

\$114,797,930
Government National Mortgage Association

GINNIE MAE®

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

Ginnie Mae REMIC Trust 2024-195

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. Ginnie Mae does not guarantee the payment of any Prepayment Penalties.

The Trust and its Assets

The Trust will own certain previously issued multifamily certificates.

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						
IO	\$1,267,244,857	(5)	NTL(SC/PT)	WAC/IO/DLY	38381LR46	July 2061
Security Group 2						
A(1)	40,000,000	(5)	SC/SEQ	WAC/DLY	38381LR53	June 2064
AM(1)	34,000,000	(5)	SC/SEQ	WAC/DLY	38381LR61	June 2064
BD(1)	40,797,930	(5)	SC/SEQ	WAC/DLY	38381LR79	June 2064
Residual						
RR	0	0.00%	NPR	NPR	38381LR87	June 2064

- (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 the 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 Multifamily Base Offering Circular. The Class Notional Balance of the Notional Class will be reduced as shown under "Terms Sheet — Notional Class" 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.

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-6 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 December 30, 2024.

You should read the Base Offering Circular for Guaranteed Multifamily REMIC Pass-Through Securities, Chapter 31 and Chapter 32 of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, as amended, and this Supplement.

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



Ramirez and Co., Inc.

The date of this Offering Circular Supplement is December 23, 2024.

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 for Guaranteed Multifamily REMIC Pass-Through Securities dated as of July 1, 2023 (hereinafter referred to as the “Multifamily Base Offering Circular”),
- Chapter 31 and Chapter 32 of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, as amended (the “MBS Guide”) and
- the disclosure documents relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

The Multifamily Base Offering Circular, the MBS Guide 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 Multifamily Base Offering Circular and the MBS Guide.

In addition, you can obtain copies of the disclosure documents related to the Ginnie Mae Multifamily Certificates by contacting BNY Mellon at the telephone number listed above.

Please consult the standard abbreviations of Class Types included in the Multifamily Base Offering Circular as Appendix I and the glossary included in the Multifamily 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: BMO Capital Markets Corp.

Co-Sponsor: Samuel A. Ramirez & Company, Inc.

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: December 30, 2024

Distribution Date: The 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in January 2025.

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

Composition of the Trust Assets:

The Trust Assets consist of Underlying Certificates. The aggregate notional balance of the Group 1 Trust Assets is \$1,267,244,857 and the aggregate principal balance of the Group 2 Trust Assets is \$114,797,930, in each case as of December 2024. Certain information regarding the Underlying Certificates is set forth in Exhibit A to this Supplement. Certain information regarding the Ginnie Mae Multifamily Certificates and the related Mortgage Loans underlying the Group 1 Underlying Certificates (the “Group 1 Underlying Certificate Trust Assets”) and the Group 2 Underlying Certificates (the “Group 2 Underlying Certificate Trust Assets”, collectively with the Group 1 Underlying Certificate Trust Assets, the “Underlying Certificate Trust Assets”) is set forth in the respective updated Exhibit A for each of the Underlying Certificates (the “Updated Exhibits A”) in Exhibit B to this Supplement.

Ginnie Mae Multifamily Certificates and Mortgage Loans: As used in this Supplement, the terms Ginnie Mae Multifamily Certificate, Ginnie Mae Project Loan Certificate, Ginnie Mae Construction Loan Certificate and Mortgage Loan refer to such certificates or loans underlying the Underlying Certificates. The Trust does not directly hold any Ginnie Mae Multifamily Certificates or Mortgage Loans.

Certain Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans Underlying the Trust Assets: Certain information regarding the characteristics of the Ginnie Mae Multifamily Certificates and the related Mortgage Loans underlying the Underlying Certificates is provided in Exhibits A and B to this Supplement.

Lockout Periods and Prepayment Penalties: For Security Group 1, certain of the Mortgage Loans underlying the related Underlying Certificates Trust Assets prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 25 months. For Security Group 2, none of the Mortgage Loans underlying the related Underlying Certificates Trust Assets have remaining lockout periods. See the Updated Exhibits A in Exhibit B for additional information with respect to remaining lockout periods of the Mortgage Loans underlying the Underlying Certificate Trust Assets. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f), which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans.

The Mortgage Loans provide for payment of Prepayment Penalties during specified periods beginning on the applicable lockout period end date or, if no lockout period applies, the applicable Issue Date. In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. See *“The Trust Assets — Certain Additional Characteristics of the Mortgage Loans (Underlying the Underlying Certificates)”* and *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans”* in the Updated Exhibits A in Exhibit B to this Supplement. Prepayment Penalties received by the Trust will be allocated as described in this Supplement.

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

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 Class: Class IO. See *“Description of the Securities — Form of Securities”* in this Supplement.

Interest Rates: The Weighted Average Coupon Classes (other than the MX Classes) will bear interest during each Accrual Period at per annum Interest Rates based on, in the case of Group 1, the total interest accrued on the Group 1 Underlying Certificates for such Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class IO (before giving effect to any payments on such Distribution Date) (“Group 1 WACR”) for such Accrual Period or, in the case of Group 2, the weighted average of the interest rates of the Underlying Certificates for Group 2, weighted based on the outstanding principal balance of each Group 2 Underlying Certificate for the related Distribution Date (before giving effect to any payments on such Distribution Date) (“Group 2 WACR”) as follows:

Security Group 1

Class IO will bear interest during each Accrual Period at a per annum Interest Rate equal to Group 1 WACR for such Accrual Period.

Security Group 2

Each of Classes A, AM and BD will bear interest during each Accrual Period at a per annum rate equal to Group 2 WACR.

Each of Classes AB, AC and AD is a Weighted Average Coupon Class that will bear interest during each Accrual Period at an equivalent annualized rate derived by aggregating the accrued interest on its related REMIC Classes for that Accrual Period expressed as a percentage of its outstanding principal balance for that Accrual Period.

The Weighted Average Coupon Classes will bear interest during the initial Accrual Period at the following approximate Interest Rates:

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
Security Group 1	
IO	0.60392%
Security Group 2	
A	1.61753
AM	1.61753
BD	1.61753
AB	1.61753
AC	1.61753
AD	1.61753

Allocation of Principal: On each Distribution Date, the Group 2 Principal Distribution Amount will be allocated, sequentially, to A, AM and BD, in that order, until retired

Allocation of Prepayment Penalties: On each Distribution Date, the Trustee will pay 100% of any Prepayment Penalties that are collected and passed through to the Trust in respect of Security Group 1 to Class IO.

Notional Class: The Notional Class will not receive distributions of principal but has a Class Notional Balance for convenience in describing its entitlement to interest. The Class Notional Balance of the Notional Class represents the percentage indicated below of, and reduces to that extent with, the outstanding notional balance of the related Trust Asset Group indicated:

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents</u>
Security Group 1		
IO	\$1,267,244,857	100% of the Group 1 Trust Assets

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

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

RISK FACTORS

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

The rate of principal payments on the underlying mortgage loans will affect the rate of principal payments on your securities. The rate at which you will receive principal payments will depend largely on the rate of principal payments, including prepayments, on the mortgage loans underlying the related trust assets. Any historical data regarding mortgage loan prepayment rates may not be indicative of the rate of future prepayments on the underlying mortgage loans, and no assurances can be given about the rates at which the underlying mortgage loans will prepay. We expect the rate of principal payments on the underlying mortgage loans will vary. Generally, following any applicable lockout period, and upon payment of any applicable prepayment penalty, borrowers may prepay their mortgage loans at any time. However, borrowers cannot prepay certain mortgage loans insured under FHA insurance program Section 223(f) for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. In addition, in the case of FHA-insured mortgage loans, borrowers may prepay their mortgage loans during a lockout period, or during any statutory prepayment prohibition period or without paying any applicable prepayment penalty with the approval of FHA.

Additionally, in the event a borrower makes a voluntary prepayment in respect of a mortgage loan, the related Ginnie Mae issuer does not have consent rights, put rights or termination rights related to such mortgage loan underlying the related trust assets. The decision to make a voluntary prepayment is entirely within the control of the borrower. Any voluntary prepayment and any subsequent reamortization of the remaining principal balance of a mortgage loan required under the terms of the mortgage loan may adversely affect the timing of the receipt of principal to investors and could reduce the yields on your securities.

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 mortgaged properties 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.

The terms of the mortgage loans may be modified, among other things, to permit a partial release of the mortgaged property securing the related mortgage loan, to permit a pledge of all or part of such mortgaged property to secure additional debt of the related borrower, to provide for a cross default between the mortgage loan and such additional debt or to provide for additional collateral. 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. Such releases also may reduce the value of the remaining property. Modifications in connection with additional debt could adversely affect the security afforded to the existing mortgage loan by the mortgaged property and, even if the additional debt is subordinated to the existing mortgage loan, increase the likelihood of default on such mortgage loan by the related borrower. The amount of additional debt may exceed the amount of the existing debt secured by the related mortgage loan. Additional debt may include, but is not limited to, mortgage loans originated under FHA insurance program Section 241.

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

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

An investment in the securities is subject to significant reinvestment and extension 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.

Defaults will increase the rate of prepayment. Lending on multifamily properties and nursing facilities is generally viewed as exposing the lender to a greater risk of loss than

single-family lending. If a mortgagor defaults on a mortgage loan and the loan is subsequently foreclosed upon or assigned to FHA for FHA insurance benefits, or Rural Development for Section 538 guarantee benefits, or otherwise liquidated, the effect would be comparable to a prepayment of the mortgage loan; however, no prepayment penalty would be received. Similarly, mortgage loans as to which there is a material breach of a representation may be purchased out of the trust without the payment of a prepayment penalty.

Available information about the mortgage loans is limited. Generally, neither audited financial statements nor recent appraisals are available with respect to the mortgage loans, the mortgaged properties, or the operating revenues, expenses and values of the mortgaged properties. Certain default, delinquency and other information relevant to the likelihood of prepayment of the multifamily mortgage loans underlying the Ginnie Mae multifamily certificates is made generally available to the public and holders of the securities should consult such information. The scope of such information is limited, however, and accordingly, at a time when you might be buying or selling your securities, you may not be aware of matters that, if known, would affect the value of your securities.

FHA has authority to override lockouts and prepayment limitations. FHA insurance and certain mortgage loan and trust provisions may affect lockouts and the right to receive prepayment penalties. FHA may override any lockout, statutory prepayment prohibition or prepayment penalty provision with respect to the FHA-insured mortgage loans consistent with FHA policies and procedures.

With respect to certain mortgage loans insured under Section 223(f) of the Housing Act, under certain circumstances FHA lockout and prepayment limitations may be more stringent than otherwise provided for in the related note or other evidence of indebtedness. In addition to FHA's ability to override lockout or prepayment penalty provisions with respect to the FHA-

insured mortgage loans as described above, investors should note that with respect to certain mortgage loans insured under Section 223(f) of the Housing Act, Section 223(f) provides, in relevant part, that the related note or other evidence of indebtedness cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained. In many instances with respect to such mortgage loans insured under Section 223(f), the related lender may have provided for a lockout period lasting for a term shorter than five (5) years. Therefore, investors should consider that any prepayment provisions following a lockout period that is shorter than five (5) years may not be effective if FHA approval is not obtained.

Holders entitled to prepayment penalties may not receive them. Prepayment penalties received by the trustee in respect of group 1 will be distributed to Class IO as further described in this Supplement. Ginnie Mae, however, does not guarantee that mortgagors will in fact pay any prepayment penalties or that such prepayment penalties will be received by the trustee. Accordingly, holders of the class entitled to receive prepayment penalties will receive them only to the extent that the trustee receives them. Moreover, even if the trustee distributes prepayment penalties to the holders of that class, the additional amounts may not offset the reduction in yield caused by the corresponding prepayments.

The rate of payments on the underlying certificates will directly affect the rate of payments on the 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 trust.

Prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed. This supplement contains no information as to whether the underlying certifi-

cates have performed as originally anticipated. The Updated Exhibits A in Exhibit B, however, contain certain information regarding the related mortgage loans as of the cut-off date. 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.

The securities may not be a suitable investment for you. The securities, especially the group 1 and 2 securities and, in particular, the interest only and residual classes are not suitable investments for all investors. Only “accredited investors,” as defined in Rule 501(a) of Regulation D of the Securities Act of 1933, who have substantial experience in mortgage-backed securities and are capable of understanding the risks should invest in the securities.

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 *Multi-family 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 prepayment rates 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 prepayment rates. 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. As a result, the yields on your securities could be lower than you expected.

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 of the Trust Assets will evidence, directly or indirectly, Ginnie Mae Multifamily Certificates.

The Underlying Certificates

The 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 Multifamily 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 Documents. The Underlying Certificate Disclosure Documents 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 the 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 *Multifamily Base Offering Circular*.

Each Underlying Certificate provides for monthly distributions, including any prepayments and other unscheduled recoveries, and any Prepayment Penalties, if applicable, on the Mortgage Loans underlying such Underlying Certificate, and is further described in the table contained in Exhibit A to this Supplement.

The Ginnie Mae Multifamily Certificates underlying the Underlying Certificates consist of (i) Ginnie Mae Construction Loan Certificates issued during the construction phase of a multifamily project, which are redeemable for Ginnie Mae Project Loan Certificates (the “Trust CLCs”) and (ii) Ginnie Mae Project Loan Certificates deposited into the related Underlying Trust on the related underlying Closing Date or issued upon conversion of a Trust CLC (the “Trust PLCs”).

The Trust CLCs (Underlying the Underlying Certificates)

Each Trust CLC is based on and backed by a single Mortgage Loan secured by a multifamily project under construction and insured by FHA pursuant to an FHA Insurance Program described under “THE TRUST ASSETS — FHA Insurance Programs” in the Multifamily Base Offering Circular. Ginnie Mae Construction Loan Certificates are generally issued monthly by the related Ginnie Mae Issuer as construction progresses on the related multifamily project and as advances are insured by FHA. Prior to the issuance of Ginnie Mae Construction Loan Certificates, the Ginnie Mae Issuer must provide Ginnie Mae with supporting documentation regarding advances and disbursements on the Mortgage Loan and must satisfy the prerequisites for issuance as described in Chapter 32 of the MBS Guide. Each Ginnie Mae Construction Loan Certificate may be redeemed for a pro rata share of a Ginnie Mae Project Loan Certificate that bears the same interest rate as the Ginnie Mae Construction Loan Certificate.

The original maturity of a Ginnie Mae Construction Loan Certificate is at least 200% of the construction period anticipated by FHA for the multifamily project. The stated maturity of the Ginnie Mae Construction Loan Certificates may be extended after issuance at the request of the related Ginnie Mae Issuer with the prior written approval of Ginnie Mae. Prior to approving any extension request, Ginnie Mae requires that the Contracted Security Purchaser, the entity bound under contract with the related Ginnie Mae Issuer to purchase all of the Ginnie Mae Construction Loan Certificates related to a particular multifamily project, consent to the extension of the term to maturity. Each Contracted Security Purchaser of the Trust CLCs and of any previously issued or hereafter existing Ginnie Mae Construction Loan Certificates relating to the Trust CLCs identified in Exhibit B to this Supplement (the “Related CLCs”), has waived its right and the right of all future holders of the Related CLCs, including the related Trustee for the related Underlying Trust, as the assignee of the related Underlying Trust Sponsor’s rights in the Trust CLCs, to withhold consent to any extension requests with respect to Trust CLCs or Related CLCs for which it is the Contracted Security Purchaser, provided that the length of the extension does not, in combination with any previously granted extensions related thereto, exceed the term of the underlying Mortgage Loan insured by FHA. The waiver effected by each Contracted Security Purchaser will effectively permit the related Ginnie Mae Issuer to extend the maturity of the Ginnie Mae CLCs in its sole discretion, subject only to the prior written approval of Ginnie Mae.

Each Trust CLC will provide for the payment to the related Underlying Trust of monthly payments of interest equal to a pro rata share of the interest payments on the underlying Mortgage Loan, less applicable servicing and guaranty fees. The related Underlying Trust will not be entitled to receive any payments of principal collected on the related Mortgage Loan as long as the Trust CLC is outstanding. During such period any prepayments and other recoveries of principal (other than proceeds from the liquidation of the Mortgage Loan) or any Prepayment Penalties on the underlying Mortgage Loan received by the Ginnie Mae Issuer will be deposited into a non-interest bearing escrow account (the “P&I Custodial Account”). Any such amounts will be held for distribution to the related Underlying Trust (unless otherwise negotiated between the Ginnie Mae Issuer and the Contracted Security Purchaser) on the earliest of (i) the liquidation of the Mortgage Loan, (ii) at the related Ginnie Mae Issuer’s option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. However, the related Underlying Trust will not receive any such amounts until the next Distribution Date and will not be entitled to receive any interest on such amounts, and the related WACR will be reduced accordingly.

At any time following the final endorsement of the underlying Mortgage Loan by FHA, prior to the Maturity Date and upon satisfaction of the prerequisites for conversion outlined in Chapter 32 of the MBS Guide, Ginnie Mae Construction Loan Certificates will be redeemed for Ginnie Mae Project Loan Certificates. The Ginnie Mae Project Loan Certificates will be issued at the identical interest rate as the Ginnie Mae Construction Loan Certificates. The aggregate principal amount of the Ginnie Mae Project Loan Certificates may be less than or equal to the aggregate amount of advances that has been disbursed and insured on the Mortgage Loan underlying the related Ginnie Mae Construction Loan Certificates. Any difference between the principal balance of the Ginnie Mae Construction Loan Certificates and the principal balance of the Ginnie Mae Project Loan Certificates issued at conversion will be disbursed to the holders of the Ginnie Mae Construction Loan Certificates as principal upon conversion.

The Trust PLCs (Underlying the Underlying Certificates)

Each Trust PLC will be based on and backed by one or more multifamily Mortgage Loans with an original term to maturity of generally no more than 40 years.

Each Trust PLC will provide for the payment to the registered holder of that Trust PLC of monthly payments of principal and interest equal to the aggregate amount of the scheduled monthly principal and interest payments on the Mortgage Loans underlying that Trust PLC, less applicable servicing and guaranty fees. In addition, each such payment will include any prepayments and other unscheduled recoveries of principal of, and any Prepayment Penalties on, the underlying Mortgage Loans to the extent received by the Ginnie Mae Issuer during the month preceding the month of the payment.

The Mortgage Loans (Underlying the Underlying Certificates)

Each Ginnie Mae Multifamily Certificate represents a beneficial interest in one or more Mortgage Loans.

Six hundred seven (607) Mortgage Loans underlie the Group 1 Underlying Certificate Trust Assets, which as of December 1, 2024 (the “Cut-off Date”), consist of six hundred six (606) Mortgage Loans that underlie the Group 1 Trust PLCs (the “Group 1 Trust PLC Mortgage Loans”) and one (1) Mortgage Loan that underlies the Group 1 Trust CLC (the “Group 1 Trust CLC Mortgage Loan”).

Ninety-six (96) Mortgage Loans underlie the Group 2 Underlying Certificate Trust Assets, which as of the Cut-off Date, consist of eighty-six (86) Mortgage Loans that underlie the Group 2 Trust PLCs (the

“Group 2 Trust PLC Mortgage Loans” and, collectively with the Group 1 Trust PLC Mortgage Loans, the “Trust PLC Mortgage Loans”) and ten (10) Mortgage Loans that underlie the Group 2 Trust CLCs (the “Group 2 Trust CLC Mortgage Loans” and, collectively with the Group 1 Trust CLC Mortgage Loan, the “Trust CLC Mortgage Loans”).

The Group 1 Trust PLC Mortgage Loans have an aggregate balance of approximately \$2,546,740,501 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date, and the Group 1 Trust CLC Mortgage Loan has a balance of approximately \$8,534,645 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date.

The Group 2 Trust PLC Mortgage Loans have an aggregate balance of approximately \$458,170,329 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date, and the Group 2 Trust CLC Mortgage Loans have an aggregate balance of approximately \$80,599,290 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date.

The Mortgage Loans underlying the Underlying Certificate Trust Assets have, on an individual basis, the characteristics described in the Updated Exhibits A in Exhibit B of this Supplement. They also have the general characteristics described below. The Mortgage Loans consist of first lien and second lien, multifamily, fixed rate mortgage loans that are secured by a lien on the borrower’s fee simple estate in a multifamily property consisting of five or more dwelling units or nursing facilities and guaranteed by Section 538 or insured by FHA or coinsured by FHA and the related mortgage lender. See *“The Ginnie Mae Multifamily Certificates — General” in the Multifamily Base Offering Circular*.

FHA Insurance Programs and Section 538 Guarantee Program

FHA multifamily insurance programs generally are designed to assist private and public mortgagors in obtaining financing for the construction, purchase or rehabilitation of multifamily housing pursuant to the National Housing Act of 1934 (the “Housing Act”). Mortgage Loans are provided by FHA-approved institutions, which include mortgage banks, commercial banks, savings and loan associations, trust companies, insurance companies, pension funds, state and local housing finance agencies and certain other approved entities. Mortgage Loans insured under the programs described below will have such maturities and amortization features as FHA may approve, provided that generally the minimum mortgage loan term will be at least ten years and the maximum mortgage loan term will not exceed the lesser of 40 years and 75 percent of the estimated remaining economic life of the improvements on the mortgaged property. Tenant eligibility for FHA-insured projects generally is not restricted by income, except for projects as to which rental subsidies are made available with respect to some or all the units therein or to specified tenants.

For a summary of the various FHA insurance programs and the Section 538 Guaranteed Rural Rental Housing Program (“Section 538 Guarantee Program”) under which the Mortgage Loans are insured see “THE GINNIE MAE MULTIFAMILY CERTIFICATES — FHA Insurance Programs” and “— Section 538 Guarantee Program” in the Multifamily Base Offering Circular. To the extent a Mortgage Loan is insured under multiple FHA insurance programs, you should read each applicable FHA insurance program description.

Certain Additional Characteristics of the Mortgage Loans (Underlying the Underlying Certificates)

Mortgage Rates; Calculations of Interest. The Mortgage Loans bear interest at Mortgage Rates that will remain fixed for their remaining terms. All of the Mortgage Loans accrue interest on the basis of a

360-day year consisting of twelve 30-day months. *See “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement.*

Due Dates. Monthly payments on the Mortgage Loans are due on the first day of each month.

Amortization. The Trust PLC Mortgage Loans are generally fully-amortizing over their remaining terms to stated maturity. However, certain of the Trust PLC Mortgage Loans amortize based on their contractual payments to stated maturity, at which time the unpaid principal balance plus accrued interest thereon is due.

Each Trust CLC Mortgage Loan has begun to amortize as of the Cut-off Date. However, regardless of the scheduled amortization of Trust CLC Mortgage Loans, the related Underlying Trust will not be entitled to receive any principal payments with respect to any Trust CLC Mortgage Loans until the earliest of (i) the liquidation of the Mortgage Loan, (ii) at the related Ginnie Mae Issuer’s option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. The Ginnie Mae Issuer will deposit any principal payments that it receives in connection with any Trust CLC into the related P&I Custodial Account. The related Underlying Trust will not be entitled to recover any interest thereon.

Certain of the Mortgage Loans may provide that, if the related borrower makes a partial principal prepayment, such borrower will not be in default if it fails to make any subsequent scheduled payment of principal provided that such borrower continues to pay interest in a timely manner and the unpaid principal balance of such Mortgage Loan at the time of such failure is at or below what it would otherwise be in accordance with its amortization schedule if such partial principal prepayment had not been made. Under certain circumstances, the Mortgage Loans also permit the reamortization thereof if prepayments are received as a result of condemnation or insurance payments with respect to the related Mortgaged Property. Certain Mortgage Loans may require reamortization thereof in connection with certain voluntary prepayments.

Level Payments. Although the Mortgage Loans currently have amortization schedules that provide for level monthly payments, except as otherwise indicated in the Updated Exhibits A in Exhibit B to this Supplement, the amortization schedules of substantially all of the FHA-insured Mortgage Loans are subject to change upon the approval of FHA that may result in non-level payments. *See Exhibit B to this Supplement for certain information regarding the characteristics of the Mortgage Loans underlying the Underlying Trusts.*

Furthermore, in the absence of a change in the amortization schedule of the Mortgage Loans, Mortgage Loans that provide for level monthly payments may still receive non-level payments as a result of the fact that, at any time:

- FHA may permit any FHA-insured Mortgage Loan to be refinanced or prepaid, in whole or in part, without regard to any lockout period, statutory prepayment prohibition period or Prepayment Penalty; and
- condemnation of, or occurrence of a casualty loss on, the Mortgaged Property securing any Mortgage Loan or the acceleration of payments due under any Mortgage Loan by reason of a default may result in prepayment.

“Due-on-Sale” Provisions. The Mortgage Loans do not contain “due-on-sale” clauses restricting sale or other transfer of the related Mortgaged Property. Any transfer of the Mortgaged Property is subject to HUD review and approval under the terms of HUD’s Regulatory Agreement with the owner, which is incorporated by reference into the mortgage.

Prepayment Restrictions. Certain of the Mortgage Loans have lockout provisions that prohibit voluntary prepayments for a number of years following origination. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f) which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. Certain of the Mortgage Loans underlying the Group 1 Underlying Certificate Trust Assets have remaining lockout terms that range from 0 to 25 months. None of the Mortgage Loans underlying the Group 2 Underlying Certificate Trust Assets have remaining lockout periods. See the Updated Exhibits A in Exhibit B for additional information with respect to remaining lockout periods of the Mortgage Loans underlying the Underlying Certificate Trust Assets. The enforceability of these lockout provisions under certain state laws is unclear.

The Mortgage Loans have a period (a “Prepayment Penalty Period”) during which voluntary prepayments must be accompanied by a prepayment penalty equal to a specified percentage of the principal amount of the Mortgage Loan being prepaid (each, a “Prepayment Penalty”). Each Prepayment Penalty Period will follow the termination of the applicable lockout period or, if no lockout period applies, the applicable Issue Date. See *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement.*

The Updated Exhibits A in Exhibit B to this Supplement set forth, for each Mortgage Loan, as applicable, a description of the related Prepayment Penalty, the period during which the Prepayment Penalty applies and the first month in which the borrower may prepay the Mortgage Loan.

Notwithstanding the foregoing, FHA guidelines require all of the FHA-insured Mortgage Loans to include a provision that allows FHA to override any lockout and/or Prepayment Penalty provisions in accordance with FHA policies and procedures. Additionally, FHA may permit an FHA-insured Mortgage Loan to be prepaid in whole or in part without regard to any statutory or contractual prepayment prohibition period in accordance with FHA policies and procedures.

Notwithstanding the foregoing, the related Underlying Trust will not be entitled to receive any principal prepayments or any applicable Prepayment Penalties with respect to the Trust CLC Mortgage Loans until the earliest of (i) the liquidation of such Mortgage Loans, (ii) at the related Ginnie Mae Issuer’s option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. However, the Holders of the Securities will not receive any such amounts until the next Distribution Date and will not be entitled to receive any interest on such amount, and the related WACR will be reduced accordingly.

Coinsurance. Certain of the Mortgage Loans may be federally insured under FHA coinsurance programs that provide for the retention by the mortgage lender of a portion of the mortgage insurance risk that otherwise would be assumed by FHA under the applicable FHA insurance program. As part of such coinsurance programs, FHA delegates to mortgage lenders approved by FHA for participation in such coinsurance programs certain underwriting functions generally performed by FHA. Accordingly, there can be no assurance that such mortgage loans were underwritten in conformity with FHA under-

writing guidelines applicable to mortgage loans that were solely federally insured or that the default risk with respect to coinsured mortgage loans is comparable to that of FHA-insured mortgage loans generally. As a result, there can be no assurance that the likelihood of future default or the rate of prepayment on coinsured Mortgage Loans will be comparable to that of FHA-insured mortgage loans generally.

The Trustee Fee

The Sponsor will contribute certain Ginnie Mae Multifamily 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 Multifamily 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 Multifamily Base Offering Circular*. Ginnie Mae does not guarantee the payment of any Prepayment Penalties.

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 Multifamily Base Offering Circular*.

Form of Securities

Each Class of Securities other than the Residual Securities initially will be issued and maintained in book-entry form 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 located at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2024-195. See *“Description of the Securities — Forms of Securities; Book-Entry Procedures” in the Multifamily Base Offering Circular*.

Each Class (other than the Increased Minimum Denomination Class) 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 Class 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 Multifamily Base Offering Circular, by wire transfer. *See “Description of the Securities — Distributions” and “— Method of Distributions” in the Multifamily 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 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 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 and on Schedule I of this Supplement. The abbreviations used in this Supplement to describe the interest entitlements of the Classes are explained under “Class Types” in Appendix I to the Multifamily Base Offering Circular.

Accrual Period

The Accrual Period for each Regular and MX Class is the calendar month preceding the related Distribution Date.

Weighted Average Coupon Classes

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

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

Principal Distributions

The Principal Distribution Amount will be distributed to the Holders entitled thereto as described above 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 and on Schedule I of this Supplement. The abbreviations used in this Supplement to describe the principal entitlements of the Classes are explained under “Class Types” in Appendix I to the Multifamily Base Offering Circular.

Notional Class

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

Prepayment Penalty Distributions

The Trustee will distribute any Prepayment Penalties that are received by the Trust during the related interest Accrual Period as described in “Terms Sheet — Allocation of Prepayment Penalties” in this Supplement.

Residual Securities

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

Class Factors

The Trustee will calculate and make available for each Class of Securities, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the Original Class Principal Balance (or original Class Notional Balance) of that Class, determines the Class Principal Balance (or Class Notional Balance) after giving effect to the distribution of principal to be made on the Securities 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 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 can calculate the amount of principal and interest to be distributed to 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 Multifamily 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 the Trust and retire the Securities.

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

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 balance 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 2024-195. 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 1/32 of 1% of the outstanding principal balance of the Securities surrendered for exchange (but not less than \$2,000 or more than \$25,000). The fee must be paid concurrently with the exchange.

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

See “Description of the Securities — Modification and Exchange” in the Multifamily 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.

