

\$1,414,847,887
Government National Mortgage Association

GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2024-058**

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

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

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

See “Risk Factors” beginning on page S-12 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 April 30, 2024.

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

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
PT	\$ 90,000,000	6.0%	PT	FIX	38384NED3	April 2054
Security Group 2						
PA	5,000,000	6.5	PAC/AD	FIX	38384NEE1	September 2051
PB	5,000,000	6.0	PAC/AD	FIX	38384NEF8	September 2051
PI	384,615	6.5	NTL(PAC/AD)	FIX/IO	38384NEG6	September 2051
PZ	1,130,364	6.5	SUP	FIX/Z	38384NEH4	April 2054
Z	409,184	6.5	PAC/AD	FIX/Z	38384NEJ0	April 2054
Security Group 3						
IO	52,489,360	4.0	NTL(SC/PT)	FIX/IO	38384NEK7	July 2050
Security Group 4						
IA	53,252,809	3.0	NTL(SC/PT)	FIX/IO	38384NEL5	January 2052
Security Group 5						
AF(1)	179,000,000	(5)	PT	FLT	38384NEM3	April 2054
HA	83,397,113	5.5	SEQ	FIX	38384NEN1	November 2048
HL	50,000,000	5.5	SEQ	FIX	38384NEP6	April 2054
JA(1)	31,512,000	5.5	SEQ	FIX	38384NEQ4	January 2050
JG(1)	4,107,000	5.5	SEQ	FIX	38384NER2	June 2051
JH(1)	3,611,000	5.5	SEQ	FIX	38384NES0	July 2052
JK(1)	6,372,887	5.5	SEQ	FIX	38384NET8	April 2054
SB	179,000,000	(5)	NTL(PT)	INV/IO	38384NEU5	April 2054
TA(1)	179,000,000	(5)	NTL(PT)	INV/IO	38384NEV3	April 2054
TB(1)	179,000,000	(5)	NTL(PT)	INV/IO	38384NEW1	April 2054
Security Group 6						
CF	50,000,000	(5)	PT	FLT	38384NEX9	April 2054
FC	60,000,000	(5)	PT	FLT	38384NEY7	April 2054
SC	110,000,000	(5)	NTL(PT)	INV/IO	38384NEZ4	April 2054
TC	60,000,000	(5)	NTL(PT)	INV/IO	38384NFA8	April 2054
Security Group 7						
ES	125,000,000	(5)	NTL(PT)	INV/IO	38384NFB6	April 2064
FA	75,000,000	(5)	PT	FLT	38384NFC4	April 2064
FE	50,000,000	(5)	PT	FLT	38384NFD2	April 2064
Security Group 8						
MA	7,000,000	5.0	SEQ/AD	FIX	38384NFE0	November 2049
ZA	620,392	5.0	SEQ	FIX/Z	38384NFF7	April 2054
Security Group 9						
FD	50,000,000	(5)	PT	FLT	38384NFG5	April 2054
FG	40,000,000	(5)	PT	FLT	38384NFH3	April 2054
SD	90,000,000	(5)	NTL(PT)	INV/IO	38384NFJ9	April 2054
TD	50,000,000	(5)	NTL(PT)	INV/IO	38384NFK6	April 2054
Security Group 10						
CT	5,000,000	5.5	PT	FIX	38384NFL4	April 2054
Security Group 11						
FM	70,000,000	(5)	PT	FLT	38384NFM2	April 2054
SM(1)	70,000,000	(5)	NTL(PT)	INV/IO	38384NFN0	April 2054
Security Group 12						
FH	50,000,000	(5)	PT	FLT	38384NFP3	April 2054
HS(1)	50,000,000	(5)	NTL(PT)	INV/IO	38384NFQ3	April 2054
TH(1)	50,000,000	(5)	NTL(PT)	INV/IO	38384NFR1	April 2054
Security Group 13						
AC	15,000,000	6.0	SEQ	FIX	38384NFS9	January 2050
AV(1)	3,194,152	6.0	SEQ/AD	FIX	38384NFT7	February 2035
AZ(1)	3,513,013	6.0	SEQ	FIX/Z	38384NFU4	April 2054
Security Group 14						
FJ	75,000,000	(5)	PT	FLT	38384NFV2	April 2054
SJ	75,000,000	(5)	NTL(PT)	INV/IO	38384NFW0	April 2054
Security Group 15						
JF	100,000,000	(5)	PT	FLT	38384NFX8	April 2054
JS	100,000,000	(5)	NTL(PT)	INV/IO	38384NFY6	April 2054

(Cover continued on next page)

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 16						
ET	\$ 97,360,130	6.0%	PT	FIX	38384NFZ3	April 2064
Security Group 17						
FL	75,000,000	(5)	PT	FLT	38384NGA7	April 2054
SL	75,000,000	(5)	NTL(PT)	INV/IO	38384NGB5	April 2054
Security Group 18						
IB	68,893,671	4.0	NTL(SC/PT)	FIX/IO	38384NGC3	March 2050
Security Group 19						
BA	69,522,973	5.5	SEQ/AD	FIX	38384NGD1	December 2046
BZ	10,559,637	5.5	SEQ	FIX/Z	38384NGE9	April 2054
Security Group 20						
FP	14,924,585	(5)	SC/PT	FLT	38384NGF6	March 2054
SP	1,492,458	(5)	NTL(SC/PT)	INV/IO	38384NGG4	March 2054
Security Group 21						
CA	15,000,000	5.5	SEQ	FIX	38384NGH2	February 2053
CL	1,537,431	5.5	SEQ	FIX	38384NGJ8	April 2054
Security Group 22						
NA	2,770,543	5.0	SC/SUP	FIX	38384NGK5	February 2054
NC	12,867,483	5.0	SC/PAC I	FIX	38384NGL3	February 2054
ND	1,438,000	5.0	SC/PAC II	FIX	38384NGM1	February 2054
Residuals						
RR	0	0.0	NPR	NPR	38384NGN9	April 2064
R1	0	0.0	NPR	NPR	38384NGP4	April 2054
R4	0	0.0	NPR	NPR	38384NGQ2	January 2052
R6	0	0.0	NPR	NPR	38384NGR0	April 2054
R11	0	0.0	NPR	NPR	38384NGS8	April 2054
R12	0	0.0	NPR	NPR	38384NGT6	April 2054
R14	0	0.0	NPR	NPR	38384NGU3	April 2054
R15	0	0.0	NPR	NPR	38384NGV1	April 2054
R16	0	0.0	NPR	NPR	38384NGW9	April 2064
R17	0	0.0	NPR	NPR	38384NGX7	April 2054
R19	0	0.0	NPR	NPR	38384NGY5	April 2054

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

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular and
- in the case of the Group 3, 4, 18, 20 and 22 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

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TERMS SHEET

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

Sponsor: Citigroup Global Markets Inc.

Co-Sponsor: Roberts & Ryan Investments Inc.

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: April 30, 2024

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 May 2024.

Trust Assets:

<u>Trust Asset Group</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	6.00%	30
2	Ginnie Mae II	6.50%	30
3	Underlying Certificates	(1)	(1)
4	Underlying Certificates	(1)	(1)
5	Ginnie Mae II	6.00%	30
6	Ginnie Mae II	6.50%	30
7	Ginnie Mae II	6.50%	40
8	Ginnie Mae II	5.00%	30
9	Ginnie Mae II	6.50%	30
10	Ginnie Mae II	5.50%	30
11	Ginnie Mae II	7.00%	30
12	Ginnie Mae II	7.00%	30
13	Ginnie Mae II	6.00%	30
14	Ginnie Mae II	6.50%	30
15	Ginnie Mae II	7.00%	30
16	Ginnie Mae II	6.00%	40
17	Ginnie Mae II	7.00%	30
18	Underlying Certificates	(1)	(1)
19	Ginnie Mae II	5.50%	30
20	Underlying Certificate	(1)	(1)
21	Ginnie Mae II	5.50%	30
22	Underlying Certificate	(1)	(1)

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

Security Groups: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Except in the case of a certain MX Class in Groups 11 and 12, payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 1 Trust Assets \$90,000,000 ⁽³⁾	351	2	6.571%
Group 2 Trust Assets \$11,539,548 ⁽³⁾	351	1	6.930%
Group 5 Trust Assets \$358,000,000	353	5	6.563%
Group 6 Trust Assets \$110,000,000	351	9	7.082%
Group 7 Trust Assets \$125,000,000 ⁽⁴⁾	477	2	7.057%
Group 8 Trust Assets \$7,620,392 ⁽³⁾	349	10	5.588%
Group 9 Trust Assets \$90,000,000	354	2	7.068%
Group 10 Trust Assets \$5,000,000 ⁽³⁾	353	1	6.028%
Group 11 Trust Assets \$70,000,000	354	4	7.531%
Group 12 Trust Assets \$50,000,000	355	3	7.518%
Group 13 Trust Assets \$21,707,165	353	5	6.563%
Group 14 Trust Assets \$75,000,000	354	2	7.068%
Group 15 Trust Assets \$100,000,000	355	3	7.553%
Group 16 Trust Assets \$97,360,130 ⁽⁴⁾	474	5	6.603%
Group 17 Trust Assets \$75,000,000	354	4	7.531%
Group 19 Trust Assets \$80,082,610	356	3	6.098%
Group 21 Trust Assets \$16,537,431	357	2	6.090%

⁽¹⁾ As of April 1, 2024.

- (2) The Mortgage Loans underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.
- (3) More than 10% of the Mortgage Loans underlying the Group 1, 2, 8 and 10 Trust Assets may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.
- (4) The Mortgage Loans underlying the Group 7 and 16 Trust Assets are modified loans with terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

Characteristics of the Group 3, 4, 18, 20 and 22 Trust Assets: See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

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

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

Increased Minimum Denomination Classes: Each Class that constitutes an Interest Only Class. See “Description of the Securities — Form of Securities” in this Supplement.

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

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

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 5						
AF	30-day Average SOFR + 1.05%	6.3783400%	1.05%	6.50%	0	0.00%
BF	30-day Average SOFR + 1.15%	6.4783400%	1.15%	6.50%	0	0.00%
FB	30-day Average SOFR + 1.10%	6.4283400%	1.10%	6.50%	0	0.00%
SB	5.35% – 30-day Average SOFR	0.0216600%	0.00%	5.35%	0	5.35%
TA	5.45% – 30-day Average SOFR	0.0500000%	0.00%	0.05%	0	5.45%
TB	5.40% – 30-day Average SOFR	0.0500000%	0.00%	0.05%	0	5.40%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 6						
CF	30-day Average SOFR + 1.15%	6.4783400%	1.15%	6.50%	0	0.00%
FC	30-day Average SOFR + 1.10%	6.4283400%	1.10%	6.50%	0	0.00%
SC	5.35% – 30-day Average SOFR	0.0216600%	0.00%	5.35%	0	5.35%
TC	5.40% – 30-day Average SOFR	0.0500000%	0.00%	0.05%	0	5.40%
Security Group 7						
ES	5.30% – 30-day Average SOFR	0.0000000%	0.00%	5.30%	0	5.30%
FA	30-day Average SOFR + 1.20%	6.5000000%	1.20%	6.50%	0	0.00%
FE	30-day Average SOFR + 1.20%	6.5000000%	1.20%	6.50%	0	0.00%
Security Group 9						
FD	30-day Average SOFR + 1.15%	6.4800200%	1.15%	6.50%	0	0.00%
FG	30-day Average SOFR + 1.18%	6.5000000%	1.18%	6.50%	0	0.00%
SD	5.32% – 30-day Average SOFR	0.0000000%	0.00%	5.32%	0	5.32%
TD	5.35% – 30-day Average SOFR	0.0199800%	0.00%	0.03%	0	5.35%
Security Group 11						
FM	30-day Average SOFR + 1.10%	6.4299900%	1.10%	7.00%	0	0.00%
SM	5.90% – 30-day Average SOFR	0.5700100%	0.00%	5.90%	0	5.90%
Security Group 12						
FH	30-day Average SOFR + 1.05%	6.3800200%	1.05%	7.00%	0	0.00%
HS	5.90% – 30-day Average SOFR	0.5699800%	0.00%	5.90%	0	5.90%
SH	5.95% – 30-day Average SOFR	0.6199800%	0.00%	5.95%	0	5.95%
TH	5.95% – 30-day Average SOFR	0.0500000%	0.00%	0.05%	0	5.95%
Security Groups 11 and 12						
MS	5.90% – 30-day Average SOFR	0.5699975%	0.00%	5.90%	0	5.90%
Security Group 14						
FJ	30-day Average SOFR + 1.20%	6.5000000%	1.20%	6.50%	0	0.00%
SJ	5.30% – 30-day Average SOFR	0.0000000%	0.00%	5.30%	0	5.30%
Security Group 15						
JF	30-day Average SOFR + 1.10%	6.4299900%	1.10%	7.00%	0	0.00%
JS	5.90% – 30-day Average SOFR	0.5700100%	0.00%	5.90%	0	5.90%
Security Group 17						
FL	30-day Average SOFR + 1.10%	6.4300200%	1.10%	7.00%	0	0.00%
SL	5.90% – 30-day Average SOFR	0.5699800%	0.00%	5.90%	0	5.90%
Security Group 20						
FP	30-day Average SOFR + 0.80%	6.1303500%	0.80%	8.00%	0	0.00%
SP	72.00% – (30-day Average SOFR x 10)	2.0000000%	0.00%	2.00%	0	7.20%

- (1) 30-day Average SOFR will be established as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this Supplement.
- (2) The initial Interest Rate will be in effect during the first Accrual Period; the Interest Rate will adjust monthly thereafter.

