT	1.500	February 1, 2010	April 1, 2016	Annually	1.000	8.500	1.500	February 20, 2040	3.500
82475	218,485.71	293	67	2.408	1.750	0.658	1-year CMT	1.500	February 1, 2010	April 1, 2016	Annually	1.000	9.000	1.500	February 20, 2040	4.000
82478	2,277,742.75	293	67	2.936	2.500	0.436	1-year CMT	1.500	February 1, 2010	April 1, 2016	Annually	1.000	8.500	1.500	February 20, 2040	3.500
82480	224,397.08	293	67	3.407	3.000	0.407	1-year CMT	1.500	February 1, 2010	April 1, 2016	Annually	1.000	9.000	1.500	February 20, 2040	4.000
82488	980,101.43	292	65	2.287	1.750	0.537	1-year CMT	1.500	March 1, 2010	April 1, 2016	Annually	1.000	8.000	1.500	March 20, 2040	3.000
82497	605,120.61	293	67	2.964	2.500	0.464	1-year CMT	1.500	March 1, 2010	April 1, 2016	Annually	1.000	8.500	1.500	March 20, 2040	3.500
82521	339,985.04	295	65	3.795	3.250	0.545	1-year CMT	1.500	April 1, 2010	July 1, 2016	Annually	1.000	9.250	1.500	March 20, 2040	4.250
82524	72,527.01	296	64	2.482	2.000	0.482	1-year CMT	1.500	April 1, 2010	July 1, 2016	Annually	2.000	10.000	1.500	April 20, 2040	4.000
82532	286,377.57	297	63	2.326	1.750	0.576	1-year CMT	1.500	May 1, 2010	July 1, 2016	Annually	1.000	8.500	1.500	May 20, 2040	3.500
82547	619,849.79	297	62	2.288	1.750	0.538	1-year CMT	1.500	June 1, 2010	July 1, 2016	Annually	1.000	8.000	1.500	June 20, 2040	3.000
82548	974,599.23	297	63	2.363	1.750	0.613	1-year CMT	1.500	June 1, 2010	July 1, 2016	Annually	1.000	8.500	1.500	June 20, 2040	3.500
82614	653,624.02	300	59	2.178	1.625	0.553	1-year CMT	1.500	September 1, 2010	October 1, 2015	Annually	1.000	8.000	1.500	September 20, 2040	3.000
82645	1,228,477.23	301	58	2.157	1.625	0.532	1-year CMT	1.500	October 1, 2010	January 1, 2016	Annually	1.000	7.500	1.500	October 20, 2040	2.500
82667	135,006.92	301	59	2.201	1.625	0.576	1-year CMT	1.500	November 1, 2010	January 1, 2016	Annually	1.000	8.500	1.500	November 20, 2040	3.500
82697	146,230.38	301	59	2.175	1.625	0.550	1-year CMT	1.500	December 1, 2010	January 1, 2016	Annually	1.000	8.500	1.500	December 20, 2040	3.500
82734	1,444,099.27	305	54	2.271	1.750	0.521	1-year CMT	1.500	February 1, 2011	April 1, 2016	Annually	1.000	7.500	1.500	February 20, 2041	2.500
82771	1,850,412.23	306	54	3.923	3.500	0.423	1-year LIBOR	1.500	March 1, 2011	April 1, 2016	Annually	2.000	9.500	1.500	March 20, 2041	3.500
82824	317,141.88	308	51	2.292	1.750	0.542	1-year CMT	1.500	May 1, 2011	July 1, 2016	Annually	1.000	7.500	1.500	May 20, 2041	2.500
82825	803,487.22	309	51	2.301	1.750	0.551	1-year CMT	1.500	May 1, 2011	July 1, 2016	Annually	1.000	8.500	1.500	May 20, 2041	3.500
82852	678,413.68	309	50	2.314	1.750	0.564	1-year CMT	1.500	June 1, 2011	July 1, 2016	Annually	1.000	7.500	1.500	June 20, 2041	2.500
82884	1,736,085.54	309	49	2.205	1.625	0.580	1-year CMT	1.500	July 1, 2011	October 1, 2015	Annually	1.000	7.500	1.500	July 20, 2041	2.500
82929	691,742.28	312	47	2.205	1.625	0.580	1-year CMT	1.500	September 1, 2011	October 1, 2015	Annually	1.000	7.500	1.500	September 20, 2041	2.500
82930	284,922.20	312	48	2.470	2.000	0.470	1-year CMT	1.500	September 1, 2011	October 1, 2015	Annually	1.000	8.000	1.500	September 20, 2041	3.000
82958	159,485.38	312	46	2.204	1.625	0.579	1-year CMT	1.500	October 1, 2011	January 1, 2016	Annually	1.000	7.500	1.500	October 20, 2041	2.500
82977	491,234.97	314	45	2.216	1.625	0.591	1-year CMT	1.500	November 1, 2011	January 1, 2016	Annually	1.000	7.500	1.500	November 20, 2041	2.500
83003	1,100,846.08	315	45	2.458	2.000	0.458	1-year CMT	1.500	December 1, 2011	January 1, 2016	Annually	1.000	8.000	1.500	December 20, 2041	3.000
83020	713,623.54	316	43	2.331	1.750	0.581	1-year CMT	1.500	January 1, 2012	April 1, 2016	Annually	1.000	7.500	1.500	January 20, 2042	2.500
83038	161,496.88	317	42	2.333	1.750	0.583	1-year CMT	1.500	February 1, 2012	April 1, 2016	Annually	1.000	7.500	1.500	February 20, 2042	2.500
83047	40,203.51	318	42	2.875	2.500	0.375	1-year CMT	1.500	February 1, 2012	April 1, 2017	Annually	2.000	8.500	1.500	February 20, 2042	2.500
83051	945,751.66	317	41	2.325	1.750	0.575	1-year CMT	1.500	March 1, 2012	April 1, 2016	Annually	1.000	7.500	1.500	March 20, 2042	2.500
835106	58,847.14	118	242	2.875	1.625	1.250	1-year CMT	1.500	September 1, 1995	October 1, 2015	Annually	1.000	11.500	1.500	August 20, 2025	6.500
887376	109,903.41	230	130	2.375	1.625	0.750	1-year CMT	1.500	February 1, 2005	January 1, 2016	Annually	1.000	10.000	1.500	November 20, 2034	5.000
MA0045	1,476,404.09	319	40	2.274	1.750	0.524	1-year CMT	1.500	April 1, 2012	July 1, 2016	Annually	1.000	7.000	1.500	April 20, 2042	2.000
MA0111	2,405,308.65	319	39	2.283	1.750	0.533	1-year CMT	1.500	May 1, 2012	July 1, 2016	Annually	1.000	7.000	1.500	May 20, 2042	2.000
MA0112	391,764.37	320	39	2.448	1.750	0.698	1-year CMT	1.500	May 1, 2012	July 1, 2016	Annually	1.000	7.500	1.500	May 20, 2042	2.500
MA1312	2,115,021.15	336	24	2.439	2.000	0.439	1-year LIBOR	1.500	September 1, 2013	October 1, 2016	Annually	1.000	7.000	1.500	September 20, 2043	2.000