- Mortgage Loan principal payments may be in the form of scheduled or unscheduled amortization.
- The terms of each Mortgage Loan provide that, following any applicable lockout period and upon payment of any applicable Prepayment Penalty, the Mortgage Loan may be voluntarily prepaid in whole or in part.
- In addition, in some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. See “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement.
- The condemnation of, or occurrence of a casualty loss on, the Mortgaged Property securing any Mortgage Loan or the acceleration of payments due under the Mortgage Loan by reason of default may also result in a prepayment at any time.

Mortgage Loan prepayment rates are likely to fluctuate over time. No representation is made as to the expected Weighted Average Lives of the Securities or the percentage of the original unpaid principal balance of the Mortgage Loans that will be paid to Holders at any particular time. A number of factors may influence the prepayment rate.

- While some prepayments occur randomly, the payment behavior of the Mortgage Loans may be influenced by a variety of economic, tax, geographic, demographic, legal and other factors.
- These factors may include the age, geographic distribution and payment terms of the Mortgage Loans; remaining depreciable lives of the underlying properties; characteristics of the borrowers; amount of the borrowers’ equity; the availability of mortgage financing; in a fluctuating interest rate environment, the difference between the interest rates on the Mortgage Loans and prevailing mortgage interest rates; the extent to which the Mortgage Loans are assumed or refinanced or the underlying properties are sold or conveyed; changes in local industry and population as they affect vacancy rates; population migration; and the attractiveness of other investment alternatives.
- These factors may also include the application of (or override by FHA of) lockout periods, statutory prepayment prohibition periods or the assessment of Prepayment Penalties. For a more detailed description of the lockout and Prepayment Penalty provisions of the Mortgage Loans, see “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement.

No representation is made concerning the particular effect that any of these or other factors may have on the prepayment behavior of the Mortgage Loans. The relative contribution of these or other factors may vary over time.

Notwithstanding the foregoing, the related Underlying Trust will not be entitled to receive any principal prepayments or any applicable Prepayment Penalties with respect to the Trust CLC Mortgage

Loans until the earliest of (i) the liquidation of such Mortgage Loans, (ii) at the related Ginnie Mae Issuer's option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. However, the Holders of the Securities will not receive any such amounts until the next Distribution Date and will not be entitled to receive any interest on such amounts, and the related WACR will be reduced accordingly.

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 Multifamily Certificates.

- As a result, defaults experienced on the Mortgage Loans will accelerate the distribution of principal of the Securities. As a result, defaults experienced on the Mortgage Loans will accelerate the reduction of the notional balances of the Group 1 Underlying Certificates and Class IO Securities.
- 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.

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.

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 Mortgage Loans"* in the Multifamily 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 Underlying Certificate Trust Assets have the characteristics shown under "Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans" in the Updated Exhibits A in Exhibit B of this Supplement.
2. There are no voluntary prepayments during any lockout period. With respect to Mortgage Loans insured under FHA insurance program Section 223(f), FHA approves prepayments made by borrowers

after any applicable lockout period expires to the extent that any statutory prepayment prohibition period applies.

3. There are no prepayments on any Trust CLC.

4. With respect to each Trust PLC, the Mortgage Loans prepay at 100% PLD (as defined under “— Prepayment Assumptions” in this Supplement) and, beginning on the applicable Lockout End Date or, to the extent that no lockout period applies or the remaining lockout period is 0, the Closing Date, at the constant percentages of CPR (described below) shown in the related table.

5. The Issue Date, Lockout End Date and Prepayment Penalty End Date of each Ginnie Mae Multifamily Certificate is the first day of the month indicated on the Updated Exhibits A in Exhibit B.

6. Distributions on the Securities, including all distributions of prepayments on the Mortgage Loans, are always received on the 16th day of the month, whether or not a Business Day, commencing in January 2025.

7. One hundred percent (100%) of the Prepayment Penalties that are collected in respect of the Group 1 Trust Assets are received by the Trustee and distributed to Class IO.

8. A termination of the Trust or the Underlying Trusts does not occur.

9. The Closing Date for the Securities is December 30, 2024.

10. 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.

11. Each Trust CLC converts to a Trust PLC on the date on which amortization payments are scheduled to begin on the related Mortgage Loan.

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

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

14. There are no modifications or waivers with respect to any terms including lockout periods and prepayment periods.

15. Notwithstanding the information shown in Updated Exhibits A in Exhibit B which disclose Prepayment Penalty End Dates until the related Maturity Date for Pool Numbers 661705 and AE4495, for purposes of calculating the sensitivity of Class IO to prepayments as shown in the yield table, the Prepayment Penalty End Dates are assumed to be August 2023 and November 2024 with respect to Pool Numbers 661705 and AE4495, respectively.

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, many Distribution Dates will occur on the first Business Day after the 16th day of the month, prepayments may not occur during the Prepayment Penalty Period, 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, Corrected Certificate Factors, and Calculated Certificate Factors, if applicable, which may not reflect actual receipts on the Trust Assets.

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

Prepayment Assumptions

Prepayments of mortgage loans are commonly measured by a prepayment standard or model. One of the models used in this Supplement is the constant prepayment rate (“CPR”) model, which represents an assumed constant rate of voluntary prepayment each month relative to the then outstanding principal balance of the Mortgage Loans underlying any Trust PLC to which the model is applied. See “Yield, Maturity and Prepayment Considerations — Prepayment Assumption Models” in the Multifamily Base Offering Circular.

In addition, this Supplement uses another model to measure involuntary prepayments. This model is the Project Loan Default or PLD model provided by the Sponsor. The PLD model represents an assumed rate of involuntary prepayments each month as specified in the table below (the “PLD Model Rates”), in each case expressed as a per annum percentage of the then-outstanding principal balance of each of the Mortgage Loans underlying any Trust PLC in relation to its loan age. For example, 0% PLD represents 0% of such assumed rate of involuntary prepayments; 50% PLD represents 50% of such assumed rate of involuntary prepayments; 100% PLD represents 100% of such assumed rate of involuntary prepayments; and so forth.

The following PLD model table was prepared on the basis of 100% PLD. Ginnie Mae had no part in the development of the PLD model and makes no representation as to the accuracy or reliability of the PLD model.

Project Loan Default	
Mortgage Loan Age (in months)(1)	Involuntary Prepayment Default Rate (2)
1-12	1.30%
13-24	2.47
25-36	2.51
37-48	2.20
49-60	2.13
61-72	1.46
73-84	1.26
85-96	0.80
97-108	0.57
109-168	0.50
169-240	0.25
241-maturity	0.00

- (1) For purposes of the PLD model, Mortgage Loan Age means the number of months elapsed since the Issue Date indicated on the Updated Exhibits A in Exhibit B to this Supplement. In the case of any Trust CLC Mortgage Loans, the Mortgage Loan Age is the number of months that have elapsed after the expiration of the Remaining Interest Only Period indicated on the Updated Exhibits A in Exhibit B to this Supplement.
- (2) Assumes that involuntary prepayments start immediately.

The decrement tables set forth below are based on the assumption that the related Trust PLC Mortgage Loans prepay at the indicated percentages of CPR (the “CPR Prepayment Assumption Rates”) and 100% PLD and that the related Trust CLC Mortgage Loans prepay at 0% CPR and 0% PLD until the Trust CLCs convert to Ginnie Mae Project Loan Certificates, after which they prepay at the CPR Prepayment Assumption Rates and 100% PLD. **It is unlikely that the Mortgage Loans will prepay at any of the CPR Prepayment Assumption Rates or PLD Model Rates, and the timing of changes in the rate**

of prepayments actually experienced on the Mortgage Loans is unlikely to follow the pattern described for the CPR Prepayment Assumption Rates or PLD Model Rates.

Decrement Tables

The decrement tables set forth below illustrate the percentage of the Original Class Principal Balance (or, in the case of the 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 Trust PLC Mortgage Loans prepay at the CPR Prepayment Assumption Rates and 100% PLD and the related Trust CLC Mortgage Loans prepay at 0% CPR and 0% PLD until the Trust CLCs convert to Ginnie Mae Project Loan Certificates, after which they prepay at the CPR Prepayment Assumption Rates and 100% PLD. 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 CPR Prepayment Assumption Rate and the PLD percentage rates indicated above for the related Trust PLC Mortgage Loans and the related Trust CLC Mortgage Loans. 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 Class IO) 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 Weighted Average Lives are likely to vary, perhaps significantly, from those set forth in the tables below due to the differences between the actual rate of prepayments on the Mortgage Loans underlying the Trust Assets and the Modeling Assumptions.

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

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

Security Group 1 CPR Prepayment Assumption Rates					
Distribution Date	Class IO				
	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100
December 2025	97	92	82	72	58
December 2026	94	84	67	52	33
December 2027	91	78	55	38	19
December 2028	88	71	46	27	11
December 2029	85	66	37	20	6
December 2030	82	60	30	14	4
December 2031	79	55	25	10	2
December 2032	76	50	20	7	1
December 2033	73	46	16	5	1
December 2034	70	42	13	4	0
December 2035	67	38	11	3	0
December 2036	64	34	9	2	0
December 2037	61	31	7	1	0
December 2038	58	28	6	1	0
December 2039	55	25	5	1	0
December 2040	52	22	4	1	0
December 2041	48	20	3	0	0
December 2042	45	18	2	0	0
December 2043	41	15	2	0	0
December 2044	38	13	1	0	0
December 2045	34	12	1	0	0
December 2046	30	10	1	0	0
December 2047	27	8	1	0	0
December 2048	23	7	0	0	0
December 2049	19	5	0	0	0
December 2050	16	4	0	0	0
December 2051	12	3	0	0	0
December 2052	8	2	0	0	0
December 2053	6	1	0	0	0
December 2054	4	1	0	0	0
December 2055	3	1	0	0	0
December 2056	2	0	0	0	0
December 2057	1	0	0	0	0
December 2058	1	0	0	0	0
December 2059	0	0	0	0	0
December 2060	0	0	0	0	0
December 2061	0	0	0	0	0
Weighted Average Life (years)	16.0	9.9	5.0	3.1	1.8

**Security Group 2
CPR Prepayment Assumption Rates**

Distribution Date	Class A					Class AB					Class AC				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2025	89	75	48	20	0	94	87	72	57	34	95	89	77	64	46
December 2026	78	52	4	0	0	88	74	48	25	0	90	79	58	39	17
December 2027	68	31	0	0	0	83	63	29	3	0	86	69	42	20	10
December 2028	58	13	0	0	0	77	53	14	0	0	81	61	29	14	6
December 2029	49	0	0	0	0	73	44	1	0	0	77	54	19	10	3
December 2030	41	0	0	0	0	68	35	0	0	0	74	47	15	7	2
December 2031	33	0	0	0	0	64	28	0	0	0	70	41	12	5	1
December 2032	25	0	0	0	0	60	21	0	0	0	67	35	10	4	1
December 2033	18	0	0	0	0	55	15	0	0	0	63	30	8	3	0
December 2034	10	0	0	0	0	51	9	0	0	0	60	25	7	2	0
December 2035	2	0	0	0	0	47	3	0	0	0	56	20	6	1	0
December 2036	0	0	0	0	0	43	0	0	0	0	53	17	4	1	0
December 2037	0	0	0	0	0	39	0	0	0	0	49	15	4	1	0
December 2038	0	0	0	0	0	34	0	0	0	0	46	14	3	1	0
December 2039	0	0	0	0	0	30	0	0	0	0	42	13	2	0	0
December 2040	0	0	0	0	0	25	0	0	0	0	39	11	2	0	0
December 2041	0	0	0	0	0	21	0	0	0	0	35	10	2	0	0
December 2042	0	0	0	0	0	16	0	0	0	0	31	9	1	0	0
December 2043	0	0	0	0	0	11	0	0	0	0	27	8	1	0	0
December 2044	0	0	0	0	0	6	0	0	0	0	23	7	1	0	0
December 2045	0	0	0	0	0	3	0	0	0	0	20	6	1	0	0
December 2046	0	0	0	0	0	0	0	0	0	0	18	6	0	0	0
December 2047	0	0	0	0	0	0	0	0	0	0	16	5	0	0	0
December 2048	0	0	0	0	0	0	0	0	0	0	15	4	0	0	0
December 2049	0	0	0	0	0	0	0	0	0	0	14	4	0	0	0
December 2050	0	0	0	0	0	0	0	0	0	0	13	3	0	0	0
December 2051	0	0	0	0	0	0	0	0	0	0	11	3	0	0	0
December 2052	0	0	0	0	0	0	0	0	0	0	10	2	0	0	0
December 2053	0	0	0	0	0	0	0	0	0	0	9	2	0	0	0
December 2054	0	0	0	0	0	0	0	0	0	0	8	2	0	0	0
December 2055	0	0	0	0	0	0	0	0	0	0	7	1	0	0	0
December 2056	0	0	0	0	0	0	0	0	0	0	6	1	0	0	0
December 2057	0	0	0	0	0	0	0	0	0	0	5	1	0	0	0
December 2058	0	0	0	0	0	0	0	0	0	0	4	1	0	0	0
December 2059	0	0	0	0	0	0	0	0	0	0	3	1	0	0	0
December 2060	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0
December 2061	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0
December 2062	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
December 2063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
December 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	5.2	2.2	1.0	0.6	0.4	10.4	4.8	2.1	1.3	0.8	13.8	7.5	3.5	2.2	1.3

**Security Group 2
CPR Prepayment Assumption Rates**

Distribution Date	Class AD					Class AM					Class BD				
	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%	0%	5%	15%	25%	40%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
December 2025	96	91	82	72	58	100	100	100	100	75	100	100	100	100	100
December 2026	92	83	67	52	33	100	100	100	55	0	100	100	100	100	93
December 2027	89	76	54	37	19	100	100	64	6	0	100	100	100	100	54
December 2028	85	70	45	27	11	100	100	30	0	0	100	100	100	76	31
December 2029	82	64	36	20	6	100	95	3	0	0	100	100	100	55	18
December 2030	79	58	30	14	4	100	77	0	0	0	100	100	84	40	10
December 2031	77	54	25	10	2	100	61	0	0	0	100	100	69	29	6
December 2032	74	49	20	7	1	100	46	0	0	0	100	100	57	21	3
December 2033	71	45	16	5	1	100	32	0	0	0	100	100	46	15	2
December 2034	69	41	13	4	0	100	19	0	0	0	100	100	38	11	1
December 2035	66	37	11	3	0	100	6	0	0	0	100	100	31	8	1
December 2036	63	34	9	2	0	93	0	0	0	0	100	96	25	6	0
December 2037	60	31	7	1	0	84	0	0	0	0	100	87	20	4	0
December 2038	58	28	6	1	0	74	0	0	0	0	100	79	17	3	0
December 2039	55	25	5	1	0	65	0	0	0	0	100	71	13	2	0
December 2040	52	23	4	1	0	55	0	0	0	0	100	64	11	1	0
December 2041	49	20	3	0	0	45	0	0	0	0	100	57	9	1	0
December 2042	46	18	2	0	0	35	0	0	0	0	100	51	7	1	0
December 2043	43	16	2	0	0	24	0	0	0	0	100	45	5	1	0
December 2044	40	14	2	0	0	14	0	0	0	0	100	40	4	0	0
December 2045	37	13	1	0	0	6	0	0	0	0	100	36	3	0	0
December 2046	35	11	1	0	0	0	0	0	0	0	99	32	3	0	0
December 2047	33	10	1	0	0	0	0	0	0	0	92	28	2	0	0
December 2048	30	9	1	0	0	0	0	0	0	0	84	25	2	0	0
December 2049	28	8	0	0	0	0	0	0	0	0	77	21	1	0	0
December 2050	25	7	0	0	0	0	0	0	0	0	71	19	1	0	0
December 2051	23	6	0	0	0	0	0	0	0	0	64	16	1	0	0
December 2052	20	5	0	0	0	0	0	0	0	0	58	14	1	0	0
December 2053	18	4	0	0	0	0	0	0	0	0	51	11	0	0	0
December 2054	16	3	0	0	0	0	0	0	0	0	44	9	0	0	0
December 2055	13	3	0	0	0	0	0	0	0	0	38	8	0	0	0
December 2056	12	2	0	0	0	0	0	0	0	0	33	6	0	0	0
December 2057	10	2	0	0	0	0	0	0	0	0	29	5	0	0	0
December 2058	8	1	0	0	0	0	0	0	0	0	24	4	0	0	0
December 2059	7	1	0	0	0	0	0	0	0	0	19	3	0	0	0
December 2060	5	1	0	0	0	0	0	0	0	0	14	2	0	0	0
December 2061	3	0	0	0	0	0	0	0	0	0	9	1	0	0	0
December 2062	2	0	0	0	0	0	0	0	0	0	5	1	0	0	0
December 2063	1	0	0	0	0	0	0	0	0	0	2	0	0	0	0
December 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.2	10.1	4.9	3.1	1.8	16.5	7.9	3.5	2.1	1.3	29.6	19.8	10.0	6.2	3.7

Yield Considerations

An investor seeking to maximize yield should make a decision whether to invest in any 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,
- the investor’s own projection of the likelihood of extensions of the maturity of any Trust CLC or delays with respect to the conversion of a Trust CLC to a Ginnie Mae Project Loan Certificate and
- the investor’s own projection of payment rates on each Underlying Certificate under a variety of scenarios.

No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, the occurrence and duration of extensions, if any, the timing of conversions, if any, 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 or MX Securities purchased at a premium (especially the Interest Only Class), faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in Class IO 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 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.

For Security Group 1, certain of the Mortgage Loans underlying the related Underlying Certificate Trust Assets prohibit voluntary prepayments during specified lockout periods with remaining terms that range from 0 to 25 months. For Security Group 2, none of the Mortgage Loans underlying the related Underlying Certificate Trust Assets have remaining Lockout Periods. See the Updated Exhibits A in Exhibit B for additional information with respect to remaining lockout periods.

Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f), which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans.

The Mortgage Loans also provide for payment of a Prepayment Penalty in connection with prepayments for a period extending beyond the lockout period or, if no lockout period applies, the applicable Issue Date. See “The Trust Assets — Certain Additional Characteristics of the Mortgage Loans (Underlying the Underlying Certificates)” and “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement. The required payment of a Prepayment Penalty may not be a sufficient disincentive to prevent a borrower from voluntarily prepaying a Mortgage Loan.

In addition, in some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions.

Notwithstanding the foregoing, the related Underlying Trust will not be entitled to receive any principal prepayments or any applicable Prepayment Penalties with respect to the Trust CLC Mortgage Loans until the earliest of (i) the liquidation of such Mortgage Loans, (ii) at the related Ginnie Mae Issuer’s option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. However, the Holders of the Securities will not receive any such amounts until the next Distribution Date and will not be entitled to receive any interest on such amounts, and the related WACR will be reduced accordingly.

Information relating to lockout periods, statutory prepayment prohibition periods and Prepayment Penalties is contained under “Certain Additional Characteristics of the Mortgage Loans (Underlying the

Underlying Certificates)” and *“Yield, Maturity and Prepayment Considerations”* in this Supplement, in the Updated Exhibits A in Exhibit B to 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 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.

Payment Delay: Effect on Yields of the Delay Classes

The effective yield on any Delay Class will be less than the yield otherwise produced by its Interest Rate and purchase price because on any Distribution Date, 30 days’ interest will be payable on that Class even though interest began to accrue approximately 46 days earlier.

Yield Table

The following table shows the pre-tax yields to maturity on a corporate bond equivalent basis of Class IO based on the assumption that the related Trust PLC Mortgage Loans prepay at the CPR Prepayment Assumption Rates and 100% PLD and the related Trust CLC Mortgage Loans prepay at 0% CPR and 0% PLD until the Trust CLCs convert to Ginnie Mae Project Loan Certificates after which they prepay at the CPR Prepayment Assumption Rates and 100% PLD.

The Mortgage Loans will not prepay at any constant rate until maturity. 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 Class IO may differ from those shown in the table below even if Class IO is purchased at the assumed price shown.

The yields were calculated by:

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

These calculations do not take into account variations that may occur in the interest rates at which investors may be able to reinvest funds received by them as distributions on their Securities and con-

sequently do not purport to reflect the return on any investment in Class IO when those reinvestment rates are considered.

The information set forth in the following table was prepared on the basis of the Modeling Assumptions and the assumption that the purchase price of Class IO (expressed as a percentage of its original Class Notional Balance) plus accrued interest is as indicated in the table. **The assumed purchase price is not necessarily that at which actual sales will occur.**

SECURITY GROUP 1			
Sensitivity of Class IO to Prepayments			
Assumed Price 4.03125%*			
CPR Prepayment Assumption Rates			
<u>5%</u>	<u>15%</u>	<u>25%</u>	<u>40%</u>
7.1%	(0.2)%	(6.6)%	(13.6)%

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

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 Multifamily Base Offering Circular, describes the material United States federal income tax considerations for investors in the Securities. However, these two tax discussions do not purport to deal with all United States federal tax consequences applicable to all categories of investors, some of which may be subject to special rules.

REMIC Elections

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

Regular Securities

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

The Notional Class 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 *Multifamily Base Offering Circular*.

The prepayment assumption that should be used in determining the rates of accrual of OID, if any, on the Regular Securities is 15% CPR and 100% PLD in the case of the Trust PLC Mortgage Loans and 0% CPR and 0% PLD in the case of the Trust CLC Mortgage Loans until the Trust CLCs convert to Ginnie Mae Project Loan Certificates, after which the prepayment assumption that should be used is 15% CPR and 100% PLD (as described in “Yield, Maturity and Prepayment Considerations” in this Supplement). No representation is made, however, about the rate at which prepayments on the Mortgage Loans underlying the Ginnie Mae Multifamily Certificates actually will occur. See “*Certain United States Federal Income Tax Consequences*” in the *Multifamily 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 Multifamily 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 Multifamily Base Offering Circular.

Residual Securities

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

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

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 Multifamily 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. Ginnie Mae does not guarantee the payment of any Prepayment Penalties. 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 Multifamily 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 Multifamily 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 from December 1, 2024. 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 the Original Class Principal Balance (or original Class Notional Balance) 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 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 and Harrell & Chambliss LLP, for the Trust by Cleary Gottlieb Steen & Hamilton LLP and Marcell Solomon & Associates, P.C., and for the Trustee by Faegre Drinker Biddle & Reath LLP.

Available Combinations(1)

Class	REMIC Securities		MX Securities					Final Distribution Date(4)
	Original Class Principal Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	
Security Group 2								
Combination 1								
A	\$40,000,000	AB	\$ 74,000,000	SC/SEQ	(5)	WAC/DLY	38381LR95	June 2064
AM	34,000,000							
Combination 2								
A	\$40,000,000	AD	\$114,797,930	SC/PT	(5)	WAC/DLY	38381LS29	June 2064
AM	34,000,000							
BD	40,797,930							
Combination 3								
A	\$40,000,000	AC	\$ 90,000,000	SC/SEQ	(5)	WAC/DLY	38381LS37	June 2064
AM	34,000,000							
BD	16,000,000							

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

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

(3) As defined under "Class Types" in Appendix I to the Multifamily 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.

Trust Assets
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 the Trust	Percentage of Class in Trust	Ginnie Mae I or II
1	Ginnie Mae	2016-026	IO	February 29, 2016	383791EH5	(4)	WAC/IO/DLY	February 2058	NTL(PT)	\$ 267,820,309.00	0.22271337	\$ 39,642,979.86	66.4624727918%	I
1	Ginnie Mae	2016-039	IO	March 30, 2016	383790RH7	(4)	WAC/IO/DLY	January 2056	NTL(SEQ)	233,483,803.00	0.36351752	63,615,566.00	74.95116659192	I
1	Ginnie Mae	2016-072	IO	May 27, 2016	383791J15	(4)	WAC/IO/DLY	December 2055	NTL(SEQ)	227,892,699.00	0.26708466	6,708,466.00	43.8803000003	I
1	Ginnie Mae	2017-035	IO	March 30, 2017	383790J15	(4)	WAC/IO/DLY	May 2059	NTL(PT)	227,626,950.00	0.24517928	15,936,653.20	28.55562476	I
1	Ginnie Mae	2017-050	IO	April 28, 2017	383790V17	(4)	WAC/IO/DLY	January 2057	NTL(PT)	200,074,143.00	0.34854678	17,427,339.00	24.9907355595	I
1	Ginnie Mae	2017-094	IO	June 30, 2017	383790R04	(4)	WAC/IO/DLY	February 2059	NTL(PT)	202,791,618.00	0.28467612	32,288,791.96	38.8280347958	I
1	Ginnie Mae	2017-108	IO	July 28, 2017	383790M01	(4)	WAC/IO/DLY	August 2059	NTL(PT)	425,363,150.00	0.35096513	41,474,037.00	21.6285778399	I
1	Ginnie Mae	2017-152	IO	October 30, 2017	383801CE6	(4)	WAC/IO/DLY	November 2059	NTL(PT)	220,000,000.00	0.18851835	169,847,750.00	100.0000000000	I
1	Ginnie Mae	2017-169	IO	November 30, 2017	383801JF3	(4)	WAC/IO/DLY	January 2060	NTL(PT)	1,029,577,681.00	0.42717088	91,414,568.32	20.7852213533	I
1	Ginnie Mae	2018-009	IO	November 30, 2018	383801FQ6	(4)	WAC/IO/DLY	September 2057	NTL(PT)	49,098,950.00	0.36830221	17,832,806.29	98.6150416659	I
1	Ginnie Mae	2018-010	IO	January 30, 2018	383801MW5	(4)	WAC/IO/DLY	January 2060	NTL(PT)	612,374,776.00	0.50311131	169,847,750.00	55.1287853829	I
1	Ginnie Mae	2018-057	IO(3)	April 30, 2018	383801Z06	(4)	WAC/IO/DLY	April 2060	NTL(PT)	220,000,000.00	0.32402607	35,642,867.70	50.0000000000	I
1	Ginnie Mae	2018-098	IO	July 30, 2018	383801Z06	(4)	WAC/IO/DLY	October 2060	NTL(PT)	349,783,652.00	0.37073813	92,604,324.05	71.4108994436	I
1	Ginnie Mae	2019-032	IO(3)	March 29, 2019	383801ZB6	(4)	WAC/IO/DLY	August 2060	NTL(PT)	244,696,340.00	0.33236010	78,003,699.03	100.0000000000	I
1	Ginnie Mae	2019-060	IO	May 30, 2019	383801ZB6	(4)	WAC/IO/DLY	May 2061	NTL(PT)	398,895,786.00	0.37982613	136,317,997.47	89.9723182335	I
1	Ginnie Mae	2019-064	IO	May 30, 2019	38380NAF6	(4)	WAC/IO/DLY	June 2060	NTL(PT)	216,865,933.00	0.42741332	41,401,790.02	44.6662745319	I
1	Ginnie Mae	2019-102	IO	August 30, 2019	38380NBP3	(4)	WAC/IO/DLY	June 2060	NTL(PT)	178,325,981.00	0.22300284	23,041,987.21	57.9421912727	I
1	Ginnie Mae	2019-109	IO	September 30, 2019	38380NKG1	(4)	WAC/IO/DLY	March 2060	NTL(PT)	249,857,225.00	0.43295610	75,702,005.05	69.982852098	I
1	Ginnie Mae	2019-155	IO	December 30, 2019	38380NXX2	(4)	WAC/IO/DLY	April 2060	NTL(PT)	387,527,507.00	0.47172265	81,608,018.45	44.6419923425	I
2	Ginnie Mae	2020-103	AD	July 30, 2020	38380PXX1	(4)	FIX	July 2061	PT	582,471,271.00	0.54220737	164,317,813.55	52.0289092507	I
2	Ginnie Mae	2021-014	AB	January 29, 2021	38380RRS1	1.45%	FIX	June 2063	PT	150,000,000.00	0.56882476	67,565,004.99	79.1866666667	I
2	Ginnie Mae	2023-092	AH(3)	June 30, 2023	38381H8H7	2.00	FIX	June 2064	PT	205,460,578.00	0.70495718	10,221,879.11	9.6666666667	I
											0.99760232	37,011,046.07	18.0569919355	I

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

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

(3) MX Class.

(4) The Interest Rate will be calculated or described under "Interest Rates" in the related Underlying Certificate Disclosure Document.