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

SECURITY GROUP 1

The Group 1 Principal Distribution Amount will be allocated to PT, until retired

SECURITY GROUP 2

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

- The Z Accrual Amount in the following order of priority:
 1. Concurrently, to PA and PB, pro rata, until retired
 2. To Z, until retired
- The Group 2 Principal Distribution Amount and the PZ Accrual Amount in the following order of priority:
 1. To PA, PB and Z, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date in the following order of priority:
 - a. Concurrently, to PA and PB, pro rata, until retired
 - b. To Z, until retired
 2. To PZ, until retired
 3. To PA, PB and Z, in the same manner and priority as step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 5

The Group 5 Principal Distribution Amount will be allocated, concurrently, as follows:

1. 50% to AF, until retired
2. 37.2617634078%, sequentially, to HA and HL, in that order, until retired
3. 12.7382365922%, sequentially, to JA, JG, JH and JK, in that order, until retired

SECURITY GROUP 6

The Group 6 Principal Distribution Amount will be allocated, concurrently, to CF and FC, pro rata, until retired

SECURITY GROUP 7

The Group 7 Principal Distribution Amount will be allocated, concurrently, to FA and FE, pro rata, until retired

SECURITY GROUP 8

The Group 8 Principal Distribution Amount and the ZA Accrual Amount will be allocated, sequentially, to MA and ZA, in that order, until retired

SECURITY GROUP 9

The Group 9 Principal Distribution Amount will be allocated, concurrently, to FD and FG, pro rata, until retired

SECURITY GROUP 10

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

SECURITY GROUP 11

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

SECURITY GROUP 12

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

SECURITY GROUP 13

The Group 13 Principal Distribution Amount and the AZ Accrual Amount will be allocated as follows:

- The AZ Accrual Amount, sequentially, to AV and AZ, in that order, until retired
- The Group 13 Principal Distribution Amount, sequentially, to AC, AV and AZ, in that order, until retired

SECURITY GROUP 14

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

SECURITY GROUP 15

The Group 15 Principal Distribution Amount will be allocated to JF, until retired

SECURITY GROUP 16

The Group 16 Principal Distribution Amount will be allocated to ET, until retired

SECURITY GROUP 17

The Group 17 Principal Distribution Amount will be allocated to FL, until retired

SECURITY GROUP 19

The Group 19 Principal Distribution Amount and the BZ Accrual Amount will be allocated, sequentially, to BA and BZ, in that order, until retired

SECURITY GROUP 20

The Group 20 Principal Distribution Amount will be allocated to FP, until retired

SECURITY GROUP 21

The Group 21 Principal Distribution Amount will be allocated, sequentially, to CA and CL, in that order, until retired

SECURITY GROUP 22

The Group 22 Principal Distribution Amount will be allocated in the following order of priority:

1. To NC, until reduced to its Scheduled Principal Balance for that Distribution Date
2. To ND, until reduced to its Scheduled Principal Balance for that Distribution Date
3. To NA, until retired
4. To ND, without regard to its Scheduled Principal Balance, until retired
5. To NC, without regard to its Scheduled Principal Balance, until retired

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

<u>Security Group</u>	<u>Structuring Ranges</u>
PAC Classes	
2 PA, PB and Z (in the aggregate)	200% PSA through 300% PSA
PAC I Class	
22 NC	175% PSA through 350% PSA
PAC II Class	
22 ND	226% PSA through 350% PSA

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 2		
PI	\$ 384,615	7.6923076923% of PB (PAC/AD Class)
Security Group 3		
IO	\$ 52,489,360	100% of the Group 3 Trust Assets
Security Group 4		
IA	\$ 53,252,809	100% of the Group 4 Trust Assets
Security Group 5		
SB	\$179,000,000	100% of AF (PT Class)
TA	179,000,000	100% of AF (PT Class)
TB	179,000,000	100% of AF (PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 6		
SC	\$110,000,000	100% of CF and FC (in the aggregate) (PT Classes)
TC	60,000,000	100% of FC (PT Class)
Security Group 7		
ES	\$125,000,000	100% of FA and FE (in the aggregate) (PT Classes)
Security Group 9		
SD	\$ 90,000,000	100% of FD and FG (in the aggregate) (PT Classes)
TD	50,000,000	100% of FD (PT Class)
Security Group 11		
SM	\$ 70,000,000	100% of FM (PT Class)
Security Group 12		
HS	\$ 50,000,000	100% of FH (PT Class)
SH	50,000,000	100% of FH (PT Class)
TH	50,000,000	100% of FH (PT Class)
Security Groups 11 and 12		
MS	\$120,000,000	100% of FH and FM (in the aggregate) (PT Classes)
Security Group 14		
SJ	\$ 75,000,000	100% of FJ (PT Class)
Security Group 15		
JS	\$100,000,000	100% of JF (PT Class)
Security Group 17		
SL	\$ 75,000,000	100% of FL (PT Class)
Security Group 18		
IB	\$ 68,893,671	100% of the Group 18 Trust Assets
Security Group 20		
SP	\$ 1,492,458	10% of FP (SC/PT Class)
Tax Status:		
Single REMIC Series as to each of the following Groups of Trust Assets and related Trust REMIC:		
	<u>Trust Assets</u>	<u>Trust REMIC</u>
	Group 1 Trust Assets	Group 1 REMIC
	Group 4 Trust Assets	Group 4 REMIC
	Group 6 Trust Assets	Group 6 REMIC
	Group 11 Trust Assets	Group 11 REMIC
	Group 12 Trust Assets	Group 12 REMIC
	Group 14 Trust Assets	Group 14 REMIC
	Group 15 Trust Assets	Group 15 REMIC
	Group 16 Trust Assets	Group 16 REMIC
	Group 17 Trust Assets	Group 17 REMIC
	Group 19 Trust Assets	Group 19 REMIC

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

<u>Trust Assets</u>	<u>Trust REMIC</u>
Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Trust Assets	Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Pooling REMIC and Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Issuing REMIC

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

Regular and Residual Classes: Classes RR, R1, R4, R6, R11, R12, R14, R15, R16, R17 and R19 are Residual Classes and represent the Residual Interest of the related Trust REMIC or Trust REMICs, as applicable, as described under “Certain United States Federal Income Taxes — Residual Securities” in this Supplement. All other Classes of REMIC Securities are Regular Classes.

RISK FACTORS

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

The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities.

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

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

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

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

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

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

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

- you bought your securities at a discount and principal payments are slower than you expected.

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

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

The levels of 30-day Average SOFR will affect the yields on the floating rate and inverse floating rate securities. If 30-day Average SOFR performs differently from what you expect, the yield on the floating rate and inverse floating rate securities may be lower than you expect. Lower levels of such index will generally reduce the yield on the floating rate securities; higher levels of such index will generally reduce the yield on the inverse floating rate securities. You should bear in mind that the timing of changes

in the level of such index may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that such index will remain constant.

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

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

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 3, 4, 18, 20 and 22 securities. The underlying certificates will be sensitive in varying degrees to:

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

As described in the related underlying certificate disclosure documents, the reduction in notional

balance of certain underlying certificates included in trust asset group 3, 4 and 18 on any payment date are calculated, directly or indirectly, on the basis of schedules; no assurance can be given that the underlying certificates will adhere to their schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

The trust assets underlying certain underlying certificates included in trust asset groups 3 and 18 are also previously issued certificates that represent beneficial ownership interests in separate trusts. The rate of payments on the previously issued certificates backing these underlying certificates will directly affect the timing and rate of payments on the group 3 and 18 securities. You should read the related underlying certificate disclosure documents, including the risk factors contained therein, to understand the payments on and related risks of the previously issued certificates backing these underlying certificates.

This supplement contains no information as to whether the related classes with which the notional underlying certificates reduce have adhered to any applicable principal balance schedules, whether any related supporting classes remain outstanding or whether the underlying certificates otherwise have performed as originally anticipated. Additional information as to the underlying certificates may be obtained by performing an analysis of current principal factors of the underlying certificates in light of applicable information contained in the related underlying certificate disclosure documents.

Up to 10% of the mortgage loans underlying the group 3, 4, 5, 6, 7, 9, 11 through 17, 19, 21 and 22 trust assets and up to 100% of the mortgage loans underlying the group 1, 2, 8, 10, 18 and 20 trust assets may be higher balance mortgage loans. Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae (“higher balance mortgage

loans”) may be included in Ginnie Mae guaranteed pools. There are no historical performance data regarding the prepayment rates for higher balance mortgage loans. If the higher balance mortgage loans prepay faster or slower than expected, the weighted average lives and yields of the related securities are likely to be affected, perhaps significantly. Furthermore, higher balance mortgage loans tend to be concentrated in certain geographic areas, which may experience relatively higher rates of defaults in the event of adverse economic conditions. No assurances can be given about the prepayment experience or performance of the higher balance mortgage loans.

An investment in the floating rate and inverse floating rate securities entails risks not associated with an investment in conventional fixed rate securities or securities linked to established market indices. The Federal Reserve Bank of New York began to publish SOFR in April 2018 and compounded averages of SOFR in March 2020. Although the Federal Reserve Bank of New York has also published historical indicative SOFR from August 2014 to March 2018, such pre-publication data necessarily involves assumptions, estimates and approximations. You should not rely on any historical changes or trends in SOFR as an indicator of future changes in SOFR. Daily shifts in SOFR have been, and may in the future be, greater than those in comparable market indices. Because the interest rate applicable to any accrual period for securities with an interest rate based on SOFR will be calculated by reference to the daily rates of SOFR during an approximate 30-day period commencing and ending before the related accrual period as described under “Description of the Securities — Interest Distributions — Floating Rate and Inverse Floating Rate Classes” in this supplement, the return on and value of the floating rate and inverse floating rate securities may fluctuate more than debt securities linked to less volatile indices.

30-day Average SOFR is a relatively new market index, and the floating rate and inverse floating rate securities will likely have no established trading market when issued, and an established trading market may never develop or, if

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

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

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

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

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

The securities may not be a suitable investment for you. The securities, especially the group 3, 4, 18, 20 and 22 securities and, in particular, the support, interest only, accrual and residual classes, are not suitable investments for all investors.

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

will enable you to realize a desired yield on that investment.

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

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

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

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

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

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 1, 2, 5 through 17, 19 and 21)

The Trust MBS are either:

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

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

the Mortgage Rate and (b) the sum of the Certificate Rate and the rate of the Ginnie Mae Certificate Guaranty Fee is used to pay the related servicers of the Mortgage Loans a monthly servicing fee.

The Underlying Certificates (Groups 3, 4, 18, 20 and 22)

The Group 3, 4, 18, 20 and 22 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under “Available Information” in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See *“Underlying Certificates” in the Base Offering Circular*.

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

The Mortgage Loans

The Mortgage Loans underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular*.

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

The Trustee Fee

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

GINNIE MAE GUARANTY

The Government National Mortgage Association (“Ginnie Mae”), a wholly-owned corporate instrumentality of the United States of America within HUD, guarantees the timely payment of principal and interest on the Securities. The General Counsel of HUD has provided an opinion to the effect that

Ginnie Mae has the authority to guarantee multiclass securities and that Ginnie Mae guaranties will constitute general obligations of the United States, for which the full faith and credit of the United States is pledged. See *“Ginnie Mae Guaranty” in the Base Offering Circular*.

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

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

Distributions

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

Interest Distributions

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

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.

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

Categories of Classes

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

Accrual Periods

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

<u>Class</u>	<u>Accrual Period</u>
Fixed Rate 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 or on Schedule I to this Supplement.

Floating Rate and Inverse Floating Rate Classes

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

The Interest Rate for the Floating Rate and Inverse Floating Rate Classes will be based on 30-day Average SOFR. The Trustee or its agent will determine 30-day Average SOFR as described under “Description of the Securities — Interest Rate Indices — Determination of 30-day Average SOFR” in the Base Offering Circular. In the case of the Group 20 Securities, the Trustee or its agent will use the same values of 30-day Average SOFR as are used for the related Underlying Certificates.

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

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

Accrual Classes

Each of Classes AZ, BZ, PZ, Z and ZA is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

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

Categories of Classes

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

Notional Classes

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

Residual Securities

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

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities (and any addition to the Class Principal Balance of an Accrual Class) or any reduction of Class Notional Balance on that Distribution Date (each, a “Class Factor”).

- The Class Factor for any Class of Securities for each month following the issuance of the Securities will reflect its remaining Class Principal Balance (or Class Notional Balance) after giving effect to any principal distribution (or addition to principal) to be made or any reduction of Class Notional Balance on the Distribution Date occurring in that month.

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

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

Termination

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

On any Distribution Date upon the Trustee’s determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate such Trust REMIC and any related Trust REMIC and retire the related Securities. For these purposes, the Trust REMICs and the Securities with corresponding numerical designations are related as follows:

<u>Trust REMICs</u>	<u>Related Securities</u>
Group 1 REMIC	Group 1 Securities
Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Issuing and Pooling REMICs	Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Securities
Group 4 REMIC	Group 4 Securities
Group 6 REMIC	Group 6 Securities
Group 11 REMIC	Group 11 Securities
Group 12 REMIC	Group 12 Securities
Group 14 REMIC	Group 14 Securities
Group 15 REMIC	Group 15 Securities
Group 16 REMIC	Group 16 Securities
Group 17 REMIC	Group 17 Securities
Group 19 REMIC	Group 19 Securities

Upon any termination of the Trust (or one or more related Trust REMICs), the Holder of any related outstanding Security (other than a Residual or Notional Class Security) will be entitled to receive that Holder’s allocable share of the Class Principal Balance of that Class plus any accrued and unpaid interest thereon at the applicable Interest Rate, and any Holder of any related outstanding Notional Class Security will be entitled to receive that Holder’s allocable share of any accrued and unpaid interest thereon at the applicable Interest Rate. The Residual Holders will be entitled to their pro rata share of any assets

remaining in the related Trust REMIC or Trust REMICs, as applicable, after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

With respect to each of Security Groups 1, 4, 6, 11, 12, 14, 15, 16, 17 and 19, a Holder of all of the outstanding Regular Securities of any such Security Group and the related Class of Residual Securities will have the right to purchase the related Trust Assets upon three Business Days' notice (the "Notice Period"). The purchase will be for cash in an amount equal to (A)(i) the aggregate remaining principal balance of the assets of such Security Group, but in no event less than the aggregate outstanding principal amount of the Securities of such Security Group, as applicable plus (ii) accrued interest on the Securities of such Security Group, less (B) amounts on deposit in the related Trust REMIC, for distribution on the Securities of such Security Group, plus (C) a \$5,000 termination fee payable to the Trustee in connection with each Security Group to be terminated. After the Notice Period, and upon such purchase, the Trustee will terminate the related Trust REMIC. Upon such termination, the Trustee will distribute the cash proceeds of the sale of the related Trust Assets to the Holder of the related Securities (which distribution may be offset against amounts due on the sale of such assets), will cancel the Securities of the related Security Group and cause the removal from the Book-Entry Depository Account of all Classes of the related Security Group, will cancel the related Class of Residual Securities, and will credit the remaining Trust Assets in the related Security Group to the account of the surrendering Holder. Notwithstanding anything to the contrary contained herein, no such termination will be allowed unless the Trustee and Ginnie Mae are provided, at no cost to either the Trustee or Ginnie Mae, an Opinion of Counsel, acceptable to the Trustee and Ginnie Mae, to the effect that such termination constitutes a "qualified liquidation" under the REMIC Provisions, including Section 860F(a)(4) of the Code, and such termination will not result in a disqualification of any Trust REMIC that is not terminated at such time or the imposition of any "prohibited transactions" or "contributions" tax under the REMIC Provisions on any Trust REMIC that is not terminated at such time.

Modification and Exchange

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

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

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal or notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2024-058. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

A fee will be payable to the Trustee in connection with each exchange equal to $\frac{1}{32}$ of 1% of the outstanding principal balance (or notional balance) of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000); provided, however, that no fee will be payable in respect of an interest only security unless all securities involved in the exchange are interest only securities. If the

notional balance of the interest only securities surrendered exceeds that of the interest only securities received, the fee will be based on the latter. The fee must be paid concurrently with the exchange.

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

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

Investors in the Group 3, 4, 18, 20 and 22 Securities are urged to review the discussion under “*Risk Factors — The rate of payments on the underlying certificates will directly affect the rate of payments on the group 3, 4, 18, 20 and 22 securities*” in this Supplement.

Accretion Directed Classes

Classes AV, BA, MA, PA, PB and Z are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement. Class PI 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. Class AV will have principal payment stability only through the prepayment rate shown in the table below. The remaining Accretion Directed Classes are not listed in the table below because, although they are entitled to receive payments from the related Accrual Amounts, they do not have principal payment stability through any constant prepayment rate significantly higher than 0% PSA, except within any applicable Effective Range.

