

\$4,000,460,169
Government National Mortgage Association

GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2024-159**

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

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

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

See “Risk Factors” beginning on page S-15 which highlights some of these risks.

The Sponsor and the Co-Sponsor will offer the securities from time to time in negotiated transactions at varying prices. We expect the closing date to be October 30, 2024.

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

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
FA	\$ 17,420,707	(5)	SC/PT	FLT	38384YAA9	November 2053
TA	17,420,707	(5)	NTL(SC/PT)	INV/IO	38384YAB7	November 2053
Security Group 2						
AF	40,000,000	(5)	PT	FLT	38384YAC5	October 2054
AS	40,000,000	(5)	NTL(PT)	INV/IO	38384YAD3	October 2054
M(1)	8,081,000	4.50%	SEQ	FIX	38384YAE1	June 2052
MB(1)	1,919,000	4.50	SEQ	FIX	38384YAF8	October 2054
Security Group 3						
AX(1)	35,975,000	4.00	SEQ	FIX	38384YAG6	November 2050
BC(1)	4,472,000	4.00	SEQ	FIX	38384YAH4	April 2052
BL(1)	9,299,727	4.00	SEQ	FIX	38384YAJ0	October 2054
BT	15,000,000	4.50	PT	FIX	38384YAK7	October 2054
CA	100,000,000	5.00	SEQ	FIX	38384YAL5	July 2052
CF	150,000,000	(5)	PT	FLT	38384YAM3	October 2054
CS	171,875,000	(5)	NTL(PT)	INV/IO	38384YAN1	October 2054
CY	20,364,727	5.00	SEQ	FIX	38384YAP6	October 2054
FC	300,000,000	(5)	PT	FLT	38384YAQ4	October 2054
FD	100,000,000	(5)	PT	FLT	38384YAR2	October 2054
KN(1)	4,926,000	4.50	PAC II	FIX	38384YAS0	October 2054
KU(1)	12,243,184	4.50	SUP	FIX	38384YAT8	October 2054
NA(1)	300,097,000	5.00	SEQ	FIX	38384YAU5	June 2050
NK(1)	22,213,000	5.00	SEQ	FIX	38384YAV3	April 2051
NL(1)	89,800,727	5.00	SEQ	FIX	38384YAW1	October 2054
NM(1)	17,636,000	5.00	SEQ	FIX	38384YAX9	December 2051
P(1)	59,075,000	4.50	PAC I	FIX	38384YAY7	June 2051
PC(1)	10,648,000	4.50	PAC I	FIX	38384YAZ4	January 2053
PL(1)	13,432,000	4.50	PAC I	FIX	38384YBA8	October 2054
SA	343,631,547	(5)	NTL(PT)	INV/IO	38384YBB6	October 2054
SC	34,493,453	(5)	NTL(PT)	INV/IO	38384YBC4	October 2054
TE	9,447,191	(5)	NTL(PT)	INV/IO	38384YBD2	October 2054
TK	140,552,809	(5)	NTL(PT)	INV/IO	38384YBE0	October 2054
WA(1)	59,339,000	4.50	SEQ	FIX	38384YBF7	June 2050
WB(1)	7,916,000	4.50	SEQ	FIX	38384YBG5	December 2051
WL(1)	10,895,000	4.50	SEQ	FIX	38384YBH3	October 2054
WM(1)	6,850,000	4.50	SEQ	FIX	38384YBJ9	February 2053
Security Group 4						
IO	3,750,000	6.00	NTL(PT)	FIX/IO	38384YBK6	October 2054
PT	45,000,000	5.50	PT	FIX	38384YBL4	October 2054
Security Group 5						
FP(1)	124,800,000	(5)	TAC	FLT	38384YBM2	October 2064
SE	167,802,398	(5)	NTL(PT)	INV/IO	38384YBN0	October 2064
TD(1)	124,800,000	(5)	NTL(TAC)	INV/IO	38384YBP5	October 2064
TG(1)	124,800,000	(5)	NTL(TAC)	INV/IO	38384YBQ3	October 2064
TI(1)	43,002,398	(5)	NTL(SUP)	INV/IO	38384YBR1	October 2064
TJ(1)	124,800,000	(5)	NTL(TAC)	INV/IO	38384YBS9	October 2064
TU(1)	43,002,398	(5)	NTL(SUP)	INV/IO	38384YBT7	October 2064
UF(1)	43,002,398	(5)	SUP	FLT	38384YBU4	October 2064
Security Group 6						
FT	142,270,000	(5)	TAC/AD	FLT	38384YBV2	October 2064
MF	25,000,000	(5)	TAC/AD	FLT	38384YBW0	October 2064
ST	192,270,000	(5)	NTL(TAC/AD)	INV/IO	38384YBX8	October 2064
TC	25,000,000	(5)	NTL(TAC/AD)	INV/IO	38384YBY6	October 2064
TF	25,000,000	(5)	TAC/AD	FLT	38384YBZ3	October 2064
TZ	24,538,912	6.50	SUP	FIX/Z	38384YCA7	October 2064
Security Group 7						
FB	150,000,000	(5)	PT	FLT	38384YCB5	October 2054
FL	100,000,000	(5)	PT	FLT	38384YCC3	October 2054
SL	250,000,000	(5)	NTL(PT)	INV/IO	38384YCD1	October 2054
TB	150,000,000	(5)	NTL(PT)	INV/IO	38384YCE9	October 2054