Exhibit B

Updated Exhibits A

**Ginnie Mae REMIC Trust 2016-026
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)**

Pool Number	Security Type	FHA Insurance Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Period from Issuance (mos.)	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Period (mos.)(9)
AG7920	PLC	232(22)(f)	Lady Lake	FL	\$12,618,911.36	3.550%	3.170%	0.380%	Nov-50	\$62,119.28	420	109	Nov-15	Dec-25	A	N/A	11	0
AO3443	PLC	207(22)(f)	Wildwood	FL	8,709,231.40	3.080	2.830	0.250	Jul-50	41,033.11	421	114	Jun-15	Sep-15	A	0	8	0
AL2648	PLC	207(22)(f)	Boston	MA	8,698,657.27	3.460	3.080	0.380	Dec-50	42,313.72	419	107	Jan-16	Feb-26	A	N/A	13	0
744368	PLC	232(22)(f)	Winter Haven	FL	8,282,362.60	3.150	2.900	0.250	Jul-50	39,327.02	421	114	Jun-15	Sep-15	A	0	8	0
AP4591	PLC	232(22)(f)	Holtsville	NY	7,278,548.68	3.930	3.680	0.250	Jun-50	93,507.44	199	90	Nov-15	Jan-26	I	0	12	0
775585	PLC	223(f)/223(a)(7)	Sunnyvale	CA	5,684,860.60	3.300	3.050	0.250	Jun-50	27,502.31	420	306	Jun-15	Aug-25	A	0	7	0
AD2070	PLC	221(d)(4)	Washington	DC	1,068,567.65	4.350	3.850	0.500	Feb-58	5,076.04	460	398	Oct-19	Apr-28	B	N/A	39	0
AR2779	PLC	221(d)(4)	Cleveland	OH	945,333.37	4.000	3.750	0.250	Mar-57	4,351.54	476	387	Jul-17	May-27	F	N/A	28	0
AL4698	PLC	221(d)(4)	Chesapeake	VA	888,108.45	3.760	3.510	0.250	Oct-56	3,990.65	474	382	Apr-17	Dec-26	G	N/A	23	0
AO0633	PLC	231	Detroit	MI	796,351.80	3.370	3.120	0.250	Mar-57	3,377.26	475	387	Aug-17	May-27	H	N/A	28	0
AN7359	PLC	221(d)(4)	San Antonio	TX	766,013.74	3.250	3.000	0.250	Sep-57	3,169.49	462	393	Mar-19	Nov-27	K	N/A	34	0
AE4525	PLC	232	Fresno	CA	765,411.27	4.910	4.660	0.250	Oct-55	4,018.88	477	370	Jan-16	Dec-25	M	N/A	11	0
AN7333	PLC	221(d)(4)	Richmond	TX	479,992.96	3.400	3.150	0.250	Dec-56	2,052.52	470	384	Oct-17	Dec-25	N	N/A	25	0
AN9533	PLC	221(d)(4)	Austin	TX	460,563.55	3.650	3.400	0.250	Mar-57	2,026.49	464	387	Jul-18	May-27	L	N/A	28	0
AD5577	PLC	221(d)(4)	Blacksburg	VA	428,857.30	3.180	2.930	0.250	Jun-55	1,824.73	453	366	Sep-17	Aug-25	M	N/A	7	0
AG1761	PLC	221(d)(4)	Lubbock	TX	418,250.55	4.380	4.130	0.250	Jun-55	2,072.97	474	366	Dec-15	Aug-25	N	N/A	28	0
AL2905	PLC	221(d)(4)	Liberty Hill	TX	250,766.40	4.320	3.820	0.500	Jan-56	1,222.85	481	373	Oct-15	Mar-26	A	0	14	0
AN7516	PLC	221(d)(4)	Winchester	VA	235,185.75	5.600	5.350	0.250	Jun-50	1,015.19	458	390	Apr-19	Aug-27	J	N/A	51	0
AP4091	PLC	221(d)(4)	Bernalillo	NM	224,140.46	4.250	3.980	0.250	Jan-56	1,081.05	474	373	Jul-16	Mar-26	E	N/A	14	0
AN7578	PLC	232	Tooele	UT	183,913.76	3.700	3.450	0.250	Apr-54	676.81	472	388	Dec-17	Jan-27	L	N/A	28	0
AN0578	PLC	221(d)(4)	Indianapolis	IN	127,700.17	3.950	3.680	0.250	Mar-56	609.73	475	383	Apr-17	Jan-27	M	N/A	24	0
AB3704	PLC	221(d)(4)	Dade City	FL	122,862.22	4.250	4.000	0.250	Nov-56	608.58	473	361	Aug-15	Feb-25	M	0	1	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.

- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
B	10%	89	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
C	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
D	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
E	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
F	10%	9	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
G	10%	55	5%, 4%, 3%, 2%, 1%	1%
H	10%	56	5%, 4%, 3%, 2%, 1%	1%
I	10%	60	5%, 4%, 3%, 2%, 1%	1%
J	9%	3	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
K	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
L	9%	9	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
M	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	1%
N	8%	10	7%, 6%, 5%, 4%, 3%, 2%, 1%	1%

**Ginnie Mae REMIC Trust 2016-039
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)**

Number	Security Type	FHA Insurance Program/Section 538 Guaranty Program(2)	Principal Balance as of Date	Mortgage Interest Rate	Original Term to Maturity	Monthly Principal and Interest(3)	Original Term to Maturity	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Lockout End Date(5)	Prepayment Penalty Code(6)	Lockout/Prepayment Period (mos.)(7)	Total Remaining Lockout Prepayment Period (mos.)(8)
AB6510	PLC	232/223(0)	NY \$8,941,127.27	3.730%	3.4800%	Dec-50	\$44,806.27	420	108	Dec-15	D	N/A	12
AL2649	PLC	207/223(0)	MA 8,919,738.56	3.580	3.200	Jan-51	43,883.61	420	107	Jan-16	E	0	14
AQ7875	PLC	232/223(0)	PA 8,853,305.56	3.500	3.250	Feb-46	49,394.91	360	106	Feb-16	D	0	15
AQ7868	PLC	207/223(a)(7)	MA 8,479,520.00	3.450	3.200	Feb-51	41,039.89	420	106	Feb-16	E	0	15
AR0959	PLC	232/223(0)	MI 7,253,200.00	3.670	3.370	Feb-51	35,972.03	421	107	Jan-16	E	0	15
AQ0219	PLC	232/223(0)	SC 7,010,037.05	3.470	3.220	Dec-50	34,137.50	419	107	Jan-16	E	N/A	13
AQ1376	PLC	207/223(0)	MA 6,660,521.08	3.480	3.220	Dec-50	32,344.17	421	107	Jan-16	E	0	15
AP6708	PLC	207/223(0)	IL 4,647,987.22	3.540	3.290	Jan-51	22,738.87	419	106	Feb-16	E	N/A	14
AP7711	PLC	207/223(0)	IA 4,032,072.05	3.750	3.360	Jan-51	20,211.76	419	106	Feb-16	E	0	15
AQ0240	PLC	207/223(0)	TX 4,005,245.90	3.350	3.100	Aug-54	22,035.67	360	106	Feb-16	E	0	13
AP6881	PLC	221(d)(0)	CA 2,830,542.80	4.380	4.130	Aug-54	14,217.79	464	107	Jan-16	H	N/A	14
AQ0243	PLC	207/223(a)(7)	CA 2,569,520.03	3.400	3.150	Jan-49	13,034.46	396	106	Feb-16	E	0	15
AP7073	PLC	232/223(0)	IN 2,529,524.47	4.390	4.140	Aug-36	15,737.36	246	140	Feb-16	H	0	0
AQ0241	PLC	232/223(0)	AL 1,539,927.94	4.390	4.140	Aug-36	14,071.65	246	106	Feb-16	G	0	0
AQ0259	PLC	207/223(0)	MI 1,532,907.94	3.750	3.500	Dec-41	10,173.54	310	106	Feb-16	G	0	15
AR1314	PLC	221(d)(0)	LA 1,308,478.82	4.010	3.760	Mar-49	7,038.55	399	108	Dec-15	E	N/A	12
AQ0227	PLC	207/223(0)	NC 1,276,593.82	3.590	3.340	Feb-46	7,182.24	361	107	Jan-16	D	0	15
AQ0244	PLC	232/223(0)	LA 1,227,429.25	4.390	4.140	Aug-39	9,470.81	282	106	Feb-16	G	0	0
AP6721	PLC	232/223(0)	AL 1,215,136.35	4.350	4.100	Aug-36	11,106.66	246	106	Feb-16	G	0	0
AB6513	PLC	232	KS 653,470.11	4.350	4.100	Oct-51	3,442.46	431	109	Nov-15	B	N/A	11
AO6620	PLC	207/223(0)	MD 563,982.95	3.950	3.700	Feb-41	3,938.10	300	106	Feb-16	B	N/A	11
AO9620	PLC	588	TX 223,632.15	4.250	3.650	Sep-55	(9)	478	109	Nov-15	D	0	12
AP5400	PLC	221(d)(0)	WV 217,784.22	4.400	4.150	Dec-51	1,149.80	436	112	Aug-15	E	N/A	8
AP6880	PLC	207/223(0)	IL 213,171.11	4.000	3.750	Oct-50	1,106.94	420	110	Dec-15	E	0	11
AM4561	PLC	207/223(0)	WA 213,005.54	3.750	3.500	Dec-50	1,069.76	420	112	Dec-15	E	0	13
AO6149	PLC	232/223(0)	CO 212,775.59	3.910	3.410	Sep-50	1,093.48	420	111	Feb-16	A	0	10
AP7712	PLC	207/223(0)	WA 212,417.53	3.720	3.390	Nov-50	1,065.34	420	111	Nov-15	B	0	12
AP7710	PLC	207/223(0)	IA 212,340.04	3.600	3.350	Dec-50	1,049.01	419	109	Nov-15	A	0	13
AO6157	PLC	232/223(0)	NE 212,339.98	3.600	3.350	Dec-50	1,049.01	419	107	Jan-16	E	N/A	13
AP6685	PLC	207/223(0)	CA 211,528.68	3.510	3.210	Dec-50	1,034.68	421	109	Nov-15	E	0	13
AP0248	PLC	207/223(0)	IN 210,712.35	3.380	3.130	Dec-50	1,015.92	420	108	Feb-16	H	0	9
AN7345	PLC	207/223(0)	GA 210,431.07	3.560	3.310	Aug-50	1,043.19	419	111	Sep-15	D	N/A	10
AN6822	PLC	207/223(0)	IL 210,021.26	3.470	3.220	Sep-50	1,028.89	420	111	Nov-15	E	0	10
AN6822	PLC	207/223(0)	CA 209,570.85	3.400	3.150	Sep-50	1,028.89	420	112	Nov-15	C	0	0
AN9051	PLC	207/223(0)	CA 209,570.84	3.400	3.150	Sep-50	1,018.79	421	112	Nov-15	C	0	0
AM2565	PLC	207/223(0)	OH 199,549.61	4.050	3.670	Jan-45	1,211.22	354	113	Sep-15	E	0	8
AP6722	PLC	207/223(0)	NE 196,323.29	3.980	3.730	Feb-44	1,221.49	343	109	Nov-15	D	N/A	7
AM2560	PLC	207/223(0)	OH 194,749.82	4.150	3.770	Jan-43	1,279.92	326	113	Jul-15	D	N/A	11
AM2553	PLC	232/223(0)	WI 194,749.66	3.900	3.650	Oct-43	1,217.93	339	113	Jul-15	D	N/A	7
AN7321	PLC	207/223(0)	WI 194,749.66	3.900	3.650	Oct-43	1,217.93	339	113	Jul-15	D	N/A	7
AK8178	PLC	207/223(0)	TX 193,105.39	3.900	3.650	Apr-43	1,229.99	333	113	Jul-15	F	0	8
AP3752a*	PLC	538	MI 186,608.82	3.690	3.440	May-41	1,264.44	305	108	Dec-15	E	0	13
AP3752b*	PLC	538	KY 19,008.08	4.500	4.000	Jan-56	797.61	481	108	Dec-15	E	0	14
							326.30	481	108	Dec-15	E	0	14

(1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) Pool Number AO0620 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$1,084.05 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- * Pool Number AP3752 is backed by two mortgage loans, the details of which are disclosed separately as AP3752a and AP3752b.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentages
A	10%	60		5%, 4%, 3%, 2%, 1%
B	10%	36		7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36		3%, 2%, 1%
D	10%	24		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	12		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	9%	12		8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	5%	12		4%, 3%, 2%, 1%
H	10%	13		9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

**Ginnie Mae REMIC Trust 2016-072
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)**

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(3)†	Prepayment Penalty End Date(5)†	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)†
AL2649	PIC	207/223(f)	Boston	MA	\$9,344,488.01	3.580%	3.200%	0.380%	Jan-51	\$45,973.30	420	313	107	Jan-16	Mar-16	Mar-26	D	0	14
AS2044	PIC	232/223(f)	Albuquerque	NM	7,813,836.16	3.380	3.130	0.250	Apr-51	57,375.72	419	316	105	May-16	N/A	Jun-26	D	N/A	17
AQ7875	PIC	232/223(f)	Butler	PA	7,243,613.64	3.500	3.250	0.250	Feb-46	40,414.02	360	254	106	Feb-16	Apr-16	Apr-26	C	0	15
AS2046	PIC	232/223(f)	Albuquerque	NM	5,918,077.85	3.380	3.130	0.250	Apr-51	28,310.65	419	316	105	May-16	N/A	Jun-26	C	N/A	17
AQ7868	PIC	207/223(a)(7)	Peabody	MA	5,469,279.56	3.450	3.200	0.250	Feb-51	26,470.73	420	314	106	Feb-16	Apr-16	Apr-26	D	0	15
AR7242	PIC	207/223(f)	Dallas	TX	4,315,176.40	3.880	3.630	0.250	May-51	21,780.29	420	317	108	May-16	Jul-16	Jul-26	A	0	18
AB6510	PIC	232/223(f)	Purdys	NY	4,155,325.03	3.730	3.480	0.250	Dec-50	20,823.39	420	312	108	Dec-15	N/A	Jan-26	C	N/A	12
AS2533	PIC	207/223(f)	Fresno	CA	4,044,555.18	3.480	3.150	0.330	May-51	19,526.85	421	317	104	Apr-16	Jul-16	Jul-26	D	0	18
AQ0240	PIC	207/223(f)	Castro Valley	CA	2,505,886.41	4.290	3.940	0.350	Apr-51	13,248.00	421	316	105	Mar-16	Jun-16	Jun-26	D	0	17
AR0027	PIC	232/223(f)	Dallas	TX	2,277,222.61	3.350	3.100	0.250	Feb-46	12,528.60	360	254	106	Feb-16	Apr-16	Apr-26	D	0	15
AQ0242	PIC	232/223(f)	Wetumpka	AL	2,212,401.39	4.390	4.140	0.250	Apr-51	17,070.82	282	176	106	Feb-16	Apr-16	Apr-26	E	0	17
AR0059	PIC	207/223(f)	Suffolk	VA	2,073,470.01	3.670	3.370	0.300	Feb-51	10,142.54	420	316	104	Jan-16	Jun-16	Jun-26	C	0	15
AQ0241	PIC	232/223(f)	Grand Rapids	MI	1,931,063.16	3.670	3.370	0.300	Feb-51	9,577.02	421	314	107	Jan-16	Apr-16	Apr-26	D	0	17
AQ0244	PIC	232/223(f)	Birmingham	AL	1,519,293.56	4.390	4.140	0.250	Aug-36	13,886.74	246	140	106	Feb-16	Apr-16	Apr-26	E	0	16
AQ7882	PIC	207/223(f)	North, Baltimore	OH	1,194,703.89	3.650	3.400	0.250	Mar-51	5,900.80	420	315	105	Mar-16	May-16	May-26	E	0	16
AQ0244	PIC	232/223(f)	Birmingham	AL	844,051.95	4.390	4.140	0.250	Aug-36	7,714.86	246	140	106	Feb-16	Apr-16	Apr-26	E	0	16
AB6708	PIC	207/223(f)	Pekin	IL	637,154.55	3.540	3.290	0.250	Jan-51	3,117.09	419	313	106	Feb-16	N/A	Mar-26	D	N/A	14
AQ1376	PIC	207/223(f)	Boston	MA	636,317.69	3.480	3.230	0.250	Feb-51	3,091.00	421	314	107	Jan-16	Apr-16	Apr-26	D	0	15
AQ0219	PIC	232/223(f)	Rocky Mount	NC	634,612.88	3.470	3.220	0.250	Dec-50	3,090.44	419	312	107	Jan-16	Apr-16	Apr-26	D	0	15
AQ0259	PIC	207/223(f)	Birmingham	AL	631,226.77	3.550	3.260	0.250	Apr-51	3,079.83	421	316	105	Mar-16	Jun-16	Jun-26	E	0	17
AQ0243	PIC	232/223(f)	Birmingham	AL	506,431.13	4.390	4.140	0.250	Aug-36	4,628.91	246	140	106	Feb-16	Apr-16	Apr-26	E	0	16
AR5486	PIC	538	Taylor	AZ	471,888.05	4.600	4.000	0.600	Sep-49	2,664.07	401	297	104	Apr-16	Jun-16	Jun-26	D	0	17
AP6881	PIC	221(d)(4)	Los Angeles	CA	222,744.09	4.380	4.130	0.250	Aug-54	1,118.84	464	356	108	Nov-15	Feb-16	Feb-26	D	0	13
AP6721	PIC	232	Overland Park	KS	217,823.37	4.350	4.100	0.250	Oct-51	1,147.49	451	322	109	Nov-15	N/A	Dec-25	B	N/A	11
AP7711	PIC	207/223(f)	West Des Moines	IA	213,654.98	3.750	3.360	0.390	Jan-51	1,071.00	419	313	106	Jan-16	N/A	Mar-26	D	N/A	14
AP7712	PIC	232/223(f)	Council Bluffs	IA	212,340.04	3.600	3.350	0.250	Dec-50	1,049.01	419	312	107	Jan-16	N/A	Mar-26	D	N/A	14
AO6157	PIC	232/223(f)	Rancho Mirage	CA	211,528.68	3.510	3.210	0.300	Dec-50	1,034.68	421	312	109	Nov-15	Feb-16	Feb-26	D	0	13
AP6685	PIC	207/223(f)	Anderson	IN	210,712.35	3.380	3.130	0.250	Dec-50	1,015.92	420	312	108	Dec-15	N/A	Feb-26	F	N/A	13
AP6703	PIC	207/223(a)(7)	Indianapolis	IN	207,219.36	3.400	3.150	0.250	Jan-49	1,051.17	396	289	107	Jan-16	N/A	Mar-26	F	N/A	14
AB6513	PIC	207/223(f)	Salisbury	MD	187,994.32	3.950	3.700	0.250	Feb-41	1,312.70	300	194	106	Feb-16	Apr-16	Apr-26	D	0	15

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.

- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	60	5%, 4%, 3%, 2%, 1%
B	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	5%	12	4%, 3%, 2%, 1%
F	10%	13	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2017-035
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)†	Prepayment Penalty End Date(5)†	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)†	Remaining Interest Only Period (mos.)(9)
AV8295	PIC	207/223(0)	Orange	CA \$6,107,191.16	3.600%	3.300%	0.300%	Mar-52	\$29,337.37	421	327	04	Feb-17	Apr-17	Apr-27	B	0	27	0
AU1250	PIC	207/223(0)	Lincoln	NE 6,096,175.26	3.600	3.320	0.280	Feb-52	29,337.38	420	325	04	Feb-17	NA	Mar-27	B	N/A	26	0
AM9584	PIC	207/223(0)	Shreveport	LA 6,057,984.61	3.500	3.050	0.250	Jan-52	28,125.08	420	325	05	Nov-18	NA	Feb-27	B	N/A	25	0
AU9411	PIC	221(0)(4)	Detroit	MI 5,383,167.94	3.790	3.540	0.250	Sep-57	(10)	466	395	75	Nov-18	NA	NA	L	N/A	35	0
AV9726	PIC	207/223(0)	Richmond	VA 5,114,415.42	3.450	3.200	0.250	Dec-51	(10)	420	324	06	Dec-16	NA	Jan-27	B	N/A	24	0
AW2505	PIC	232/223(0)	Edinburg	TX 2,787,823.91	3.500	3.050	0.250	Jan-52	12,985.75	421	325	06	Dec-16	Feb-17	Feb-27	B	0	25	0
AX3200	PIC	207/223(0)	Chattanooga	TN 2,628,945.68	3.510	3.060	0.250	Jan-52	12,259.85	420	325	05	Jan-17	NA	Feb-27	B	N/A	25	0
AR8045	PIC	221(0)(4)	Kansas City	MO 2,541,869.96	3.710	3.460	0.250	May-58	(10)	448	401	47	Jan-21	NA	Jan-28	I	N/A	41	0
AR6695	PIC	221(0)(4)	Dallas	TX 2,466,799.57	3.760	3.510	0.250	Feb-58	10,854.35	477	398	79	Aug-18	NA	Mar-28	D	N/A	38	0
AV5986	PIC	221(0)(4)	Norfolk	VA 2,440,250.99	3.490	3.240	0.250	Mar-58	10,345.78	475	399	76	Aug-18	NA	Apr-28	E	N/A	39	0
AV5986	PIC	221(0)(4)	Lakewood	CO 2,389,365.15	3.880	3.620	0.260	Mar-59	10,315.85	459	411	48	Dec-20	NA	Apr-29	H	N/A	51	0
AU7410	PIC	221(0)(4)/223(0)(7)	Wesley	RI 1,977,841.23	3.510	3.190	0.320	Jan-47	10,760.52	361	305	06	Dec-16	Feb-17	Feb-27	B	0	24	0
AV9615	PIC	221(0)(4)	Chicago	IL 1,822,985.84	3.180	2.850	0.350	Dec-56	7,371.53	480	384	04	Feb-17	NA	Jan-27	B	N/A	25	0
AV9615	PIC	221(0)(4)/223(0)(7)	Ingleside	TX 1,740,889.18	3.580	3.330	0.250	Mar-58	8,358.78	420	326	06	Dec-16	NA	Jan-27	B	N/A	24	0
AV8295	PIC	221(0)(4)/223(0)(7)	Avon	CO 1,604,654.49	3.250	2.980	0.250	Dec-45	9,126.25	324	228	06	Dec-16	NA	Jan-27	B	N/A	24	0
AW2504	PIC	232/223(0)	Hanfting	TX 1,587,127.35	3.500	3.050	0.250	Jan-52	7,392.88	421	325	05	Jan-17	NA	Feb-27	B	N/A	25	0
AV9418	PIC	207/223(0)	Menominee	MI 1,597,125.60	3.550	3.300	0.250	Jan-41	9,534.18	295	198	05	Jan-17	NA	Feb-27	B	N/A	25	0
AX3199	PIC	207/223(0)	Cleveland	TN 1,216,544.31	3.510	3.060	0.250	Jan-52	5,673.25	420	325	05	Jan-17	NA	Feb-27	B	N/A	25	0
AS8359	PIC	221(0)(4)	Louisville	KY 1,118,060.12	3.450	3.200	0.250	Jan-58	4,264.42	453	397	56	Apr-20	NA	Feb-28	J	N/A	37	0
AQ9272	PIC	221(0)(4)	Broken Arrow	OK 788,628.88	3.410	3.160	0.250	Oct-57	3,529.52	479	394	85	Nov-17	Jan-18	Jan-28	B	0	36	0
AV5321	PIC	538	Chillicothe	OH 689,576.03	4.720	4.340	0.380	Jan-42	(11)	300	205	05	Jan-17	Feb-27	Feb-27	A	25	25	0
AN9527	PIC	221(0)(4)	Knoxville	TN 553,784.55	3.720	3.470	0.250	Jan-57	(10)	471	391	80	Apr-18	NA	Aug-27	G	N/A	31	0
AP0201	PIC	221(0)(4)	Jacksonville	FL 496,139.98	3.640	3.390	0.250	Jan-56	1,977.93	477	397	80	Apr-18	NA	Feb-28	D	N/A	37	0
AR8591	PIC	221(0)(4)	Ambler	MA 409,396.90	4.045	3.795	0.250	Apr-57	1,892.98	469	388	81	Mar-18	NA	May-27	K	N/A	28	0
AR8591	PIC	221(0)(4)	Florence	AL 261,898.72	3.830	3.580	0.250	Mar-57	1,179.57	479	387	82	Apr-17	NA	Apr-27	C	N/A	27	0
AR8679	PIC	221(0)(4)	Baltimore	MD 205,236.65	3.430	3.180	0.250	Jul-58	858.35	476	405	75	Nov-18	NA	Aug-28	F	N/A	45	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers AE9341, a Ginnie Mae Project Loan Certificate, converted from Pool Number AE9340, a Ginnie Mae Construction Loan Certificate, AN9527, a Ginnie Mae Project Loan Certificate, converted from Pool Number AN9526, a Ginnie Mae Construction Loan Certificate, AR8043, a Ginnie Mae Project Loan Certificate, converted from Pool Number AR8042, a Ginnie Mae Construction Loan Certificate, and AV9726 will have monthly principal and interest payments as described in this Supplement. See *“Certain Additional Characteristics of the Mortgage Loans—Level Payments” in this Supplement.*
 - (11) Pool Number AY3321 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$3,480.06 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

(A) Lockout up to but not including the Lockout End Date; thereafter prepayment is permitted without penalty.

For each Lockout and Prepayment Penalty Code in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Percentage Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentage
B	10%	12	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	11	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	9	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	7	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	8	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	3	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	9%	3	8%, 7%	6%, 5%, 4%, 3%, 2%, 1%
I	8%	4	7%, 6%	5%, 4%, 3%, 2%, 1%
J	8%	9	7%, 6%	5%, 4%, 3%, 2%, 1%
K	10%	1	9%, 8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
L	9%	10	8%, 7%	6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2017-050
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guaranty Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(6)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos./Yr)	Prepayment Penalty Period (mos./Yr)	Total Remaining Lockout and Prepayment Penalty Period (mos./Yr)
AY9632	PIC	207/223(0)	Reno	NV	\$16,473,667.66	3.289%	3.039%	0.250%	Apr-52	\$76,122.68	421	328	93	Mar-17	May-17	May-27	A	0	0	28
AY9626	PIC	207/223(0)	Indianapolis	IN	14,260,492.29	3.230	2.980	0.250	Mar-52	65,637.07	420	327	93	Mar-17	Mar-17	Apr-27	B	N/A	N/A	27
AY2871	PIC	207/223(0)/223(a)(7)	Silver Spring	MD	10,492,659.64	3.650	3.400	0.250	Mar-52	50,692.77	420	327	93	Mar-17	Apr-17	Apr-27	C	N/A	N/A	27
AY0255	PIC	207/223(0)	Middletown	CT	5,292,556.24	3.380	3.130	0.250	Mar-52	24,788.45	421	327	94	Mar-17	Apr-17	Apr-27	B	0	0	27
AY1356	PIC	232/223(0)	Greenville	TX	5,103,659.78	3.490	3.240	0.250	Apr-49	25,961.72	384	292	92	Apr-17	N/A	May-27	C	N/A	N/A	28
AY1558	PIC	232/223(0)	Sulphur Springs	TX	3,062,184.19	3.490	3.240	0.250	Apr-49	15,577.03	384	292	92	Apr-17	N/A	May-27	C	N/A	N/A	28
AY0273	PIC	207/223(0)	Ottawa	KS	1,920,489.71	3.550	3.300	0.250	Nov-50	9,156.24	421	328	96	Mar-17	May-17	May-27	C	0	0	28
AW9687	PIC	232/223(0)	San Diego	CA	1,918,774.71	3.340	3.090	0.250	Nov-50	9,228.57	407	311	96	Dec-16	Jan-27	Jan-27	A	N/A	N/A	24
AX3204	PIC	207/223(0)	Caguas	PR	1,473,940.27	3.290	3.040	0.250	Jun-41	6,857.71	420	325	95	Jan-17	N/A	Feb-27	A	N/A	N/A	25
AY0404	PIC	221(d)(4)/223(a)(7)	Muscataine	IA	1,386,302.33	3.650	3.400	0.250	Jun-41	9,330.54	291	198	93	Mar-17	N/A	Apr-27	C	N/A	N/A	27
AW8577	PIC	207/223(0)	Detroit	MI	1,276,100.90	3.625	3.375	0.250	May-49	6,569.59	388	293	95	Mar-17	N/A	Feb-27	B	N/A	N/A	25
AO3413	PIC	207/223(0)	Columbia	MO	1,166,956.02	3.390	3.140	0.250	Mar-52	5,469.31	420	327	93	Mar-17	N/A	Apr-27	C	N/A	N/A	25
AX7924	PIC	221(d)(4)	Columbia	MO	1,065,186.05	3.380	3.130	0.250	Mar-52	5,469.31	420	327	93	Mar-17	N/A	Apr-27	C	N/A	N/A	25
AY0265	PIC	207/223(0)	Los Angeles	CA	993,342.35	3.650	3.400	0.250	Nov-41	6,812.12	354	259	95	Jan-17	N/A	Feb-27	C	N/A	N/A	25
AY0271	PIC	207/223(0)	Columbus	OH	982,390.37	3.330	3.080	0.250	Nov-41	6,812.12	287	193	94	Jan-17	N/A	Apr-27	A	0	0	27
AY1341	PIC	207/223(0)	Lewington	NM	695,266.48	3.590	3.340	0.250	Oct-48	4,980.96	379	286	93	Mar-17	May-17	May-27	C	0	0	28
AX8876	PIC	207/223(0)	Houston	TX	485,374.35	3.730	3.480	0.250	Jul-43	3,468.70	318	223	95	Jan-17	N/A	Feb-27	B	N/A	N/A	25
AX7898	PIC	221(d)(4)/223(a)(7)	Merrimack	NH	485,323.81	3.070	2.820	0.250	Nov-49	3,424.33	395	299	96	Dec-16	Jan-27	Jan-27	A	N/A	N/A	24
AX2574	PIC	207/223(0)	Warsaw	IN	448,251.71	3.420	3.170	0.250	Feb-52	2,113.10	421	326	95	Jan-17	Mar-17	Mar-27	B	0	0	26
AX3211	PIC	207/223(0)	Dallas	TX	408,607.78	4.000	3.750	0.250	May-49	2,186.86	388	293	95	Jan-17	N/A	Feb-27	A	N/A	N/A	25
AW7940	PIC	538	Fairmont	WV	293,187.10	4.000	3.620	0.380	Aug-50	1,524.19	405	308	97	Nov-16	N/A	Dec-26	B	N/A	N/A	23

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.

- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Percentage Term	Subsequent Prepayment Penalty Percentages
A	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

**Ginnie Mae REMIC Trust 2017-094
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)**

Pool Number	Security Type	FHA Insurance Program/Section 588 Guaranty Program(2)	City/County	State	Principal Balance as of Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal Interest(\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(f)	Prepayment Penalty End Date(5)(j)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(i)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(j)	Remaining Interest Paid (mos.)(9)
AY9659	PIC	207/223(a)(7)	Lombard	IL	\$10,422,494.28	3.2000%	2.9500%	0.250%	Jun-52	\$47,531.80	421	330	91	May-17	N/A	Aug-27	E	N/A	31	0
AW1882	PIC	207/223(a)	Butavia	OH	6,947,575.92	3.270	3.020	0.250	May-52	32,006.06	420	329	91	May-17	Jul-17	Jul-27	A	0	30	0
AW1883	PIC	207/223(a)	Goshen	OH	5,210,680.74	3.270	3.020	0.250	May-52	24,004.55	420	329	91	May-17	Jul-17	Jul-27	A	0	30	0
BA2931	PIC	207/223(a)/223(a)(7)	West Jordan	UT	4,998,483.76	3.220	2.970	0.250	May-52	22,892.52	420	329	91	May-17	Jul-17	Jul-27	B	0	30	0
BA2212	PIC	232/223(a)	Round Rock	TX	4,489,646.97	3.350	3.100	0.250	Jun-47	23,697.17	361	270	91	May-17	Aug-17	A	0	31	0	
AZ1203	PIC	232/223(a)(7)	Dublin	OH	4,338,508.92	3.700	3.450	0.250	Dec-50	21,670.07	402	312	90	Jun-17	N/A	F	N/A	31	0	
BA0363	PIC	221(d)(3)/223(a)(7)	Fort Worth	TX	2,636,795.74	3.470	3.220	0.250	Sep-55	11,633.01	460	369	91	May-17	Jul-17	B	0	30	0	
AZ1209	PIC	221(d)(4)/223(a)(7)	Richmond	TX	2,203,016.20	4.130	3.880	0.250	Apr-57	10,297.02	480	388	92	Apr-17	Jun-17	B	0	30	0	
BA2924	PIC	207/223(a)	Overland Park	KS	1,649,259.54	3.210	2.960	0.250	May-52	7,544.57	421	329	92	Apr-17	Jul-17	A	0	30	0	
AQ9281	PIC	207/223(a)	Opelika	AL	983,599.86	3.300	3.050	0.250	May-52	4,862.83	420	329	91	May-17	Jul-17	A	0	30	0	
AZ3354	PIC	207/223(a)(7)	Apple Valley	MN	730,455.36	4.350	3.290	0.250	May-52	4,675.63	421	329	91	May-17	Jul-17	B	0	30	0	
BA2932	PIC	207/223(a)/223(a)(7)	Jenssen	MI	651,003.77	3.250	3.000	0.250	May-52	3,894.88	420	329	91	May-17	Jul-17	B	0	30	0	
BA5978	PIC	207/223(a)	Sandy	UT	610,695.84	3.250	3.000	0.250	May-52	2,992.03	420	329	91	May-17	Jul-17	B	0	30	0	
AW1875	PIC	207/223(a)/223(a)(7)	Minneapolis	MN	569,961.53	3.230	3.140	0.250	Nov-39	(10)	270	179	91	Apr-17	Jun-17	B	0	29	0	
AW6371	PIC	221(d)(4)	St. Louis Park	TX	544,782.24	3.490	2.980	0.250	Apr-41	3,746.00	288	196	92	Feb-17	N/A	B	N/A	26	0	
AY9646	PIC	232/223(a)/223(a)(7)	Indianapolis	IN	544,101.68	3.440	3.160	0.330	Mar-53	(10)	433	339	94	Apr-17	Jun-17	A	0	29	0	
AY9647	PIC	232/223(a)/223(a)(7)	Juneau	AK	543,279.59	3.380	3.190	0.250	Apr-52	2,579.45	420	328	92	Apr-17	Jun-17	A	0	29	0	
AY9889	PIC	207/223(a)(7)	Fishers	IN	512,451.94	3.320	3.070	0.250	Apr-52	2,561.39	420	328	92	Apr-17	Jun-17	D	N/A	29	0	
AR3409	PIC	207/223(a)	Belton	MO	512,174.78	3.300	3.070	0.250	Apr-52	2,518.31	420	328	92	Apr-17	Jun-17	A	0	29	0	
AY4457	PIC	207/223(a)	Stockton	CA	541,618.46	3.260	3.010	0.250	Apr-52	2,496.91	420	328	92	Apr-17	Jun-17	A	0	29	0	
AY2845	PIC	232/223(a)	Greendale	WI	541,059.76	3.220	2.970	0.250	Apr-52	2,482.70	421	328	95	Mar-17	Jun-17	A	0	29	0	
AR3410	PIC	207/223(a)	Corpus Christi	TX	506,818.59	3.800	3.550	0.250	Apr-44	3,087.72	324	232	91	Apr-17	Aug-17	A	N/A	28	31	
AZ5408	PIC	207/223(a)	Geneva	NE	473,962.41	3.650	3.400	0.250	Jun-52	2,277.69	421	330	91	May-17	Aug-17	A	0	29	0	
AZ0694	PIC	221(d)(4)/223(a)(7)	Mount Vernon	MO	387,873.09	4.280	4.030	0.250	Feb-42	2,661.75	297	206	91	Apr-17	Jul-17	A	0	29	0	
AY5987	PIC	207/223(a)	Muskogee Twp.	AL	338,931.16	3.730	3.480	0.250	Apr-57	1,504.89	480	388	95	Apr-17	Jun-17	A	0	29	0	
AY5988	PIC	207/223(a)	Charleston	SC	327,919.93	3.620	3.290	0.330	Apr-52	1,576.02	421	328	95	Apr-17	Jun-17	A	0	29	0	
AY0262	PIC	207/223(a)	Port Charlotte	FL	326,416.73	3.580	3.330	0.250	Apr-52	1,569.46	420	328	95	Apr-17	Jun-17	A	0	29	0	
AY0263	PIC	207/223(a)	Waltham	MA	325,340.72	3.450	3.200	0.250	Feb-52	1,539.00	421	326	95	Apr-17	Jun-17	A	0	27	27	
AY0280	PIC	207/223(a)	Orange	CA	325,221.54	3.290	3.040	0.250	Apr-52	1,504.56	420	328	94	Apr-17	Jun-17	A	0	29	0	
AY0281	PIC	207/223(a)	Hanford	CA	324,271.33	3.250	3.000	0.250	Mar-52	1,496.01	421	327	95	Apr-17	Jun-17	A	0	29	0	
AT1021	PIC	207/223(a)	Plymouth	MI	309,106.24	3.540	3.160	0.380	Mar-52	(10)	420	327	95	Apr-17	Jun-17	B	0	28	28	
AY5894	PIC	207/223(a)	Chester	NE	280,876.22	3.790	3.410	0.250	Nov-39	2,056.67	272	179	95	Mar-17	May-17	A	0	29	0	
AW1870	PIC	207/223(a)	Williston	MN	171,893.02	3.290	3.040	0.250	Apr-52	918.26	412	328	95	Mar-17	May-17	A	0	29	0	
AX2573	PIC	207/223(a)	Rooseveltown	NY	110,473.48	4.500	3.900	0.600	May-51	596.32	412	317	95	Jan-17	Apr-17	C	0	26	26	
AY5310	PIC	207/223(a)	Portland	ME	109,319.98	3.770	3.390	0.250	Apr-52	536.36	421	326	95	Jan-17	Apr-17	A	0	27	27	
AY3322	PIC	232/223(a)	Willsboro	NY	108,996.46	3.650	3.270	0.380	Feb-52	527.54	421	326	95	Jan-17	Apr-17	A	0	27	27	
AT8487	PIC	207/223(a)	Bronx	NY	108,585.50	3.500	3.250	0.250	Feb-52	516.61	421	326	95	Jan-17	Apr-17	A	0	26	26	
AY9622	PIC	207/223(a)	Towson	MD	108,524.69	3.550	3.150	0.400	Jan-52	520.24	420	325	95	Jan-17	Mar-17	G	N/A	28	28	
AT4025	PIC	207/223(a)	Aurora	IL	108,270.59	3.370	3.120	0.250	Mar-48	505.81	420	327	94	Feb-17	N/A	A	0	27	27	
AY5905	PIC	207/223(a)	Bryan	OH	108,076.65	4.560	3.680	0.880	Dec-47	629.01	371	279	92	Apr-17	Jun-17	A	0	29	0	
AY5904	PIC	207/223(a)	Waverly	OH	107,232.42	4.330	3.450	0.880	Dec-47	614.23	368	276	92	Apr-17	Jun-17	A	0	29	0	
AX0035	PIC	232/223(a)	Tuolumne	CA	105,536.83	4.050	3.500	0.600	Jan-47	(11)	550	265	95	Jan-17	Mar-17	A	0	26	26	
AX8081	PIC	207/223(a)	Dinuba	CA	103,037.51	3.340	3.090	0.250	Nov-47	550.20	368	265	95	Jan-17	Mar-17	A	0	26	26	
AY3127	PIC	207/223(a)	Tallahassee	FL	99,584.51	3.910	3.660	0.350	Feb-43	688.81	312	218	94	Feb-17	N/A	B	N/A	26	26	
AY8886	PIC	207/223(a)	Detroit	MI	96,314.16	3.480	3.230	0.250	Nov-41	628.40	297	203	94	Apr-17	Apr-17	A	0	27	27	
AY8885	PIC	207/223(a)	Lake Orion	MI	95,581.05	3.480	3.230	0.250	Jun-41	635.20	292	198	94	Apr-17	Apr-17	A	0	27	27	

(1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers AT1021, AW6371 and BA5978 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
 - (11) Pool Number AX0035 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$600.38 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

<u>Lockout/ Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentages</u>
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	13	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	14	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	25	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	37	7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2017-108
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Granty Fee Rate	Maturity Date	Monthly Principal and Interest(\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)†	Prepayment Penalty End Date(5)†	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)†	Remaining Interest Only Period (mos.)(9)
AV5312	PIC	221(D)(4)	\$17,471,678.56	3.600%	3.350%	0.250%	Oct-58	\$74,491.38	471	466	65	Jul-19	N/A	Nov-28	L	N/A	46	0
BA2311	PIC	232(22)(8)	11,457,206.58	3.600%	3.350	0.250	Jul-52	54,550.76	421	331	90	Jun-17	Aug-17	Aug-27	D	0	31	0
BA2238	PIC	232(22)(8)	9,174,793.88	3.600	3.350	0.250	Jul-52	45,766.31	421	331	90	Jun-17	Aug-17	Aug-27	E	0	31	0
AW1696	PIC	207(22)(8)	8,796,007.28	3.750	3.480	0.250	Jul-52	42,586.44	421	331	90	Jun-17	Aug-17	Aug-27	D	0	31	0
AZ4235	PIC	221(D)(4)	8,202,907.11	3.880	3.630	0.250	Aug-59	35,894.58	465	416	49	Nov-20	N/A	Sep-29	M	N/A	56	0
BA2230	PIC	232(22)(8)	7,528,668.65	3.600	3.350	0.250	Jul-47	40,627.11	361	271	90	Jun-17	Aug-17	Aug-27	D	0	31	0
BA2237	PIC	232(22)(8)	7,400,606.96	3.600	3.350	0.250	Jul-47	39,936.05	361	271	90	Jun-17	Aug-17	Aug-27	D	0	31	0
BA2235	PIC	232(22)(8)	6,938,244.18	3.600	3.350	0.250	Jul-52	33,092.56	421	331	90	Jun-17	Aug-17	Aug-27	D	0	31	0
BA0136	PIC	207(22)(8)	6,842,111.03	3.800	3.550	0.250	Jul-47	37,649.35	361	271	90	Jun-17	Aug-17	Aug-27	F	0	31	0
BA0379	PIC	232(22)(8)	6,196,032.29	3.500	3.250	0.250	Jun-52	29,264.70	421	330	91	Jun-17	Aug-17	Aug-27	A	0	30	0
BA0136	PIC	207(22)(8)	5,666,892.74	3.350	3.100	0.250	Jun-52	26,302.05	420	330	90	Jun-17	N/A	Jul-27	D	N/A	30	0
BA0380	PIC	207(22)(8)	5,222,792.79	3.520	3.270	0.250	Jun-52	25,198.58	420	330	90	Jun-17	N/A	Jul-27	A	N/A	30	0
AZ1234	PIC	232(22)(8)(a)(7)	4,627,461.31	3.950	3.700	0.250	Dec-51	23,248.47	414	324	91	Jun-17	N/A	Jul-27	A	N/A	29	0
BA2339	PIC	232(22)(8)	3,786,871.40	3.800	3.570	0.250	Jul-56	20,992.89	470	379	91	Jun-17	N/A	Jul-27	A	N/A	29	0
BA0378	PIC	232(22)(8)	3,663,598.90	3.600	3.380	0.250	Jul-47	20,837.61	361	271	90	Jun-17	Aug-17	Aug-27	F	0	31	0
AV9745	PIC	221(D)(4)	3,363,722.36	4.050	3.700	0.350	Nov-58	15,213.30	473	407	66	Jun-19	N/A	Jul-27	B	N/A	30	0
AZ1179	PIC	221(D)(4)	3,298,171.29	3.880	3.630	0.250	Jul-57	(10)	481	391	90	Jun-17	Aug-17	Aug-27	D	0	31	0
AZ1179	PIC	221(D)(4)	3,260,922.86	3.570	3.320	0.250	Feb-58	13,990.34	475	398	77	Jun-18	N/A	Aug-27	O	N/A	38	0
BA6258	PIC	207(22)(8)	2,418,880.81	3.900	3.650	0.250	Oct-42	15,703.50	304	214	90	Jun-17	N/A	Jul-25	G	N/A	6	0
AR0049	PIC	221(D)(4)	2,373,896.11	4.100	3.850	0.250	Aug-57	10,999.49	474	392	82	Feb-18	N/A	Jul-25	H	N/A	32	0
AY8870	PIC	221(D)(4)	2,227,171.70	3.850	3.600	0.250	Oct-58	9,820.60	447	406	41	Jul-21	N/A	Nov-28	J	N/A	46	0
BA2233	PIC	232(22)(8)	1,788,432.84	3.800	3.550	0.250	Jul-47	9,841.02	361	271	90	Jun-17	Aug-17	Aug-27	F	0	33	0
AR9074	PIC	221(D)(4)	1,501,270.58	3.850	3.520	0.330	Sep-57	6,726.86	475	393	82	Feb-18	N/A	Oct-27	C	N/A	33	0
AR9451	PIC	221(D)(4)	1,113,218.65	3.550	3.300	0.250	May-57	4,795.11	473	393	80	Apr-18	N/A	Oct-27	I	N/A	33	0
AX0050	PIC	538	1,093,645.75	4.000	3.400	0.600	May-57	5,015.26	479	389	90	Jun-17	N/A	Jul-27	K	N/A	30	0
AW2907	PIC	221(D)(4)	1,074,547.21	4.000	3.500	0.500	Sep-57	4,909.36	475	393	82	May-18	N/A	Oct-27	L	N/A	33	0
AX0046	PIC	538/515	1,051,043.88	4.200	3.600	0.600	Apr-57	4,950.32	479	388	91	Feb-18	N/A	Apr-27	A	N/A	29	0
AL7708	PIC	221(D)(4)	965,155.94	3.350	3.100	0.250	May-57	4,082.29	473	387	86	Oct-17	N/A	Jun-27	I	N/A	27	0
AX0051	PIC	538	928,640.92	3.950	3.350	0.600	May-57	4,231.31	479	389	90	Jun-17	N/A	Jul-27	A	N/A	30	0
AX0048	PIC	538	912,857.88	4.080	3.480	0.600	Apr-42	(11)	298	208	89	Jun-17	N/A	Jul-27	A	N/A	30	0
AX0047	PIC	538	912,693.54	4.010	3.410	0.600	May-57	(11)	478	389	89	Jun-17	N/A	Aug-27	A	N/A	31	0
AX0047	PIC	538	841,848.44	4.200	3.600	0.600	Apr-57	(11)	477	387	90	Jun-17	N/A	Aug-27	D	N/A	30	0
AX0044	PIC	538/515	822,556.46	4.200	3.600	0.600	Apr-57	3,874.16	479	388	91	May-17	N/A	Jun-27	A	N/A	29	0
AX0045	PIC	538/515	754,009.31	4.200	3.600	0.600	Apr-57	3,551.32	479	388	91	May-17	N/A	Jun-27	A	N/A	29	0
AX0049	PIC	538/515	627,489.64	4.330	3.660	0.670	May-57	3,000.67	479	389	90	Jun-17	N/A	Jul-27	A	N/A	30	0
AX0053	PIC	538	505,196.06	4.600	4.000	0.600	Feb-50	2,826.79	392	302	90	Jun-17	N/A	Jul-27	A	N/A	30	0

(1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.

(2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.

(3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Number AZ2171 will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

Pool Number	Monthly Principal and Interest
AX0047	\$3,960.26
AX0048	\$4,229.28
AX0052	\$4,185.61

- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	60	5%, 4%, 3%, 2%, 1%
F	3%	60	2%, 2%, 2%, 1%, 1%
G	10%	60	5%, 4%, 3%
H	10%	3	7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	55	5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2017-152
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(5)†	Prepayment Penalty End Date(5)†	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Prepayment Penalty Period (mos.)(8)†	Remaining Interest Only Period (mos.)(9)
BC7448	PIC	221(d)(4)/223(a)(7)	Los Angeles	CA	\$1,170,144.35	3.220%	2.970%	0.250%	Oct-57	\$48,186.78	480	394	86	Oct-17	Dec-17	Dec-27	A	0	35	0
AY2840	CLC	221(d)(4)	Baltimore	MD	5,163,694.00	3.900	3.650	0.250	Feb-59	21,260.21	505	410	95	Jan-17	Apr-19	Apr-29	A	0	51	0
BA0445	PIC	232/223(f)	Pasadena	CA	4,013,946.70	3.800	3.640	0.250	Oct-47	22,128.30	561	274	87	Sep-17	Dec-17	Dec-20	L	0	0	0
BA6498	PIC	221(d)(4)	Denton	TX	2,502,985.40	3.500	3.340	0.250	Oct-59	10,498.97	474	418	56	Apr-20	Dec-29	Dec-29	E	N/A	59	0
BB4417	PIC	538	Huron	CA	2,452,351.85	4.620	4.120	0.500	Aug-57	12,118.60	479	392	87	Sep-17	Nov-17	Nov-17	A	0	34	0
AQ2488	PIC	221(d)(4)	Safford	VA	2,188,254.05	3.700	3.450	0.250	Mar-58	9,540.16	465	399	66	Jun-19	N/A	May-28	M	N/A	40	0
AN7359	PIC	221(d)(4)	San Antonio	TX	2,156,020.15	3.250	3.000	0.250	Sep-57	8,923.32	462	395	69	Mar-19	N/A	Nov-27	N	N/A	34	0
BA4072	PIC	221(d)(4)	Marble Falls	TX	2,073,172.71	3.500	3.450	0.250	May-59	8,750.45	475	415	62	Oct-19	N/A	Jul-29	F	N/A	54	0
AN7316	PIC	221(d)(4)	Winchester	VA	1,528,295.22	3.600	3.350	0.250	Jun-57	6,053.55	458	390	68	Apr-19	N/A	Aug-27	O	N/A	31	0
BB4414	PIC	538	Winnetka	NC	1,447,547.82	4.750	4.150	0.600	Aug-57	7,268.71	479	392	87	Sep-17	Nov-17	Nov-17	A	0	34	0
AL0256	PIC	221(d)(4)	Oxnard	CA	1,261,180.02	3.500	3.100	0.250	Jun-58	5,224.16	468	402	66	Jun-19	N/A	Aug-28	B	N/A	43	0
AT8473	PIC	221(d)(4)	Seattle	WA	1,040,318.42	3.680	3.350	0.300	Jun-58	4,494.25	457	399	58	Jan-20	N/A	May-28	P	N/A	40	0
BA4076	PIC	221(d)(4)	Salisbury	NC	983,958.94	3.980	3.730	0.250	Nov-58	4,460.10	466	407	57	Jan-20	N/A	Jan-29	Q	N/A	46	0
AL0246	PIC	221(d)(4)	Perthland	TX	883,382.13	3.400	3.400	0.350	Sep-58	3,849.00	467	405	62	Feb-22	N/A	Nov-28	R	N/A	45	0
AK5601	PIC	221(d)(4)	Ennis	TX	694,213.84	3.700	3.150	0.250	Jun-58	2,645.11	456	402	54	Aug-19	N/A	Aug-28	S	N/A	46	0
AZ1227	PIC	221(d)(4)	Bryan	TX	578,832.14	3.850	3.580	0.250	Apr-59	2,516.77	475	411	64	Sep-20	N/A	May-29	F	N/A	53	0
AT8885	PIC	221(d)(4)	Winchester	VA	455,454.31	3.730	3.480	0.250	Feb-59	1,966.57	468	410	58	Feb-21	N/A	Apr-29	J	N/A	51	0
AT8894	PIC	221(d)(4)	Manassas	VA	448,839.11	3.950	3.700	0.250	May-59	1,989.46	459	413	46	Nov-21	N/A	Sep-29	U	N/A	36	0
AR9445	PIC	221(d)(4)	St. Paul	VA	427,265.30	3.800	3.550	0.250	Jul-59	1,903.00	452	415	37	Sep-18	Dec-18	Dec-27	T	0	35	0
AD2070	PIC	221(d)(4)	Washington	DC	342,869.18	3.670	3.420	0.250	Oct-57	1,867.48	469	394	62	Oct-19	N/A	Apr-28	K	N/A	39	0
AS6712	PIC	221(d)(4)	Washington	DC	272,110.63	4.500	3.850	0.500	Feb-58	1,628.74	460	398	62	Jan-19	N/A	Jun-28	C	N/A	41	0
AL0226	PIC	221(d)(4)	Kannapolis	NC	253,116.25	3.500	3.680	0.250	Dec-57	1,221.44	471	400	71	Sep-18	N/A	Feb-28	I	N/A	37	0
AT8918	PIC	221(d)(4)	Christiansburg	VA	216,451.69	3.500	3.500	0.250	Dec-58	1,005.46	466	408	58	Feb-20	N/A	Feb-29	C	N/A	49	0
BA4047	PIC	221(d)(4)	Hutto	TX	212,301.05	3.890	3.640	0.250	May-59	954.35	473	413	60	Dec-19	N/A	Jul-29	D	N/A	54	0

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	1	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	16	7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	25	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	89	1%
L	10%	12	9%, 1%
M	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	9%	3	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	9%	2	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	9%	11	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
S	7%	5	6%, 5%, 4%, 3%, 2%, 1%
T	9%	48	5%, 4%, 3%, 2%, 1%
U	8%	9	7%, 6%, 5%, 4%, 3%, 2%, 1%

**Characteristics of the Ginnie Mae REMIC Trust 2017-169
Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)**

Pool Number	Security Type	FHA Insurance Program Section 538 Guarantees Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Issuance (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)	Total Remaining Lockout and Prepayment Penalty Period (mos.)	Remaining Interest Only Period (mos.)
AE495	PIC	22(d)(4)	Chicago	IL	\$27,893,174.82	4.100%	3.850%	0.250%	Oct-54	\$135,162.62	475	358	117	Mar-15	Nov-16	Nov-16		0	358	0
BR2955	PIC	207(228f)	Boston	MA	26,250,535.80	3.120	2.870	0.250	Nov-52	117,473.52	421	335	86	Oct-17	Dec-17	Dec-17	\$	0	0	0
AA7793	PIC	221(d)(4)	St. Paul	MN	18,801,202.78	2.700	2.320	0.380	Apr-54	(10)	475	352	123	Sep-14	May-16	May-16	L	0	0	0
AC7092	PIC	22(d)(4)	Minneapolis	MN	18,333,222.72	2.800	2.550	0.250	Feb-48	89,706.18	420	278	143	Jan-13	Mar-15	Mar-15	P	0	0	0
BA6589	PIC	23(228f)	Oakland	CA	16,110,313.52	3.850	3.600	0.250	Oct-52	(10)	420	334	86	Oct-17	Nov-27	Nov-27	M	N/A	0	0
BR2854	PIC	207(228f)	Holbrook	MA	15,342,125.47	3.120	2.870	0.250	Nov-52	68,657.40	421	335	86	Oct-17	Dec-17	Dec-17	L	0	0	0
BR5856	PIC	207(228f)	Reston	VA	14,921,642.39	3.250	3.000	0.250	Nov-52	67,819.33	421	335	86	Oct-17	Dec-17	Dec-17	C	0	0	0
BA6590	PIC	23(228f)	Pomona	CA	14,671,968.14	3.850	3.600	0.250	Oct-47	(10)	420	334	86	Oct-17	Nov-27	Nov-27	M	N/A	0	0
BR2856	PIC	23(228f)	Weymouth	MA	14,198,064.67	3.850	3.600	0.250	Nov-52	63,501.10	421	335	86	Oct-17	Dec-17	Dec-17	M	N/A	0	0
AA7786	PIC	207(228f)	Weymouth	MA	14,189,901.48	3.120	2.870	0.380	Nov-52	57,602.45	471	349	122	Feb-14	Feb-16	Feb-16	L	0	0	0
AQ9292	PIC	207(228f)	Minneapolis	MN	13,865,777.25	3.150	2.900	0.250	Nov-52	61,116.94	421	335	86	Oct-17	Dec-17	Dec-17	R	0	0	0
AY1363	PIC	22(d)(4)	Tuscaloosa	AL	13,380,184.41	3.350	3.100	0.250	Jul-51	63,411.53	406	319	87	Sep-17	Oct-27	Oct-27	G	N/A	N/A	N/A
BR8894	PIC	23(228f)	Hayward	CA	12,193,684.47	3.850	3.600	0.250	Oct-52	(10)	420	334	86	Oct-17	Nov-27	Nov-27	M	N/A	0	0
AH7807	PIC	207(228f)	Roseville	CA	12,193,684.47	3.850	3.600	0.250	Oct-52	(10)	420	334	86	Oct-17	Nov-27	Nov-27	M	N/A	0	0
BR2857	PIC	207(228f)	Pinfield	MA	11,741,525.71	3.200	2.980	0.250	Nov-52	53,337.08	420	334	86	Oct-17	Dec-17	Dec-17	C	0	0	0
BA5361	PIC	207(228f)	Weymouth	MA	10,641,695.61	3.120	2.870	0.250	Nov-52	47,623.77	421	335	86	Oct-17	Dec-17	Dec-17	L	0	0	0
BA4083	PIC	207(228f)	Fort Wayne	IN	10,400,795.22	3.200	2.990	0.250	Oct-52	46,799.15	420	334	86	Oct-17	Nov-27	Nov-27	C	N/A	0	0
AAU249	PIC	207(228f)	Ann Arbor	MI	9,530,022.22	3.200	2.990	0.250	Oct-52	43,342.50	420	334	86	Oct-17	Nov-27	Nov-27	C	N/A	0	0
793883	PIC	22(d)(4)	Waldorf	OH	8,997,974.45	3.690	3.400	0.250	Dec-57	39,328.13	475	396	79	May-18	Jan-28	Jan-28	R	0	0	0
AY3316	PIC	22(d)(4)	Canton	OH	8,372,141.55	3.350	3.100	0.250	Oct-53	38,737.70	467	346	121	Jul-15	Jul-15	Jul-15	E	0	0	0
AA1247	PIC	221(d)(4)	Columbia	MD	8,008,301.54	3.880	3.630	0.250	Sep-58	35,496.13	397	340	57	Jan-19	Mar-20	Mar-20	N	N/A	N/A	N/A
AA4066	PIC	207(228f)	Nashville	TN	7,886,667.96	3.410	3.160	0.250	Aug-52	38,159.80	421	332	71	Jan-19	May-18	May-18	F	0	0	0
BD0709	PIC	23(228f)	Durham	NC	7,523,252.80	3.200	2.950	0.250	Nov-52	36,728.37	420	335	85	Nov-17	Sep-17	Sep-17	C	N/A	0	0
BD0710	PIC	23(228f)	Winderest	TX	6,985,432.93	3.200	2.950	0.250	Nov-47	38,638.32	361	275	86	Oct-17	Dec-17	Dec-17	C	0	0	0
AH8506	PIC	207(228f)	Chicopee	MA	6,725,456.49	3.200	2.980	0.250	Nov-47	35,876.15	361	275	86	Oct-17	Dec-17	Dec-17	C	0	0	0
BZ7325	PIC	207(228f)	New York	NY	6,708,237.42	3.720	3.200	0.500	Oct-52	30,551.07	420	334	86	Oct-17	Nov-27	Nov-27	C	N/A	0	0
AA2173	PIC	23(228f)	Cabot	AR	6,461,470.03	3.250	3.000	0.250	Oct-52	32,256.25	420	335	86	Oct-17	Dec-17	Dec-17	C	N/A	0	0
AA0016	PIC	221(d)(4)	Moosic	PA	6,322,826.92	3.200	3.070	0.250	Oct-52	29,421.62	420	334	86	Oct-17	Nov-27	Nov-27	G	N/A	0	0
AA0016	PIC	221(d)(4)	Lafayette	LA	6,035,175.25	3.200	2.950	0.250	Jul-58	31,430.39	361	275	86	Dec-18	Dec-17	Dec-17	H	N/A	0	0
AA0016	PIC	221(d)(4)	Chicago	IL	5,298,556.53	3.450	3.190	0.300	Apr-53	27,525.78	480	343	97	Nov-16	Apr-15	Apr-15	S	0	343	0
AA0016	PIC	221(d)(4)	Farmham	MO	4,460,974.96	3.520	3.200	0.250	Oct-52	19,305.16	420	334	86	Oct-17	Nov-16	Nov-16	R	0	0	0
AA0016	PIC	221(d)(4)	Minneapolis	MN	3,416,521.68	4.020	3.770	0.250	Sep-53	(10)	446	345	101	Jul-16	Apr-17	Apr-17	D	N/A	0	0
AA0016	PIC	221(d)(4)	Sarasota	FL	2,468,303.51	3.850	3.600	0.250	Oct-58	10,883.86	447	406	41	Aug-18	Aug-28	Aug-28	A	N/A	0	0
AA0016	PIC	221(d)(4)	Bishopville	SC	2,173,897.42	3.950	3.450	0.500	Jul-58	9,748.60	479	403	76	Jul-18	Jul-18	Jul-18	J	N/A	0	0
AA0016	PIC	221(d)(4)	Batesburg	SC	2,096,463.33	3.950	3.450	0.500	Jun-58	9,412.59	479	402	77	Jun-18	Jul-18	Jul-18	J	N/A	0	0
AA0016	PIC	221(d)(4)	Chicago	IL	1,962,633.98	4.400	4.150	0.250	Jun-58	10,079.12	480	342	138	Jun-13	Apr-16	Apr-16	Q	0	0	0
AA0016	PIC	221(d)(4)	St. Stephens	SC	1,850,125.52	3.950	3.450	0.500	Jul-58	8,296.68	479	403	76	Aug-18	Aug-28	Aug-28	N/A	N/A	0	0
AA0016	PIC	221(d)(4)	Summer	SC	1,790,921.26	3.950	3.450	0.500	Jul-58	8,031.19	479	403	76	Aug-18	Aug-28	Aug-28	N/A	N/A	0	0
AA0016	PIC	221(d)(4)	Jefferson	SC	1,698,737.65	3.950	3.450	0.500	Sep-58	7,599.76	479	405	74	Oct-18	Oct-28	Oct-28	J	N/A	0	0
AA0016	PIC	221(d)(4)	Solvay	CA	1,644,164.37	3.950	3.200	0.600	Oct-57	7,300.56	479	394	85	Nov-17	Dec-27	Dec-27	J	N/A	0	0
AA0016	PIC	221(d)(4)	Lancaster	SC	1,490,931.38	3.950	3.450	0.500	Oct-58	6,662.24	480	406	40	Oct-18	Jul-28	Jul-28	K	N/A	0	0
AA0016	PIC	207(228f)	Columbia	SC	1,407,190.36	3.950	3.450	0.500	Jun-58	6,317.92	479	402	77	Jul-18	Jul-17	Jul-17	J	N/A	0	0
AA0016	PIC	207(228f)	Homestead	FL	1,341,699.08	3.440	3.060	0.380	Apr-44	6,978.42	318	232	86	Oct-17	Sep-17	Sep-17	K	0	0	0
AA0016	PIC	207(228f)	Somersett	KY	1,084,503.66	4.450	4.070	0.500	Nov-48	4,299.22	478	409	69	Mar-19	Nov-27	Nov-27	G	N/A	0	0
AA0016	PIC	207(228f)	Clover	OK	1,040,604.92	3.950	3.200	0.600	Sep-57	4,289.39	479	393	86	Oct-17	N/A	N/A	O	N/A	0	0
AA0016	PIC	207(228f)	Muldrow	OK	966,996.82	3.800	3.450	0.500	Sep-57	4,289.39	479	407	72	Dec-18	Dec-28	Dec-28	N/A	N/A	0	0
AA0016	PIC	207(228f)	Andrews	OK	964,396.26	3.950	3.450	0.500	Nov-58	4,028.04	478	407	72	Apr-19	Nov-27	Nov-27	O	N/A	0	0
AA0016	PIC	207(228f)	Windsboro	SC	902,486.14	3.950	3.190	0.600	Sep-57	3,644.76	479	393	86	Apr-19	Nov-27	Nov-27	J	N/A	0	0
AA0016	PIC	207(228f)	Meridian	MS	820,869.06	3.700	3.150	0.500	Feb-59	3,625.65	478	410	68	Apr-19	Nov-27	Nov-27	I	N/A	0	0
AA0016	PIC	207(228f)	Abbeville	SC	814,224.63	3.950	3.450	0.500	Aug-58	3,592.46	478	404	75	Oct-17	Nov-27	Nov-27	J	N/A	0	0
AA0016	PIC	207(228f)	Camden	SC	802,056.91	3.950	3.450	0.500	Oct-56	(11)	468	382	86	Oct-17	Nov-27	Nov-27	G	N/A	0	0
AA0016	PIC	207(228f)	Ginton	KY	773,757.69	4.300	3.700	0.600	Oct-56	(11)	468	382	86	Oct-17	Nov-27	Nov-27	D	N/A	0	0
AA0016	PIC	207(228f)	Flint	MI	622,707.45	3.720	3.470	0.250	Aug-41	4,182.51	286	200	86	Oct-17	Nov-27	Nov-27	D	N/A	0	0