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

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

Accretion Directed Class				
Security Group	Class	Maximum Weighted Average Life (in years)⁽¹⁾	Final Distribution Date	Prepayment Rate at or below
13	AV . . .	6.0	February 2035	157% PSA

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

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

Securities that Receive Principal on the Basis of Schedules

As described in this Supplement, each PAC Class will receive principal payments in accordance with a schedule 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 Ranges for the PAC Classes are as follows:

<u>Security Group</u>	<u>Initial Effective Ranges</u>
PAC Classes	
2 PA, PB and Z (in the aggregate)	200% PSA through 300% PSA
PAC I Class	
22 NC	175% PSA through 350% PSA
PAC II Class	
22 ND	226% PSA through 351% PSA

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

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

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

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

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

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 1, 2, 5 through 17, 19 and 21 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 1, 2, 5, 6, 8 through 15, 17, 19 or 21 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months, each Mortgage Loan underlying a Group 7 or 16 Trust Asset is assumed to have an original and a remaining term to maturity of 480 months and each Mortgage Loan underlying a Group 1, 2, 5 through 17, 19 or 21 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

3. Distributions on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in May 2024.

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

5. The Closing Date for the Securities is April 30, 2024.

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

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

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

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

- For example, most of the Mortgage Loans will not have the characteristics assumed, many Distribution Dates will occur on a Business Day after the 20th day of the month, and the Trustee

may cause a termination of the Trust as described under “Description of the Securities — Termination” in this Supplement.

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

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

Decrement Tables

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

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

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates					
Distribution Date	Class PT				
	0%	100%	250%	400%	500%
Initial Percent . . .	100	100	100	100	100
April 2025	99	97	95	92	90
April 2026	98	92	84	76	71
April 2027	97	85	70	57	49
April 2028	96	79	59	43	34
April 2029	95	73	49	32	23
April 2030	93	68	41	24	16
April 2031	92	62	34	18	11
April 2032	90	57	29	13	8
April 2033	89	53	24	10	5
April 2034	87	48	20	7	4
April 2035	85	44	16	5	2
April 2036	83	40	13	4	2
April 2037	80	37	11	3	1
April 2038	78	33	9	2	1
April 2039	75	30	7	2	1
April 2040	73	27	6	1	0
April 2041	70	24	5	1	0
April 2042	66	21	4	1	0
April 2043	63	19	3	0	0
April 2044	59	17	2	0	0
April 2045	55	14	2	0	0
April 2046	50	12	1	0	0
April 2047	46	10	1	0	0
April 2048	40	8	1	0	0
April 2049	35	6	1	0	0
April 2050	29	5	0	0	0
April 2051	22	3	0	0	0
April 2052	16	2	0	0	0
April 2053	8	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.2	11.2	6.4	4.4	3.7

Security Group 2 PSA Prepayment Assumption Rates															
Distribution Date	Classes PA, PB and PI					Class PZ					Class Z				
	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%	0%	200%	250%	300%	500%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2025	98	94	94	94	94	107	107	99	91	61	107	107	107	107	107
April 2026	96	83	83	83	79	114	114	88	63	0	114	114	114	114	114
April 2027	94	69	69	69	54	121	121	74	28	0	121	121	121	121	121
April 2028	91	56	56	56	35	130	130	67	8	0	130	130	130	130	130
April 2029	88	45	45	45	22	138	138	66	0	0	138	138	138	138	138
April 2030	86	35	35	35	13	148	146	68	0	0	148	148	148	148	148
April 2031	82	26	26	26	7	157	147	67	0	0	157	157	157	157	157
April 2032	79	20	20	20	2	168	144	65	0	0	168	168	168	168	168
April 2033	76	14	14	14	0	179	138	61	0	0	179	179	179	179	152
April 2034	72	9	9	9	0	191	129	56	0	0	191	191	191	191	104
April 2035	68	5	5	5	0	204	120	51	0	0	204	204	204	204	71
April 2036	63	2	2	2	0	218	109	45	0	0	218	218	218	218	48
April 2037	59	0	0	0	0	232	99	40	0	0	232	210	210	210	33
April 2038	53	0	0	0	0	248	88	35	0	0	248	166	166	166	22
April 2039	48	0	0	0	0	264	78	30	0	0	264	131	131	131	15
April 2040	42	0	0	0	0	282	69	26	0	0	282	103	103	103	10
April 2041	36	0	0	0	0	301	60	22	0	0	301	80	80	80	7
April 2042	29	0	0	0	0	321	51	19	0	0	321	62	62	62	4
April 2043	21	0	0	0	0	343	44	16	0	0	343	48	48	48	3
April 2044	13	0	0	0	0	366	37	13	0	0	366	37	37	37	2
April 2045	5	0	0	0	0	390	30	10	0	0	390	28	28	28	1
April 2046	0	0	0	0	0	416	25	8	0	0	314	21	21	21	1
April 2047	0	0	0	0	0	444	20	6	0	0	101	15	15	15	0
April 2048	0	0	0	0	0	423	15	5	0	0	11	11	11	11	0
April 2049	0	0	0	0	0	367	12	4	0	0	7	7	7	7	0
April 2050	0	0	0	0	0	305	8	2	0	0	5	5	5	5	0
April 2051	0	0	0	0	0	238	5	2	0	0	3	3	3	3	0
April 2052	0	0	0	0	0	165	3	1	0	0	1	1	1	1	0
April 2053	0	0	0	0	0	86	0	0	0	0	0	0	0	0	0
April 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	13.5	5.1	5.1	5.1	3.6	27.0	16.2	10.7	2.4	1.1	22.6	16.6	16.6	16.6	11.2

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class IO				
	0%	50%	110%	300%	400%
Initial Percent	100	100	100	100	100
April 2025	97	94	90	79	72
April 2026	94	88	82	61	52
April 2027	92	83	73	48	38
April 2028	88	78	66	38	28
April 2029	85	72	59	30	20
April 2030	82	67	52	23	15
April 2031	78	62	47	18	10
April 2032	75	57	42	14	7
April 2033	71	53	37	11	5
April 2034	67	48	33	8	4
April 2035	62	44	29	6	3
April 2036	58	40	25	5	2
April 2037	54	36	22	4	1
April 2038	50	32	18	3	1
April 2039	45	28	15	2	1
April 2040	40	24	13	2	0
April 2041	35	21	11	1	0
April 2042	31	17	9	1	0
April 2043	26	14	7	1	0
April 2044	21	11	5	0	0
April 2045	16	8	4	0	0
April 2046	12	6	3	0	0
April 2047	8	4	2	0	0
April 2048	4	2	1	0	0
April 2049	1	1	0	0	0
April 2050	0	0	0	0	0
April 2051	0	0	0	0	0
Weighted Average Life (years)	13.4	10.4	7.9	4.1	3.1

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Class IA				
	0%	50%	120%	300%	400%
Initial Percent	100	100	100	100	100
April 2025	97	94	90	79	73
April 2026	95	89	81	62	52
April 2027	92	83	72	48	37
April 2028	89	78	64	37	26
April 2029	86	73	57	28	18
April 2030	83	68	51	21	12
April 2031	79	63	45	15	7
April 2032	76	58	39	11	4
April 2033	73	54	34	7	3
April 2034	69	49	29	5	1
April 2035	65	45	25	3	0
April 2036	61	41	21	2	0
April 2037	57	36	17	1	0
April 2038	53	32	14	0	0
April 2039	49	28	11	0	0
April 2040	45	25	8	0	0
April 2041	40	21	7	0	0
April 2042	35	17	5	0	0
April 2043	31	14	4	0	0
April 2044	25	10	3	0	0
April 2045	20	8	2	0	0
April 2046	15	6	1	0	0
April 2047	9	4	0	0	0
April 2048	6	1	0	0	0
April 2049	2	0	0	0	0
April 2050	0	0	0	0	0
April 2051	0	0	0	0	0
April 2052	0	0	0	0	0
Weighted Average Life (years)	14.0	10.5	7.3	3.7	2.8

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Classes AF, BF, FB, JT, SB, TA and TB					Class HA					Class HL					Class JA					
	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	
April 2025	99	97	93	90	87	99	95	89	84	80	100	100	100	100	100	100	99	95	90	85	82
April 2026	98	91	81	72	66	97	85	70	55	46	100	100	100	100	100	100	97	87	73	59	51
April 2027	97	84	68	54	46	95	75	49	26	13	100	100	100	100	100	100	96	77	54	33	21
April 2028	96	78	57	40	31	93	65	31	5	0	100	100	100	100	84	94	68	38	14	1	
April 2029	95	72	48	30	22	91	56	16	0	0	100	100	100	81	58	92	60	24	0	0	
April 2030	93	67	40	23	15	89	47	4	0	0	100	100	100	60	40	90	52	13	0	0	
April 2031	92	62	33	17	10	87	38	0	0	0	100	100	89	45	27	88	44	3	0	0	
April 2032	90	57	28	13	7	84	31	0	0	0	100	100	74	33	19	86	37	0	0	0	
April 2033	89	52	23	9	5	82	23	0	0	0	100	100	61	25	13	84	31	0	0	0	
April 2034	87	48	19	7	3	79	17	0	0	0	100	100	51	18	9	81	24	0	0	0	
April 2035	85	44	16	5	2	76	10	0	0	0	100	100	42	14	6	78	19	0	0	0	
April 2036	83	40	13	4	2	72	4	0	0	0	100	100	35	10	4	75	13	0	0	0	
April 2037	80	36	11	3	1	69	0	0	0	0	100	97	29	7	3	72	8	0	0	0	
April 2038	78	33	9	2	1	65	0	0	0	0	100	88	23	5	2	68	3	0	0	0	
April 2039	75	30	7	1	0	61	0	0	0	0	100	79	19	4	1	64	0	0	0	0	
April 2040	73	27	6	1	0	56	0	0	0	0	100	71	16	3	1	60	0	0	0	0	
April 2041	70	24	5	1	0	51	0	0	0	0	100	64	13	2	1	56	0	0	0	0	
April 2042	66	21	4	1	0	46	0	0	0	0	100	57	10	1	0	51	0	0	0	0	
April 2043	63	19	3	0	0	40	0	0	0	0	100	50	8	1	0	46	0	0	0	0	
April 2044	59	16	2	0	0	34	0	0	0	0	100	44	6	1	0	41	0	0	0	0	
April 2045	55	14	2	0	0	28	0	0	0	0	100	38	5	1	0	35	0	0	0	0	
April 2046	50	12	1	0	0	21	0	0	0	0	100	32	4	0	0	28	0	0	0	0	
April 2047	46	10	1	0	0	13	0	0	0	0	100	27	3	0	0	21	0	0	0	0	
April 2048	40	8	1	0	0	5	0	0	0	0	100	22	2	0	0	14	0	0	0	0	
April 2049	35	7	1	0	0	0	0	0	0	0	93	18	2	0	0	6	0	0	0	0	
April 2050	29	5	0	0	0	0	0	0	0	0	77	13	1	0	0	0	0	0	0	0	
April 2051	22	3	0	0	0	0	0	0	0	0	60	9	1	0	0	0	0	0	0	0	
April 2052	16	2	0	0	0	0	0	0	0	0	41	5	0	0	0	0	0	0	0	0	
April 2053	8	1	0	0	0	0	0	0	0	0	22	1	0	0	0	0	0	0	0	0	
April 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average																					
Life (years)	20.2	11.1	6.2	4.2	3.5	15.8	6.0	3.1	2.2	1.9	27.5	19.7	11.5	7.6	6.2	16.7	6.7	3.5	2.4	2.1	

PSA Prepayment Assumption Rates

Distribution Date	Class JB					Class JC					Class JG					Class JH				
	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2025	99	96	91	87	84	99	96	92	88	85	100	100	100	100	100	100	100	100	100	100
April 2026	98	88	76	64	56	98	89	78	67	60	100	100	100	100	100	100	100	100	100	100
April 2027	96	80	59	41	30	97	82	63	46	37	100	100	100	100	100	100	100	100	100	100
April 2028	95	72	45	24	12	95	74	50	31	20	100	100	100	100	100	100	100	100	100	100
April 2029	93	64	33	11	0	94	68	39	19	9	100	100	100	92	0	100	100	100	100	97
April 2030	91	57	23	1	0	92	61	30	10	1	100	100	100	7	0	100	100	100	100	12
April 2031	90	51	15	0	0	91	55	22	3	0	100	100	100	0	0	100	100	100	36	0
April 2032	88	45	7	0	0	89	50	16	0	0	100	100	64	0	0	100	100	100	0	0
April 2033	85	39	1	0	0	87	44	10	0	0	100	100	12	0	0	100	100	100	0	0
April 2034	83	33	0	0	0	85	39	6	0	0	100	100	0	0	0	100	100	64	0	0
April 2035	81	28	0	0	0	82	35	2	0	0	100	100	0	0	0	100	100	23	0	0
April 2036	78	23	0	0	0	80	30	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2037	75	18	0	0	0	77	26	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2038	72	14	0	0	0	74	22	0	0	0	100	100	0	0	0	100	100	0	0	0
April 2039	69	10	0	0	0	71	18	0	0	0	100	88	0	0	0	100	100	0	0	0
April 2040	65	6	0	0	0	68	15	0	0	0	100	54	0	0	0	100	100	0	0	0
April 2041	61	3	0	0	0	65	12	0	0	0	100	23	0	0	0	100	100	0	0	0
April 2042	57	0	0	0	0	61	9	0	0	0	100	0	0	0	0	100	93	0	0	0
April 2043	52	0	0	0	0	57	6	0	0	0	100	0	0	0	0	100	61	0	0	0
April 2044	47	0	0	0	0	52	3	0	0	0	100	0	0	0	0	100	31	0	0	0
April 2045	42	0	0	0	0	47	0	0	0	0	100	0	0	0	0	100	3	0	0	0
April 2046	36	0	0	0	0	42	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2047	30	0	0	0	0	37	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2048	24	0	0	0	0	31	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2049	17	0	0	0	0	24	0	0	0	0	100	0	0	0	0	100	0	0	0	0
April 2050	9	0	0	0	0	17	0	0	0	0	78	0	0	0	0	100	0	0	0	0
April 2051	1	0	0	0	0	10	0	0	0	0	6	0	0	0	0	100	0	0	0	0
April 2052	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	20	0	0	0	0
April 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	17.8	7.8	4.0	2.8	2.3	18.7	8.9	4.6	3.2	2.6	26.4	16.2	8.3	5.5	4.5	27.7	19.4	10.4	6.8	5.5

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Class JK					Class JM					Class JN				
	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2025	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2029	100	100	100	100	100	100	100	100	100	99	100	100	100	98	70
April 2030	100	100	100	100	100	100	100	100	100	68	100	100	100	73	48
April 2031	100	100	100	100	73	100	100	100	77	47	100	100	100	54	33
April 2032	100	100	100	90	50	100	100	100	57	32	100	100	90	41	23
April 2033	100	100	100	67	34	100	100	100	43	22	100	100	74	30	16
April 2034	100	100	100	49	23	100	100	87	32	15	100	100	62	22	11
April 2035	100	100	100	37	16	100	100	72	23	10	100	100	51	17	7
April 2036	100	100	93	27	11	100	100	60	17	7	100	100	42	12	5
April 2037	100	100	77	20	7	100	100	49	13	5	100	100	35	9	3
April 2038	100	100	63	15	5	100	100	40	9	3	100	100	28	7	2
April 2039	100	100	51	11	3	100	100	33	7	2	100	96	23	5	2
April 2040	100	100	42	8	2	100	100	27	5	1	100	87	19	3	1
April 2041	100	100	34	6	1	100	100	22	4	1	100	78	15	3	1
April 2042	100	100	27	4	1	100	97	17	3	1	100	69	12	2	0
April 2043	100	100	22	3	1	100	86	14	2	0	100	61	10	1	0
April 2044	100	100	17	2	0	100	75	11	1	0	100	53	8	1	0
April 2045	100	100	13	1	0	100	65	9	1	0	100	46	6	1	0
April 2046	100	87	10	1	0	100	56	7	1	0	100	39	5	0	0
April 2047	100	73	8	1	0	100	47	5	0	0	100	33	4	0	0
April 2048	100	60	6	0	0	100	38	4	0	0	100	27	3	0	0
April 2049	100	47	4	0	0	100	30	3	0	0	100	21	2	0	0
April 2050	100	35	3	0	0	100	23	2	0	0	94	16	1	0	0
April 2051	100	24	2	0	0	100	16	1	0	0	73	11	1	0	0
April 2052	100	14	1	0	0	71	9	1	0	0	50	6	0	0	0
April 2053	58	4	0	0	0	37	3	0	0	0	26	2	0	0	0
April 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.1	24.9	16.3	10.9	8.8	28.6	22.9	14.1	9.4	7.6	28.0	21.0	12.4	8.3	6.7