(Cover continued on next page)



Ramirez & Co., Inc.

The date of this Offering Circular Supplement is October 24, 2024.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 8						
IK	\$ 1,255,105	4.50%	NTL(SC/PT)	FIX/IO	38384YCF6	August 2035
KT	11,295,950	4.00	SC/PT	FIX	38384YCG4	August 2035
Security Group 9						
DA(1)	60,000,000	5.00	SEQ	FIX	38384YCH2	June 2051
DB	20,000,000	5.00	SEQ	FIX	38384YCH8	October 2054
DF	160,000,000	(5)	PT	FLT	38384YCK5	October 2054
DS	160,000,000	(5)	NTL(PT)	INV/IO	38384YCL3	October 2054
Security Group 10						
EF	20,000,000	(5)	PT	FLT	38384YCM1	October 2054
ES(1)	85,000,000	(5)	NTL(PT)	INV/IO	38384YCN9	October 2054
KF	50,000,000	(5)	PT	FLT	38384YCP4	October 2054
LF	80,000,000	(5)	PT	FLT	38384YCQ2	October 2054
LS(1)	65,000,000	(5)	NTL(PT)	INV/IO	38384YCR0	October 2054
Security Group 11						
FG	150,000,000	(5)	PT	FLT	38384YCS8	October 2054
G	7,500,000	5.00	PT	FIX	38384YCT6	October 2054
GA	30,000,000	5.00	PT	FIX	38384YCU3	October 2054
GT	50,000,000	5.25	PT	FIX	38384YCV1	October 2054
SG	150,000,000	(5)	NTL(PT)	INV/IO	38384YCW9	October 2054
Security Group 12						
FH(1)	100,000,000	(5)	PT	FLT	38384YCX7	October 2054
SH	100,000,000	(5)	NTL(PT)	INV/IO	38384YCY5	October 2054
TH(1)	100,000,000	(5)	NTL(PT)	INV/IO	38384YCZ2	October 2054
Security Group 13						
EA	25,000,000	4.50	SC/SEQ	FIX	38384YDA6	September 2052
EM	6,399,284	4.50	SC/SEQ	FIX	38384YDB4	September 2052
Security Group 14						
FJ	100,000,000	(5)	PT	FLT	38384YDC2	October 2054
SJ	100,000,000	(5)	NTL(PT)	INV/IO	38384YDD0	October 2054
Security Group 15						
JF	250,000,000	(5)	PT	FLT	38384YDE8	October 2054
JS	250,000,000	(5)	NTL(PT)	INV/IO	38384YDF5	October 2054
Security Group 16						
AT	10,000,000	4.50	SC/PT	FIX	38384YDG3	May 2051
Security Group 17						
CT	15,997,924	3.00	SC/PT	FIX	38384YDH1	February 2048
Security Group 18						
NF	61,000,000	(5)	PT	FLT	38384YDJ7	October 2054
NS	61,000,000	(5)	NTL(PT)	INV/IO	38384YDK4	October 2054
Security Group 19						
E	1,568,000	4.50	SC/SEQ	FIX	38384YDL2	January 2053
EB	7,370,663	4.50	SC/SEQ	FIX	38384YDM0	January 2053
Security Group 20						
FM	50,000,000	(5)	PT	FLT	38384YDN8	October 2054
MA(1)	75,000,000	5.00	SEQ	FIX	38384YDP3	April 2051
ML	25,000,000	5.00	SEQ	FIX	38384YDQ1	October 2054
SM	50,000,000	(5)	NTL(PT)	INV/IO	38384YDR9	October 2054
Security Group 21						
HA(1)	15,000,000	5.00	SC/SEQ	FIX	38384YDS7	August 2054
HL(1)	10,050,816	5.00	SC/SEQ	FIX	38384YDT5	August 2054
Security Group 22						
FN	75,000,000	(5)	PT	FLT	38384YDU2	October 2054
SN	75,000,000	(5)	NTL(PT)	INV/IO	38384YDV0	October 2054
Security Group 23						
JA(1)	202,441,000	4.00	SEQ	FIX	38384YDW8	July 2049
JL(1)	13,839,000	4.00	SEQ	FIX	38384YDX6	March 2052
JM(1)	30,049,000	4.00	SEQ	FIX	38384YDY4	May 2051
JV(1)	17,526,000	4.00	AD/SEQ	FIX	38384YDZ1	December 2035
JZ(1)	31,291,705	4.00	SEQ	FIX/Z	38384YEA5	October 2054
Security Group 24						
GC(1)	69,610,964	5.00	SEQ	FIX	38384YEB3	January 2051
GL	25,000,000	5.00	SEQ	FIX	38384YEC1	October 2054
XF	47,305,481	(5)	PT	FLT	38384YED9	October 2054
XS	47,305,481	(5)	NTL(PT)	INV/IO	38384YEE7	October 2054
Residual						
RR	0	0.00	NPR	NPR	38384YEF4	October 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 each Notional Class (indicated by "NTL" under Principal Type) is its original Class Notional Balance and does not represent principal that will be paid.
- (3) As defined under "Class Types" in Appendix I to the Base Offering Circular. The Class Notional Balance of each Notional Class will be reduced as shown under "Terms Sheet — Notional Classes" in this Supplement.
- (4) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.
- (5) See "Terms Sheet — Interest Rates" in this Supplement.