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)†	Prepayment Penalty End Date(5)†	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)†	Remaining Interest Only Period (mos.)(9)
BC5570	PIC	538	Cheraw	SC	\$615,496.71	3.950%	3.450%	0.500%	Oct-58	\$2,750.35	481	406	75	Sep-18	Nov-18	Nov-28	K	0	46	0
BC5562	PIC	538	Conway	SC	597,858.23	3.950	3.450	0.500	Oct-58	2,671.53	480	406	74	Oct-18	N/A	Nov-28	K	N/A	46	0
BC5566	PIC	538	Clinton	SC	550,579.74	3.950	3.450	0.500	Jan-59	2,451.67	478	409	69	Mar-19	N/A	Feb-29	O	N/A	49	0
AI4708	PIC	221(d)(4)	Englewood	CO	338,969.69	3.350	3.100	0.250	Mar-57	1,433.73	473	387	86	Oct-17	N/A	Apr-27	B	N/A	27	0

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
 - (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers AA7793, AU4915, BA6589, BA6590, BA6591, BA6592 and BD8894 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
 - (11) Pool Number AV1929 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$3,669.02 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	3	7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	55	5%, 4%, 3%, 2%, 1%
I	10%	57	5%, 4%, 3%, 2%, 1%
J	10%	59	5%, 4%, 3%, 2%, 1%
K	10%	60	5%, 4%, 3%, 2%, 1%
L	10%	60	N/A
M	10%	96	2%, 1%
N	9%	1	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	58	5%, 4%, 3%, 2%, 1%
P	8%	24	6%, 5%, 4%, 3%, 2%, 1%
Q	6%	12	5%, 4%, 3%, 2%, 1%
R	8%	12	7%, 6%, 5%, 4%, 3%, 2%, 1%

(S) Lockout up to but not including the Lockout End Date; thereafter a Prepayment Penalty of 8% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually, with a Prepayment Penalty floor of 1%, up to but not including the Prepayment Penalty End Date.

Ginnie Mae REMIC Trust 2017-173
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Gain Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)
BB3024	PIC	207/223(0)	Chicago	IL	\$12,233,250.12	3.140%	2.890%	0.250%	Oct-52	\$54,978.81	420	334	86	Oct-17	N/A	Nov-27	A	N/A	34
BA6520	PIC	207/223(0)	Boston	MA	7,140,590.37	3.250	3.000	0.250	Nov-42	43,858.46	301	215	86	Oct-17	Dec-17	Dec-27	A	0	35
BB9494	PIC	232/223(a)(7)	Toms River	NJ	6,646,878.40	3.450	3.200	0.250	Oct-52	30,988.40	420	334	86	Oct-17	N/A	Nov-27	C	N/A	34
AY1368	PIC	232/223(0)	Utica	NY	2,580,732.80	3.250	3.000	0.250	Oct-52	11,751.10	420	334	86	Oct-17	N/A	Nov-27	A	N/A	34
BB9495	PIC	232/223(0)	Buda	TX	2,182,645.59	3.160	2.910	0.250	Nov-52	9,814.37	421	335	86	Oct-17	Dec-17	Dec-27	A	0	35
BB5110	PIC	221(d)(3)	Rocky Mount	NC	1,632,345.52	3.160	2.830	0.330	Feb-43	9,851.19	304	218	86	Oct-17	N/A	Nov-27	A	N/A	34
BA5563	PIC	207/223(0)	Watertown	NY	1,311,739.07	3.400	3.150	0.250	Jul-52	6,112.76	421	331	90	Jun-17	Aug-17	Aug-22	D	0	0
BA5562	PIC	207/223(0)	Watertown	NY	874,492.71	3.400	3.150	0.250	Jul-52	4,075.18	421	331	90	Jun-17	Aug-17	Aug-22	D	0	0
AZ8949	PIC	207/223(0)	Clayton	NY	437,246.38	3.400	3.150	0.250	Jul-52	2,035.27	360	272	88	Aug-17	Aug-17	Sep-27	A	N/A	32
BA5564	PIC	232/223(0)	Burkburnett	TX	380,298.66	3.540	3.290	0.250	Aug-47	436.20	420	332	88	Aug-17	N/A	Sep-27	A	N/A	32
BA5565	PIC	232/223(0)/223(a)(7)	Owosso	MI	88,612.14	3.890	3.640	0.250	Aug-52	413.29	421	334	87	Sep-17	Nov-17	Nov-27	A	0	33
BA6060	PIC	207/223(0)	Uhrichsville	OH	88,131.15	3.500	3.120	0.380	Oct-52	415.05	421	333	88	Aug-17	Oct-17	Oct-27	A	0	33
BA4061	PIC	207/223(0)/223(a)(7)	West Memphis	AR	88,036.69	3.530	3.280	0.250	Sep-52	415.05	421	333	88	Aug-17	Oct-17	Oct-27	A	0	33
BA5313	PIC	207/223(0)	West Memphis	AR	88,036.68	3.530	3.280	0.250	Sep-52	415.05	421	333	88	Aug-17	Oct-17	Oct-27	A	0	33
BA2992	PIC	207/223(0)	Weatherford	TX	87,985.96	3.730	3.480	0.250	Jun-52	426.73	420	330	90	Jun-17	N/A	Jul-27	C	N/A	30
BA6502	PIC	207/223(0)	Minneapolis	MN	87,933.62	3.480	3.230	0.250	Sep-52	412.13	420	333	87	Aug-17	N/A	Sep-27	A	N/A	33
BA6501	PIC	207/223(0)	Edcouch	TX	87,818.21	3.500	3.250	0.250	Aug-52	413.29	420	332	88	Aug-17	N/A	Sep-27	B	N/A	32
AY9650	PIC	207/223(0)	Sweetwater	TX	87,811.83	3.720	3.470	0.250	Jul-52	426.14	420	329	91	May-17	N/A	Jun-27	C	N/A	29
AY2860	PIC	207/223(0)	Balch Springs	TX	87,766.03	3.550	3.300	0.250	Jul-52	416.19	420	331	89	Jul-17	N/A	Aug-27	A	N/A	31
BA4038	PIC	207/223(0)	Normal	IL	87,746.52	3.390	3.140	0.250	Sep-52	406.94	420	333	87	Sep-17	N/A	Oct-27	A	N/A	33
BA4070	PIC	207/223(0)	San Diego	CA	87,696.61	3.390	3.140	0.250	Aug-52	407.45	419	332	87	Sep-17	N/A	Sep-27	F	N/A	32
BB6445	PIC	207/223(0)	Phoenix	AZ	87,599.62	3.320	3.070	0.250	Sep-52	402.95	420	333	87	Sep-17	N/A	Sep-27	C	N/A	33
BB7927	PIC	232/223(0)	Beaumont	TX	85,087.19	3.840	3.590	0.250	Oct-48	454.57	381	286	95	Jan-17	N/A	Feb-27	A	N/A	25
BB5557	PIC	221(d)(4)/223(a)(7)	Prestonsburg	KY	79,874.29	3.800	3.420	0.380	Nov-42	512.78	304	215	89	Jun-17	N/A	Jul-27	E	N/A	30
BB5527	PIC	207/223(0)/223(a)(7)	Juneau	AK	65,824.52	3.550	3.300	0.250	Jul-52	312.14	421	331	90	Jun-17	Aug-17	Aug-27	B	N/A	31
691508	PIC	232/223(0)	Sun City West	MA	43,651.19	3.480	3.230	0.250	May-52	206.07	421	329	92	Apr-17	Jun-17	Jun-27	A	0	29
BA6503	PIC	232/223(0)	Roslindale	MA	43,644.71	3.480	3.230	0.250	Aug-52	199.47	420	332	88	Aug-17	N/A	Sep-27	A	N/A	32
AT8498	PIC	207/223(0)	Orlando	FL	43,580.09	3.190	2.920	0.270	Aug-52	197.77	420	332	88	Aug-17	N/A	Sep-27	A	N/A	32
BA5346	PIC	207/223(0)	Westfield	IN	43,569.28	3.180	2.930	0.250	Aug-52	197.48	420	332	88	Aug-17	N/A	Sep-27	A	N/A	32
AV6212	PIC	232/223(a)(7)	Westland	MI	42,593.88	3.990	3.740	0.250	May-48	233.50	375	281	94	Feb-17	N/A	Mar-27	A	N/A	26

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.

- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	60	N/A
E	10%	35	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Characteristics of the Ginnie Mae REMIC Trust 2018-009

Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Updated Exhibits A

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Date	Lockout End Date(4)	Prepayment End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Prepayment Period (mos.)(8)	Remaining Interest Only (mos.)(9)
BD3145	PIC	207/223(0)	Wilmington	DE	\$33,273,146.61	3.250%	3.000%	0.350%	Dec-52	\$151,404.66	420	336	84	Dec-17	N/A	Jan-28	A	N/A	36	0
BD3146	PIC	207/223(0)	Wilmington	DE	2,139,463.33	3.250%	3.000%	0.350%	Dec-52	110,907.55	420	420	84	Dec-17	N/A	Jan-28	B	N/A	36	0
BD3147	PIC	207/223(0)	Philadelphia	PA	6,638,186.60	3.300%	3.050%	0.250%	Dec-52	110,907.55	420	420	84	Dec-17	Feb-18	Feb-28	B	N/A	37	0
BD3148	PIC	232/223(0)	Fredricksburg	VA	19,812,581.72	3.200%	3.050%	0.250%	Jan-53	90,257.38	421	337	84	Dec-17	Feb-18	Feb-28	B	N/A	37	0
BD3149	PIC	207/223(0)	Clinton	NC	16,656,749.49	3.300%	3.050%	0.250%	Jan-53	76,018.06	420	336	84	Dec-17	N/A	Jan-23	G	N/A	0	0
BD3187	PIC	232/223(0)	Lebanon	NH	15,240,446.96	3.300%	3.050%	0.250%	Jan-53	69,428.76	421	337	84	Dec-17	Feb-18	Feb-28	B	0	37	0
BD3188	PIC	232/223(0)	Laconia	NH	14,478,424.77	3.200%	3.050%	0.250%	Jan-53	65,957.32	421	337	84	Dec-17	Feb-18	Feb-28	B	0	37	0
BD3038	PIC	207/223(0)	Naperville	IL	13,858,952.00	3.300%	2.950%	0.250%	Dec-52	62,385.49	421	337	84	Dec-17	Feb-18	Feb-28	B	0	37	0
BD0738	PIC	232/223(0)	Sheboygan	WI	11,081,994.17	3.340	3.000	0.280	Dec-52	50,816.35	420	336	84	Dec-17	N/A	Jan-23	A	N/A	0	0
BD3144	PIC	207/223(0)	New Brunswick	NJ	10,576,779.00	3.350	3.100	0.250	Dec-52	48,557.63	420	336	84	Dec-17	N/A	Jan-23	D	N/A	0	0
BE1449	PIC	232/223(0)	Mchenry	IL	9,906,270.57	3.300	3.010	0.300	Jan-53	45,182.38	421	337	84	Dec-17	Feb-18	Feb-28	B	0	37	0
BD3138	PIC	232/223(0)	Bluetfield	VA	7,521,442.05	3.300	3.050	0.250	Jan-53	34,204.38	421	337	84	Dec-17	Feb-18	Feb-28	B	0	37	0
BD3139	PIC	232/223(0)	Astoria	OR	7,231,862.00	3.400	3.150	0.300	Jan-53	33,073.40	420	336	84	Dec-17	N/A	Jan-23	B	0	37	0
AX1374	PIC	232/223(0)	Spokane	WA	7,117,057.00	3.400	3.150	0.250	May-52	32,927.48	420	336	85	Nov-17	N/A	Jan-23	B	0	37	0
AX1373	PIC	207/223(0/223(a)(7))	Higland	CA	6,083,695.17	3.300	2.750	0.250	May-52	27,148.84	413	320	83	Dec-17	N/A	Jan-27	B	N/A	36	0
BE4747	PIC	232/223(0)	Stoughton	MA	6,011,950.77	3.340	3.060	0.280	Dec-52	27,507.95	420	336	84	Dec-17	N/A	Jan-28	A	N/A	36	0
BC3973	PIC	207/223(0)	Anderson	IN	5,975,018.12	3.250	3.000	0.250	Dec-52	24,838.63	420	336	84	Dec-17	N/A	Jan-28	B	A	36	0
BD0757	PIC	232/223(0)	Madison Pointe	WI	5,012,235.34	3.340	3.060	0.280	Dec-52	22,983.73	420	336	84	Dec-17	N/A	Jan-28	A	N/A	36	0
BC3976	PIC	207/223(0)	Brooklyn	NY	4,926,893.80	3.500	3.250	0.250	May-51	23,839.71	401	317	84	Dec-17	Feb-18	Feb-28	A	0	37	0
BD0734	PIC	232/223(0)	Manitowoc	WI	4,702,054.81	3.340	3.060	0.280	Dec-52	21,561.39	420	336	84	Dec-17	Feb-18	Feb-28	A	N/A	36	0
BC7468	PIC	207/223(0)	Suitland	MD	4,413,891.91	3.340	3.090	0.250	Jan-53	20,203.70	421	337	84	Dec-17	Feb-18	Feb-23	G	0	0	0
BE2866	PIC	232/223(0)	Rio Grande City	TX	4,115,369.74	3.050	2.800	0.250	Dec-52	18,219.36	421	336	84	Nov-17	Jan-18	Jan-28	B	0	36	0
BD0736	PIC	232/223(0)	Rio Hivers	TX	3,694,352.02	3.340	3.060	0.280	Dec-52	17,946.89	420	336	84	Nov-17	Jan-18	Jan-28	A	N/A	36	0
BE1745	PIC	232/223(0)	Chicago	IL	3,289,402.87	3.300	3.060	0.250	Dec-47	16,531.71	367	252	83	Nov-17	Jan-18	Jan-28	A	N/A	36	0
BE1746	PIC	232/223(0)	Green Bay	WI	3,289,402.87	3.300	3.060	0.280	Dec-47	16,531.71	367	252	83	Nov-17	Jan-18	Jan-28	A	N/A	36	0
BE1747	PIC	232/223(0)	Wisconsin Rapids	WI	3,057,983.68	3.340	3.060	0.280	Jan-53	13,997.13	421	337	84	Dec-17	Feb-18	Feb-28	A	N/A	37	0
BD0717	PIC	232/223(0)	Racine	WI	2,916,775.39	3.340	3.060	0.280	Jan-53	13,997.13	420	336	84	Dec-17	N/A	Jan-28	A	N/A	36	0
BD2958	PIC	232/223(0)	Peasall	TX	2,688,568.44	3.050	2.800	0.250	Dec-52	11,908.49	421	336	85	Nov-17	N/A	Dec-27	A	N/A	35	0
AX0026	PIC	221(d)(4)	Drapier	UT	2,450,565.70	3.770	3.520	0.250	Jan-60	10,502.98	467	414	398	85	Feb-21	N/A	B	0	61	0
AX19738	PIC	232	Shoreline	WA	2,180,399.92	3.700	3.200	0.250	Jan-60	9,518.15	474	398	76	Aug-18	N/A	Mar-30	R	N/A	38	0
BD0997	PIC	207/223(0)	Pontiac	MI	2,091,383.80	3.220	2.970	0.250	Oct-58	8,914.64	471	406	85	Nov-17	Jan-18	Jan-28	A	0	46	0
BD0220	PIC	232/223(0)	Philadelphia	PA	2,050,418.20	3.460	3.350	0.250	Nov-47	10,808.90	360	275	71	Jul-19	N/A	Nov-28	H	N/A	46	0
BD0735	PIC	232/223(0)	Portland	OR	1,867,657.13	3.340	3.130	0.300	Dec-52	8,243.11	420	336	84	Dec-17	Jan-18	Jan-28	B	N/A	36	0
BD0735	PIC	232/223(0)	Dermark	WI	1,797,057.13	3.340	3.130	0.300	Dec-52	8,243.11	420	336	84	Dec-17	Jan-18	Jan-28	B	N/A	36	0
BD1247	PIC	221(d)(4)	Cambridge	MA	1,569,056.43	3.480	3.470	0.250	Nov-58	6,953.86	472	395	71	Dec-16	Jan-18	Jan-28	A	N/A	46	0
BD4423	PIC	221(d)(4)	Lincoln	CA	1,458,046.43	3.880	3.650	0.250	Nov-58	5,849.16	479	405	84	Dec-17	N/A	Jan-28	A	N/A	45	0
AX0026	PIC	232/223(0)	Kemoshia	NC	1,256,078.18	3.340	3.350	0.250	Nov-52	5,770.18	470	395	84	Dec-17	N/A	Jan-28	A	N/A	35	0
AX0026	PIC	221(d)(4)	Gamer	NC	1,145,413.70	3.550	3.300	0.250	Jan-58	4,907.50	472	397	75	Sep-18	N/A	Aug-28	E	N/A	43	0
AX0026	PIC	221(d)(4)	Gahanna	OH	1,082,983.96	3.350	3.100	0.250	Jul-58	4,856.52	474	403	77	Jan-19	N/A	Jan-25	R	N/A	43	0
BD2867	PIC	232/223(0)	Del Rio	TX	965,932.03	3.350	3.100	0.250	Dec-47	5,024.13	361	276	85	Nov-17	Jan-18	Jan-28	K	N/A	43	0
AZ1179	PIC	207/223(0)	Rockville	MD	931,671.02	3.570	3.320	0.250	Sep-48	4,682.62	370	285	85	Nov-17	N/A	Mar-28	P	N/A	38	0
BD3034	PIC	207/223(0)	Mount Vernon	NY	896,210.04	3.600	3.350	0.250	Nov-41	5,312.95	370	285	85	Nov-17	N/A	Dec-27	A	N/A	35	0
BD3034	PIC	207/223(0)	State College	PA	851,578.52	3.390	3.140	0.250	Nov-41	5,312.95	288	203	84	Dec-17	N/A	Dec-27	A	N/A	35	0
BD3034	PIC	207/223(0)	Bladenburg	MD	787,671.04	3.400	3.150	0.300	Jun-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
BD3034	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
BD3034	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89	3.390	3.140	0.250	Nov-47	3,675.59	474	395	84	Dec-17	N/A	Jul-27	J	N/A	36	0
AX0026	PIC	221(d)(4)	Iadensburg	MD	660,808.89															

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Number AR5496 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$2,341.63 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	60	5%, 4%, 3%, 2%, 1%
D	5%	12	4%, 3%, 2%, 1%
E	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	60	N/A
H	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	7%	12	6%, 5%, 4%, 3%, 2%, 1%
L	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	55	5%, 4%, 3%, 2%, 1%
Q	9%	1	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	18	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2018-010
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guaranty Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal Interest(3)	Original Term to Maturity (months)	Remaining Term to Maturity (months)	Period from Issuance	Issue Date	Lockout End Date(4)(Y)	Prepayment Penalty End Date(5)(Y)	Lockout/Prepayment Code(6)	Remaining Lockout Period (months)(7)(Y)	Total Remaining Lockout and Prepayment Period (months)(8)(Y)	Remaining Interest Paid (months)(9)
BC7301	PIC	232(222)(6)	Airmont	NY	\$20,562,998.47	3.6900%	3.4400%	0.2500%	Nov-50	\$102,792.75	396	311	85	Nov-17	Jan-18	Jan-28	B	0	36	0
BA0445	PIC	232(222)(6)	Culver City	CA	8,004,021.92	3.480	3.230	0.250	Nov-50	39,101.39	396	311	85	Nov-17	Jan-18	Jan-28	D	0	36	0
BA4093	PIC	221(d)(4)	Fredricksburg	VA	7,590,974.25	3.690	3.440	0.250	Apr-60	32,065.37	476	424	52	Aug-20	Jun-30	Jun-30	I	N/A	65	0
AZ8956	PIC	207(222)(6)	Westminister	CO	6,416,578.90	3.350	3.100	0.250	Dec-52	29,458.30	420	336	84	Dec-17	Feb-18	Feb-28	C	0	37	0
BD8022	PIC	232(222)(6)	Granville	NY	5,121,303.15	3.260	3.010	0.250	Jan-41	34,132.03	277	193	84	Dec-17	Feb-18	Feb-28	A	0	37	0
AY2840	PIC	221(d)(4)	Baltimore	MD	3,371,151.00	3.900	3.650	0.250	Feb-59	13,880.40	505	410	95	Jan-17	Apr-19	Apr-29	A	0	51	0
BA0444	PIC	232(222)(6)	Muskogee	OK	3,084,349.45	3.100	2.850	0.250	Dec-52	13,743.94	420	336	84	Dec-17	Feb-18	Feb-28	D	0	37	0
BD5772	PIC	538	Enory	TX	1,937,247.60	4.600	4.100	0.500	Jan-58	9,507.83	481	397	84	Dec-17	Feb-18	Feb-28	H	N/A	38	0
AY9656	PIC	221(d)(4)	Evansville	IN	1,899,785.21	3.650	3.400	0.250	Dec-57	8,259.62	472	396	76	Aug-18	Feb-28	Feb-28	J	N/A	37	0
BD5773	PIC	538	Wichester	NC	1,854,359.50	4.150	3.650	0.500	Jan-58	8,596.01	481	397	84	Dec-17	Feb-18	Feb-28	H	N/A	38	0
AY8883	PIC	221(d)(4)	Winchester	VA	1,569,844.94	3.730	3.480	0.250	Feb-59	6,778.61	468	410	58	Feb-20	N/A	Apr-29	F	N/A	51	0
AN7359	PIC	221(d)(4)	San Antonio	TX	1,519,359.62	3.250	3.000	0.250	Sep-57	6,286.56	462	393	69	Mar-19	N/A	Nov-27	K	N/A	34	0
AQ0248	PIC	221(d)(4)	Stafford	TX	1,424,130.53	3.700	3.450	0.250	Mar-58	6,208.85	465	399	66	Jun-19	N/A	May-28	W	N/A	40	0
AI8473	PIC	221(d)(4)	Oxnard	CA	1,382,959.01	3.630	3.330	0.300	Mar-58	5,973.34	457	399	58	Jun-19	N/A	May-28	S	N/A	40	0
AI6246	PIC	221(d)(4)	Peulard	TX	1,351,160.18	3.400	3.150	0.250	Jun-58	5,635.26	436	402	34	Feb-22	N/A	Aug-28	Y	N/A	43	0
AY8918	PIC	221(d)(4)	Christiansburg	VA	1,098,495.68	3.950	3.700	0.250	Dec-58	4,897.16	466	408	58	Feb-20	N/A	Feb-29	L	N/A	49	0
AN7316	PIC	221(d)(4)	Winchester	VA	1,057,679.61	3.600	3.350	0.250	Jun-58	4,604.69	458	390	68	Apr-19	N/A	Aug-27	T	N/A	31	0
AI6256	PIC	221(d)(4)	Whilsett	NC	1,054,887.11	3.350	3.100	0.250	Jun-58	4,369.64	468	402	66	Jun-19	N/A	Aug-28	M	N/A	43	0
AS6712	PIC	232	Washington	DC	1,004,609.15	3.950	3.680	0.250	Apr-58	4,509.44	471	400	71	Jan-19	N/A	Jun-29	N	N/A	41	0
AY8892	PIC	221(d)(4)	Manassas	VA	904,205.82	3.950	3.700	0.250	Jul-58	4,007.86	459	403	46	Feb-21	N/A	Jul-29	O	N/A	54	0
AY6209	PIC	221(d)(4)	Decatur	GA	891,851.56	3.900	3.680	0.250	Jul-58	3,988.87	459	403	46	Apr-20	N/A	Sep-28	U	N/A	44	0
AY8894	PIC	221(d)(4)	Midlothian	TX	706,602.53	3.800	3.550	0.250	Jul-59	3,062.05	452	415	37	Nov-21	N/A	Sep-29	Z	N/A	56	0
AK5601	PIC	221(d)(4)	Ennis	TX	560,827.58	3.790	3.540	0.250	Mar-59	2,438.49	475	411	64	Aug-19	N/A	May-29	P	N/A	52	0
BA4047	PIC	221(d)(4)	Hutto	TX	492,532.85	3.890	3.640	0.250	May-59	2,165.58	473	413	60	Dec-19	N/A	Jul-29	Q	N/A	48	0
AR9443	PIC	221(d)(4)	St. Paul	MN	486,549.07	3.670	3.420	0.250	Oct-57	2,126.51	469	394	75	Jan-20	N/A	Dec-27	Q	0	35	0
AW2873	PIC	221(d)(4)	Seattle	WA	435,638.54	3.980	3.730	0.250	Nov-58	1,952.13	466	407	59	Jan-20	N/A	Jan-29	X	N/A	48	0
AD2070	PIC	221(d)(4)	Washington	DC	434,168.50	4.350	3.850	0.500	Feb-58	2,062.44	460	398	62	Oct-19	N/A	Apr-28	R	N/A	39	0
BA4072	PIC	221(d)(4)	Marble Falls	TX	353,089.75	3.590	3.340	0.250	May-59	1,490.32	475	413	62	Oct-19	N/A	Jul-29	P	N/A	54	0
AH4076	PIC	232	Tooele	UT	349,269.57	3.730	3.480	0.250	Apr-57	1,508.80	472	388	84	Dec-17	N/A	Jun-27	J	N/A	29	0
AN0578	PIC	241(a)	Salisbury	NC	268,031.36	3.750	3.400	0.300	Sep-58	1,167.58	467	405	62	Oct-19	N/A	Nov-28	E	N/A	46	0
AN0578	PIC	241(a)	Cincinnati	OH	257,735.08	3.680	3.350	0.300	Mar-53	1,223.99	416	339	77	Jul-18	N/A	May-27	V	N/A	28	0
AU7463	PIC	221(d)(4)	Evansville	IN	141,148.90	3.650	3.400	0.250	Aug-57	616.91	476	392	84	Dec-17	N/A	Oct-27	I	N/A	33	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	60	5%, 4%, 3%, 2%, 1%
E	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	25	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	9%	48	5%, 4%, 3%, 2%, 1%
H	10%	14	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	9	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	1	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	16	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	8	7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	89	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
S	9%	2	1%
T	9%	3	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
U	9%	4	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
V	9%	9	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
W	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
X	9%	11	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Y	7%	5	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Z	8%	9	6%, 5%, 4%, 3%, 2%, 1% 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2018-057
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(f)	Prepayment Penalty End Date(5)(f)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(f)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(f)	Remaining Only Interest Period (mos.)(9)
BR2487	PIC	232,223(0)	Chicago	IL	\$17,718,961.82	3.930%	3.680%	0.250%	Apr-53	\$86,482,998	420	340	80	Apr-18	N/A	May-28	E	N/A	40	0
BC3385	PIC	232,223(0)	Robbins	IL	16,462,191.88	3.930	3.680	0.250	Apr-53	80,348,992	420	340	80	Apr-18	N/A	May-28	E	N/A	40	0
AZ1192	PIC	232,223(0)	East Greenbush	NY	15,306,987.60	3.580	3.280	0.300	Mar-48	(10)	360	279	81	Mar-18	N/A	Apr-28	E	N/A	39	0
BD7494	PIC	207,223(0)	Cathedral City	CA	14,086,999.77	3.330	3.080	0.250	Mar-53	64,174,110	421	339	82	Feb-18	Apr-18	E	0	0	39	0
BC7476	PIC	207,223(0)	East Boston	MA	12,449,686.65	3.270	3.020	0.250	Feb-53	56,410,669	420	338	82	Feb-18	May-18	E	0	0	38	0
BR2839	PIC	207,223(0)	Stouis City	IA	6,282,028.61	3.700	3.450	0.250	Apr-53	29,849,300	421	340	81	Mar-18	May-18	E	0	0	40	0
BD9301	PIC	207,223(0)	Chester	VA	6,277,993.36	3.130	2.880	0.250	Mar-53	27,920,510	420	339	81	Mar-18	Apr-28	E	N/A	39	0	
AQ9305	PIC	207,223(0)	Augusta	GA	4,296,963.31	3.250	3.000	0.250	Mar-53	19,888,350	420	339	81	Mar-18	Apr-28	E	N/A	39	0	
BC3997	PIC	207,223(0)	Indianapolis	IN	3,749,676.75	3.620	3.370	0.250	Mar-53	17,679,640	420	339	81	Mar-18	Apr-23	S	N/A	0	0	
BC3984	PIC	207,223(0)	Logansport	IN	3,209,691.31	3.290	3.040	0.250	Mar-53	14,552,111	421	339	81	Mar-18	Apr-28	H	N/A	39	0	
BE1623	PIC	207,223(0)	Shelbyville	KY	2,134,660.30	3.520	3.270	0.250	Mar-53	9,946,811	420	339	81	Mar-18	Apr-28	H	N/A	39	0	
AX8436	PIC	221(0)(4)	McLaren	VA	2,117,786.25	3.370	3.120	0.250	Dec-58	8,726,775	473	408	65	Jul-19	N/A	Jan-29	B	N/A	46	0
AX8870	PIC	221(0)(4)	Sarasota	FL	1,935,055.02	3.850	3.600	0.250	Oct-58	8,532,533	447	406	41	Jul-21	Apr-19	B	N/A	48	0	
AY9634	PIC	207,223(0)	King	NC	1,834,984.60	3.950	3.450	0.500	Mar-53	8,392,997	457	387	70	Feb-19	Apr-29	E	N/A	51	0	
BC3998	PIC	207,223(0)	Indianapolis	IN	1,769,887.94	3.290	3.040	0.250	Mar-53	8,024,320	420	339	81	Mar-18	Apr-28	E	N/A	39	0	
AV5312	PIC	221(0)(4)	Philadelphia	PA	1,632,492.99	3.600	3.350	0.250	Oct-58	6,960,220	471	406	65	Jul-19	N/A	F	N/A	46	0	
BC7322	PIC	221(0)(4)	Brooklyn Park	MD	1,386,584.08	3.750	3.500	0.250	Apr-59	6,069,110	476	403	62	Oct-19	May-29	F	N/A	52	0	
AX0016	PIC	221(0)(4)	Lafayette	LA	1,377,194.87	3.320	3.070	0.250	Jul-58	5,673,640	475	403	72	Dec-18	Aug-28	R	N/A	43	0	
AU1247	PIC	221(0)(4)	Cambridge	MD	1,007,853.80	3.880	3.630	0.250	Sep-58	6,069,110	476	403	71	Jan-19	Oct-28	R	N/A	45	0	
AY9745	PIC	221(0)(4)	Portland	OR	977,748.04	4.050	3.700	0.350	Nov-58	4,558,190	473	407	66	Jun-19	Apr-29	K	N/A	47	0	
BC7313	PIC	221(0)(4)	Baltimore	MD	977,309.49	3.700	3.450	0.250	Mar-53	4,382,640	475	403	72	Dec-18	Apr-29	Q	N/A	51	0	
AZ1186	PIC	221(0)(4)	Baltimore	MD	933,139.53	3.950	3.700	0.250	Sep-56	4,301,442	441	381	60	Dec-19	Aug-28	I	N/A	51	0	
BC5736	PIC	221(0)(4)	Athens	OH	917,425.10	3.350	3.100	0.250	Apr-53	3,974,340	397	340	57	Mar-20	Apr-29	T	N/A	40	0	
AY3316	PIC	221(0)(4)	Columbia	SC	867,557.24	3.650	3.400	0.250	May-59	3,692,080	476	413	63	Sep-19	Jun-29	T	N/A	53	0	
BD3139	PIC	221(0)(4)	Bartlesville	OK	827,175.57	3.680	3.430	0.250	Sep-59	3,517,860	473	417	56	Apr-20	Oct-29	K	N/A	57	0	
BE1003	PIC	221(0)(4)	Gastonia	NC	768,879.01	3.550	3.300	0.250	Jan-58	3,294,240	472	397	75	Sep-18	Feb-28	J	N/A	37	0	
AX0026	PIC	221(0)(4)	Gartner	NC	753,877.12	3.480	3.230	0.250	Oct-56	3,114,590	475	418	57	May-18	Nov-29	M	N/A	58	0	
BD7859	PIC	221(0)(4)	Pueblo	CO	741,971.17	4.300	3.700	0.600	Oct-50	(11)	461	382	79	Jan-20	Jun-28	O	N/A	41	0	
AV1931	PIC	221(0)(4)	Bardwell	KY	738,050.09	3.380	3.130	0.250	Apr-58	3,078,060	471	400	71	Mar-18	Jun-28	P	N/A	40	0	
AY2201	PIC	221(0)(4)	Baltimore	MD	724,720.16	3.680	3.430	0.250	Sep-59	3,082,113	473	417	56	Apr-20	Oct-29	K	N/A	57	0	
BE0998	PIC	221(0)(4)	Gastonia	NC	650,492.23	3.700	3.450	0.250	Sep-58	2,814,666	475	405	70	Feb-19	Apr-28	G	N/A	45	0	
AZ1211	PIC	221(0)(4)	Lexington	KY	621,031.14	4.110	3.860	0.250	Mar-58	2,861,440	471	399	72	Dec-18	Apr-28	A	N/A	39	0	
AR8021	PIC	221(0)(4)	Cedarstown	GA	611,892.59	3.570	3.320	0.250	Feb-58	2,625,200	475	398	77	Jul-18	Mar-28	R	N/A	38	0	
AZ1179	PIC	221(0)(4)	Rockville	MD	571,992.97	3.680	3.430	0.250	Sep-59	2,432,600	473	417	56	Apr-20	Oct-29	K	N/A	57	0	
BE1001	PIC	221(0)(4)	Gastonia	NC	539,443.41	3.900	3.650	0.250	Nov-58	(10)	473	407	66	Jun-19	Dec-28	K	N/A	47	0	
BA2930	PIC	221(0)(4)	Durkaldk	MD	535,385.34	3.770	3.520	0.250	Nov-57	2,367,920	473	395	78	Jun-18	Apr-27	C	N/A	35	0	
AY9495	PIC	221(0)(4)	Fayetteville	NC	516,334.46	4.000	3.500	0.500	Sep-57	2,359,010	475	393	82	Feb-18	Oct-27	D	N/A	33	0	