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes CF, FC, SC and TC				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
April 2025	99	94	90	85	80
April 2026	98	86	74	64	54
April 2027	97	77	60	46	34
April 2028	96	69	49	33	21
April 2029	95	62	39	24	14
April 2030	94	55	32	17	9
April 2031	92	50	26	12	5
April 2032	91	44	21	9	3
April 2033	89	39	16	6	2
April 2034	88	35	13	4	1
April 2035	86	31	11	3	1
April 2036	84	28	8	2	1
April 2037	82	24	7	2	0
April 2038	79	21	5	1	0
April 2039	77	19	4	1	0
April 2040	74	16	3	1	0
April 2041	71	14	3	0	0
April 2042	68	12	2	0	0
April 2043	64	10	2	0	0
April 2044	60	9	1	0	0
April 2045	56	7	1	0	0
April 2046	52	6	1	0	0
April 2047	47	5	0	0	0
April 2048	42	4	0	0	0
April 2049	36	3	0	0	0
April 2050	30	2	0	0	0
April 2051	23	1	0	0	0
April 2052	16	1	0	0	0
April 2053	8	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.5	8.8	5.2	3.6	2.8

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes ES, FA and FE				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
April 2025	100	97	94	92	89
April 2026	99	91	82	74	67
April 2027	99	82	67	54	43
April 2028	98	74	55	39	27
April 2029	98	67	45	29	17
April 2030	97	61	36	21	11
April 2031	97	55	30	15	7
April 2032	96	49	24	11	4
April 2033	95	45	20	8	3
April 2034	95	40	16	6	2
April 2035	94	36	13	4	1
April 2036	93	33	10	3	1
April 2037	92	29	8	2	0
April 2038	91	26	7	2	0
April 2039	90	24	6	1	0
April 2040	89	21	4	1	0
April 2041	88	19	4	1	0
April 2042	86	17	3	0	0
April 2043	85	15	2	0	0
April 2044	83	13	2	0	0
April 2045	81	12	2	0	0
April 2046	79	11	1	0	0
April 2047	77	9	1	0	0
April 2048	75	8	1	0	0
April 2049	73	7	1	0	0
April 2050	70	6	0	0	0
April 2051	67	5	0	0	0
April 2052	64	5	0	0	0
April 2053	61	4	0	0	0
April 2054	57	3	0	0	0
April 2055	53	3	0	0	0
April 2056	49	2	0	0	0
April 2057	45	2	0	0	0
April 2058	40	2	0	0	0
April 2059	34	1	0	0	0
April 2060	28	1	0	0	0
April 2061	22	1	0	0	0
April 2062	15	0	0	0	0
April 2063	8	0	0	0	0
April 2064	0	0	0	0	0
Weighted Average Life (years)	29.2	10.3	5.9	4.1	3.3

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Class MA					Class ZA				
	0%	100%	190%	300%	400%	0%	100%	190%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2025	98	94	91	87	84	105	105	105	105	105
April 2026	97	87	79	70	62	110	110	110	110	110
April 2027	95	79	67	54	43	116	116	116	116	116
April 2028	93	72	56	41	29	122	122	122	122	122
April 2029	91	65	47	30	18	128	128	128	128	128
April 2030	88	58	39	21	10	135	135	135	135	135
April 2031	86	52	31	14	4	142	142	142	142	142
April 2032	83	46	25	8	0	149	149	149	149	138
April 2033	81	40	19	3	0	157	157	157	157	102
April 2034	78	35	14	0	0	165	165	165	154	75
April 2035	75	30	9	0	0	173	173	173	122	56
April 2036	71	25	5	0	0	182	182	182	97	41
April 2037	68	20	1	0	0	191	191	191	77	30
April 2038	64	16	0	0	0	201	201	171	60	22
April 2039	60	11	0	0	0	211	211	145	47	16
April 2040	56	7	0	0	0	222	222	122	37	11
April 2041	52	3	0	0	0	234	234	102	29	8
April 2042	47	0	0	0	0	246	239	85	22	6
April 2043	42	0	0	0	0	258	210	71	17	4
April 2044	37	0	0	0	0	271	182	58	13	3
April 2045	31	0	0	0	0	285	157	47	10	2
April 2046	25	0	0	0	0	300	132	37	7	1
April 2047	18	0	0	0	0	315	110	29	5	1
April 2048	12	0	0	0	0	331	88	22	4	1
April 2049	4	0	0	0	0	348	69	16	2	0
April 2050	0	0	0	0	0	327	50	11	2	0
April 2051	0	0	0	0	0	253	33	7	1	0
April 2052	0	0	0	0	0	174	16	3	0	0
April 2053	0	0	0	0	0	90	1	0	0	0
April 2054	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.0	7.9	5.3	3.8	3.0	27.9	22.8	18.3	13.9	11.0

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Classes FD, FG, SD and TD				
	0%	200%	415%	700%	900%
Initial Percent	100	100	100	100	100
April 2025	99	96	92	87	84
April 2026	98	87	75	61	52
April 2027	97	76	56	35	24
April 2028	96	66	42	20	11
April 2029	95	57	31	12	5
April 2030	94	49	23	7	2
April 2031	92	43	17	4	1
April 2032	91	37	12	2	0
April 2033	89	32	9	1	0
April 2034	88	27	7	1	0
April 2035	86	23	5	0	0
April 2036	84	20	4	0	0
April 2037	82	17	3	0	0
April 2038	79	15	2	0	0
April 2039	77	12	1	0	0
April 2040	74	10	1	0	0
April 2041	71	9	1	0	0
April 2042	68	7	1	0	0
April 2043	64	6	0	0	0
April 2044	60	5	0	0	0
April 2045	56	4	0	0	0
April 2046	52	3	0	0	0
April 2047	47	3	0	0	0
April 2048	42	2	0	0	0
April 2049	36	1	0	0	0
April 2050	30	1	0	0	0
April 2051	23	1	0	0	0
April 2052	16	0	0	0	0
April 2053	8	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.5	7.6	4.3	2.8	2.3

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Class CT				
	0%	100%	225%	400%	500%
Initial Percent	100	100	100	100	100
April 2025	99	97	95	93	91
April 2026	98	92	86	77	72
April 2027	97	86	73	58	51
April 2028	95	79	63	44	35
April 2029	94	73	53	33	24
April 2030	93	67	45	24	16
April 2031	91	62	38	18	11
April 2032	89	57	32	13	8
April 2033	88	52	27	10	5
April 2034	86	48	23	7	4
April 2035	84	44	19	5	2
April 2036	82	40	16	4	2
April 2037	79	36	14	3	1
April 2038	77	33	11	2	1
April 2039	74	30	9	2	1
April 2040	71	27	8	1	0
April 2041	68	24	6	1	0
April 2042	65	21	5	1	0
April 2043	61	19	4	0	0
April 2044	57	16	3	0	0
April 2045	53	14	3	0	0
April 2046	49	12	2	0	0
April 2047	44	10	2	0	0
April 2048	39	8	1	0	0
April 2049	34	6	1	0	0
April 2050	28	5	1	0	0
April 2051	22	3	0	0	0
April 2052	15	2	0	0	0
April 2053	8	1	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	19.9	11.2	6.9	4.5	3.8

**Security Group 11
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Classes FM and SM</u>				
	<u>0%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
Initial Percent	100	100	100	100	100
April 2025	99	95	91	86	82
April 2026	98	85	74	62	52
April 2027	98	74	55	40	27
April 2028	97	65	42	25	14
April 2029	95	56	31	16	7
April 2030	94	49	23	10	4
April 2031	93	42	17	6	2
April 2032	92	36	13	4	1
April 2033	90	31	10	2	0
April 2034	89	27	7	2	0
April 2035	87	23	5	1	0
April 2036	85	20	4	1	0
April 2037	83	17	3	0	0
April 2038	81	15	2	0	0
April 2039	78	12	2	0	0
April 2040	75	10	1	0	0
April 2041	72	9	1	0	0
April 2042	69	7	1	0	0
April 2043	66	6	0	0	0
April 2044	62	5	0	0	0
April 2045	58	4	0	0	0
April 2046	53	3	0	0	0
April 2047	49	3	0	0	0
April 2048	43	2	0	0	0
April 2049	37	1	0	0	0
April 2050	31	1	0	0	0
April 2051	24	1	0	0	0
April 2052	17	0	0	0	0
April 2053	9	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.8	7.5	4.3	3.1	2.4

**Security Group 12
PSA Prepayment Assumption Rates**

<u>Distribution Date</u>	<u>Classes FH, HS, SH and TH</u>				
	<u>0%</u>	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
Initial Percent	100	100	100	100	100
April 2025	99	95	91	88	84
April 2026	98	86	75	64	54
April 2027	98	75	56	41	28
April 2028	97	65	42	26	14
April 2029	95	57	32	16	7
April 2030	94	49	24	10	4
April 2031	93	43	18	6	2
April 2032	92	37	13	4	1
April 2033	90	32	10	3	1
April 2034	89	27	7	2	0
April 2035	87	23	5	1	0
April 2036	85	20	4	1	0
April 2037	83	17	3	0	0
April 2038	81	15	2	0	0
April 2039	78	12	2	0	0
April 2040	75	11	1	0	0
April 2041	72	9	1	0	0
April 2042	69	7	1	0	0
April 2043	66	6	0	0	0
April 2044	62	5	0	0	0
April 2045	58	4	0	0	0
April 2046	53	3	0	0	0
April 2047	49	3	0	0	0
April 2048	43	2	0	0	0
April 2049	37	2	0	0	0
April 2050	31	1	0	0	0
April 2051	24	1	0	0	0
April 2052	17	0	0	0	0
April 2053	9	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.8	7.6	4.4	3.1	2.5

**Security Groups 11 and 12
PSA Prepayment Assumption Rates**

Distribution Date	Class MS				
	0%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100
April 2025	99	95	91	87	83
April 2026	98	86	74	63	53
April 2027	98	75	56	40	27
April 2028	97	65	42	25	14
April 2029	95	56	31	16	7
April 2030	94	49	24	10	4
April 2031	93	42	18	6	2
April 2032	92	37	13	4	1
April 2033	90	32	10	3	0
April 2034	89	27	7	2	0
April 2035	87	23	5	1	0
April 2036	85	20	4	1	0
April 2037	83	17	3	0	0
April 2038	81	15	2	0	0
April 2039	78	12	2	0	0
April 2040	75	10	1	0	0
April 2041	72	9	1	0	0
April 2042	69	7	1	0	0
April 2043	66	6	0	0	0
April 2044	62	5	0	0	0
April 2045	58	4	0	0	0
April 2046	53	3	0	0	0
April 2047	49	3	0	0	0
April 2048	43	2	0	0	0
April 2049	37	1	0	0	0
April 2050	31	1	0	0	0
April 2051	24	1	0	0	0
April 2052	17	0	0	0	0
April 2053	9	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.8	7.6	4.4	3.1	2.4

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Class AC					Class AL					Class AV					Class AZ					
	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	0%	100%	250%	400%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2025	99	95	90	85	82	100	100	100	100	100	93	93	93	93	93	106	106	106	106	106	106
April 2026	97	87	73	59	51	100	100	100	100	100	86	86	86	86	86	113	113	113	113	113	113
April 2027	96	77	54	33	21	100	100	100	100	100	78	78	78	78	78	120	120	120	120	120	120
April 2028	94	68	38	14	1	100	100	100	100	100	70	70	70	70	70	127	127	127	127	127	127
April 2029	92	60	24	0	0	100	100	100	98	70	62	62	62	57	0	135	135	135	135	135	134
April 2030	90	52	13	0	0	100	100	100	73	48	52	52	52	0	0	143	143	143	139	92	92
April 2031	88	44	3	0	0	100	100	100	54	33	43	43	43	0	0	152	152	152	104	63	63
April 2032	86	37	0	0	0	100	100	90	41	23	32	32	11	0	0	161	161	161	77	43	43
April 2033	84	31	0	0	0	100	100	74	30	16	22	22	0	0	0	171	171	142	58	30	30
April 2034	81	24	0	0	0	100	100	62	22	11	10	10	0	0	0	182	182	118	43	20	20
April 2035	78	19	0	0	0	100	100	51	17	7	0	0	0	0	0	191	191	98	32	14	14
April 2036	75	13	0	0	0	100	100	42	12	5	0	0	0	0	0	191	191	81	23	9	9
April 2037	72	8	0	0	0	100	100	35	9	3	0	0	0	0	0	191	191	66	17	6	6
April 2038	68	3	0	0	0	100	100	28	7	2	0	0	0	0	0	191	191	54	13	4	4
April 2039	64	0	0	0	0	100	96	23	5	2	0	0	0	0	0	191	184	44	9	3	3
April 2040	60	0	0	0	0	100	87	19	3	1	0	0	0	0	0	191	166	36	7	2	2
April 2041	56	0	0	0	0	100	78	15	3	1	0	0	0	0	0	191	148	29	5	1	1
April 2042	51	0	0	0	0	100	69	12	2	0	0	0	0	0	0	191	132	24	3	1	1
April 2043	46	0	0	0	0	100	61	10	1	0	0	0	0	0	0	191	116	19	2	1	1
April 2044	41	0	0	0	0	100	53	8	1	0	0	0	0	0	0	191	102	15	2	0	0
April 2045	35	0	0	0	0	100	46	6	1	0	0	0	0	0	0	191	88	12	1	0	0
April 2046	28	0	0	0	0	100	39	5	0	0	0	0	0	0	0	191	75	9	1	0	0
April 2047	21	0	0	0	0	100	33	4	0	0	0	0	0	0	0	191	63	7	1	0	0
April 2048	14	0	0	0	0	100	27	3	0	0	0	0	0	0	0	191	52	5	0	0	0
April 2049	6	0	0	0	0	100	21	2	0	0	0	0	0	0	0	191	41	4	0	0	0
April 2050	0	0	0	0	0	94	16	1	0	0	0	0	0	0	0	179	31	2	0	0	0
April 2051	0	0	0	0	0	73	11	1	0	0	0	0	0	0	0	139	21	2	0	0	0
April 2052	0	0	0	0	0	50	6	0	0	0	0	0	0	0	0	96	12	1	0	0	0
April 2053	0	0	0	0	0	26	2	0	0	0	0	0	0	0	0	50	3	0	0	0	0
April 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.7	6.7	3.5	2.4	2.1	28.0	21.0	12.4	8.3	6.7	6.0	6.0	5.5	4.4	3.8	28.0	21.0	13.2	9.3	7.6	7.6