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”),
- the Base Offering Circular and
- in the case of the Group 1, 8, 13, 16, 17, 19 and 21 securities, each disclosure document relating to the Underlying Certificates (the “Underlying Certificate Disclosure Documents”).

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

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

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

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Terms Sheet	S-3	ERISA Matters	S-65
Risk Factors	S-15	Legal Investment Considerations	S-66
The Trust Assets	S-19	Plan of Distribution	S-66
Ginnie Mae Guaranty	S-20	Increase in Size	S-66
Description of the Securities	S-21	Legal Matters	S-67
Yield, Maturity and Prepayment		Schedule I: Available Combinations	S-I-1
Considerations	S-25	Schedule II: Scheduled Principal	
Certain United States Federal Income		Balances	S-II-1
Tax Consequences	S-63	Exhibit A: Underlying Certificates	A-1

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: October 30, 2024

Distribution Date: The 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in November 2024.

Trust Assets:

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Underlying Certificate	(1)	(1)
2	Ginnie Mae II	6.500%	30
3A	Ginnie Mae II	5.500%	30
3B	Ginnie Mae II	5.500%	30
3C	Ginnie Mae II	5.500%	30
3D	Ginnie Mae II	5.500%	30
3E	Ginnie Mae II	5.500%	30
3F	Ginnie Mae II	5.500%	30
4	Ginnie Mae II	6.000%	30
5	Ginnie Mae II	6.000%	40
6	Ginnie Mae II	6.500%	40
7	Ginnie Mae II	6.500%	30
8	Underlying Certificate	(1)	(1)
9	Ginnie Mae II	6.000%	30
10A	Ginnie Mae II	7.000%	30
10B	Ginnie Mae II	7.000%	30
10C	Ginnie Mae II	7.000%	30
11	Ginnie Mae II	6.000%	30
12	Ginnie Mae II	6.500%	30
13	Underlying Certificate	(1)	(1)
14	Ginnie Mae II	6.000%	30
15	Ginnie Mae II	6.500%	30
16	Underlying Certificate	(1)	(1)
17	Underlying Certificates	(1)	(1)
18	Ginnie Mae II	7.500%	30

<u>Trust Asset Group or Subgroup⁽²⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
19	Underlying Certificate	(1)	(1)
20	Ginnie Mae II	5.500%	30
21	Underlying Certificates	(1)	(1)
22	Ginnie Mae II	6.500%	30
23	Ginnie Mae II	4.000%	30
24A	Ginnie Mae II	5.500%	30
24B	Ginnie Mae II	5.500%	30
24C	Ginnie Mae II	5.500%	30

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

(2) The Group 3, 10 and 24 Trust Assets consist of the enumerated subgroups (each, a "Subgroup").