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers AZ1192, BA2930, a Ginnie Mae Project Loan Certificate, converted from Pool Number BA2929, a Ginnie Mae Construction Loan Certificate, BC7313, a Ginnie Mae Project Loan Certificate, converted from Pool Number BC7312, a Ginnie Mae Construction Loan Certificate, and BC7322, a Ginnie Mae Project Loan Certificate, converted from Pool Number BC7321, a Ginnie Mae Construction Loan Certificate, will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
 - (11) Pool Number AV1931 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$3,494.31 for each payment date prior to related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	3	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	19	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	51	5%, 4%, 3%, 2%, 1%
Q	10%	54	5%, 4%, 3%, 2%, 1%
R	10%	55	5%, 4%, 3%, 2%, 1%
S	10%	60	N/A
T	9%	1	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2018-098
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program(2)	City	State	Principal Balance as of Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity	Monthly Principal and Interest	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BH4326	PIC	207/228(0)	White Bear Lake	MN	\$14,414,631.19	3.9200%	0.2500%	Jun-53	\$70,049.33	420	342	78	Jun-18	N/A	Jul-28	C	N/A	42	0
BF5209	PIC	207/228(0)	Tulsa	OK	8,661,961.83	3.600	0.250	May-53	40,607.12	421	341	80	Apr-18	Feb-19	Jun-28	C	0	41	0
AK0988	PIC	21(6)(4)	Tulsa	OK	6,545,352.48	3.380	0.380	Jan-58	51,643.12	238	157	81	Mar-18	Feb-28	Jun-28	D	0	37	0
BH3711	PIC	207/228(0)	Houston	TX	4,500,208.25	3.850	0.250	Jun-53	21,691.13	421	342	79	May-18	Jul-18	Jun-28	A	0	41	0
BH8116	PIC	207/228(0)	Houston	TX	4,496,560.80	3.890	0.250	Jun-53	21,810.05	420	341	79	May-18	Jul-18	Jun-28	B	0	41	0
BG6980	PIC	207/228(0)	Capital Heights	MD	4,407,992.85	3.790	0.260	Jun-53	(10)	421	342	80	Apr-18	Jul-18	Jun-28	A	0	40	0
BF4555	PIC	207/228(0)	San Jose	CA	3,950,139.48	4.010	0.370	Apr-53	19,538.49	420	340	80	Apr-18	May-28	May-28	A	0	40	0
BH8114	PIC	232/228(0)	Kaukauna	WI	3,561,074.76	3.690	0.340	Jun-53	16,844.68	421	342	79	May-18	Jul-18	Jun-28	A	0	42	0
AT8517	PIC	232/228(0)	Levellille	TX	3,403,072.98	3.780	0.250	Aug-60	14,491.05	476	428	48	Dec-20	Jul-18	Jul-18	F	0	68	0
BH8115	PIC	232/228(0)	St. George	VT	3,366,392.19	3.690	0.250	Jun-53	15,923.79	421	342	79	May-18	Jul-18	Jul-18	B	0	42	0
BH8112	PIC	232/228(0)	Manakato	VT	3,276,706.47	3.690	0.250	Jun-53	15,693.84	421	342	79	May-18	Jul-18	Jul-18	B	0	42	0
BF0511	PIC	232/228(0)	Manakato	VT	2,840,303.41	3.690	0.250	Jun-53	13,536.93	420	341	79	May-18	Jul-18	Jul-18	B	0	42	0
BH8113	PIC	232/228(0)	Manakato	VT	2,617,868.15	3.690	0.250	Jun-53	12,800.27	421	342	79	May-18	Jul-18	Jul-18	B	0	42	0
BH4321	PIC	21(6)(4)	Newport News	VA	1,614,895.47	4.080	0.250	Nov-58	7,413.74	468	428	40	Apr-21	Jul-18	Jul-18	D	0	68	0
BA5985	PIC	232/228(0)	Newport News	VA	1,474,781.50	3.890	0.250	Nov-58	6,529.90	475	407	68	Aug-21	Jul-18	Jul-18	D	0	68	0
BR2859	PIC	232/228(0)	Keene	NH	1,184,383.27	3.240	0.290	Nov-52	5,376.66	420	335	85	Nov-17	N/A	Dec-27	A	0	35	0
BR6043	PIC	207/228(0)	Concord	NH	1,115,691.29	3.240	0.250	Nov-52	5,753.17	360	255	85	Nov-17	N/A	Dec-27	A	0	35	0
BR2862	PIC	232/228(0)	Reading	NH	1,042,471.13	3.240	0.250	Feb-53	4,712.24	421	338	83	Nov-17	Mar-18	Mar-28	C	0	38	0
AL7405	PIC	21(6)(4)	Franklin	NH	1,008,651.52	3.240	0.250	Nov-52	4,578.90	420	335	85	Nov-17	N/A	Dec-27	A	0	35	0
AL7405	PIC	21(6)(4)	San Bernardino	CA	863,995.08	3.070	0.250	Jan-49	4,247.82	368	289	70	May-18	Nov-17	Nov-17	F	0	44	0
AT8504	PIC	21(6)(4),223(0)(7)	Cocoma	FL	623,827.27	3.580	0.250	Aug-58	2,659.26	473	404	87	Sep-17	Nov-17	Nov-17	A	0	34	0
AT8504	PIC	21(6)(4)	Baltimore	MD	539,594.13	3.300	0.250	Oct-57	2,244.61	481	394	88	Aug-17	Nov-17	Nov-17	A	0	32	0
BB4338	PIC	207/228(0)	Charmore	OK	339,006.42	3.390	0.250	Aug-52	1,575.07	420	332	89	Jul-17	Jul-17	Jul-17	B	0	30	0
BA4054	PIC	21(6)(4)	Birmingham	AL	305,482.92	3.950	0.300	Jul-48	1,664.39	371	282	89	Jul-17	Jul-17	Jul-17	E	0	31	0
AY9778	PIC	21(6)(4)	Gresham	OR	281,421.86	3.440	0.390	Jul-52	1,317.57	420	331	89	Jul-17	Jul-17	Jul-17	F	0	30	0
AZ4243	PIC	21(6)(4)	Austin	TX	249,443.11	3.800	0.250	Mar-55	1,157.15	448	363	85	Nov-17	Nov-17	Nov-17	G	0	3	0
AZ4243	PIC	230/228(0)	Garden City	KS	239,682.49	3.770	0.320	Dec-43	1,473.89	318	228	90	Jun-17	Jul-17	Jul-17	B	0	40	0
BA0372	PIC	207/228(0)	Denver	CO	213,080.00	3.680	0.300	Jun-58	1,027.28	420	330	90	Jun-17	Jul-17	Jul-17	B	0	40	0
AZ1212	PIC	21(6)(4)	La Puente	CA	169,653.57	3.650	0.250	Jun-52	731.92	472	402	70	Feb-19	Jul-17	Jul-17	K	0	40	0
AW3485	PIC	207/228(0)	Brockton	MA	159,628.32	3.300	0.250	Dec-57	755.36	421	330	91	May-17	Jul-17	Jul-17	F	0	30	0
BA5320	PIC	207/228(0)	Harriman	TN	158,205.95	3.500	0.250	Jul-52	656.26	476	396	80	Apr-18	Jul-17	Jul-17	F	0	36	0
AY1558	PIC	207/228(0)	Des Moines	WA	146,027.40	3.600	0.250	Jul-52	696.49	420	331	89	Jul-17	Jul-17	Jul-17	F	0	31	0
AZ4246	PIC	207/228(0)	Greenwood	IN	118,847.45	3.490	0.250	Jul-52	558.46	421	331	90	Jun-17	Jul-17	Jul-17	H	0	28	0
AY0273	PIC	207/228(0)	Sulphur Springs	TX	23,084.43	3.490	0.250	Apr-49	117.17	384	292	92	Apr-17	Jul-17	Jul-17	C	0	27	0
AO3413	PIC	207/228(0)	Springfield	MO	15,230.40	3.750	0.250	Apr-49	74.16	420	329	94	Feb-17	Apr-17	Apr-17	A	0	27	0
AY0273	PIC	207/228(0)	Middletown	CT	14,012.26	3.380	0.250	Mar-52	65.63	420	327	94	Feb-17	Apr-17	Apr-17	B	0	27	0
AY0273	PIC	207/228(0)	Columbia	KY	13,538.53	3.390	0.250	Mar-52	63.48	420	328	93	Mar-17	May-17	May-17	B	0	28	0
AY1556	PIC	207/228(0)	Ontario	KS	12,465.72	3.550	0.250	Apr-52	59.43	421	328	92	Apr-17	May-17	May-17	B	0	28	0
AY0265	PIC	207/228(0)	Greenville	TX	12,231.72	3.490	0.250	Apr-49	62.22	384	292	94	Feb-17	Apr-17	Apr-17	B	0	27	0
AY0271	PIC	207/228(0)	Columbus	OH	10,972.61	3.650	0.250	Jan-41	75.25	287	193	94	Mar-17	May-17	May-17	B	0	28	0
AY0404	PIC	21(6)(4),223(0)(7)	Lovington	NM	10,282.13	3.330	0.250	Oct-48	52.13	379	286	93	Mar-17	May-17	May-17	B	0	28	0
AY0404	PIC	21(6)(4),223(0)(7)	Muscataine	IA	9,885.88	3.650	0.250	Jun-41	66.54	291	198	93	Mar-17	May-17	May-17	B	0	27	0

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.

- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Number BG6980 will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Percentage Term	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	8%	4	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	13	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2019-032

Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Subgroup	Security Type	FHA Insurance Program/ Section 528 Guaranty Program(2)	City	State	Principal Balance	Out-of-date	Mortgage Interest Rate	Certificate Rate	Guaranty Fee Rate	Servicing and Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Pcty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only (mos.)(9)
BE6948	1A	PLC	207/223(f)	Brighton	MA	\$20,605,757.27	4.450%	4.070%	4.070%	0.380%	Jan-54	\$105,363.98	420	349	71	Jan-19	N/A	Feb-29	A	N/A	49	0
BJ5532	1A	PLC	232/223(f)	Virginia Beach	VA	14,722,131.23	4.270	4.020	4.020	0.250	Feb-54	75,623.54	421	350	71	Jan-19	Mar-29	Q	Q	0	50	0
BE9388	1B	PLC	221(d)(4)	San Antonio	TX	13,112,936.95	3.600	3.350	3.350	0.250	Dec-59	54,957.02	481	420	61	Nov-19	Jan-30	Q	Q	0	60	0
BE6949	1A	PLC	207/223(f)	Somerville	MA	12,015,418.82	4.880	4.000	4.000	0.380	Jan-54	60,935.39	420	349	71	Jan-19	N/A	Aug-27	L	N/A	49	0
AI5710	1A	PLC	221(d)(4)	Portland	OR	11,763,610.18	3.730	3.300	3.300	0.430	Jul-57	52,025.20	475	391	84	Dec-17	N/A	Feb-29	J	N/A	31	0
BIH6884	1A	PLC	221(d)(4)/223(a)(7)	San Francisco	CA	9,219,100.60	3.690	3.440	3.440	0.250	Aug-58	39,886.80	481	404	77	Jul-18	Sep-18	Aug-27	J	0	44	0
AZ4235	1A	PLC	221(d)(4)	Plano	TX	7,535,136.33	3.880	3.630	3.630	0.250	Aug-59	32,972.28	465	416	49	Nov-20	N/A	Sep-28	K	N/A	56	0
BB4607	1B	PLC	221(d)(4)	North Miami	FL	7,386,016.22	3.600	3.350	3.350	0.250	Feb-60	30,881.96	472	422	50	Oct-20	N/A	Mar-30	D	N/A	62	0
BC7322	1A	PLC	221(d)(4)	Brooklyn Park	MD	5,012,551.45	3.750	3.500	3.500	0.250	Apr-59	(10)	474	412	62	Oct-19	N/A	May-29	N	N/A	52	0
BD7274	1A	PLC	221(d)(4)	Farmers Branch	TX	4,374,441.06	3.930	3.680	3.680	0.250	May-60	19,080.73	480	425	55	May-20	N/A	Jun-30	A	N/A	65	0
AI8500	1B	PLC	221(d)(4)	Columbia	SC	3,713,314.27	3.550	3.200	3.200	0.350	Feb-59	(10)	465	410	55	May-20	N/A	Mar-29	U	N/A	50	0
AV9745	1A	PLC	221(d)(4)	Portland	OR	3,560,913.61	4.050	3.700	3.700	0.350	Nov-58	16,105.15	473	407	66	Jun-19	Dec-28	Dec-28	M	N/A	47	0
AY1372	1A	PLC	221(d)(4)	Dulles	VA	2,813,162.47	3.900	3.650	3.650	0.250	Oct-59	12,315.38	475	418	57	Jun-19	N/A	Feb-29	O	N/A	58	0
BE5748	1A	PLC	232/241(a)	Tipp City	OH	2,647,328.99	4.840	4.510	4.510	0.330	Jun-51	14,789.52	384	318	66	Jun-19	N/A	Nov-29	O	N/A	49	0
BK2387	1A	PLC	221(d)(4)	Atlanta	GA	2,355,242.68	4.740	4.490	4.490	0.250	May-60	11,446.23	474	425	45	Mar-21	N/A	Jun-30	B	N/A	65	0
BI5795	1A	PLC	221(d)(4)	Atlanta	GA	2,248,659.56	4.540	4.290	4.290	0.250	May-60	11,119.89	474	425	45	Oct-19	N/A	May-29	N	N/A	52	0
BD7863	1B	PLC	207/223(f)	Newport News	VA	2,267,286.60	3.900	3.650	3.650	0.250	Apr-59	9,530.85	474	412	62	Oct-19	N/A	May-29	A	0	45	0
BE6178	1A	PLC	207/223(f)	Norwalk	CT	2,141,810.11	4.750	4.250	4.250	0.300	Jan-54	11,332.68	421	345	76	Jan-19	Oct-18	Feb-29	A	0	49	0
BA6498	1B	PLC	221(d)(4)	Denton	TX	1,824,543.14	3.590	3.340	3.340	0.250	Oct-59	7,654.41	474	418	56	Apr-20	N/A	Nov-29	E	N/A	58	0
BI4761	1A	PLC	221(d)(4)	Yazoo City	MS	1,715,319.48	4.860	4.560	4.560	0.300	Mar-61	8,393.76	458	435	23	Jan-25	N/A	Apr-31	S	N/A	75	0
BE9881	1A	PLC	221(d)(4)	Denham Springs	LA	1,685,781.32	4.050	3.800	3.800	0.250	Mar-60	7,490.69	474	423	51	Sep-20	N/A	Apr-30	E	N/A	63	0
BE9988	1B	PLC	221(d)(4)	Gastonia	NC	1,602,991.36	3.680	3.430	3.430	0.250	Sep-59	6,817.30	473	417	56	Apr-20	N/A	Oct-29	M	N/A	57	0
AY9669	1A	PLC	221(d)(4)	San Jose	CA	1,601,974.50	4.250	3.820	3.820	0.430	Jun-59	7,421.54	468	409	59	Jan-20	N/A	Feb-29	V	N/A	49	0
BI6654	1A	PLC	221(d)(4)	Manton	VA	1,586,974.70	5.150	4.650	4.650	0.300	Jun-58	(11)	462	402	60	Dec-19	Jul-20	Jul-30	A	0	66	0
BD2776	1B	PLC	221(d)(4)	Nashville	TN	1,488,829.29	3.290	3.040	3.040	0.250	Oct-59	5,988.66	464	418	46	Feb-21	N/A	Nov-29	T	N/A	58	0
BD8027	1B	PLC	221(d)(4)	Forney	TX	1,474,109.48	3.900	3.650	3.650	0.250	Feb-60	6,424.56	469	422	47	Jan-21	N/A	Mar-30	G	N/A	62	0
BE1005	1B	PLC	221(d)(4)	Gastonia	NC	1,360,228.91	3.680	3.430	3.430	0.250	Sep-59	5,784.86	473	417	56	Apr-20	N/A	Oct-29	F	N/A	57	0
AY0415	1B	PLC	221(d)(4)	Desoto	GA	1,210,053.53	3.700	3.450	3.450	0.250	Jun-59	5,178.78	465	414	51	Jan-19	N/A	Jul-29	Q	N/A	49	0
BE5208	1A	PLC	221(d)(4)	Albus	OK	1,132,143.94	4.800	4.500	4.500	0.300	Nov-58	(11)	478	407	71	Jan-19	N/A	Feb-29	B	N/A	58	0
BE1590	1A	PLC	221(d)(4)	Cleveland	OH	1,085,573.85	3.800	3.600	3.600	0.250	Oct-59	4,372.80	470	418	52	Aug-20	N/A	Nov-29	H	N/A	58	0
AI8870	1A	PLC	221(d)(4)	Sarasota	FL	1,062,433.18	3.850	3.600	3.600	0.250	Oct-58	4,619.52	471	418	53	Jul-20	N/A	Nov-29	C	N/A	58	0
AI1227	1A	PLC	221(d)(4)	Byram	TX	926,433.68	3.850	3.600	3.600	0.250	Apr-59	3,602.86	465	412	51	Sep-20	N/A	May-29	F	N/A	52	0
BE1217	1A	PLC	221(d)(4)	Cambridge	MA	526,707.74	3.880	3.630	3.630	0.250	Sep-58	2,520.88	476	412	64	Jan-20	N/A	Oct-28	B	N/A	45	0
BE7140	1B	PLC	221(d)(4)	Burlington	VT	373,271.66	3.880	3.630	3.630	0.250	Nov-58	1,652.03	471	410	61	Sep-20	N/A	May-29	B	N/A	50	0
AY2201	1A	PLC	221(d)(4)	Baltimore	MD	231,566.09	3.880	3.630	3.630	0.250	Apr-58	965.26	471	409	62	Jan-20	N/A	Aug-28	R	N/A	40	0
AY0270	1A	PLC	221(d)(4)	Galtanna	OH	120,154.67	3.950	3.700	3.700	0.250	Jul-58	538.82	474	403	71	Jan-19	N/A	Aug-28	I	N/A	43	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers AT8500, a Ginnie Mae Project Loan Certificate, converted from Pool Number AT8499, a Ginnie Mae Construction Loan Certificate, and BC7322, a Ginnie Mae Project Loan Certificate, converted from Pool Number BC7321, a Ginnie Mae Construction Loan Certificate, will have monthly principal and interest payments as described in this Supplement. See "*Certain Additional Characteristics of the Mortgage Loans — Level Payments*" in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

Pool Number	Monthly Principal and Interest
BH6654	\$8,120.85
BI2361	\$5,628.32

- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

<u>Lockout/Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentages</u>
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	3	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	13	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	18	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	19	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	51	5%, 4%, 3%, 2%, 1%
S	9%	2	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
T	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
U	9%	9	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
V	10%	24	7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2019-060
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(5)(†)	Prepayment Penalty End Date(5)(†)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(†)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(†)	Remaining Interest Only Period (mos.)(9)	
BK8843	PLC	232(2)(2)(4)	Southampton	NY	\$13,817,185.65	4.300%	4.050%	0.250%	May-54	\$69,142.09	420	352	68	Apr-19	N/A	May-29	T	N/A	52	0	
BK6679	PLC	207(2)(2)(4)	Middletown	CA	12,153,102.06	4.180	3.930	0.250	May-54	59,879.93	421	355	68	Apr-19	Jun-19	Jun-24	R	0	0	0	
BK6681	PLC	232(2)(2)(4)	Bowling Green	KY	9,655,695.10	3.990	3.740	0.250	May-54	46,516.82	421	353	68	Apr-19	Jun-19	Jun-29	A	0	53	0	
BK6680	PLC	232(2)(2)(4)	Frankfort	KY	7,786,267.84	3.990	3.740	0.250	Feb-55	38,390.56	406	338	68	Apr-19	Jun-19	Jun-29	A	0	53	0	
BK6683	PLC	232(2)(2)(4)	Lewisport	KY	6,689,230.67	3.990	3.740	0.250	May-54	32,225.72	421	353	68	Apr-19	Jun-19	Jun-29	A	0	53	0	
AZ4235	PLC	221(d)(4)	Brownsville	TX	6,667,202.25	3.990	3.740	0.250	May-54	32,119.60	421	353	68	Apr-19	Jun-19	Jun-29	A	0	53	0	
BB4399	PLC	207(2)(2)(4)	Plano	TX	3,681,469.03	3.880	3.630	0.250	Aug-59	16,109.39	465	416	49	Nov-20	N/A	Sep-29	G	N/A	56	0	
BG1550	PLC	207(2)(2)(4)	Salem	OR	3,331,218.09	4.500	4.070	0.430	Apr-54	17,060.91	420	352	68	Apr-19	N/A	May-29	A	N/A	52	0	
BI2571	PLC	221(d)(4)	Cleveland	OH	2,008,790.82	3.850	3.600	0.250	Oct-59	8,734.36	471	418	53	Jul-20	N/A	Nov-29	E	N/A	58	0	
BI2571	PLC	221(d)(4)	Dallas	VA	1,741,466.68	3.900	3.650	0.250	Oct-59	7,623.74	475	418	53	Mar-20	N/A	Nov-29	M	N/A	58	0	
BM3685	PLC	538	Rogue River	NC	1,513,917.88	4.620	4.150	0.470	Mar-59	7,334.56	479	411	68	Apr-19	N/A	May-29	S	N/A	52	0	
BI2571	PLC	538	OK	1,591,638.10	5.290	4.910	0.380	Feb-59	(11)	441	410	40	31	May-22	N/A	Mar-51	G	N/A	74	0	
BI2571	PLC	231(d)(4)	Alamogordo	CA	1,588,947.57	3.750	3.500	0.250	Aug-58	(11)	441	410	40	31	Jul-20	N/A	Feb-29	G	N/A	74	0
BI2571	PLC	231(d)(4)	Brooklyn Park	MD	1,483,090.57	3.750	3.500	0.250	Apr-58	(11)	441	410	40	31	Jul-20	N/A	Feb-29	L	N/A	91	0
BI2571	PLC	538	GA	1,176,334.26	4.800	4.200	0.600	Mar-54	(11)	268	236	40	32	Apr-22	N/A	Oct-29	B	N/A	57	0	
BI2571	PLC	538	Midway	GA	1,133,160.92	4.650	4.500	0.500	Mar-59	5,511.00	479	411	68	Apr-19	N/A	May-29	S	N/A	52	0	
BE7573	PLC	538	Fort Gibson	OK	1,103,455.83	5.050	4.550	0.500	Jun-58	(11)	452	402	50	Oct-20	N/A	Dec-29	I	N/A	59	0	
BE7582	PLC	221(d)(4)	Statesville	NC	1,012,080.70	5.080	4.670	0.410	Jul-58	(11)	445	403	42	Jun-21	N/A	Jan-30	F	N/A	60	0	
BE1001	PLC	221(d)(4)	Gastonia	NC	1,003,538.24	3.680	3.430	0.250	Sep-59	4,267.91	473	417	56	Oct-20	N/A	Oct-29	K	N/A	57	0	
AN9745	PLC	221(d)(4)	Portland	OR	966,355.29	3.700	3.700	0.350	Nov-58	4,370.59	473	407	56	Jun-19	N/A	Dec-28	K	N/A	47	0	
BF0998	PLC	221(d)(4)	Gastonia	NC	959,882.94	3.680	3.430	0.250	Sep-59	4,082.25	473	417	56	Jun-19	N/A	Dec-28	K	N/A	47	0	
BF8707	PLC	221(d)(4)	Lexington Park	MD	926,666.31	3.890	3.640	0.250	Aug-59	4,060.41	473	416	57	Mar-20	N/A	Sep-29	K	N/A	56	0	
BD8027	PLC	221(d)(4)	Forney	TX	921,472.73	3.900	3.650	0.250	Feb-60	4,016.63	469	422	47	Jan-21	N/A	Mar-30	C	N/A	62	0	
BD7863	PLC	221(d)(4)	Newport News	VA	907,206.16	3.550	3.300	0.250	Apr-59	3,812.82	474	412	62	Oct-19	N/A	May-29	L	N/A	52	0	
BK2385	PLC	221(d)(4)	Jackson	MS	904,584.84	4.600	4.350	0.250	Mar-60	4,320.74	457	424	33	Mar-22	N/A	Apr-30	D	N/A	64	0	
BE5881	PLC	221(d)(4)	Denham Springs	LA	891,444.83	4.050	3.800	0.250	Mar-60	3,961.09	474	423	33	Mar-22	N/A	Apr-30	L	N/A	64	0	
BD7274	PLC	221(d)(4)	Farmers Branch	TX	877,451.65	3.950	3.680	0.250	May-60	3,740.09	480	425	35	Sep-19	N/A	Jun-29	A	N/A	65	0	
BI2571	PLC	221(d)(4)	Bartlesville	OK	857,246.38	3.650	3.400	0.250	Mar-59	3,965.98	480	415	65	Sep-19	N/A	Jun-29	N	N/A	59	0	
BI2571	PLC	538	OK	843,446.85	3.650	3.450	0.250	Jun-59	3,570.00	475	405	64	Jul-19	N/A	Feb-29	J	N/A	49	0		
BM3685	PLC	221(d)(4)	Suitland	MD	796,004.39	3.890	3.640	0.250	Jun-59	3,516.22	441	409	31	May-22	N/A	Mar-31	G	N/A	74	0	
BM3685	PLC	538	Rogue River	OR	794,667.10	5.290	4.910	0.380	Feb-59	(11)	441	410	40	31	Nov-21	N/A	Mar-31	G	N/A	74	0
BY9669	PLC	221(d)(4)	Bay Village	OH	794,504.25	4.640	4.390	0.250	Jun-60	(10)	463	426	37	Jan-20	N/A	Jul-30	O	N/A	66	0	
BB3044	PLC	221(d)(4)	Sun Jose	CA	789,771.76	4.250	3.820	0.430	Jan-59	3,658.81	468	409	59	Jan-20	N/A	Feb-29	H	N/A	66	0	
BD7276	PLC	221(d)(4)	Fresno	CA	771,951.06	3.260	3.010	0.250	Apr-59	3,116.17	476	412	64	Aug-19	N/A	May-29	N	N/A	52	0	
BD7276	PLC	221(d)(4)	Nashville	TN	727,650.36	3.290	3.040	0.250	Oct-59	2,926.90	464	418	46	Feb-21	N/A	Nov-29	P	N/A	58	0	
BC7313	PLC	221(d)(4)	Baltimore	MD	685,640.25	3.700	3.450	0.250	Mar-59	(10)	474	411	63	Sep-19	N/A	Apr-29	O	N/A	51	0	