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Classes FJ and SJ				
	0%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100
April 2025	99	96	92	89	85
April 2026	98	87	76	66	56
April 2027	97	76	57	42	29
April 2028	96	66	43	27	15
April 2029	95	57	32	17	8
April 2030	94	49	24	11	4
April 2031	92	43	18	7	2
April 2032	91	37	13	4	1
April 2033	89	32	10	3	1
April 2034	88	27	7	2	0
April 2035	86	23	6	1	0
April 2036	84	20	4	1	0
April 2037	82	17	3	0	0
April 2038	79	15	2	0	0
April 2039	77	12	2	0	0
April 2040	74	10	1	0	0
April 2041	71	9	1	0	0
April 2042	68	7	1	0	0
April 2043	64	6	0	0	0
April 2044	60	5	0	0	0
April 2045	56	4	0	0	0
April 2046	52	3	0	0	0
April 2047	47	3	0	0	0
April 2048	42	2	0	0	0
April 2049	36	1	0	0	0
April 2050	30	1	0	0	0
April 2051	23	1	0	0	0
April 2052	16	0	0	0	0
April 2053	8	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.5	7.6	4.5	3.2	2.5

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Classes JF and JS				
	0%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100
April 2025	99	95	91	88	84
April 2026	98	86	75	64	54
April 2027	98	75	56	41	28
April 2028	97	65	42	26	14
April 2029	95	57	32	16	7
April 2030	94	49	24	10	4
April 2031	93	43	18	6	2
April 2032	92	37	13	4	1
April 2033	90	32	10	3	1
April 2034	89	27	7	2	0
April 2035	87	24	5	1	0
April 2036	85	20	4	1	0
April 2037	83	17	3	0	0
April 2038	81	15	2	0	0
April 2039	78	12	2	0	0
April 2040	75	11	1	0	0
April 2041	72	9	1	0	0
April 2042	69	7	1	0	0
April 2043	66	6	0	0	0
April 2044	62	5	0	0	0
April 2045	58	4	0	0	0
April 2046	53	3	0	0	0
April 2047	49	3	0	0	0
April 2048	43	2	0	0	0
April 2049	37	2	0	0	0
April 2050	31	1	0	0	0
April 2051	24	1	0	0	0
April 2052	17	0	0	0	0
April 2053	9	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.8	7.6	4.4	3.1	2.5

**Security Group 16
PSA Prepayment Assumption Rates**

Distribution Date	Class ET				
	0%	100%	250%	400%	500%
Initial Percent	100	100	100	100	100
April 2025	100	97	94	90	88
April 2026	99	92	82	73	67
April 2027	99	86	69	55	46
April 2028	98	80	59	42	32
April 2029	98	75	49	31	22
April 2030	97	70	42	24	16
April 2031	96	65	35	18	11
April 2032	96	61	30	13	8
April 2033	95	56	25	10	5
April 2034	94	53	21	8	4
April 2035	93	49	18	6	2
April 2036	92	45	15	4	2
April 2037	91	42	12	3	1
April 2038	90	39	10	2	1
April 2039	89	36	9	2	1
April 2040	88	33	7	1	0
April 2041	86	31	6	1	0
April 2042	85	28	5	1	0
April 2043	83	26	4	1	0
April 2044	82	24	3	0	0
April 2045	80	22	3	0	0
April 2046	78	20	2	0	0
April 2047	76	18	2	0	0
April 2048	73	16	2	0	0
April 2049	71	15	1	0	0
April 2050	68	13	1	0	0
April 2051	65	12	1	0	0
April 2052	62	11	1	0	0
April 2053	59	9	1	0	0
April 2054	55	8	0	0	0
April 2055	52	7	0	0	0
April 2056	47	6	0	0	0
April 2057	43	5	0	0	0
April 2058	38	4	0	0	0
April 2059	33	3	0	0	0
April 2060	27	3	0	0	0
April 2061	21	2	0	0	0
April 2062	15	1	0	0	0
April 2063	8	0	0	0	0
April 2064	0	0	0	0	0
Weighted Average Life (years)	28.8	13.2	6.6	4.4	3.6

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Classes FL and SL				
	0%	200%	400%	600%	800%
Initial Percent	100	100	100	100	100
April 2025	99	95	91	86	82
April 2026	98	85	74	62	52
April 2027	98	74	55	40	27
April 2028	97	65	42	25	14
April 2029	95	56	31	16	7
April 2030	94	49	23	10	4
April 2031	93	42	17	6	2
April 2032	92	36	13	4	1
April 2033	90	31	10	2	0
April 2034	89	27	7	2	0
April 2035	87	23	5	1	0
April 2036	85	20	4	1	0
April 2037	83	17	3	0	0
April 2038	81	15	2	0	0
April 2039	78	12	2	0	0
April 2040	75	10	1	0	0
April 2041	72	9	1	0	0
April 2042	69	7	1	0	0
April 2043	66	6	0	0	0
April 2044	62	5	0	0	0
April 2045	58	4	0	0	0
April 2046	53	3	0	0	0
April 2047	49	3	0	0	0
April 2048	43	2	0	0	0
April 2049	37	1	0	0	0
April 2050	31	1	0	0	0
April 2051	24	1	0	0	0
April 2052	17	0	0	0	0
April 2053	9	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	20.8	7.5	4.3	3.1	2.4

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Class IB				
	0%	50%	110%	300%	400%
Initial Percent	100	100	100	100	100
April 2025	97	94	90	78	72
April 2026	94	88	81	61	52
April 2027	90	82	72	47	37
April 2028	87	76	65	36	26
April 2029	83	71	57	28	18
April 2030	79	65	51	21	12
April 2031	75	60	45	16	8
April 2032	71	55	39	11	6
April 2033	67	50	34	9	4
April 2034	63	45	29	6	3
April 2035	58	40	25	5	2
April 2036	54	36	21	4	1
April 2037	49	31	17	3	1
April 2038	43	27	14	2	1
April 2039	38	23	12	1	0
April 2040	33	19	9	1	0
April 2041	28	16	7	1	0
April 2042	23	12	6	1	0
April 2043	19	9	4	0	0
April 2044	14	7	3	0	0
April 2045	10	5	2	0	0
April 2046	6	3	1	0	0
April 2047	2	1	0	0	0
April 2048	1	0	0	0	0
April 2049	0	0	0	0	0
April 2050	0	0	0	0	0
Weighted Average Life (years)	12.4	9.6	7.4	3.8	2.9

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Class BA					Class BZ				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2025	98	96	93	91	89	106	106	106	106	106
April 2026	96	88	82	75	69	112	112	112	112	112
April 2027	94	80	68	57	47	118	118	118	118	118
April 2028	91	71	55	41	29	125	125	125	125	125
April 2029	88	64	44	29	16	132	132	132	132	132
April 2030	86	56	34	18	6	139	139	139	139	139
April 2031	83	49	26	9	0	147	147	147	147	132
April 2032	80	42	18	2	0	155	155	155	155	98
April 2033	76	35	11	0	0	164	164	164	133	73
April 2034	73	29	4	0	0	173	173	173	106	54
April 2035	69	23	0	0	0	183	183	172	85	40
April 2036	65	17	0	0	0	193	193	147	68	29
April 2037	60	11	0	0	0	204	204	125	54	22
April 2038	56	5	0	0	0	216	216	106	42	16
April 2039	51	0	0	0	0	228	225	89	33	12
April 2040	45	0	0	0	0	241	202	75	26	8
April 2041	40	0	0	0	0	254	181	63	20	6
April 2042	34	0	0	0	0	269	161	53	16	4
April 2043	27	0	0	0	0	284	142	43	12	3
April 2044	20	0	0	0	0	300	124	36	9	2
April 2045	13	0	0	0	0	317	108	29	7	2
April 2046	5	0	0	0	0	334	92	23	5	1
April 2047	0	0	0	0	0	334	78	18	4	1
April 2048	0	0	0	0	0	296	64	14	3	0
April 2049	0	0	0	0	0	255	51	10	2	0
April 2050	0	0	0	0	0	211	39	7	1	0
April 2051	0	0	0	0	0	163	27	5	1	0
April 2052	0	0	0	0	0	113	16	3	0	0
April 2053	0	0	0	0	0	58	6	1	0	0
April 2054	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.0	7.2	4.9	3.7	3.1	26.7	21.2	16.2	12.5	10.0

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Classes FP and SP				
	0%	150%	300%	450%	600%
Initial Percent	100	100	100	100	100
April 2025	97	88	80	71	62
April 2026	94	78	63	50	39
April 2027	91	69	50	36	24
April 2028	89	61	40	25	15
April 2029	85	53	32	18	9
April 2030	82	47	25	12	6
April 2031	79	41	20	9	3
April 2032	76	36	16	6	2
April 2033	73	31	12	4	1
April 2034	69	27	9	3	1
April 2035	66	23	7	2	0
April 2036	62	20	6	1	0
April 2037	58	17	4	1	0
April 2038	54	15	3	1	0
April 2039	51	12	3	0	0
April 2040	47	10	2	0	0
April 2041	43	9	1	0	0
April 2042	38	7	1	0	0
April 2043	34	6	1	0	0
April 2044	30	5	1	0	0
April 2045	25	3	0	0	0
April 2046	21	3	0	0	0
April 2047	16	2	0	0	0
April 2048	11	1	0	0	0
April 2049	6	1	0	0	0
April 2050	1	0	0	0	0
April 2051	0	0	0	0	0
April 2052	0	0	0	0	0
April 2053	0	0	0	0	0
April 2054	0	0	0	0	0
Weighted Average Life (years)	14.5	7.1	4.3	2.9	2.1

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Class CA					Class CL				
	0%	100%	225%	400%	500%	0%	100%	225%	400%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
April 2025	99	97	94	91	89	100	100	100	100	100
April 2026	98	91	84	73	68	100	100	100	100	100
April 2027	96	84	70	53	44	100	100	100	100	100
April 2028	95	77	58	37	27	100	100	100	100	100
April 2029	94	70	48	25	15	100	100	100	100	100
April 2030	92	64	39	16	7	100	100	100	100	100
April 2031	90	58	32	9	2	100	100	100	100	100
April 2032	88	53	25	4	0	100	100	100	100	81
April 2033	86	48	20	1	0	100	100	100	100	56
April 2034	84	43	15	0	0	100	100	100	78	38
April 2035	82	38	11	0	0	100	100	100	58	26
April 2036	80	34	8	0	0	100	100	100	43	18
April 2037	77	30	5	0	0	100	100	100	31	12
April 2038	74	26	2	0	0	100	100	100	23	8
April 2039	71	23	0	0	0	100	100	100	17	5
April 2040	68	19	0	0	0	100	100	84	12	4
April 2041	65	16	0	0	0	100	100	69	9	2
April 2042	61	13	0	0	0	100	100	56	6	2
April 2043	57	11	0	0	0	100	100	46	5	1
April 2044	53	8	0	0	0	100	100	37	3	1
April 2045	48	6	0	0	0	100	100	30	2	0
April 2046	44	3	0	0	0	100	100	23	2	0
April 2047	38	1	0	0	0	100	100	18	1	0
April 2048	33	0	0	0	0	100	92	14	1	0
April 2049	27	0	0	0	0	100	73	10	0	0
April 2050	20	0	0	0	0	100	56	7	0	0
April 2051	14	0	0	0	0	100	40	5	0	0
April 2052	6	0	0	0	0	100	25	3	0	0
April 2053	0	0	0	0	0	83	10	1	0	0
April 2054	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.9	9.6	5.6	3.6	3.0	29.4	26.5	19.5	12.4	10.1

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Class NA					Class NC					Class ND				
	0%	175%	300%	350%	600%	0%	175%	300%	350%	600%	0%	175%	300%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
April 2025	100	100	90	83	50	99	94	94	94	94	100	100	87	87	87
April 2026	100	100	72	54	0	97	82	82	82	82	100	100	62	62	0
April 2027	100	100	55	26	0	96	69	69	69	52	100	100	37	37	0
April 2028	100	100	44	10	0	94	57	57	57	33	100	100	19	19	0
April 2029	100	100	39	3	0	92	46	46	46	21	100	100	6	6	0
April 2030	100	100	36	0	0	90	37	37	37	13	100	100	0	0	0
April 2031	100	100	34	0	0	88	29	29	29	8	100	98	0	0	0
April 2032	100	100	31	0	0	86	22	22	22	5	100	89	0	0	0
April 2033	100	100	28	0	0	83	17	17	17	3	100	75	0	0	0
April 2034	100	100	25	0	0	81	13	13	13	2	100	58	0	0	0
April 2035	100	100	22	0	0	78	10	10	10	1	100	38	0	0	0
April 2036	100	100	19	0	0	75	8	8	8	1	100	18	0	0	0
April 2037	100	99	16	0	0	72	6	6	6	0	100	0	0	0	0
April 2038	100	88	13	0	0	68	5	5	5	0	100	0	0	0	0
April 2039	100	78	11	0	0	65	4	4	4	0	100	0	0	0	0
April 2040	100	69	9	0	0	61	3	3	3	0	100	0	0	0	0
April 2041	100	60	8	0	0	56	2	2	2	0	100	0	0	0	0
April 2042	100	52	6	0	0	52	2	2	2	0	100	0	0	0	0
April 2043	100	44	5	0	0	47	1	1	1	0	100	0	0	0	0
April 2044	100	38	4	0	0	42	1	1	1	0	100	0	0	0	0
April 2045	100	32	3	0	0	36	1	1	1	0	100	0	0	0	0
April 2046	100	26	2	0	0	30	0	0	0	0	100	0	0	0	0
April 2047	100	21	2	0	0	24	0	0	0	0	100	0	0	0	0
April 2048	100	17	1	0	0	17	0	0	0	0	100	0	0	0	0
April 2049	100	13	1	0	0	9	0	0	0	0	100	0	0	0	0
April 2050	100	9	1	0	0	1	0	0	0	0	100	0	0	0	0
April 2051	100	6	0	0	0	0	0	0	0	0	32	0	0	0	0
April 2052	74	4	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2053	28	1	0	0	0	0	0	0	0	0	0	0	0	0	0
April 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.5	19.1	6.3	2.3	1.0	16.9	5.6	5.6	5.6	3.6	26.8	10.3	2.6	2.6	1.6

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor’s own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 3, 4, 18, 20 and 22 Securities, the investor’s own projection of payment rates on the Underlying Certificates under a variety of scenarios and
- in the case of a Floating Rate or an Inverse Floating Rate Class, the investor’s own projection of levels of 30-day Average SOFR under a variety of scenarios.

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

Prepayments: Effect on Yields

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

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

- In the case of Regular Securities or MX Securities purchased at a discount, slower than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.

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

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

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

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

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

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

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

Low levels of 30-day Average SOFR can reduce the yield of the Floating Rate Classes. High levels of 30-day Average SOFR can significantly reduce the yield of the Inverse Floating Rate Classes. In addition, the Floating Rate Classes will not benefit from a higher yield at high levels of 30-day Average SOFR and certain Inverse Floating Rate Classes may not benefit from particularly low levels of 30-day Average SOFR because the rate on such Classes is capped at a maximum rate described under “Terms Sheet — Interest Rates.”