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

Assumed Characteristics of the Mortgage Loans Underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 2 Trust Assets			
\$50,000,000	358	1	6.986%
Subgroup 3A Trust Assets			
\$180,547,090	358	1	6.100%
Subgroup 3B Trust Assets			
\$68,986,907	340	17	6.100%
Subgroup 3C Trust Assets			
\$30,000,000	358	1	6.100%
Subgroup 3D Trust Assets			
\$592,500,000	358	1	6.100%
Subgroup 3E Trust Assets			
\$350,000,000	358	1	6.100%
Subgroup 3F Trust Assets			
\$128,148,368	358	1	6.100%
Group 4 Trust Assets			
\$45,000,000	353	1	6.553%
Group 5 Trust Assets⁽³⁾			
\$167,802,398	477	2	6.616%

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 6 Trust Assets⁽³⁾			
\$216,808,912	478	1	7.165%
Group 7 Trust Assets			
\$250,000,000	354	2	7.043%
Group 9 Trust Assets			
\$240,000,000	358	1	6.590%
Subgroup 10A Trust Assets			
\$50,000,000	358	1	7.600%
Subgroup 10B Trust Assets			
\$35,000,000	358	1	7.600%
Subgroup 10C Trust Assets			
\$65,000,000	358	1	7.600%
Group 11 Trust Assets			
\$237,500,000	357	2	6.644%
Group 12 Trust Assets			
\$100,000,000	357	2	6.981%
Group 14 Trust Assets			
\$100,000,000	357	1	6.628%
Group 15 Trust Assets			
\$250,000,000	356	1	7.045%
Group 18 Trust Assets			
\$61,000,000	358	1	8.100%
Group 20 Trust Assets			
\$150,000,000	359	0	6.085%
Group 22 Trust Assets			
\$75,000,000	358	1	7.058%
Group 23 Trust Assets⁽⁴⁾			
\$295,146,705	272	84	4.436%
Subgroup 24A Trust Assets			
\$70,560,028	344	14	6.141%
Subgroup 24B Trust Assets			
\$15,941,120	352	7	6.108%
Subgroup 24C Trust Assets			
\$55,415,297	358	1	6.176%

⁽¹⁾ As of October 1, 2024.

⁽²⁾ The Mortgage Loans underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

⁽³⁾ The Mortgage Loans underlying the Group 5 and 6 Trust Assets are modified loans with terms greater than or equal to 361 but not more than 480 months from the pool issuance date.

⁽⁴⁾ The Mortgage Loans underlying the Group 23 Trust Assets may be re-performing Mortgage Loans that were previously repurchased from one or more pools of Mortgage Loans underlying one or more Ginnie Mae MBS Certificates.

The actual remaining terms to maturity, loan ages and Mortgage Rates of many of the Mortgage Loans underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets will differ from the weighted averages shown above, perhaps significantly. See “The Trust Assets — The Mortgage Loans” in this Supplement.

Characteristics of the Group 1, 8, 13, 16, 17, 19 and 21 Trust Assets: See Exhibit A to this Supplement for certain information regarding the characteristics of the related Underlying Certificates.