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers BC7313, a Ginnie Mae Project Loan Certificate, converted from Pool Number BC7312, a Ginnie Mae Construction Loan Certificate, BC7322, a Ginnie Mae Project Loan Certificate, converted from Pool Number BC7321, a Ginnie Mae Construction Loan Certificate, and BK6668, a Ginnie Mae Project Loan Certificate, converted from Pool Number BK6667, a Ginnie Mae Construction Loan Certificate, will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BE7569	\$7,162.46
BE7573	5,556.97
BE7575	4,054.03
BE7582	5,083.57
BI2334	7,044.17
BM3683	7,202.39
BM3685	4,112.79

- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

<u>Lockout/Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentages</u>
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	5	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	13	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	13	7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	18	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	24	7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	25	7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	54	5%, 4%, 3%, 2%, 1%
P	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	60	N/A
S	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2019-064

Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BF5423	PIC	22(d)(4)	La Mirada	CA	\$7,440,737.52	4.300%	4.050%	0.250%	Apr-60	\$34,158.91	476	424	52	Aug-20	N/A	Jun-30	K	N/A	65	0
BF5421	PIC	22(d)(4)	Presidents	TX	7,384,107.62	4.410	4.160	0.250	Jan-60	54,300.91	477	421	56	Apr-20	N/A	Mar-30	H	N/A	62	0
BF7953	PIC	207/223(0)	Indianapolis	IN	5,596,746.26	4.070	3.820	0.250	Apr-54	27,065.28	421	352	69	Mar-19	Jun-19	Jun-29	A	0	33	0
BL4756	PIC	338	Douglasville	GA	5,744,649.67	4.840	4.590	0.250	Dec-58	7,886.10	455	408	45	Mar-21	N/A	Feb-31	H	N/A	73	0
BL6018	PIC	232	Tucson	AZ	1,794,698.31	3.650	3.600	0.250	Jan-59	10,062.53	361	291	64	Aug-19	N/A	Mar-29	G	N/A	90	0
BL6675	PIC	207/223(0)	Haverstraw	NY	1,791,142.06	4.440	4.190	0.250	Mar-49	(10)	377	305	72	Feb-19	May-19	May-29	A	0	32	0
BF5359	PIC	338	Dry Ridge	KY	1,666,040.15	4.970	4.240	0.250	Nov-58	(10)	448	407	41	Jul-21	N/A	Jan-31	J	N/A	49	0
BK2124	PIC	338	Doguitusa	IA	1,325,880.72	3.180	4.950	0.250	Oct-58	5,935.08	460	406	54	Jun-20	N/A	Mar-30	E	N/A	92	0
BF7918	PIC	338	Cambridge	OH	1,129,116.79	4.740	4.240	0.250	Oct-58	4,052.44	470	411	59	Jul-21	N/A	Dec-30	E	N/A	71	0
BK2120	PIC	338	Doguitusa	IA	1,101,067.06	3.150	4.840	0.250	Oct-58	4,305.94	470	411	59	Feb-19	May-19	May-29	F	N/A	32	0
BE1010	PIC	22(d)(4)	Graham	NC	1,002,019.97	3.700	3.450	0.250	Mar-59	4,652.44	470	411	59	Jan-20	N/A	Dec-30	E	N/A	71	0
BL4762	PIC	338	Wallopcon	ND	916,703.74	4.980	4.600	0.250	Mar-59	(10)	456	402	54	Jun-20	Aug-20	Aug-30	A	0	32	0
BF43719	PIC	338	Lago Vista	TX	883,657.76	4.570	4.120	0.250	Jan-58	(10)	317	245	72	Dec-18	Feb-19	Feb-29	A	0	49	0
BF5358	PIC	338	Bedford	KY	746,336.33	3.970	4.240	0.250	Jan-54	4,165.09	421	351	70	Feb-19	May-19	May-29	B	N/A	32	0
BK9686	PIC	207/223(0)	Midawaska	NE	596,712.20	3.590	3.290	0.300	Mar-54	2,524.82	474	411	63	Sep-19	May-19	May-29	D	N/A	52	0
BL2824	PIC	22(d)(4)	Rome	GA	596,712.20	3.590	3.290	0.300	Mar-54	2,285.38	420	346	74	Oct-18	Dec-18	Dec-31	A	0	47	0
BF6995	PIC	232/223(0)	Ellsworth	WI	450,048.66	4.250	3.980	0.250	Jun-60	1,892.04	477	426	51	Sep-20	Dec-18	Aug-30	H	N/A	67	0
AS2559	PIC	22(d)(4)	Manetta	GA	415,744.84	4.250	4.000	0.250	Jun-60	1,745.80	451	378	73	Nov-18	N/A	Oct-27	C	N/A	33	0
BF6006	PIC	338	Gallon	OH	363,424.31	4.240	4.500	0.250	Jan-58	(10)	467	401	66	Jun-19	N/A	Jul-29	D	N/A	54	0
AV4454	PIC	338	Clermont	FL	313,326.51	3.000	4.500	0.320	May-58	807.45	474	401	73	Nov-18	N/A	Jul-28	D	N/A	48	0
BD0732	PIC	22(d)(4)	Diaz	AK	183,705.05	3.780	3.460	0.250	May-58	829.77	449	395	54	Jun-20	N/A	Nov-29	E	N/A	32	0
BF4019	PIC	22(d)(4)	Douglas	AK	169,760.19	4.550	3.820	0.250	Apr-58	515.04	471	400	71	Jan-19	N/A	Jun-28	E	N/A	41	0
BF4019	PIC	22(d)(4)	Deerfield Beach	FL	120,380.55	3.540	3.290	0.250	Apr-58	515.04	471	400	71	Jan-19	N/A	Jun-28	E	N/A	41	0

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BH3719	\$4,086.64
BH6006	1,591.25
B15358	3,793.67
B15359	8,163.59
BK2120	5,601.78
BK2124	6,772.81
BL4756	18,323.04

- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	10	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	9	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2019-102
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Issuance (mos.)	Period from Issuance	Issue Date(4)	Lockout End Date(4)	Prepayment End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BN1092	PIC	207/223(0)	Ork Park	IL	\$15,991,132.85	3.450%	3.200%	0.250%	Aug-54	\$71,819.81	421	356	65	Jul-19	Sep-19	Sep-29	A	0	56	0
BN1099	PIC	232/223(0)	Bastrop	TX	13,308,651.51	3.500	3.250	0.250	Aug-54	60,142.05	421	356	65	Jul-19	Sep-19	Sep-29	A	0	56	0
BN1090	PIC	232/223(0)	San Antonio	TX	12,637,175.89	4.300	3.250	0.250	Aug-54	63,800.27	361	296	65	Jul-19	Sep-19	Sep-29	A	0	56	0
BN38843	PIC	232/223(0)	Southampton	NY	9,992,588.66	4.300	4.050	0.250	Apr-54	50,003.56	420	352	68	Apr-19	N/A	Apr-29	C	N/A	52	0
BA0344	PIC	207/223(0)	Jersey City	NJ	9,169,683.60	3.750	3.480	0.270	Jul-54	42,700.50	420	355	65	Jul-19	N/A	Aug-29	C	N/A	55	0
BN45523	PIC	207/223(0)	Wilmington	DE	8,845,124.53	4.740	4.490	0.250	Jul-54	46,381.69	420	355	65	Jul-19	N/A	Aug-29	C	N/A	55	0
BN0859	PIC	207/223(0)	Noblesville	IN	8,788,162.46	3.650	3.400	0.250	Jul-54	40,514.72	420	355	65	Jul-19	N/A	Aug-29	A	N/A	55	0
B07859	PIC	221/0(4)	Pueblo	CO	8,186,251.31	3.480	3.230	0.250	Oct-59	33,820.95	475	418	57	Mar-20	N/A	Nov-29	H	N/A	58	0
BN3555	PIC	232/223(0)	Crescent City	CA	7,445,334.99	3.530	3.280	0.300	Jul-40	37,788.45	360	295	65	Jul-19	N/A	Aug-29	A	N/A	55	0
BN38849	PIC	232/223(0)	Warrenton	TX	3,358,997.39	3.730	3.480	0.250	Jul-40	17,410.23	360	294	66	Jun-19	N/A	Aug-29	A	N/A	55	0
BN2110	PIC	232/223(0)	Dallas	TX	2,978,261.04	3.890	3.640	0.250	Jun-49	15,793.19	360	294	66	Jun-19	N/A	Aug-29	A	N/A	55	0
BN2090	PIC	232/223(0)	Mandan	ND	1,835,399.60	3.890	3.640	0.250	Jun-54	8,724.02	420	354	66	Jun-19	N/A	Jul-29	A	N/A	54	0
BD1339	PIC	221/0(4)	Bartlesville	OK	945,831.58	3.650	3.400	0.250	Nov-58	4,025.19	476	413	63	Sep-19	N/A	Jun-29	B	N/A	53	0
BE1001	PIC	221/0(4)	Dumfries	MD	912,953.72	3.980	3.730	0.250	Nov-58	(10)	473	407	66	Apr-20	N/A	Dec-28	E	N/A	47	0
BE1001	PIC	221/0(4)	Gastonia	NC	842,025.72	3.980	3.730	0.250	Nov-58	3,581.01	473	417	66	Apr-20	N/A	Dec-28	E	N/A	47	0
BE1010	PIC	528/515	Daleville	NC	688,164.91	4.300	3.620	0.250	Sep-59	3,188.55	479	414	65	Jul-20	N/A	Apr-29	D	N/A	55	0
BE1010	PIC	221/0(4)	Graham	NC	577,115.90	3.700	3.450	0.250	Mar-59	2,478.86	470	411	59	Jun-20	N/A	Apr-29	G	N/A	51	0
B07276	PIC	221/0(4)	Nashville	TN	554,648.68	3.200	3.040	0.250	Nov-58	2,231.02	464	418	46	Feb-21	N/A	Nov-29	F	N/A	58	0
A19745	PIC	221/0(4)	Portland	OR	461,632.53	4.050	3.700	0.350	Nov-58	2,087.85	473	407	66	Jun-19	N/A	Dec-28	F	N/A	47	0
AX8436	PIC	221/0(4)	McLean	VA	359,748.12	3.370	3.120	0.250	Dec-58	1,482.41	473	408	65	Jul-19	N/A	Jan-29	F	N/A	48	0
BE7748	PIC	232	Tipp City	OH	321,471.21	4.840	4.510	0.330	Jun-51	1,795.92	384	318	66	Jun-19	N/A	Feb-29	H	N/A	49	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.

- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Number BA2930 will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	12
B	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%	32
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	24
D	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%	36
E	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%	29
F	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8
G	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	2
H	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%	31

Ginnie Mae REMIC Trust 2019-109
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(8)	Total Remaining Prepayment Penalty Period (mos.)(8)+(9)
BP0815	PIC	232/223(0)	Lincoln	CA	\$20,220,486.99	3.42%	3.17%	0.250%	Sep-54	\$90,332.17	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BP2058	PIC	221(0)(4)	Draper	UT	18,113,547.97	3.77%	3.52%	0.250	Jan-60	77,033.65	467	421	46	Feb-21	N/A	Feb-30	E	N/A	61
BP0816	PIC	232/223(0)	Sacramento	CA	14,817,340.30	3.42%	3.17%	0.250	Sep-49	74,015.50	361	297	64	Oct-19	Oct-19	Oct-29	B	0	57
BN1938	PIC	232/223(0)	Landisville	PA	14,465,683.07	3.53%	3.28%	0.250	Sep-54	65,508.44	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BO0399	PIC	232/223(0)	Riverside	CA	14,388,343.50	3.42%	3.17%	0.250	Sep-54	64,277.90	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BP0814	PIC	232/223(0)	Modesto	CA	11,905,138.66	3.42%	3.17%	0.250	Sep-49	59,468.48	361	297	64	Aug-19	Oct-19	Oct-29	B	0	57
BP0817	PIC	232/223(0)	Placerville	CA	11,725,091.12	3.42%	3.17%	0.250	Sep-54	52,424.86	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BP0813	PIC	232/223(0)	Encinitas	CA	11,354,721.65	3.42%	3.17%	0.250	Sep-54	50,725.62	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BP0812	PIC	232/223(0)	Auburn	CA	9,462,298.95	3.42%	3.17%	0.250	Sep-54	44,277.47	420	356	64	Aug-19	N/A	Sep-29	D	N/A	56
BN4213	PIC	207/223(0)	Phoenix	AZ	9,220,695.80	4.00%	3.75%	0.500	Aug-54	35,102.26	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BP0819	PIC	232/223(0)	Holden	MA	7,554,426.36	3.74%	3.24%	0.500	Sep-54	33,735.69	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BN1939	PIC	232/223(0)	Millersville	PA	7,449,130.50	3.53%	3.19%	0.250	Sep-54	28,631.79	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BO2121	PIC	207/223(0)	Nashville	TN	6,393,257.38	3.44%	3.48%	0.270	Sep-54	25,674.30	420	355	65	Jul-19	N/A	Aug-29	B	N/A	55
BA0344	PIC	207/223(0)	Jersey City	NJ	5,501,810.16	3.55%	3.30%	0.250	Aug-54	17,492.58	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BK0253	PIC	207/223(0)	St. Michaels	MD	3,847,141.91	3.55%	3.28%	0.250	Sep-54	17,165.67	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BN1940	PIC	232/223(0)	Ruport	PA	3,790,551.39	3.57%	3.32%	0.250	Sep-54	11,018.21	421	357	64	Aug-19	Oct-19	Oct-29	B	0	57
BK0256	PIC	207/223(0)	Logansport	IN	4,421,106.59	3.57%	3.67%	0.350	Aug-54	11,423.04	421	356	65	Jul-19	Sep-19	Sep-29	B	0	56
BB8312	PIC	207/223(0)	Colonado Springs	CO	2,373,138.58	4.02%	3.60%	0.250	Aug-54	10,650.34	420	356	64	Aug-20	N/A	Sep-29	H	N/A	56
BO0390	PIC	207/223(0)	Westmorland	CA	2,258,279.99	3.85%	3.05%	0.250	Oct-59	6,355.27	470	418	52	Apr-20	N/A	Nov-29	A	N/A	58
BE5208	PIC	221(0)(4)	Clarksville	TN	1,577,289.07	3.30%	3.43%	0.250	Sep-59	2,771.95	473	417	56	Apr-20	N/A	Oct-29	A	N/A	57
BE1003	PIC	221(0)(4)	Gastonia	NC	651,780.89	3.68%	3.43%	0.250	Sep-59	2,771.95	473	417	56	Apr-20	N/A	Oct-29	A	N/A	57
BD7276	PIC	221(0)(4)	Nashville	TN	561,386.24	3.29%	3.04%	0.250	Oct-59	2,258.12	464	418	46	Feb-21	N/A	Nov-29	A	N/A	58
BD7859	PIC	221(0)(4)	Pueblo	CO	544,117.00	3.48%	3.23%	0.250	Oct-59	2,247.98	475	418	57	Mar-20	N/A	Nov-29	F	N/A	58
BA6262	PIC	221(0)(4)	Sulland	MD	539,799.42	3.89%	3.64%	0.250	Jan-59	2,384.48	474	409	65	Jul-19	N/A	Feb-29	G	N/A	49
BO1056	PIC	538/515	Telachapi	CA	536,418.81	4.10%	3.72%	0.980	Jul-59	2,417.82	479	415	64	Aug-19	N/A	Aug-29	C	N/A	46
B21884	PIC	538/515	Dayton	TN	579,073.17	4.70%	3.72%	0.980	Jun-59	1,850.00	479	414	65	Oct-19	N/A	May-29	C	N/A	55
BD7863	PIC	221(0)(4)	Newport News	VA	295,524.88	3.55%	3.50%	0.250	Apr-59	1,242.04	474	412	62	Oct-19	N/A	Nov-28	G	N/A	52
AV5312	PIC	221(0)(4)	Philadelphia	PA	213,916.39	3.60%	3.43%	0.250	Oct-58	912.04	471	406	65	Jul-19	N/A	Nov-28	I	N/A	46
BE1998	PIC	221(0)(4)	Gastonia	NC	162,404.42	3.68%	3.43%	0.250	Sep-59	690.68	473	417	56	Apr-20	N/A	Oct-29	A	N/A	57
BE1988	PIC	221(0)(4)	San Antonio	TX	102,334.41	3.60%	3.35%	0.250	Dec-59	428.89	481	420	61	Nov-19	Jan-20	Jan-30	C	0	60

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.

- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Percentage Term	Subsequent Prepayment Penalty Percentages
A	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

**Ginnie Mae REMIC Trust 2019-155
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)**

Pool Number	Security Type	FHA Insurance Program Section 538 Guarantees Program(2)	Principal Balance as of the Cutoff Date		Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issue (mos.)	Issue Date	Lockout End Date(3)	Prepayment Penalty Code(4)	Lockout/Prepayment Code(5)	Remaining Lockout Period (mos./K/1)	Total Remaining Lockout and Prepayment Penalty Period (mos./K/1)	Remaining Interest Only Period (mos./9)
			State	City															
BP9049	PIC	207/2228(f)	TN	Murfreesboro	3.070%	2.820%	0.250%	Nov-54	\$105,184.91	420	359	61	Nov-19	N/A	A	N/A	N/A	59	0
BF6053	PIC	207/2228(f)	MA	Jamaica Plain	3.650	3.270	0.380	Nov-54	80,571.28	420	359	61	Nov-19	N/A	B	N/A	N/A	59	0
BQ5759	PIC	207/2228(f)	NY	Astoria	2.990	2.740	0.250	Nov-54	80,267.14	420	359	61	Nov-19	N/A	A	N/A	N/A	59	0
BO2135	PIC	207/2228(f)	TN	Lenoir City	3.090	2.840	0.250	Nov-54	75,026.63	420	359	61	Nov-19	N/A	A	N/A	N/A	59	0
BP6253	PIC	232/2228(f)	CA	San Jose	3.010	2.760	0.250	Nov-54	73,894.37	421	359	62	Oct-19	D	N/A	N/A	54	0	
BM4384	PIC	232/2228(f)	NY	Mount Vernon	3.780	3.530	0.250	Jun-54	78,462.88	419	354	65	Jul-19	D	N/A	N/A	54	0	
BP6251	PIC	232/2228(f)	CA	Los Gatos	3.010	2.760	0.250	Nov-54	66,197.76	421	359	62	Oct-19	A	N/A	N/A	59	0	
BJ7412	PIC	207/2228(f)/223(a)(7)	MD	Blaguestown	3.280	3.030	0.250	Nov-54	60,898.14	420	359	61	Nov-19	N/A	A	N/A	N/A	59	0
BN0019	PIC	207/2228(f)	MI	Novi	3.000	2.650	0.250	Nov-54	54,337.24	420	360	60	Dec-19	A	N/A	N/A	60	0	
BN1954	PIC	207/2228(f)	CA	Hayward	3.050	2.800	0.250	Dec-54	51,413.49	421	360	61	Nov-19	A	N/A	N/A	60	0	
BN6317	PIC	207/2228(f)	FL	Jacksonville	3.400	3.150	0.250	Dec-54	52,052.23	421	359	61	Nov-19	F	N/A	N/A	59	0	
BN3565	PIC	232/2228(f)	OH	Ripley	4.250	3.950	0.300	Nov-54	52,910.59	409	348	61	Nov-19	E	N/A	N/A	59	0	
BQ5761	PIC	232/2228(f)	FL	Inverness	3.390	3.140	0.250	Dec-54	38,517.12	421	360	61	Nov-19	H	N/A	N/A	60	0	
BN0003	PIC	232/2228(f)	CA	Vacaville	3.370	3.040	0.330	Dec-54	30,840.34	421	360	61	Nov-19	A	N/A	N/A	60	0	
BP4442	PIC	232/2228(f)	CA	Rio Rancho	3.380	3.130	0.250	Oct-54	30,883.98	420	358	62	Oct-19	A	N/A	N/A	58	0	
BQ8813	PIC	232/2228(f)	NM	Cherry Hill	3.100	2.850	0.250	Oct-54	20,674.41	421	360	61	Nov-19	A	N/A	N/A	60	0	
BN5559	PIC	207/2228(f)	NM	Albuquerque	3.290	2.980	0.250	Oct-54	30,232.83	420	358	62	Oct-19	A	N/A	N/A	58	0	
BQ5754	PIC	232/2228(f)	OR	Beaverton	3.200	3.040	0.250	Sep-52	22,100.31	394	333	61	Nov-19	A	N/A	N/A	59	0	
BH2555	PIC	221(d)(4)	MD	Glenmont	4.620	4.370	0.250	Jun-61	(10)	471	438	33	Mar-22	Y	N/A	N/A	78	0	
BK2387	PIC	221(d)(4)	GA	Atlanta	4.740	4.490	0.250	Jun-60	19,192.71	474	425	49	Nov-19	M	N/A	N/A	65	0	
BF5419	PIC	221(d)(4)	SC	Columbia	4.650	4.400	0.250	Jun-60	16,998.11	471	426	45	Mar-21	U	N/A	N/A	66	0	
BF3439	PIC	221(d)(4)	CA	Modesto	3.070	2.820	0.250	Jun-51	16,166.39	351	313	38	Oct-21	U	N/A	N/A	73	0	
BL4761	PIC	221(d)(4)	MS	Yazoo City	4.860	4.560	0.300	Apr-61	15,081.60	458	435	23	Aug-21	X	N/A	N/A	75	0	
BO2134	PIC	221(d)(4)	TN	Lewisburg	3.440	3.190	0.250	Apr-61	(10)	476	436	40	Aug-21	X	N/A	N/A	76	0	
BK2389	PIC	231	VA	Woodbridge	4.620	4.370	0.250	Jan-61	13,670.49	446	433	13	Oct-19	AA	N/A	N/A	73	0	
BP0820	PIC	207/2228(f)	VA	Fairhaven	3.000	2.750	0.250	Nov-54	11,699.45	421	359	61	Nov-19	S	N/A	N/A	59	0	
AZ1235	PIC	221(d)(4)	TX	Plano	3.880	3.630	0.250	Aug-59	10,970.39	465	416	49	Nov-20	S	N/A	N/A	56	0	
BP6250	PIC	232/2228(f)	CA	Roseville	3.010	2.760	0.250	Nov-54	10,028.33	421	359	62	Oct-19	A	N/A	N/A	59	0	
BF3436	PIC	207/2228(f)	CA	Inglewood	3.220	2.970	0.250	Oct-54	9,692.48	421	358	63	Sep-19	A	N/A	N/A	58	0	
BP4437	PIC	207/2228(f)	NY	New York	3.060	2.810	0.250	Oct-54	9,464.47	421	359	62	Oct-19	A	N/A	N/A	59	0	
AQ9318	PIC	221(d)(4)	NC	Charlotte	4.540	4.290	0.250	Jan-61	9,935.64	473	433	40	Aug-21	R	N/A	N/A	73	0	
BN1941	PIC	207/2228(f)	CA	Hayward	2.970	2.720	0.250	Nov-54	8,778.61	420	359	61	Nov-19	A	N/A	N/A	59	0	
BP0834	PIC	232/2228(f)	CA	Sacramento	3.050	2.800	0.250	Nov-54	8,865.47	421	359	62	Oct-19	A	N/A	N/A	59	0	
BN1951	PIC	232/2228(f)	RI	Middletown	3.100	2.850	0.250	Nov-54	8,902.32	420	359	61	Nov-19	A	N/A	N/A	59	0	
BQ5756	PIC	232/2228(f)	CA	Brookhaven	2.950	2.700	0.250	Nov-54	8,711.09	420	359	61	Nov-19	A	N/A	N/A	59	0	
BP6248	PIC	232/2228(f)	CA	San Jose	3.010	2.760	0.250	Nov-54	9,768.40	361	299	62	Oct-19	A	N/A	N/A	59	0	
BP0831	PIC	232/2228(f)	CA	Anderson	3.250	2.970	0.250	Nov-54	8,242.16	421	359	62	Oct-19	A	N/A	N/A	59	0	
BP6248	PIC	232/2228(f)	CA	Sacramento	3.050	2.800	0.250	Nov-54	8,456.41	361	299	62	Oct-19	A	N/A	N/A	59	0	
BP0832	PIC	232/2228(f)	CA	Monterey	3.770	3.520	0.250	Nov-54	6,803.19	421	359	62	Oct-19	A	N/A	N/A	59	0	
BR2958	PIC	221(d)(4)	UT	Drapers	4.600	4.350	0.250	Apr-60	6,590.69	467	421	46	Feb-21	T	N/A	N/A	61	0	
BF6195	PIC	221(d)(4)	MS	Jackson	3.770	3.520	0.250	Apr-60	7,209.53	457	424	33	Mar-22	C	N/A	N/A	64	0	
BP6249	PIC	232/2228(f)	CA	Chicago	4.250	4.000	0.250	Nov-59	6,777.48	480	419	61	Nov-19	A	N/A	N/A	59	0	
BL3056	PIC	232/2228(f)	CA	San Diego	2.970	2.720	0.250	Nov-54	6,127.01	421	359	62	Oct-19	A	N/A	N/A	59	0	
BP0835	PIC	232/2228(f)	CA	Napa	3.050	2.800	0.250	Nov-54	5,492.94	421	359	62	Oct-19	A	N/A	N/A	59	0	
BP6252	PIC	232/2228(f)	NC	Fayetteville	2.980	2.730	0.250	May-60	5,977.87	474	425	49	Nov-20	Z	N/A	N/A	65	0	
BP6101	PIC	221(d)(4)	CA	Auburn	3.650	3.400	0.250	Mar-60	4,650.87	421	359	62	Oct-19	A	N/A	N/A	59	0	
BO2124	PIC	207/2228(f)	MA	Minneapolis	2.990	2.740	0.250	Mar-60	5,236.95	420	358	62	Oct-19	A	N/A	N/A	59	0	
BP6259	PIC	207/2228(f)	MI	Howell	3.000	2.750	0.250	Oct-54	4,777.00	420	358	62	Oct-19	T	N/A	N/A	58	0	
BN1946	PIC	232/2228(f)	FL	Palm Bay	4.630	4.380	0.250	Feb-61	4,407.83	420	359	61	Nov-19	L	N/A	N/A	58	0	
BJ5527	PIC	232/2228(f)	WV	Martinsburg	3.650	3.400	0.250	Apr-60	4,642.40	467	434	33	Mar-22	AB	N/A	N/A	74	0	
BK6668	PIC	221(d)(4)	MI	Kalamazoo	4.000	3.750	0.250	Sep-54	4,140.06	420	357	63	Sep-19	A	N/A	N/A	66	0	
BF5030	PIC	221(d)(4)	OH	Bay Village	4.500	4.250	0.250	Jun-60	4,570.76	476	426	52	Aug-20	G	N/A	N/A	66	0	
BF0274	PIC	221(d)(4)	DC	Washington	4.600	4.350	0.250	Jun-60	(10)	472	426	47	Jan-21	W	N/A	N/A	66	0	
BF5208	PIC	221(d)(4)	TX	Farmers Branch	3.930	3.680	0.250	May-60	3,953.07	462	425	37	Jan-21	K	N/A	N/A	65	0	
BF6161	PIC	221(d)(4)	TN	Clarksville	4.480	4.230	0.250	May-60	3,618.96	480	425	55	May-20	T	N/A	N/A	65	0	
BF5881	PIC	221(d)(4)	IN	Indianapolis	3.300	3.050	0.250	Oct-59	3,180.15	470	418	52	Aug-20	T	N/A	N/A	58	0	
BN1953	PIC	232/2228(f)	LA	Denham Springs	4.510	4.260	0.250	Mar-60	3,573.90	428	423	7	Feb-24	AC	N/A	N/A	63	0	
			LA	Wynote	3.100	2.850	0.250	Nov-54	2,967.44	420	359	61	Nov-19	A	N/A	N/A	59	0	

Pool Number	Security Type	FHA Insurance Program Section 538 Guarantee Program(2)	City	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Monthly Principal and Interest(\$)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(9)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BN5512	PIC	207/228(f)	Gunnison	CO	\$ 692,555.53	3.000%	2.750%	0.250%	\$ 2,924.86	420	359	61	Nov-19	N/A	Dec-29	A	N/A	59	0
BN0033	PIC	221(d)(4)	Staunton	VA	677,681.33	4.490	4.240	0.250	3,178.36	482	428	54	Jun-20	Sep-20	Sep-30	A	0	68	0
BH4556	PIC	207/228(f)	Lovington	NM	638,791.42	3.000	2.750	0.250	2,697.80	421	359	62	Oct-19	Dec-19	Dec-29	A	0	59	0
BP6254	PIC	232/223(f)	Yuba City	CA	597,490.82	3.050	2.800	0.250	2,559.08	421	359	62	Oct-19	Dec-19	Dec-29	A	0	59	0
CM8609	PIC	231	Rockwall	TX	491,609.56	3.880	3.680	0.250	2,098.38	472	459	33	Mar-22	Aug-21	Aug-31	K	N/A	79	0
BE8447	PIC	221(d)(4)	Washington	DC	468,203.15	3.340	3.090	0.250	1,906.37	475	414	61	Nov-19	N/A	Jul-29	N	N/A	54	0
BI2541	PIC	538	McGregor	TX	440,049.12	5.250	4.500	0.750	(11)	456	405	51	Sep-20	N/A	Dec-29	O	N/A	59	0
BH5795	PIC	221(d)(4)	Atlanta	GA	424,962.39	4.540	4.290	0.250	2,012.01	470	425	45	Mar-21	Jun-30	Jun-30	T	N/A	65	0
BI2443	PIC	538	Alvarado	TX	424,895.89	5.250	4.500	0.750	(11)	459	406	53	Jul-20	N/A	Dec-29	V	N/A	59	0
BO0392	PIC	207/228(f)	Sacramento	CA	411,228.14	3.400	3.150	0.250	1,829.75	420	359	61	Nov-19	N/A	Dec-29	A	N/A	59	0
BD7276	PIC	221(d)(4)	Nashville	TN	409,269.09	3.200	3.040	0.250	1,646.24	464	418	46	Feb-21	N/A	Nov-29	J	N/A	58	0
BD7859	PIC	221(d)(4)	Pueblo	CO	361,634.40	3.480	3.280	0.250	1,494.07	475	418	57	Mar-20	N/A	Nov-29	Q	N/A	58	0
BC7322	PIC	221(d)(4)	Brooklyn Park	MD	306,294.46	3.750	3.500	0.250	(10)	474	412	62	Oct-19	May-29	Jun-29	M	N/A	52	0
BD3139	PIC	221(d)(4)	Bartlesville	OK	253,647.58	3.050	3.000	0.250	1,079.45	476	413	63	Sep-19	N/A	Jun-29	P	N/A	53	0
BO1058	PIC	538/515	Payette	ID	67,717.92	3.900	3.070	0.880	296.45	479	417	62	Oct-19	N/A	Nov-29	E	N/A	58	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- Pool Numbers BC7322, BH2555, a Ginnie Mae Project Loan Certificate, converted from Pool Number BH2554, a Ginnie Mae Construction Loan Certificate, BK6668, a Ginnie Mae Project Loan Certificate, converted from Pool Number BK6667, a Ginnie Mae Construction Loan Certificate, and BO2134, a Ginnie Mae Project Loan Certificate, converted from Pool Number BO2133, a Ginnie Mae Construction Loan

Certificate, will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.