Payment Delay: Effect on Yields of the Fixed Rate Classes

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

Yield Tables

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

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

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

The yields were calculated by

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

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

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

SECURITY GROUP 2

**Sensitivity of Class PI to Prepayments
Assumed Price 17.0%***

PSA Prepayment Assumption Rates				
<u>200%</u>	<u>250%</u>	<u>300%</u>	<u>500%</u>	<u>751%</u>
24.0%	24.0%	24.0%	14.2%	0.0%

SECURITY GROUP 3

**Sensitivity of Class IO to Prepayments
Assumed Price 19.0%***

PSA Prepayment Assumption Rates				
<u>50%</u>	<u>110%</u>	<u>244%</u>	<u>300%</u>	<u>400%</u>
13.8%	9.6%	0.0%	(4.0)%	(11.5)%

SECURITY GROUP 4

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

PSA Prepayment Assumption Rates				
<u>50%</u>	<u>120%</u>	<u>207%</u>	<u>300%</u>	<u>400%</u>
12.7%	7.4%	0.1%	(8.6)%	(18.6)%

SECURITY GROUP 5

**Sensitivity of Class SB to Prepayments
Assumed Price 3.0%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>500%</u>
4.32834%	28.8%	20.5%	11.9%	6.0%
5.32834%	(18.3)%	(26.8)%	(35.7)%	(42.0)%
5.33917%	(21.6)%	(29.9)%	(38.7)%	(44.9)%
5.35000% and above	**	**	**	**

**Sensitivity of Class TA to Prepayments
Assumed Price 0.1%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>500%</u>
5.400% and below	48.6%	40.6%	32.4%	26.8%
5.425%	19.4%	10.9%	2.1%	(3.9)%
5.450% and above	**	**	**	**

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

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

Sensitivity of Class TB to Prepayments
Assumed Price 0.1%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>250%</u>	<u>400%</u>	<u>500%</u>
5.350% and below	48.6%	40.6%	32.4%	26.8%
5.375%	19.4%	10.9%	2.1%	(3.9)%
5.400% and above	**	**	**	**

SECURITY GROUP 6

Sensitivity of Class SC to Prepayments
Assumed Price 3.5%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
4.32834%	20.0%	10.8%	1.2%	(8.8)%
5.32834%	(21.9)%	(30.6)%	(39.8)%	(50.0)%
5.33917%	(25.1)%	(33.7)%	(42.7)%	(53.2)%
5.35000% and above	**	**	**	**

Sensitivity of Class TC to Prepayments
Assumed Price 0.1%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
5.350% and below	45.2%	36.0%	26.6%	16.7%
5.375%	16.2%	7.0%	(2.7)%	(12.8)%
5.400% and above	**	**	**	**

SECURITY GROUP 7

Sensitivity of Class ES to Prepayments
Assumed Price 2.5%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
3.84251%	56.0%	48.8%	41.6%	34.2%
4.32834%	33.1%	25.4%	17.6%	9.6%
4.81417%	11.0%	2.6%	(6.1)%	(15.1)%
5.30000% and above	**	**	**	**

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

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

SECURITY GROUP 9

**Sensitivity of Class SD to Prepayments
Assumed Price 3.0%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>415%</u>	<u>700%</u>	<u>900%</u>
3.83503%	42.3%	31.7%	17.2%	6.7%
4.33002%	22.9%	11.6%	(4.1)%	(15.6)%
4.82501%	3.9%	(8.5)%	(25.9)%	(38.9)%
5.32000% and above	**	**	**	**

**Sensitivity of Class TD to Prepayments
Assumed Price 0.1%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>415%</u>	<u>700%</u>	<u>900%</u>
5.320% and below	19.9%	8.4%	(7.6)%	(19.2)%
5.335%	2.3%	(10.1)%	(27.7)%	(41.0)%
5.350% and above	**	**	**	**

SECURITY GROUP 11

**Sensitivity of Class SM to Prepayments
Assumed Price 4.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
4.32999%	30.1%	19.1%	7.8%	(4.0)%
5.32999%	1.2%	(10.7)%	(23.4)%	(36.9)%
5.61500%	(8.0)%	(20.2)%	(33.1)%	(47.4)%
5.90000% and above	**	**	**	**

SECURITY GROUP 12

**Sensitivity of Class HS to Prepayments
Assumed Price 4.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
4.33002%	30.4%	19.8%	8.8%	(2.5)%
5.33002%	1.3%	(10.4)%	(22.9)%	(36.1)%
5.61501%	(7.9)%	(19.9)%	(32.8)%	(46.9)%
5.90000% and above	**	**	**	**

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

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

Sensitivity of Class SH to Prepayments
Assumed Price 4.1%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
4.33002%	30.7%	20.1%	9.2%	(2.2)%
5.33002%	2.4%	(9.3)%	(21.7)%	(34.9)%
5.64001%	(7.3)%	(19.3)%	(32.1)%	(46.1)%
5.95000% and above	**	**	**	**

Sensitivity of Class TH to Prepayments
Assumed Price 0.1%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
5.900% and below	44.3%	34.1%	23.6%	12.8%
5.925%	14.4%	3.2%	(8.4)%	(20.7)%
5.950% and above	**	**	**	**

SECURITY GROUPS 11 AND 12

Sensitivity of Class MS to Prepayments
Assumed Price 4.0%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
4.330%	30.2%	19.4%	8.2%	(3.4)%
5.330%	1.2%	(10.6)%	(23.2)%	(36.6)%
5.615%	(8.0)%	(20.1)%	(33.0)%	(47.1)%
5.900% and above	**	**	**	**

SECURITY GROUP 14

Sensitivity of Class SJ to Prepayments
Assumed Price 3.0%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
3.84498%	41.1%	31.2%	21.1%	10.6%
4.32999%	22.2%	11.6%	0.6%	(10.7)%
4.81499%	3.5%	(8.0)%	(20.1)%	(32.8)%
5.30000% and above	**	**	**	**

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

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

SECURITY GROUP 15

**Sensitivity of Class JS to Prepayments
Assumed Price 3.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
4.32999%	46.0%	35.9%	25.5%	14.7%
5.32999%	7.0%	(4.5)%	(16.6)%	(29.4)%
5.61500%	(4.6)%	(16.5)%	(29.3)%	(43.0)%
5.90000% and above	**	**	**	**

SECURITY GROUP 17

**Sensitivity of Class SL to Prepayments
Assumed Price 4.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>200%</u>	<u>400%</u>	<u>600%</u>	<u>800%</u>
4.33002%	30.1%	19.1%	7.8%	(4.0)%
5.33002%	1.2%	(10.7)%	(23.4)%	(36.9)%
5.61501%	(8.0)%	(20.2)%	(33.1)%	(47.4)%
5.90000% and above	**	**	**	**

SECURITY GROUP 18

**Sensitivity of Class IB to Prepayments
Assumed Price 19.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>50%</u>	<u>110%</u>	<u>217%</u>	<u>300%</u>	<u>400%</u>
12.4%	8.0%	0.0%	(6.4)%	(14.2)%

SECURITY GROUP 20

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>300%</u>	<u>450%</u>	<u>600%</u>
7.0% and below	14.1%	3.4%	(7.9)%	(20.0)%
7.1%	(0.7)%	(10.7)%	(21.3)%	(32.6)%
7.2% 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 as to the Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Trust Assets and a Single REMIC Series as to the Group 1 Trust Assets, the Group 4 Trust Assets, the Group 6 Trust Assets, the Group 11 Trust Assets, the Group 12 Trust Assets, the Group 14 Trust Assets, the Group 15 Trust Assets, the Group 16 Trust Assets, the Group 17 Trust Assets and the Group 19 Trust Assets, each for United States federal income tax purposes. Separate REMIC elections will be made for the Group 1 REMIC, the Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Pooling REMIC, the Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Issuing REMIC, the Group 4 REMIC, the Group 6 REMIC, the Group 11 REMIC, the Group 12 REMIC, the Group 14 REMIC, the Group 15 REMIC, the Group 16 REMIC, the Group 17 REMIC and the Group 19 REMIC.

Regular Securities

The Regular Securities will be treated as debt instruments issued by the Group 1 REMIC, the Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Issuing REMIC, the Group 4 REMIC, the Group 6 REMIC, the Group 11 REMIC, the Group 12 REMIC, the Group 14 REMIC, the Group 15 REMIC, the Group 16 REMIC, the Group 17 REMIC or the Group 19 REMIC, as applicable, for United States federal income tax purposes. Income on the Regular Securities must be reported under an accrual method of accounting.

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

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

<u>Group(s)</u>	<u>PSA</u>
1, 2, 5, 13 and 16	250%
3 and 18	110%
4	120%
6, 7, 20 and 22	300%
8	190%
9	415%
10 and 21	225%
11, 12, 14, 15 and 17	400%
19	200%

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

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

Residual Securities

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

<u>Residual Securities</u>	<u>Trust REMIC</u>
Class R1 Securities	Group 1 REMIC
Class RR Securities	Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Pooling REMIC and Group 2, 3, 5, 7, 8, 9, 10, 13, 18, 20, 21 and 22 Issuing REMIC
Class R4 Securities	Group 4 REMIC
Class R6 Securities	Group 6 REMIC
Class R11 Securities	Group 11 REMIC
Class R12 Securities	Group 12 REMIC
Class R14 Securities	Group 14 REMIC
Class R15 Securities	Group 15 REMIC
Class R16 Securities	Group 16 REMIC
Class R17 Securities	Group 17 REMIC
Class R19 Securities	Group 19 REMIC

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

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

OID accruals on the Underlying Certificates will be computed using the same prepayment assumption as set forth under “Certain United States Federal Income Tax Consequences — Regular Securities” in this Supplement.

MX Securities

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

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

ERISA MATTERS

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

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

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

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

See “ERISA Considerations” in the Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

Institutions whose investment activities are subject to legal investment laws and regulations or to review by certain regulatory authorities may be subject to restrictions on investment in the Securities. **No**

representation is made about the proper characterization of any Class for legal investment or other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest, if any, from (1) April 1, 2024 on the Fixed Rate Classes and (2) April 20, 2024 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 Scheduled Principal Balances or Aggregate Scheduled Principal Balances of each Class receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

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

Schedule I

Available Combinations(1)

Class	REMIC Securities			MX Securities				
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 5								
Combination 1								
AF	\$179,000,000	FB	\$179,000,000	PT	(5)	FLT	383884NGZ2	April 2054
TA	179,000,000							
Combination 2								
AF	\$179,000,000	BF	\$179,000,000	PT	(5)	FLT	383884NHAA6	April 2054
TA	179,000,000							
TB	179,000,000							
Combination 3								
JA	\$ 31,512,000	JB	\$ 35,619,000	SEQ	5.5%	FIX	383884NHBB4	June 2051
JG	4,107,000							
Combination 4								
JA	\$ 31,512,000	JC	\$ 39,230,000	SEQ	5.5%	FIX	383884NHCC2	July 2052
JG	4,107,000							
JH	3,611,000							
Combination 5								
JA	\$ 31,512,000	JT	\$ 45,602,887	PT	5.5%	FIX	383884NHDD0	April 2054
JG	4,107,000							
JH	3,611,000							
JK	6,372,887							
Combination 6								
JG	\$ 4,107,000	JN	\$ 14,090,887	SEQ	5.5%	FIX	383884NHEE8	April 2054
JH	3,611,000							
JK	6,372,887							
Combination 7								
JH	\$ 3,611,000	JM	\$ 9,983,887	SEQ	5.5%	FIX	383884NHFF5	April 2054
JK	6,372,887							

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 12								
Combination 8								
HS	\$50,000,000	SH	\$ 50,000,000	NTL(PT)	(5)	INV/IO	38384NHG3	April 2054
TH	50,000,000							
Security Groups 11 and 12								
Combination 9(6)								
HS	\$50,000,000	MS	\$120,000,000	NTL(PT)	(5)	INV/IO	38384NHH1	April 2054
SM	70,000,000							
Security Group 13								
Combination 10								
AV	\$ 3,194,152	AL	\$ 6,707,165	SEQ	6.0%	FIX	38384NHJ7	April 2054
AZ	3,513,013							

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

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

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

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

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

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

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
Initial Balance	\$10,409,184.00	\$12,867,483.00	\$1,438,000.00
May 2024	10,385,168.30	12,826,328.54	1,430,083.69
June 2024	10,357,206.85	12,780,119.78	1,420,702.31
July 2024	10,325,305.62	12,728,879.64	1,409,866.57
August 2024	10,289,474.55	12,672,635.58	1,397,590.20
September 2024	10,249,727.59	12,611,419.57	1,383,890.00
October 2024	10,206,082.66	12,545,268.13	1,368,785.72
November 2024	10,158,561.68	12,474,222.24	1,352,300.11
December 2024	10,107,190.57	12,398,327.34	1,334,458.89
January 2025	10,051,999.18	12,317,633.30	1,315,290.64
February 2025	9,993,021.33	12,232,194.33	1,294,826.86
March 2025	9,930,294.74	12,142,068.96	1,273,101.85
April 2025	9,863,860.99	12,047,319.98	1,250,152.64
May 2025	9,793,765.50	11,948,014.36	1,226,018.96
June 2025	9,720,057.46	11,844,223.16	1,200,743.14
July 2025	9,642,789.79	11,736,021.49	1,174,370.04
August 2025	9,562,019.06	11,623,488.40	1,146,946.93
September 2025	9,477,805.42	11,506,706.79	1,118,523.43
October 2025	9,390,212.53	11,385,763.28	1,089,151.41
November 2025	9,299,307.47	11,260,748.18	1,058,884.80
December 2025	9,205,160.65	11,131,755.32	1,027,779.57
January 2026	9,107,845.72	10,998,881.93	995,893.57
February 2026	9,007,439.48	10,862,228.56	963,286.39
March 2026	8,904,021.74	10,721,961.72	930,036.92
April 2026	8,797,675.22	10,578,234.00	896,220.11
May 2026	8,688,485.46	10,431,600.25	862,023.63
June 2026	8,576,540.66	10,283,496.49	827,877.15
July 2026	8,461,931.56	10,135,799.50	794,319.77
August 2026	8,344,751.32	9,989,509.96	761,628.41
September 2026	8,225,095.39	9,844,614.77	729,788.20
October 2026	8,106,642.99	9,701,100.93	698,784.49
November 2026	7,989,380.52	9,558,955.58	668,602.84
December 2026	7,873,294.50	9,418,165.94	639,229.08
January 2027	7,758,371.60	9,278,719.40	610,649.17
February 2027	7,644,598.63	9,140,603.43	582,849.33
March 2027	7,531,962.53	9,003,805.63	555,815.96
April 2027	7,420,450.39	8,868,313.70	529,535.70
May 2027	7,310,049.43	8,734,115.47	503,995.34
June 2027	7,200,746.99	8,601,198.89	479,181.89
July 2027	7,092,530.55	8,469,551.99	455,082.58
August 2027	6,985,387.73	8,339,162.94	431,684.77
September 2027	6,879,306.27	8,210,020.01	408,976.06
October 2027	6,774,274.04	8,082,111.56	386,944.24
November 2027	6,670,279.02	7,955,426.10	365,577.23
December 2027	6,567,309.35	7,829,952.21	344,863.18