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

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

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

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

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

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 1						
FA	30-day Average SOFR + 1.10%	5.99028%	1.10%	7.00%	0	0.00%
TA	5.90% – 30-day Average SOFR	0.70000%	0.00%	0.70%	0	5.90%
Security Group 2						
AF	30-day Average SOFR + 0.90%	6.24541%	0.90%	7.00%	0	0.00%
AS	6.10% – 30-day Average SOFR	0.75459%	0.00%	6.10%	0	6.10%
Security Group 3						
CF	30-day Average SOFR + 0.95%	6.19701%	0.95%	6.50%	0	0.00%
CS	5.50% – 30-day Average SOFR	0.17795%	0.00%	5.50%	0	5.50%
FC	30-day Average SOFR + 1.00%	6.33576%	1.00%	6.50%	0	0.00%
FD	30-day Average SOFR + 1.00%	6.24701%	1.00%	6.50%	0	0.00%
SA	5.50% – 30-day Average SOFR	0.21972%	0.00%	5.50%	0	5.50%
SC	5.50% – 30-day Average SOFR	0.18642%	0.00%	5.50%	0	5.50%
TE	5.55% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.55%
TK	5.55% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.55%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 5						
BF	30-day Average SOFR + 1.20%	6.00000%	1.20%	6.00%	0	0.00%
FE	30-day Average SOFR + 1.30%	6.00000%	1.30%	6.00%	0	0.00%
FP	30-day Average SOFR + 1.05%	6.00000%	1.05%	6.00%	0	0.00%
GF	30-day Average SOFR + 1.25%	6.00000%	1.25%	6.00%	0	0.00%
PF	30-day Average SOFR + 1.20%	6.00000%	1.20%	6.00%	0	0.00%
SE	4.70% - 30-day Average SOFR	0.00000%	0.00%	4.70%	0	4.70%
TD	4.95% - 30-day Average SOFR	0.00000%	0.00%	0.15%	0	4.95%
TG	4.80% - 30-day Average SOFR	0.00000%	0.00%	0.05%	0	4.80%
TI	4.75% - 30-day Average SOFR	0.00000%	0.00%	0.05%	0	4.75%
TJ	4.75% - 30-day Average SOFR	0.00000%	0.00%	0.05%	0	4.75%
TU	4.80% - 30-day Average SOFR	0.00000%	0.00%	0.05%	0	4.80%
UF	30-day Average SOFR + 1.20%	6.00000%	1.20%	6.00%	0	0.00%
Security Group 6						
FT	30-day Average SOFR + 0.95%	6.09233%	0.95%	6.50%	0	0.00%
MF	30-day Average SOFR + 0.95%	6.09233%	0.95%	6.50%	0	0.00%
ST	5.55% - 30-day Average SOFR	0.40767%	0.00%	5.55%	0	5.55%
TC	5.60% - 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.60%
TF	30-day Average SOFR + 0.90%	6.04233%	0.90%	6.50%	0	0.00%
Security Group 7						
FB	30-day Average SOFR + 1.05%	6.17894%	1.05%	6.50%	0	0.00%
FL	30-day Average SOFR + 1.08%	6.20894%	1.08%	6.50%	0	0.00%
SL	5.42% - 30-day Average SOFR	0.29106%	0.00%	5.42%	0	5.42%
TB	5.45% - 30-day Average SOFR	0.03000%	0.00%	0.03%	0	5.45%
Security Group 9						
DF	30-day Average SOFR + 1.05%	6.17894%	1.05%	6.50%	0	0.00%
DS	5.45% - 30-day Average SOFR	0.32106%	0.00%	5.45%	0	5.45%
Security Group 10						
EF	30-day Average SOFR + 0.95%	6.28002%	0.95%	7.00%	0	0.00%
ES	6.05% - 30-day Average SOFR	0.87843%	0.00%	6.05%	0	6.05%
KF	30-day Average SOFR + 0.95%	6.01065%	0.95%	7.00%	0	0.00%
KS	6.05% - 30-day Average SOFR	0.80976%	0.00%	6.05%	0	6.05%
LF	30-day Average SOFR + 0.95%	6.28002%	0.95%	7.00%	0	0.00%
LS	6.05% - 30-day Average SOFR	0.71998%	0.00%	6.05%	0	6.05%
Security Group 11						
FG	30-day Average SOFR + 1.05%	6.11065%	1.05%	6.50%	0	0.00%
SG	5.45% - 30-day Average SOFR	0.38935%	0.00%	5.45%	0	5.45%
Security Group 12						
FH	30-day Average SOFR + 0.90%	5.96065%	0.90%	6.50%	0	0.00%
HF	30-day Average SOFR + 1.10%	6.16065%	1.10%	6.50%	0	0.00%
SH	5.40% - 30-day Average SOFR	0.33935%	0.00%	5.40%	0	5.40%
TH	5.60% - 30-day Average SOFR	0.20000%	0.00%	0.20%	0	5.60%
Security Group 14						
FJ	30-day Average SOFR + 1.20%	6.00000%	1.20%	6.00%	0	0.00%
SJ	4.80% - 30-day Average SOFR	0.00000%	0.00%	4.80%	0	4.80%
Security Group 15						
JF	30-day Average SOFR + 1.08%	6.14065%	1.08%	6.50%	0	0.00%
JS	5.42% - 30-day Average SOFR	0.35935%	0.00%	5.42%	0	5.42%
Security Group 18						
NF	30-day Average SOFR + 0.80%	5.72341%	0.80%	7.50%	0	0.00%
NS	6.70% - 30-day Average SOFR	1.77659%	0.00%	6.70%	0	6.70%
Security Group 20						
FM	30-day Average SOFR + 1.05%	5.97341%	1.05%	6.50%	0	0.00%
SM	5.45% - 30-day Average SOFR	0.52659%	0.00%	5.45%	0	5.45%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 22						
FN	30-day Average SOFR + 1.07%	6.13065%	1.07%	6.50%	0	0.00%
SN	5.43% - 30-day Average SOFR	0.36935%	0.00%	5.43%	0	5.43%
Security Group 24						
XF	30-day Average SOFR + 1.00%	5.92341%	1.00%	6.50%	0	0.00%
XS	5.50% - 30-day Average SOFR	0.57659%	0.00%	5.50%	0	5.50%