(1) The information in this Exhibit A is provided by the Sponsor as of August 1, 2015. It is based on information regarding the Group 3 Trust Assets and the related Mortgage Loans. All weighted averages provided in this Exhibit A are weighted based on the outstanding principal amounts of the Mortgage Loans as of August 1, 2015.

(2) The Ginnie Mae Certificate Principal Balance is the sum of the outstanding principal amounts of the Mortgage Loans underlying the related Trust MBS.

(3) The Approximate Weighted Average Remaining Term to Maturity (in months) is the approximate weighted average remaining term to maturity of the Mortgage Loans underlying the related Trust MBS.

(4) The Approximate Weighted Average Loan Age (in months) is the approximate weighted average loan age of the Mortgage Loans underlying the related Trust MBS.

(5) The Approximate Weighted Average Current Mortgage Rate is the approximate weighted average of the interest rates of the Mortgage Loans underlying the related Trust MBS.

(6) The Current Certificate Rate is the current certificate rate of the related Trust MBS.

(7) The Approximate Weighted Average Servicing and Guaranty Fee Rate is the approximate weighted average monthly fee rate for servicing and for the Ginnie Mae Certificate Guaranty Fee.

(8) The Certificate Margin is the margin of the Mortgage Loans underlying the related Trust MBS net of the Servicing and Guaranty Fee Rate.

(9) The Next Mortgage Rate Adjustment Date is the date on which the Mortgage Rate of each Mortgage Loan underlying the related Trust MBS resets under the Mortgage Rate formula and the related Mortgage Loan documents.

(10) The Mortgage Rate Reset Frequency is the frequency that the Mortgage Rate of each Mortgage Loan resets under the Mortgage Rate formula and the related Mortgage Loan documents applicable to each Mortgage Loan underlying the related Trust MBS after the first Mortgage Rate adjustment date.

(11) The Periodic Certificate Interest Rate Limit is the maximum periodic interest rate adjustment possible based on the MBS Guide.

(12) The Lifetime Certificate Interest Rate Cap is the maximum certificate interest rate possible based on the MBS Guide.

(13) The Lifetime Certificate Interest Rate Floor is the minimum certificate interest rate possible based on the MBS Guide.

(14) The Initial Certificate Rate at MBS Issuance is the initial certificate rate of the related Trust MBS.

The remaining terms to maturity, loan ages, Mortgage Rates, Mortgage Margins and next Mortgage Rate adjustment dates of many of the Mortgage Loans underlying the Group 3 Trust Assets will differ from the characteristics assumed, perhaps significantly. *See "The Trust Assets — The Mortgage Loans" in this Supplement.*

$1,317,402,846

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August 21, 2015

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