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
January 2028	\$ 6,465,353.25	\$ 7,705,678.58	\$ 324,790.41
February 2028	6,364,399.10	7,582,594.02	305,347.40
March 2028	6,264,435.39	7,460,687.43	286,522.81
April 2028	6,165,450.70	7,339,947.81	268,305.49
May 2028	6,067,433.78	7,220,364.29	250,684.42
June 2028	5,970,373.45	7,101,926.07	233,648.78
July 2028	5,874,258.68	6,984,622.45	217,187.91
August 2028	5,779,078.53	6,868,442.85	201,291.30
September 2028	5,684,822.19	6,753,376.77	185,948.60
October 2028	5,591,478.95	6,639,413.81	171,149.63
November 2028	5,499,038.22	6,526,543.69	156,884.34
December 2028	5,407,489.51	6,414,756.18	143,142.87
January 2029	5,316,822.44	6,304,041.18	129,915.49
February 2029	5,227,026.75	6,194,388.68	117,192.60
March 2029	5,138,092.27	6,085,788.74	104,964.79
April 2029	5,050,008.94	5,978,231.54	93,222.76
May 2029	4,962,766.82	5,871,707.34	81,957.35
June 2029	4,876,356.04	5,766,206.48	71,159.57
July 2029	4,790,766.85	5,661,719.39	60,820.57
August 2029	4,705,989.61	5,558,236.62	50,931.58
September 2029	4,622,470.73	5,455,748.77	41,484.02
October 2029	4,540,389.60	5,354,246.53	32,469.45
November 2029	4,459,721.89	5,253,720.71	23,879.51
December 2029	4,380,443.72	5,154,162.17	15,706.00
January 2030	4,302,531.57	5,055,561.86	7,940.86
February 2030	4,225,962.34	4,957,910.83	576.13
March 2030	4,150,713.30	4,861,200.21	0.00
April 2030	4,076,762.12	4,765,421.19	0.00
May 2030	4,004,086.81	4,670,565.06	0.00
June 2030	3,932,665.79	4,576,623.19	0.00
July 2030	3,862,477.81	4,483,587.04	0.00
August 2030	3,793,501.98	4,391,448.11	0.00
September 2030	3,725,717.77	4,300,198.03	0.00
October 2030	3,659,104.99	4,210,512.64	0.00
November 2030	3,593,643.79	4,122,654.42	0.00
December 2030	3,529,314.65	4,036,586.71	0.00
January 2031	3,466,098.37	3,952,273.55	0.00
February 2031	3,403,976.08	3,869,679.72	0.00
March 2031	3,342,929.22	3,788,770.69	0.00
April 2031	3,282,939.56	3,709,512.62	0.00
May 2031	3,223,989.14	3,631,872.33	0.00
June 2031	3,166,060.34	3,555,817.32	0.00
July 2031	3,109,135.81	3,481,315.73	0.00
August 2031	3,053,198.49	3,408,336.32	0.00
September 2031	2,998,231.63	3,336,848.48	0.00
October 2031	2,944,218.73	3,266,822.22	0.00
November 2031	2,891,143.59	3,198,228.14	0.00

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
December 2031	\$ 2,838,990.27	\$ 3,131,037.42	\$ 0.00
January 2032	2,787,743.10	3,065,221.81	0.00
February 2032	2,737,386.68	3,000,753.64	0.00
March 2032	2,687,905.85	2,937,605.77	0.00
April 2032	2,639,285.73	2,875,751.61	0.00
May 2032	2,591,511.66	2,815,165.12	0.00
June 2032	2,544,569.26	2,755,820.73	0.00
July 2032	2,498,444.37	2,697,693.44	0.00
August 2032	2,453,123.06	2,640,758.69	0.00
September 2032	2,408,591.65	2,584,992.45	0.00
October 2032	2,364,836.69	2,530,371.15	0.00
November 2032	2,321,844.95	2,476,871.69	0.00
December 2032	2,279,603.42	2,424,471.45	0.00
January 2033	2,238,099.31	2,373,148.25	0.00
February 2033	2,197,320.06	2,322,880.33	0.00
March 2033	2,157,253.30	2,273,646.39	0.00
April 2033	2,117,886.87	2,225,425.55	0.00
May 2033	2,079,208.82	2,178,197.36	0.00
June 2033	2,041,207.42	2,131,941.74	0.00
July 2033	2,003,871.10	2,086,639.04	0.00
August 2033	1,967,188.51	2,042,270.01	0.00
September 2033	1,931,148.48	1,998,815.75	0.00
October 2033	1,895,740.04	1,956,257.78	0.00
November 2033	1,860,952.40	1,914,577.95	0.00
December 2033	1,826,774.94	1,873,758.50	0.00
January 2034	1,793,197.22	1,833,782.01	0.00
February 2034	1,760,209.00	1,794,631.42	0.00
March 2034	1,727,800.19	1,756,289.99	0.00
April 2034	1,695,960.87	1,718,741.35	0.00
May 2034	1,664,681.30	1,681,969.41	0.00
June 2034	1,633,951.89	1,645,958.45	0.00
July 2034	1,603,763.23	1,610,693.03	0.00
August 2034	1,574,106.04	1,576,158.04	0.00
September 2034	1,544,971.22	1,542,338.66	0.00
October 2034	1,516,349.83	1,509,220.36	0.00
November 2034	1,488,233.05	1,476,788.93	0.00
December 2034	1,460,612.24	1,445,030.41	0.00
January 2035	1,433,478.88	1,413,931.14	0.00
February 2035	1,406,824.61	1,383,477.73	0.00
March 2035	1,380,641.21	1,353,657.06	0.00
April 2035	1,354,920.60	1,324,456.27	0.00
May 2035	1,329,654.82	1,295,862.74	0.00
June 2035	1,304,836.07	1,267,864.14	0.00
July 2035	1,280,456.65	1,240,448.37	0.00
August 2035	1,256,509.03	1,213,603.55	0.00
September 2035	1,232,985.77	1,187,318.08	0.00
October 2035	1,209,879.58	1,161,580.55	0.00

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
November 2035	\$ 1,187,183.27	\$ 1,136,379.82	\$ 0.00
December 2035	1,164,889.81	1,111,704.94	0.00
January 2036	1,142,992.24	1,087,545.20	0.00
February 2036	1,121,483.76	1,063,890.10	0.00
March 2036	1,100,357.66	1,040,729.34	0.00
April 2036	1,079,607.35	1,018,052.85	0.00
May 2036	1,059,226.35	995,850.73	0.00
June 2036	1,039,208.31	974,113.31	0.00
July 2036	1,019,546.94	952,831.10	0.00
August 2036	1,000,236.11	931,994.81	0.00
September 2036	981,269.76	911,595.31	0.00
October 2036	962,641.95	891,623.69	0.00
November 2036	944,346.82	872,071.19	0.00
December 2036	926,378.63	852,929.24	0.00
January 2037	908,731.73	834,189.45	0.00
February 2037	891,400.57	815,843.58	0.00
March 2037	874,379.68	797,883.57	0.00
April 2037	857,663.69	780,301.52	0.00
May 2037	841,247.34	763,089.68	0.00
June 2037	825,125.43	746,240.46	0.00
July 2037	809,292.85	729,746.44	0.00
August 2037	793,744.61	713,600.32	0.00
September 2037	778,475.77	697,794.96	0.00
October 2037	763,481.49	682,323.39	0.00
November 2037	748,757.00	667,178.73	0.00
December 2037	734,297.63	652,354.28	0.00
January 2038	720,098.78	637,843.46	0.00
February 2038	706,155.91	623,639.83	0.00
March 2038	692,464.59	609,737.05	0.00
April 2038	679,020.44	596,128.96	0.00
May 2038	665,819.16	582,809.47	0.00
June 2038	652,856.54	569,772.66	0.00
July 2038	640,128.42	557,012.70	0.00
August 2038	627,630.73	544,523.89	0.00
September 2038	615,359.44	532,300.63	0.00
October 2038	603,310.62	520,337.46	0.00
November 2038	591,480.38	508,629.01	0.00
December 2038	579,864.93	497,170.02	0.00
January 2039	568,460.51	485,955.34	0.00
February 2039	557,263.45	474,979.94	0.00
March 2039	546,270.12	464,238.85	0.00
April 2039	535,476.97	453,727.25	0.00
May 2039	524,880.50	443,440.39	0.00
June 2039	514,477.28	433,373.61	0.00
July 2039	504,263.92	423,522.37	0.00
August 2039	494,237.11	413,882.20	0.00
September 2039	484,393.58	404,448.73	0.00

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
October 2039	\$ 474,730.13	\$ 395,217.67	\$ 0.00
November 2039	465,243.60	386,184.83	0.00
December 2039	455,930.89	377,346.11	0.00
January 2040	446,788.95	368,697.46	0.00
February 2040	437,814.80	360,234.95	0.00
March 2040	429,005.49	351,954.71	0.00
April 2040	420,358.12	343,852.95	0.00
May 2040	411,869.86	335,925.97	0.00
June 2040	403,537.90	328,170.12	0.00
July 2040	395,359.51	320,581.85	0.00
August 2040	387,331.97	313,157.67	0.00
September 2040	379,452.64	305,894.16	0.00
October 2040	371,718.92	298,787.97	0.00
November 2040	364,128.22	291,835.83	0.00
December 2040	356,678.05	285,034.52	0.00
January 2041	349,365.91	278,380.89	0.00
February 2041	342,189.38	271,871.87	0.00
March 2041	335,146.06	265,504.42	0.00
April 2041	328,233.60	259,275.59	0.00
May 2041	321,449.70	253,182.49	0.00
June 2041	314,792.07	247,222.27	0.00
July 2041	308,258.50	241,392.16	0.00
August 2041	301,846.78	235,689.42	0.00
September 2041	295,554.75	230,111.39	0.00
October 2041	289,380.31	224,655.45	0.00
November 2041	283,321.36	219,319.05	0.00
December 2041	277,375.86	214,099.67	0.00
January 2042	271,541.80	208,994.86	0.00
February 2042	265,817.20	204,002.22	0.00
March 2042	260,200.12	199,119.37	0.00
April 2042	254,688.64	194,344.02	0.00
May 2042	249,280.90	189,673.90	0.00
June 2042	243,975.05	185,106.79	0.00
July 2042	238,769.27	180,640.53	0.00
August 2042	233,661.78	176,272.99	0.00
September 2042	228,650.84	172,002.09	0.00
October 2042	223,734.72	167,825.79	0.00
November 2042	218,911.73	163,742.08	0.00
December 2042	214,180.21	159,749.02	0.00
January 2043	209,538.53	155,844.68	0.00
February 2043	204,985.08	152,027.19	0.00
March 2043	200,518.29	148,294.71	0.00
April 2043	196,136.60	144,645.45	0.00
May 2043	191,838.50	141,077.63	0.00
June 2043	187,622.48	137,589.53	0.00
July 2043	183,487.08	134,179.45	0.00
August 2043	179,430.86	130,845.75	0.00

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
September 2043	\$ 175,452.38	\$ 127,586.79	\$ 0.00
October 2043	171,550.26	124,400.99	0.00
November 2043	167,723.12	121,286.79	0.00
December 2043	163,969.62	118,242.67	0.00
January 2044	160,288.43	115,267.13	0.00
February 2044	156,678.25	112,358.71	0.00
March 2044	153,137.81	109,515.98	0.00
April 2044	149,665.83	106,737.54	0.00
May 2044	146,261.11	104,022.01	0.00
June 2044	142,922.40	101,368.05	0.00
July 2044	139,648.54	98,774.34	0.00
August 2044	136,438.34	96,239.59	0.00
September 2044	133,290.65	93,762.54	0.00
October 2044	130,204.34	91,341.95	0.00
November 2044	127,178.31	88,976.61	0.00
December 2044	124,211.45	86,665.33	0.00
January 2045	121,302.70	84,406.95	0.00
February 2045	118,451.00	82,200.33	0.00
March 2045	115,655.31	80,044.36	0.00
April 2045	112,914.63	77,937.95	0.00
May 2045	110,227.94	75,880.03	0.00
June 2045	107,594.26	73,869.55	0.00
July 2045	105,012.64	71,905.49	0.00
August 2045	102,482.12	69,986.85	0.00
September 2045	100,001.76	68,112.65	0.00
October 2045	97,570.66	66,281.91	0.00
November 2045	95,187.91	64,493.71	0.00
December 2045	92,852.63	62,747.11	0.00
January 2046	90,563.96	61,041.22	0.00
February 2046	88,321.03	59,375.16	0.00
March 2046	86,123.01	57,748.05	0.00
April 2046	83,969.07	56,159.05	0.00
May 2046	81,858.41	54,607.33	0.00
June 2046	79,790.24	53,092.08	0.00
July 2046	77,763.76	51,612.50	0.00
August 2046	75,778.21	50,167.81	0.00
September 2046	73,832.85	48,757.25	0.00
October 2046	71,926.92	47,380.08	0.00
November 2046	70,059.71	46,035.57	0.00
December 2046	68,230.49	44,722.99	0.00
January 2047	66,438.56	43,441.65	0.00
February 2047	64,683.24	42,190.86	0.00
March 2047	62,963.85	40,969.95	0.00
April 2047	61,279.71	39,778.27	0.00
May 2047	59,630.18	38,615.17	0.00
June 2047	58,014.62	37,480.01	0.00
July 2047	56,432.39	36,372.20	0.00

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
August 2047	\$ 54,882.87	\$ 35,291.11	\$ 0.00
September 2047	53,365.45	34,236.16	0.00
October 2047	51,879.54	33,206.77	0.00
November 2047	50,424.55	32,202.38	0.00
December 2047	48,999.90	31,222.43	0.00
January 2048	47,605.03	30,266.38	0.00
February 2048	46,239.37	29,333.70	0.00
March 2048	44,902.37	28,423.86	0.00
April 2048	43,593.52	27,536.36	0.00
May 2048	42,312.26	26,670.70	0.00
June 2048	41,058.09	25,826.40	0.00
July 2048	39,830.50	25,002.97	0.00
August 2048	38,628.98	24,199.95	0.00
September 2048	37,453.05	23,416.89	0.00
October 2048	36,302.22	22,653.33	0.00
November 2048	35,176.01	21,908.83	0.00
December 2048	34,073.97	21,182.97	0.00
January 2049	32,995.63	20,475.34	0.00
February 2049	31,940.55	19,785.51	0.00
March 2049	30,908.29	19,113.08	0.00
April 2049	29,898.40	18,457.67	0.00
May 2049	28,910.47	17,818.89	0.00
June 2049	27,944.08	17,196.37	0.00
July 2049	26,998.82	16,589.72	0.00
August 2049	26,074.28	15,998.60	0.00
September 2049	25,170.06	15,422.65	0.00
October 2049	24,285.79	14,861.52	0.00
November 2049	23,421.08	14,314.88	0.00
December 2049	22,575.55	13,782.40	0.00
January 2050	21,748.83	13,263.75	0.00
February 2050	20,940.57	12,758.61	0.00
March 2050	20,150.40	12,266.69	0.00
April 2050	19,377.99	11,787.66	0.00
May 2050	18,622.98	11,321.24	0.00
June 2050	17,885.04	10,867.14	0.00
July 2050	17,163.84	10,425.07	0.00
August 2050	16,459.05	9,994.76	0.00
September 2050	15,770.37	9,575.93	0.00
October 2050	15,097.47	9,168.31	0.00
November 2050	14,440.04	8,771.65	0.00
December 2050	13,797.80	8,385.70	0.00
January 2051	13,170.43	8,010.19	0.00
February 2051	12,557.65	7,644.90	0.00
March 2051	11,959.18	7,289.58	0.00
April 2051	11,374.73	6,943.99	0.00
May 2051	10,804.03	6,607.92	0.00
June 2051	10,246.81	6,281.13	0.00