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

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

SECURITY GROUP 1

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

SECURITY GROUP 2

The Group 2 Principal Distribution Amount will be allocated, concurrently, as follows:

- 80% to AF, until retired
- 20%, sequentially, to M and MB, in that order, until retired

SECURITY GROUP 3

The Subgroup 3A Principal Distribution Amount, the Subgroup 3B Principal Distribution Amount, the Subgroup 3C Principal Distribution Amount, the Subgroup 3D Principal Distribution Amount, the Subgroup 3E Principal Distribution Amount and the Subgroup 3F Principal Distribution Amount will be allocated as follows:

- 66.666668513% of the Subgroup 3A Principal Distribution Amount, sequentially, to CA and CY, in that order, until retired
- 23.3039950962% of the Subgroup 3A Principal Distribution Amount, 37.4999998188% of the Subgroup 3B Principal Distribution Amount, 34.9559933333% of the Subgroup 3C Principal Distribution Amount, 5.3097709705% of the Subgroup 3D Principal Distribution Amount, 41.5178571429% of the Subgroup 3E Principal Distribution Amount and 34.9559925726% of the Subgroup 3F Principal Distribution Amount to FC, until retired
- 7.7679983654% of the Subgroup 3A Principal Distribution Amount, 12.4999994564% of the Subgroup 3B Principal Distribution Amount, 11.6519966667% of the Subgroup 3C Principal Distribution Amount, 5.4619068354% of the Subgroup 3D Principal Distribution Amount, 7.5892857143% of the Subgroup 3E Principal Distribution Amount and 11.6519977843% of the Subgroup 3F Principal Distribution Amount to FD, until retired

- 2.2613396871% of the Subgroup 3A Principal Distribution Amount, 3.3920100000% of the Subgroup 3C Principal Distribution Amount, 23.7219930802% of the Subgroup 3D Principal Distribution Amount and 3.3920096431% of the Subgroup 3F Principal Distribution Amount to CF, until retired
- 25.0000003624% of the Subgroup 3B Principal Distribution Amount and 9.2857142857% of the Subgroup 3E Principal Distribution Amount, sequentially, to AX, BC and BL, in that order, until retired
- 25.0000003624% of the Subgroup 3B Principal Distribution Amount, 62.0253164557% of the Subgroup 3D Principal Distribution Amount and 12.8571428571% of the Subgroup 3E Principal Distribution Amount, sequentially, to NA, NK, NM and NL, in that order, until retired
- 50% of the Subgroup 3C Principal Distribution Amount to BT, until retired
- 3.4810126582% of the Subgroup 3D Principal Distribution Amount and 18.3928571429% of the Subgroup 3E Principal Distribution Amount, sequentially, to WA, WB, WM and WL, in that order, until retired
- 10.3571428571% of the Subgroup 3E Principal Distribution Amount and 50% of the Subgroup 3F Principal Distribution Amount in the following order of priority:
 1. Sequentially, to P, PC and PL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To KN, until reduced to its Scheduled Principal Balance for that Distribution Date
 3. To KU, until retired
 4. To KN, without regard to its Scheduled Principal Balance, until retired
 5. Sequentially, to P, PC and PL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 4

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

SECURITY GROUP 5

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

1. To FP, until reduced to its Scheduled Principal Balance for that Distribution Date
2. To UF, until retired
3. To FP, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 6

The Group 6 Principal Distribution Amount and the TZ Accrual Amount will be allocated in the following order of priority:

1. Concurrently, to FT, MF and TF, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. To TZ, until retired

3. Concurrently, to FT, MF and TF, pro rata, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 7

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

SECURITY GROUP 8

The Group 8 Principal Distribution Amount will be allocated to KT, until retired

SECURITY GROUP 9

The Group 9 Principal Distribution Amount will be allocated, concurrently, as follows:

- 66.6666666667% to DF, until retired
- 33.3333333333%, sequentially, to DA and DB, in that order, until retired

SECURITY GROUP 10

The Subgroup 10A Principal Distribution Amount, the Subgroup 10B Principal Distribution Amount and the Subgroup 10C Principal Distribution Amount will be allocated as follows:

- The Subgroup 10A Principal Distribution Amount, to KF, until retired
- The Subgroup 10B Principal Distribution Amount and the Subgroup 10C Principal Distribution Amount, concurrently, to EF and LF, pro rata, until retired

SECURITY GROUP 11

The Group 11 Principal Distribution Amount will be allocated, concurrently, to FG, G, GA and GT, pro rata, until retired