(11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
B12341	\$2,274.85
B12343	2,200.02

† The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes

For each Lockout and Prepayment Penalty Code, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Term Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Initial Prepayment Penalty Percentage	Subsequent Prepayment Penalty Term
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
B	10%	60	N/A	
C	10%	13	7%, 6%, 5%, 4%, 3%, 2%, 1%	
D	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
E	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%	
F	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
G	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
H	10%	24	3%, 2%, 1%	
I	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%	
J	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
K	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
L	10%	60	1%, 1%, 1%, 1%, 1%	
M	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%	
N	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
O	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%	
P	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%	
Q	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%	
R	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
S	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%	
T	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
U	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
V	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%	
W	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
X	9%	2	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
Y	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%	
Z	10%	18	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
AA	8%	2	7%, 6%, 5%, 4%, 3%, 2%, 1%	
AB	9%	11	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
AC	6%	8	5%, 4%, 3%, 2%, 1%	

Ginnie Mae REMIC Trust 2020-103
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Section/Program(2)	Section 538 Guarantee	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate(2)	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)†	Prepayment End Date(5)†	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)†	Total Remaining Lockout and Prepayment Period (mos.)(8)†	Remaining Interest Only Period (mos.)(9)
B88039	PIC	207/223(f)		\$22,336,193.68	2.950%	2.700%	0.250%	Jul-55	\$92,459.78	421	367	54	Jun-20	Sep-20	Sep-30	A	0	68	0
BO0073	PIC	207/223(f)		18,944,633.08	2.950	2.700	0.250	Jul-55	78,552.60	420	366	54	Jun-20	Aug-20	Aug-30	A	0	67	0
BY7698	PIC	232/223(a)(7)		14,257,233.04	2.700	2.450	0.250	Dec-44	76,838.37	294	240	54	Jun-20	Aug-20	Aug-30	A	0	67	0
BT0973	PIC	221(d)(4)		12,257,729.09	3.250	3.000	0.250	Jan-65	46,716.60	471	457	14	Oct-23	N/A	Mar-33	G	N/A	98	0
BY7696	PIC	232/223(a)(7)		11,841,607.74	2.950	2.700	0.250	Apr-51	53,938.37	370	316	54	Jun-20	Aug-20	Aug-30	A	0	67	0
BY7697	PIC	232/223(a)(7)		10,346,156.52	2.700	2.450	0.250	Dec-44	55,838.22	294	240	54	Jun-20	Aug-20	Aug-30	A	0	67	0
BY7699	PIC	232/223(a)(7)		8,763,812.86	2.700	2.450	0.250	Dec-44	47,298.31	294	240	54	Jun-20	Aug-20	Aug-30	A	0	67	0
BS8063	PIC	221(d)(4)		4,062,835.28	3.770	3.520	0.250	Aug-48	21,645.51	338	284	54	Feb-23	Aug-20	Nov-32	C	N/A	94	0
BR3576	PIC	241		3,868,576.69	3.250	3.000	0.250	Sep-62	14,834.08	475	453	22	Feb-20	N/A	Sep-30	M	N/A	68	0
BD9295	PIC	221(d)(4)		3,742,644.08	5.200	4.950	0.250	May-60	22,069.98	343	307	36	Dec-21	N/A	Jul-30	P	N/A	66	0
BO2128	PIC	221(d)(4)		3,083,024.68	3.880	3.630	0.250	May-60	13,355.58	445	425	20	Apr-23	N/A	Jul-30	P	N/A	66	0
BT1475	PIC	207/223(f)		3,004,389.45	3.890	3.640	0.250	May-60	12,762.35	473	445	28	Aug-22	N/A	Mar-32	E	N/A	86	0
BM5677	PIC	207/223(f)		2,977,530.09	3.560	3.260	0.250	Jan-62	16,705.32	308	254	54	Jun-20	Aug-20	Aug-30	A	0	67	0
BJ5712	PIC	221(d)(4)		2,280,300.85	4.330	4.080	0.250	Feb-46	10,349.62	466	440	26	Oct-22	N/A	Mar-32	E	N/A	81	0
BO0311	PIC	221(d)(4)		2,245,141.76	4.340	4.090	0.250	Sep-61	10,194.56	467	441	26	Oct-22	N/A	Mar-32	E	N/A	81	0
BN4465	PIC	221(d)(4)		2,197,135.27	3.960	3.710	0.250	Oct-61	9,454.61	472	442	30	Jun-24	N/A	Dec-31	F	N/A	83	0
BO2141	PIC	221(d)(4)		1,554,629.81	4.270	4.020	0.250	Dec-61	6,972.16	445	444	1	Nov-24	N/A	Feb-32	P	N/A	85	0
BP6271	PIC	221(d)(4)		1,459,387.23	4.480	4.170	0.250	Sep-61	6,754.20	475	441	34	Feb-22	N/A	Nov-31	C	N/A	82	0
BU2124	PIC	221(d)(4)		1,376,177.86	3.640	3.390	0.250	Oct-61	5,657.80	478	442	36	Dec-21	N/A	Feb-31	B	N/A	83	0
BO0373	PIC	221(d)(4)		1,312,798.73	6.390	6.010	0.380	Jul-48	(11)	337	283	54	Jun-20	Sep-20	Sep-30	A	0	68	0
BO3357	PIC	221(d)(4)		1,288,355.97	4.200	3.950	0.250	Dec-60	5,788.89	465	432	33	Mar-22	N/A	Feb-31	K	N/A	73	0
BG4537	PIC	221(d)(4)		1,272,701.08	3.610	3.360	0.250	Mar-62	5,181.90	468	447	21	Mar-23	N/A	May-32	H	N/A	88	0
BN9893	PIC	231		925,905.86	3.990	3.740	0.250	Jun-60	4,230.78	443	426	17	Jul-23	N/A	Aug-30	Q	N/A	67	0
BN5958	PIC	221(d)(4)		847,556.67	3.990	3.740	0.250	Jun-60	3,680.19	475	437	38	Oct-21	N/A	Jul-31	C	N/A	78	0
BO2123	PIC	221(d)(4)		811,863.31	3.490	3.240	0.250	Sep-61	3,269.59	475	441	34	Feb-22	N/A	Nov-31	C	N/A	82	0
BO0385	PIC	221(d)(4)		760,102.45	3.950	3.700	0.250	Apr-61	3,286.22	465	436	29	Jul-22	N/A	Jun-31	K	N/A	77	0
BO7732	PIC	221(d)(4)		750,571.72	3.880	3.630	0.250	Aug-61	(10)	467	440	27	Sep-22	N/A	Oct-31	I	N/A	81	0
BR1562	PIC	221(d)(4)		706,772.10	3.890	3.640	0.250	Jul-61	2,983.58	478	447	31	May-22	N/A	Oct-31	B	N/A	88	0
BR3814	PIC	221(d)(4)		674,994.30	4.630	4.380	0.250	Jul-61	2,730.54	473	439	34	Feb-22	N/A	May-32	E	N/A	80	0
BR8825	PIC	221(d)(4)		528,822.00	3.750	3.500	0.250	Dec-61	2,183.29	471	427	44	Apr-21	N/A	Sep-30	G	N/A	68	0
BO2126	PIC	221(d)(4)		509,315.86	3.370	3.120	0.250	Apr-62	1,999.58	462	448	14	Sep-22	N/A	Feb-32	G	N/A	85	0
BO5781	PIC	221(d)(4)		438,590.18	3.740	3.490	0.250	Aug-61	(10)	460	440	20	Apr-23	N/A	Jun-32	N	N/A	89	0
BD9317	PIC	221(d)(4)		429,581.07	3.450	3.200	0.250	Oct-61	1,829.25	473	442	31	May-22	N/A	Oct-31	O	N/A	81	0
BN9984	PIC	221(d)(4)		415,979.01	3.800	3.550	0.250	Jun-60	1,750.22	464	426	38	Oct-21	N/A	Dec-31	L	N/A	83	0
BP6275	PIC	241		367,761.05	4.000	3.750	0.250	Oct-54	1,760.83	393	358	35	Dec-22	N/A	Jan-32	I	N/A	84	0
BS8823	PIC	221(d)(4)		352,461.20	3.360	3.110	0.250	Aug-61	1,394.33	475	440	35	Jan-22	N/A	Oct-31	C	N/A	81	0

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.

- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code. (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) Pool Numbers BO0385, a Ginnie Mae Project Loan Certificate, converted from Pool Number BO0384, a Ginnie Mae Construction Loan Certificate, and BO2126, a Ginnie Mae Project Loan Certificate, converted from Pool Number BO2125, a Ginnie Mae Construction Loan Certificate, will have monthly principal and interest payments as described in this Supplement. See “*Certain Additional Characteristics of the Mortgage Loans — Level Payments*” in this Supplement.
- (11) Pool Number BU2124 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$7,798.12 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code listed in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentages	
			Subsequent Prepayment Penalty	Subsequent Prepayment Penalty Percentages
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	11	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	8	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	7	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	6	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	5	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	4	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	1	10%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	9%	12	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	9%	11	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	9%	10	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	9%	9	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	9%	8	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	9%	7	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	9%	5	9%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	8%	2	8%	7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	7%	12	7%	6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2021-014
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Number	Security Type	FHA Insurance Program/Section 538 Guaranty(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(F)	Prepayment Penalty End Date(5)(F)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(F)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)(F)	Remaining Interest Paid (mos.)(9)
BX1588	PLC	207/223(f)/223(a)(7)	New York	NY	\$23,216,325.50	2.670%	2.420%	0.250%	Jan-56	\$91,667.93	421	373	48	Dec-20	Mar-21	Mar-31	A	0	74	0
BX1590	PLC	207/223(f)/223(a)(7)	New York	NY	18,551,591.40	2.710	2.460	0.250	Dec-55	73,769.92	420	372	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BX1589	PLC	207/223(f)/223(a)(7)	New York	NY	17,654,224.30	2.710	2.460	0.250	Jan-56	70,081.42	421	373	48	Dec-20	Mar-31	Mar-31	A	0	74	0
BX1593	PLC	207/223(f)/223(a)(7)	New York	NY	17,157,966.15	2.720	2.470	0.250	Jan-56	68,294.11	421	373	48	Dec-20	Mar-31	Mar-31	A	0	74	0
BX1592	PLC	207/223(f)/223(a)(7)	New York	NY	16,234,940.58	2.720	2.470	0.250	Dec-55	64,644.16	420	372	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BT5613	PLC	232/223(a)(7)	Peru	IL	14,757,626.94	2.550	2.300	0.250	Aug-44	79,582.46	284	236	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BT5616	PLC	232/223(a)(7)	Danville	IL	9,142,210.20	2.550	2.300	0.250	Sep-43	51,159.11	273	225	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BX3578	PLC	232/223(a)(7)	Pekin	IL	4,281,528.58	2.390	2.140	0.250	Jun-45	25,765.32	250	202	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BX3582	PLC	232/223(a)(7)	Pittsfield	IL	4,199,600.27	2.390	2.140	0.250	Jun-45	21,610.45	294	246	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BX3579	PLC	232/223(a)(7)	Galesburg	IL	3,309,036.27	2.390	2.140	0.250	Sep-38	17,027.76	294	246	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BX3568	PLC	232/223(a)(7)	Glendon	CA	3,050,666.01	2.390	2.140	0.250	Sep-61	21,711.17	213	165	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BN5958	PLC	221(d)(4)	Pasadena	MD	2,900,695.84	3.490	3.240	0.250	May-62	11,881.51	475	441	34	Feb-22	N/A	N/A	I	N/A	82	0
BN6321	PLC	221(d)(4)	Paterson	NJ	2,866,551.79	3.750	3.500	0.250	Sep-61	11,886.37	468	449	19	May-23	N/A	N/A	P	N/A	94	0
BS8063	PLC	221(d)(4)	San Antonio	TX	2,855,331.39	3.250	3.000	0.250	Sep-62	10,948.78	475	453	22	Feb-23	N/A	N/A	P	N/A	94	0
BZ0390	PLC	221(d)(4)	Antioch	TX	2,750,122.67	2.940	2.690	0.250	Feb-63	9,997.37	473	458	15	Sep-23	N/A	N/A	N	N/A	99	0
BO2123	PLC	221(d)(4)	Tampa	FL	2,671,191.87	3.950	3.700	0.250	Apr-61	11,570.68	465	436	29	Jul-22	N/A	N/A	G	N/A	77	0
BN8304	PLC	221(d)(4)	Lacey	WA	2,671,191.87	3.100	2.850	0.250	May-63	9,920.20	479	461	18	Jun-23	N/A	N/A	A	N/A	102	0
BO0373	PLC	221(d)(4)	Austin	TX	2,576,439.36	4.200	3.950	0.250	Dec-60	11,576.55	465	432	36	Mar-22	N/A	N/A	Q	N/A	83	0
BP6271	PLC	221(d)(4)	Everett	TX	2,403,186.13	3.640	3.390	0.250	Oct-61	9,880.07	478	442	44	Sep-22	N/A	N/A	L	N/A	85	0
BN8314	PLC	220	Orlando	WA	2,201,405.52	3.750	3.500	0.250	Dec-61	9,175.45	471	444	24	Dec-22	N/A	N/A	H	N/A	84	0
BN9984	PLC	221(d)(4)	San Antonio	FL	2,090,571.90	3.800	3.550	0.250	Nov-61	8,785.22	467	443	24	Dec-22	N/A	N/A	N	N/A	85	0
BO5781	PLC	221(d)(4)	Fort Worth	TX	2,087,265.84	3.740	3.490	0.250	Oct-61	8,785.22	467	443	24	Dec-22	N/A	N/A	H	N/A	84	0
BT2909	PLC	221(d)(4)	Pensacola	FL	1,789,809.86	2.740	2.480	0.250	Oct-62	6,326.71	463	454	9	Mar-24	N/A	N/A	F	N/A	93	0
AT8534	CLC	221(d)(4)	Farragut	TN	1,784,107.00	2.700	2.450	0.250	Nov-60	6,082.56	505	479	48	Dec-20	Mar-23	Mar-23	A	0	98	0
BT7887	PLC	538	Mason	TX	1,663,191.00	4.250	3.750	0.500	Jan-65	7,523.32	479	431	48	Dec-20	Mar-31	Mar-31	A	0	73	0
BT7732	PLC	221(d)(4)	Temple Terrace	TX	1,593,588.57	3.610	3.360	0.250	Dec-61	6,509.24	467	444	48	Dec-20	Feb-21	Feb-21	A	0	73	0
BD9295	PLC	221(d)(4)	McKinney	TX	1,532,808.19	3.490	3.240	0.250	Jul-61	6,186.89	473	439	23	Jan-23	N/A	N/A	H	N/A	85	0
BJ5712	PLC	221(d)(4)	Fort Worth	TX	1,532,465.04	3.880	3.630	0.250	Mar-60	6,638.60	445	425	20	Apr-23	N/A	N/A	B	N/A	86	0
BK9893	PLC	221(d)(4)	Kissimmee	FL	1,462,596.89	4.340	4.090	0.250	Sep-61	6,641.24	467	441	26	Oct-22	N/A	N/A	H	N/A	82	0
BN4481	PLC	221(d)(4)	Marietta	GA	1,408,494.79	3.990	3.740	0.250	May-61	6,117.30	475	437	38	Oct-21	N/A	N/A	P	N/A	85	0
BN88103	PLC	221(d)(4)	Corpus Christi	TX	1,368,253.87	4.270	4.020	0.250	Dec-61	6,136.31	445	444	1	Nov-24	N/A	N/A	B	N/A	85	0
BR1562	PLC	221(d)(4)	Cincinnati	OH	1,268,727.34	4.670	4.420	0.250	Apr-61	6,049.92	470	436	34	Feb-22	N/A	N/A	K	N/A	81	0
BN6905	PLC	221(d)(4)	Westfield	IN	1,223,319.86	3.270	3.020	0.250	Jul-62	4,776.88	472	451	21	Mar-23	N/A	N/A	M	N/A	92	0
BT0973	PLC	221(d)(4)	Lanham	MD	1,199,983.00	3.500	3.250	0.250	Sep-62	4,984.37	473	453	31	Apr-23	N/A	N/A	R	N/A	94	0
BR8825	PLC	221(d)(4)	Norfolk	NE	1,175,722.48	3.890	3.640	0.250	Mar-62	4,984.37	478	447	31	Nov-24	N/A	N/A	Q	N/A	88	0
BO6085	PLC	221(d)(4)	Antioch	IL	1,174,105.84	3.050	2.800	0.250	Jan-65	4,409.00	446	445	14	Nov-24	N/A	N/A	L	N/A	86	0
BR8823	PLC	221(d)(4)	Austin	TX	1,142,760.33	3.250	3.000	0.250	Jan-65	4,362.40	471	457	14	Oct-23	N/A	N/A	E	N/A	89	0
BP6275	PLC	221(d)(4)	Pittsburgh	PA	990,135.37	3.370	3.120	0.250	Apr-62	4,362.40	471	457	14	Oct-23	N/A	N/A	L	N/A	88	0
BO2126	PLC	221(d)(4)	Fallsboro	MD	927,415.90	3.360	3.110	0.250	Aug-61	3,887.28	475	440	35	Jan-22	N/A	N/A	P	N/A	81	0
BN8285	PLC	221(d)(4)	Baltimore	MD	845,977.75	2.970	2.720	0.250	Apr-62	3,126.97	474	448	26	Oct-22	N/A	N/A	O	N/A	80	0
BO6082	PLC	221(d)(4)	Victoria	TN	664,640.47	3.990	3.740	0.250	Oct-54	3,948.45	393	358	35	Jan-22	N/A	N/A	O	N/A	80	0
BN0715	PLC	221(d)(4)	Knoxville	OH	627,828.06	2.950	2.700	0.250	Jun-62	2,307.89	470	450	20	Apr-23	N/A	N/A	D	N/A	81	0
BR4682	PLC	221(d)(4)	Alcoa	TN	584,925.80	3.180	2.930	0.250	Jun-62	2,206.60	472	454	18	Jun-23	N/A	N/A	M	N/A	91	0
BS8075	PLC	221(d)(4)	Phoenix	AZ	584,925.80	3.150	2.900	0.250	Oct-62	2,206.60	469	454	15	Jun-23	N/A	N/A	J	N/A	95	0
BR4682	PLC	221(d)(4)	Charlottesville	VA	468,756.03	3.040	2.790	0.250	Jun-62	1,940.34	474	462	12	Dec-23	N/A	N/A	O	N/A	103	0
BS8075	PLC	232	Covington	GA	467,654.03	3.740	3.490	0.250	Mar-62	1,940.34	470	447	23	Jan-23	N/A	N/A	K	N/A	88	0
BO2141	CLC	221(d)(4)	Oceanside	CA	336,008.64	3.910	3.610	0.300	Oct-61	1,937.20	462	442	12	Dec-24	N/A	N/A	S	N/A	83	0
BN0712	CLC	221(d)(4)	Winston-Salem	NC	228,312.37	4.480	4.170	0.310	Mar-63	1,056.65	475	441	15	Sep-23	N/A	N/A	J	N/A	95	0
BN0975	PLC	221(d)(4)	Asheville	NC	228,312.37	3.000	2.750	0.250	Oct-62	1,435.22	469	454	15	Dec-24	N/A	N/A	S	N/A	83	0
BN4525	PLC	221(d)(4)	Salt Lake City	UT	199,829.97	3.480	3.230	0.250	Sep-61	727.37	509	459	34	Feb-22	N/A	N/A	P	N/A	82	0
BN4525	PLC	221(d)(4)	Blacksburg	VA	196,785.44	3.060	2.810	0.250	Dec-62	730.50	460	456	18	Apr-24	N/A	N/A	A	N/A	93	0
BN4525	PLC	221(d)(4)	Denton	TX	124,338.12	4.280	4.030	0.250	Jun-60	568.14	443	426	17	Jul-23	N/A	N/A	C	N/A	97	0

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- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
 - (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining (1) before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest or (2) during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Number BO2126, a Ginnie Mae Project Loan Certificate, converted from Pool Number BO2125, a Ginnie Mae Construction Loan Certificate, will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code listed in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage	
			Subsequent Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentage
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	8%	2	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	7%	12	6%, 5%, 4%, 3%, 2%, 1%	6%, 5%, 4%, 3%, 2%, 1%
D	9%	5	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	1	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
S	7%	11	6%, 5%, 4%, 3%, 2%, 1%	6%, 5%, 4%, 3%, 2%, 1%
T	8%	3	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2023-092
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Group	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)	
CB543	2	CLC	221(d)(4)	Oklahoma City	OK	\$31,263,806.00	2.950%	2.700%	0.250%	Jun-64	\$11,020.55	508	474	34	Feb-22	Jul-24	Jul-34	A	0	114	0	
CB587	2	PLC	221(d)(4)	Louisville	KY	24,752,320.45	2.800	2.550	0.250	Jun-64	86,570.52	475	474	1	Nov-24	N/A	Apr-34	E	N/A	114	114	0
CG9743	2	PLC	221(d)(4)	Birmingham	NE	19,011,831.05	2.850	2.600	0.250	Mar-64	67,108.46	475	471	4	Aug-24	N/A	Apr-34	D	N/A	111	111	0
CB0767	2	PLC	221(d)(4)	Tulsa	OK	18,397,705.70	2.900	2.650	0.250	Apr-64	65,388.42	474	472	2	Oct-24	N/A	May-34	D	N/A	112	112	0
CB510	2	CLC	221(d)(4)	Tacoma	WA	18,355,675.00	2.900	2.650	0.250	Jun-64	64,699.97	508	474	34	Feb-22	Jul-24	Jul-34	A	0	114	114	0
CB3440	2	PLC	221(d)(4)	Cottonwood	AZ	18,222,313.34	2.800	2.550	0.250	Mar-64	65,806.58	474	471	3	Oct-24	N/A	Apr-34	D	N/A	111	111	0
CB5408	2	PLC	221(d)(4)	South Ogden	UT	16,596,353.54	2.850	2.600	0.250	May-64	56,447.75	475	475	2	Jun-24	N/A	Jun-34	E	N/A	115	115	0
CB8555	2	PLC	221(d)(4)	Villa Rica	GA	14,459,954.72	2.850	2.600	0.250	May-64	50,925.95	479	475	6	Jun-24	N/A	Jun-34	G	N/A	115	115	0
CB144	2	CLC	221(d)(4)	West Valley	UT	11,225,540.00	2.800	2.550	0.250	Jun-64	39,470.28	509	474	35	Jan-22	Jul-24	Jul-34	A	0	114	114	0
CB1057	2	CLC	221(d)(4)	Cary	NC	6,256,898.00	2.800	2.550	0.250	May-64	20,772.25	506	471	36	Dec-21	May-24	May-34	A	0	111	111	0
CB1896	2	CLC	221(d)(4)	Foley	AL	4,819,212.00	2.620	2.500	0.250	Sep-62	16,314.46	508	472	36	May-23	May-24	May-34	J	N/A	95	95	0
CB8054	2	PLC	221(d)(4)	Omaha	NE	5,292,276.02	3.150	2.900	0.250	Apr-64	(10)	472	455	19	May-23	Feb-24	Oct-32	J	N/A	109	109	0
CB8559	2	PLC	221(d)(4)	Memphis	TN	2,698,039.00	2.840	2.590	0.250	Feb-64	8,510.97	476	469	37	Nov-21	Feb-24	Mar-34	F	N/A	110	110	0
CB6000	2	PLC	221(d)(4)	Bozeman	MT	2,615,351.97	3.030	2.780	0.250	Feb-64	4,547.60	502	466	36	Dec-21	Nov-23	Nov-33	F	N/A	106	106	0
CB1026	2	CLC	221(d)(4)	Chicago	IL	2,412,783.00	2.870	2.620	0.250	Jun-64	7,238.92	471	469	2	Oct-24	N/A	Feb-34	B	N/A	109	109	0
CB1530	2	PLC	221(d)(4)	Longview	TX	2,082,513.29	2.740	2.490	0.250	Apr-64	7,191.52	475	472	1	Nov-24	N/A	Nov-34	M	N/A	112	112	0
CB172	2	PLC	215	Littleton	CO	2,007,301.66	2.950	2.700	0.250	Apr-64	5,749.97	511	471	40	Aug-21	Apr-24	May-34	A	0	111	111	0
CB3867	2	CLC	221(d)(4)	Salt Lake City	UT	1,593,354.00	3.050	2.800	0.250	Dec-65	4,564.15	474	468	6	Nov-21	N/A	Jan-34	D	N/A	108	108	0
BU2258	2	PLC	221(d)(4)	Waxahatchie	TX	1,268,198.24	2.950	2.700	0.250	Jul-65	4,063.45	471	465	8	Apr-24	N/A	Aug-33	K	N/A	105	105	0
CB494	2	PLC	221(d)(4)	Chicago	IL	1,224,820.57	2.890	2.640	0.250	Jul-65	4,564.15	471	465	6	Apr-24	N/A	Aug-33	H	N/A	105	105	0
CG5190	2	PLC	221(d)(4)	Killeen	TX	1,133,261.01	2.890	2.640	0.250	Jun-65	2,531.95	471	462	9	Mar-24	N/A	Jul-33	B	N/A	102	102	0
CB2358	2	PLC	221(d)(4)	Fayetteville	GA	638,948.90	3.050	2.800	0.250	Jun-65	2,531.95	471	462	9	Mar-24	N/A	Jul-33	H	N/A	102	102	0
CB5628	2	PLC	221(d)(4)	Kansas City	MO	563,142.97	2.860	2.610	0.250	Jun-64	1,286.86	477	469	10	Apr-24	N/A	Feb-34	L	N/A	109	109	0
CG9747	2	PLC	221(d)(4)	Cape Girardeau	MO	288,730.35	2.870	2.570	0.300	Nov-65	1,027.18	477	467	10	Feb-24	N/A	Feb-33	L	N/A	107	107	0
CA3476	2	PLC	221(d)(4)	Glendale	AZ	1,018.75	2.950	2.700	0.250	Nov-62	3.72	472	455	17	Jul-25	N/A	Dec-32	C	N/A	95	95	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining (1) before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest or (2) during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers BV8034 and CG8559 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code listed in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage	
			Subsequent Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentage
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	13	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	19	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	33	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%



\$114,797,930

**Government National
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**Guaranteed Multifamily REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2024-195**

OFFERING CIRCULAR SUPPLEMENT
December 23, 2024