<u>Distribution Date</u>	<u>Classes PA, PB and Z (in the aggregate)</u>	<u>Class NC</u>	<u>Class ND</u>
July 2051	\$ 9,702.80	\$ 5,963.41	\$ 0.00
August 2051	9,171.75	5,654.54	0.00
September 2051	8,653.39	5,354.32	0.00
October 2051	8,147.48	5,062.55	0.00
November 2051	7,653.77	4,779.01	0.00
December 2051	7,172.01	4,503.52	0.00
January 2052	6,701.98	4,235.89	0.00
February 2052	6,243.43	3,975.93	0.00
March 2052	5,796.15	3,723.45	0.00
April 2052	5,359.90	3,478.28	0.00
May 2052	4,934.46	3,240.24	0.00
June 2052	4,519.61	3,009.16	0.00
July 2052	4,115.15	2,784.87	0.00
August 2052	3,720.87	2,567.22	0.00
September 2052	3,336.55	2,356.03	0.00
October 2052	2,962.01	2,151.16	0.00
November 2052	2,597.04	1,952.45	0.00
December 2052	2,241.44	1,759.75	0.00
January 2053	1,895.04	1,572.91	0.00
February 2053	1,557.63	1,391.80	0.00
March 2053	1,229.04	1,216.26	0.00
April 2053	909.09	1,050.45	0.00
May 2053	597.61	889.80	0.00
June 2053	294.41	734.20	0.00
July 2053	0.00	583.51	0.00
August 2053	0.00	437.62	0.00
September 2053	0.00	300.45	0.00
October 2053	0.00	178.79	0.00
November 2053	0.00	80.29	0.00
December 2053	0.00	7.14	0.00
January 2054 and thereafter	0.00	0.00	0.00

Underlying Certificates

Trust Asset Group	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(1)	Final Distribution Date	Principal Type(1)	Original Principal or Notional Balance of Class	Underlying Certificate Factor(2)	Principal or Notional Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
3	Ginnie Mae	2013-047	IA	March 28, 2013	38578XJN7	4.00%	FIX/IO	March 2043	NTL(P/T)	\$56,797,289	0.18468108	\$ 2,340,832.50	34.4454696105%	II
3	Ginnie Mae	2015-126	IM	September 30, 2015	38579QJQ3	4.00	FIX/IO	September 2045	NTL(PAC I/AD)	108,118,000	0.11570956	731,862.97	5.8508897168	II
3	Ginnie Mae	2016-135	PI	October 28, 2016	38580AJ65	4.00	FIX/IO	May 2046	NTL(PAC/AD)	10,903,250	0.26343660	2,869,120.46	100.0000000000	II
3	Ginnie Mae	2017-068	IL	May 30, 2017	38576UPF8	4.00	FIX/IO	August 2047	NTL(SEQ)	18,750,000	0.15940709	2,216,714.99	74.165333333333	II
3	Ginnie Mae	2017-141	IO	September 29, 2017	38380HKN9	4.00	FIX/IO	September 2047	NTL(P/T)	48,799,030	0.16834464	8,215,055.14	100.0000000000	II
3	Ginnie Mae	2020-009	IM	January 30, 2020	38382CH8A	4.00	FIX/IO	January 2050	NTL(PAC/AD)	42,485,653	0.21126170	8,975,591.28	100.0000000000	II
3	Ginnie Mae	2020-069	MI	January 30, 2020	38382CHC4	4.00	FIX/IO	January 2050	NTL(PAC/AD)	46,091,062	0.19473604	8,975,590.89	100.0000000000	II
3	Ginnie Mae	2020-133	AH(6)	March 30, 2021	38382JC61	4.00	FIX/IO	May 2050	NTL(PAC/AD)	3,927,274	0.21493175	844,095.87	100.0000000000	II
3	Ginnie Mae	2022-056	GH(7)	April 30, 2021	38383MA81	4.00	FIX/IO	July 2050	NTL(SC/P/D)	38,647,394	0.73244840	17,320,495.90	61.1875512227	II
4	Ginnie Mae	2021-197	IP(3)	November 30, 2021	38383RV88	3.00	FIX/IO	February 2051	NTL(PAC/AD)	64,893,333	0.53000463	22,062,105.23	64.1456496001	II
4	Ginnie Mae	2022-012	JI	January 28, 2022	38383DQE1	3.00	FIX/IO	November 2051	NTL(PAC/AD)	20,000,000	0.74733289	14,946,657.80	100.0000000000	II
18	Ginnie Mae	2012-096	MI	August 30, 2012	38383PH36	3.00	FIX/IO	January 2052	NTL(PAC/AD)	20,833,333	0.77971425	16,244,046.62	100.0000000000	II
18	Ginnie Mae	2015-034	BI(3)(5)(8)	January 30, 2015	38383HGR1	4.00	FIX/IO	April 2042	NTL(PAC/AD)	50,000,000	0.11180805	384,942.43	65.2000000000	II
18	Ginnie Mae	2015-099	LI(3)(5)	July 30, 2015	38379JHP6	4.00	FIX/IO	September 2044	NTL(SC/P/D)	106,670,998	0.02024566	2,159,624.76	100.0000000000	II
18	Ginnie Mae	2015-168	IP	November 30, 2015	38379PW96	4.00	FIX/IO	July 2045	NTL(PAC I/AD)	39,185,225	0.01696751	465,417.75	70.0000012760	II
18	Ginnie Mae	2016-006	IO(5)(9)	January 29, 2016	38379TTF7	4.00	FIX/IO	November 2045	NTL(PAC)	173,782,500	0.09700488	320,116.10	100.0000000000	II
18	Ginnie Mae	2017-011	PI(3)(5)(10)	January 30, 2017	38380CLX9	4.00	FIX/IO	December 2044	NTL(SC/P/D)	17,765,341	0.04016527	633,219.18	100.0000000000	II
18	Ginnie Mae	2018-071	CH(5)	May 30, 2018	38380WVZ8	4.00	FIX/IO	December 2046	NTL(SC/PAC/AD)	25,013,125	0.05996065	1,079,806.40	100.0000000000	II
18	Ginnie Mae	2018-115	RI(5)	August 30, 2018	38380XS99	4.00	FIX/IO	May 2048	NTL(P/T)	12,500,000	0.04148043	518,505.38	100.0000000000	II
18	Ginnie Mae	2018-115	SI(5)	August 30, 2018	38380XV46	4.00	FIX/IO	August 2048	NTL(P/T)	10,653,375	0.03656942	389,387.74	100.0000000000	II
18	Ginnie Mae	2019-024	IG(5)(11)	February 28, 2019	38381B8B3	4.00	FIX/IO	September 2047	NTL(SC/P/D)	6,510,251	0.06271233	408,273.01	100.0000000000	II
18	Ginnie Mae	2019-111	MI(3)(5)(12)	September 30, 2019	38381YNN0	4.00	FIX/IO	September 2048	NTL(SC/P/D)	74,436,686	0.08158474	6,072,897.67	100.0000000000	II
18	Ginnie Mae	2019-158	BI(5)(13)	December 30, 2019	38382BDY6	4.00	FIX/IO	December 2047	NTL(SC/P/D)	3,068,485	0.19891235	508,653.00	83.3333387649	II
18	Ginnie Mae	2020-007	HI(5)	January 30, 2020	38382BHV0	4.00	FIX/IO	January 2050	NTL(PAC/AD)	102,400,660	0.09191459	9,412,114.68	100.0000000000	II
18	Ginnie Mae	2020-009	BI(5)(14)	January 30, 2020	38382CBH3	4.00	FIX/IO	October 2047	NTL(PAC/AD)	76,359,407	0.16382205	1,667,357.56	100.0000000000	II
18	Ginnie Mae	2020-047	LI(5)(15)	January 30, 2020	38382CBB9	4.00	FIX/IO	December 2049	NTL(SC/P/D)	99,286,302	0.08201913	7,692,270.90	100.0000000000	II
18	Ginnie Mae	2020-099	LI(5)(16)	January 30, 2020	38382EBW6	4.00	FIX/IO	September 2049	NTL(SC/P/D)	94,099,436	0.12465327	10,039,741.72	100.0000000000	II
18	Ginnie Mae	2020-148	IQ(18)	April 30, 2020	38382KXV5	4.00	FIX/IO	August 2049	NTL(SC/P/D)	56,324,775	0.12485708	7,021,067.39	100.0000000000	II
18	Ginnie Mae	2020-167	LI(5)(19)	October 30, 2020	38382LGD1	4.00	FIX/IO	September 2049	NTL(SC/P/D)	4,483,568	0.14865091	667,491.54	100.0000000000	I/II
18	Ginnie Mae	2022-190	IA(5)(20)	November 30, 2022	38383LGD1	4.00	FIX/IO	March 2050	NTL(SC/P/D)	13,819,542	0.38165091	5,273,964.39	100.0000000000	II
20	Ginnie Mae	2024-040	FA(5)	March 28, 2024	38383JAY6	4.00	FIX/IO	March 2050	NTL(SC/P/D)	5,837,582	0.79613663	4,647,695.97	100.0000000000	II
22	Ginnie Mae	2024-019	TU(3)	February 29, 2024	38383KZU4	5.00	FIX	February 2054	PT	15,000,000	0.99497236	14,924,585.40	100.0000000000	II
					38383KTB2		FIX	February 2054	PT	17,105,413	0.99828205	17,076,026.76	100.0000000000	II

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

(2) Underlying Certificate Factors are as of April 2024.

(3) MX Class.

(4) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in the related Underlying Certificate Disclosure Document.

(5) More than 10% of the Mortgage Loans underlying this Underlying Certificate may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.

(6) Class AI is backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:

- REMIC Class IA from 2020-063

(7) Class GI is backed by previously issued Ginnie Mae REMIC certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:

- REMIC Class IY from 2020-061, further backed by:
 - REMIC Class IG from 2016-149

- MX Class PI from 2018-011
 - MX Class HI from 2020-004
 - REMIC Class IC from 2020-047
 - REMIC Class AI from 2020-084
 - REMIC Class CI from 2020-097
- (8) Class BI is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
- MX Class PB from 2014-139
- (9) Class IO is backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- REMIC Class IA from 2014-038
 - MX Class TY from 2014-044
 - MX Class IW from 2014-188
- (10) Class PI is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
- MX Class PT from 2016-164
- (11) Class IG is backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- MX Class DI from 2017-067
 - REMIC Class IO from 2017-067
 - REMIC Class IM from 2017-096
 - MX Class JI from 2017-103
 - REMIC Class IA from 2017-130
 - MX Class PI from 2017-144
- (12) Class MI is backed by a previously issued Ginnie Mae MX certificate, as outlined below:
- MX Class MY from 2018-154
- (13) Class BI is backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- REMIC Class IJ from 2017-110
 - REMIC Class IE from 2017-132
 - REMIC Class ID from 2017-137
 - MX Class EI from 2017-141
 - REMIC Class IJ from 2017-184
 - REMIC Class ID from 2017-188
- (14) Class BI is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- Mae REMIC and MX certificates, as outlined below:
- MX Class QI from 2015-102, further backed by:
 - MX Class TC from 2014-044
 - MX Class TY from 2014-044
 - REMIC Class TI from 2015-191, further backed by:
 - MX Class DI from 2013-185
 - REMIC Class PI from 2015-012

- MX Class IA from 2017-144, further backed by:
 - REMIC Class IO from 2017-043
 - REMIC Class IO from 2017-116
 - MX Class MI from 2017-155
 - MX Class MI from 2017-170
- (15) Class CI is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- MX Class IO from 2019-084
 - MX Class EI from 2019-125
 - REMIC Class NI from 2019-133, further backed by:
 - MX Class IM from 2019-085
 - REMIC Classes IO and MI from 2019-085
 - REMIC Class HI from 2019-103
 - MX Class IO from 2019-106
 - MX Class LI from 2019-138
 - REMIC Class HI from 2019-153
- (16) Class IU is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- REMIC Class IO from 2017-052, further backed by:
 - MX Class DI from 2016-008
 - MX Class IM from 2016-038
 - REMIC Class MI from 2016-060
 - REMIC Class IM from 2017-120
 - REMIC Class IO from 2017-177, further backed by:
 - REMIC Class IO from 2015-176
 - MX Class GI from 2017-040
 - REMIC Class IO from 2017-040
 - REMIC Class IA from 2019-012, further backed by:
 - MX Class IU from 2013-042
 - MX Class MI from 2017-192
 - MX Class MI from 2018-014
 - MX Classes MI and PI from 2018-042
 - MX Class PI from 2018-131
 - MX Class IC from 2019-052, further backed by:
 - REMIC Classes A and AI from 2018-105

- MX Class QI from 2019-160, further backed by:
 - MX Class MJ from 2018-042
- (17) Class XI is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC certificates, as outlined below:
- REMIC Class IB from 2018-018
 - REMIC Class IE from 2019-111, further backed by:
 - REMIC Class IG from 2018-080
 - REMIC Class BI from 2018-137
 - REMIC Class IJ from 2019-065
 - REMIC Class IA from 2019-152
 - MX Class IP from 2020-005
- (18) Class IQ is backed by a previously issued Ginnie Mae REMIC certificate, which is further backed by a previously issued Ginnie Mae REMIC certificate, as outlined below:
- REMIC Class GI from 2019-123, further backed by:
 - REMIC Class GI from 2019-103
- (19) Class UI is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- MX Class EI from 2012-128, further backed by:
 - REMIC Classes DA and DB from 2012-103, further backed by:
 - REMIC Class JY from 2010-160
 - REMIC Classes BA and BL from 2012-026
 - REMIC Class IC from 2018-072, further backed by:
 - REMIC Class EI from 2012-143
 - REMIC Class MI from 2014-030
 - MX Class IA from 2014-116
 - REMIC Class HI from 2014-152
 - REMIC Class BI from 2015-065
 - REMIC Class LI from 2017-179, further backed by:
 - REMIC Class KB from 2010-152
 - REMIC Class LB from 2010-165
 - REMIC Class IC from 2020-031
- (20) Class IA is backed by previously issued Ginnie Mae REMIC and MX certificates, which are further backed by previously issued Ginnie Mae REMIC and MX certificates, as outlined below:
- MX Class BI from 2017-048, further backed by:
 - MX Class AY from 2010-139
 - REMIC Class JN from 2010-145

- REMIC Class JY from 2010-160
- REMIC Class CB from 2011-008
- REMIC Class Z from 2011-022
- REMIC Class PM from 2011-024
- REMIC Class JY from 2011-045
- REMIC Class IO from 2019-061
- REMIC Class AI from 2020-077, further backed by:
 - MX Class IC from 2018-122, further backed by:
 - REMIC Class IA from 2017-048
 - MX Class GI from 2018-036
 - MX Class BI from 2018-104
 - REMIC Class IO from 2019-022
- REMIC Class IO from 2020-116, further backed by:
 - REMIC Class AP from 2016-093



\$1,414,847,887

**Government National
Mortgage Association**

GINNIE MAE[®]

**Guaranteed REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2024-058**

OFFERING CIRCULAR SUPPLEMENT
April 24, 2024

**Citigroup
Roberts & Ryan Investments Inc.**