SECURITY GROUP 12

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

SECURITY GROUP 13

The Group 13 Principal Distribution Amount will be allocated, sequentially, to EA and EM, in that order, until retired

SECURITY GROUP 14

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

SECURITY GROUP 15

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

SECURITY GROUP 16

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

SECURITY GROUP 17

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

SECURITY GROUP 18

The Group 18 Principal Distribution Amount will be allocated to NF, until retired

SECURITY GROUP 19

The Group 19 Principal Distribution Amount will be allocated, sequentially, to E and EB, in that order, until retired

SECURITY GROUP 20

The Group 20 Principal Distribution Amount will be allocated, concurrently, as follows:

- 33.3333333333% to FM, until retired
- 66.6666666667%, sequentially, to MA and ML, in that order, until retired

SECURITY GROUP 21

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

SECURITY GROUP 22

The Group 22 Principal Distribution Amount will be allocated to FN, until retired

SECURITY GROUP 23

The Group 23 Principal Distribution Amount and the JZ Accrual Amount will be allocated as follows:

- The JZ Accrual Amount, sequentially, to JV and JZ, in that order, until retired
- The Group 23 Principal Distribution Amount, sequentially, to JA, JM, JL, JV and JZ, in that order, until retired

SECURITY GROUP 24

The Group 24 Principal Distribution Amount will be allocated, concurrently, as follows:

- 33.3333328636% to XF, until retired
- 66.6666671364%, sequentially, to GC and GL, in that order, until retired

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

<u>Security Group</u>	<u>Structuring Ranges or Rates</u>
PAC I Classes	
3 P, PC and PL (in the aggregate)	150% PSA through 250% PSA
PAC II Class	
3 KN	175% PSA through 250% PSA
TAC Classes	
5 FP	366% PSA
6 FT, MF and TF (in the aggregate)	590% PSA

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 1		
TA	\$ 17,420,707	100% of FA (SC/PT Class)
Security Group 2		
AS	\$ 40,000,000	100% of AF (PT Class)
Security Group 3		
AI	\$ 6,540,909	18.18181818% of AX (SEQ Class)
BI	9,044,859	18.18181818% of AX, BC and BL (in the aggregate) (SEQ Classes)
CS	171,875,000	49.1071428572% of the Subgroup 3E Trust Assets
EI	78,135,768	18.18181818% of NA, NK, NM and NL (in the aggregate) (SEQ Classes)
IA	7,354,000	18.18181818% of AX and BC (in the aggregate) (SEQ Classes)
IB	\$ 895,636	18.18181818% of KN (PAC II Class)
	15,119,091	18.18181818% of P, PC and PL (in the aggregate) (PAC I Classes)
	2,226,033	18.18181818% of KU (SUP Class)
	<u>\$ 18,240,760</u>	
IE	\$ 61,808,363	18.18181818% of NA, NK and NM (in the aggregate) (SEQ Classes)
IL	6,736,818	9.0909090909% of WA, WB and WM (in the aggregate) (SEQ Classes)
IN	58,601,818	18.18181818% of NA and NK (in the aggregate) (SEQ Classes)
IP	12,676,909	18.18181818% of P and PC (in the aggregate) (PAC I Classes)
IQ	895,636	18.18181818% of KN (PAC II Class)
IU	\$ 895,636	18.18181818% of KN (PAC II Class)
	2,226,033	18.18181818% of KU (SUP Class)
	<u>\$ 3,121,669</u>	

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
LI	\$ 6,114,090	9.0909090909% of WA and WB (in the aggregate) (SEQ Classes)
NI	54,563,090	18.1818181818% of NA (SEQ Class)
PI	10,740,909	18.1818181818% of P (PAC I Class)
QI	15,119,090	18.1818181818% of P, PC and PL (in the aggregate) (PAC I Classes)
SA	\$ 60,182,363	33.3333331487% of the Subgroup 3A Trust Assets
	15,000,000	50% of the Subgroup 3C Trust Assets
	204,375,000	34.4936708861% of the Subgroup 3D Trust Assets
	<u>64,074,184</u>	50% of the Subgroup 3F Trust Assets
	<u>\$343,631,547</u>	
SC	\$ 34,493,453	49.9999992752% of the Subgroup 3B Trust Assets
TE	\$ 4,082,783	2.2613396871% of the Subgroup 3A Trust Assets
	1,017,603	3.3920100000% of the Subgroup 3C Trust Assets
	<u>4,346,805</u>	3.3920096431% of the Subgroup 3F Trust Assets
	<u>\$ 9,447,191</u>	
TK	\$140,552,809	23.7219930802% of the Subgroup 3D Trust Assets
UI	2,226,033	18.1818181818% of KU (SUP Class)
WI	7,727,272	9.0909090909% of WA, WB, WL and WM (in the aggregate) (SEQ Classes)
Security Group 4		
IO	\$ 3,750,000	8.3333333333% of the Group 4 Trust Assets
Security Group 5		
SE	\$124,800,000	100% of FP (TAC Class)
	<u>43,002,398</u>	100% of UF (SUP Class)
	<u>\$167,802,398</u>	
TD	\$124,800,000	100% of FP (TAC Class)
TG	124,800,000	100% of FP (TAC Class)
TI	43,002,398	100% of UF (SUP Class)
TJ	124,800,000	100% of FP (TAC Class)
TU	43,002,398	100% of UF (SUP Class)
Security Group 6		
ST	\$192,270,000	100% of FT, MF and TF (in the aggregate) (TAC/AD Classes)
TC	25,000,000	100% of TF (TAC/AD Class)
Security Group 7		
SL	\$250,000,000	100% of FB and FL (in the aggregate) (PT Classes)
TB	150,000,000	100% of FB (PT Class)
Security Group 8		
IK	\$ 1,255,105	11.1111111111% of the Group 8 Trust Assets
Security Group 9		
DI	\$ 10,000,000	16.6666666667% of DA (SEQ Class)
DS	160,000,000	100% of DF (PT Class)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 10		
ES	\$ 50,000,000	100% of the Subgroup 10A Trust Assets
	35,000,000	100% of the Subgroup 10B Trust Assets
	<u>\$ 85,000,000</u>	
KS	\$ 50,000,000	100% of the Subgroup 10A Trust Assets
	35,000,000	100% of the Subgroup 10B Trust Assets
	65,000,000	100% of the Subgroup 10C Trust Assets
	<u>\$150,000,000</u>	
LS	\$ 65,000,000	100% of the Subgroup 10C Trust Assets
Security Group 11		
SG	\$150,000,000	100% of FG (PT Class)
Security Group 12		
SH	\$100,000,000	100% of FH (PT Class)
TH	100,000,000	100% of FH (PT Class)
Security Group 14		
SJ	\$100,000,000	100% of FJ (PT Class)
Security Group 15		
JS	\$250,000,000	100% of JF (PT Class)
Security Group 18		
NS	\$ 61,000,000	100% of NF (PT Class)
Security Group 20		
MI	\$ 6,818,181	9.0909090909% of MA (SEQ Class)
SM	50,000,000	100% of FM (PT Class)
Security Group 21		
HI	\$ 2,142,857	14.2857142857% of HA (SC/SEQ Class)
ID	3,578,688	14.2857142857% of HA and HL (in the aggregate) (SC/SEQ Classes)
IH	1,435,830	14.2857142857% of HL (SC/SEQ Class)
Security Group 22		
SN	\$ 75,000,000	100% of FN (PT Class)
Security Group 23		
I	\$ 92,373,375	37.5% of JA, JL and JM (in the aggregate) (SEQ Classes)
IJ	87,183,750	37.5% of JA and JM (in the aggregate) (SEQ Classes)
IM	16,458,000	37.5% of JL and JM (in the aggregate) (SEQ Classes)
JL	75,915,375	37.5% of JA (SEQ Class)
Security Group 24		
GI	\$ 25,313,077	36.3636363636% of GC (SEQ Class)
XS	47,305,481	100% of XF (PT Class)
Tax Status: Double REMIC Series. See <i>“Certain United States Federal Income Tax Consequences”</i> in this Supplement and in the Base Offering Circular.		
Regular and Residual Classes: Class RR is a Residual Class and represents the Residual Interest of the Issuing REMIC and the Pooling REMIC. All other Classes of REMIC Securities are Regular Classes.		

RISK FACTORS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The rate of payments on the underlying certificates will directly affect the rate of payments on the group 1, 8, 13, 16, 17, 19 and 21 securities. The underlying certificates will be sensitive in varying degrees to:

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

As described in the related underlying certificate disclosure documents, the underlying certificates included in trust asset groups 8 and 21 are not entitled to distributions of principal (other than from any applicable accrual amount) until certain classes of the related underlying series have been retired and, accordingly, distributions of principal of the related mortgage loans for extended periods may be applied to the distribution of principal of such classes of certificates having priority over these underlying certificates. Accordingly, these underlying certificates may receive no principal distributions for extended periods of time.

In addition, the principal entitlements of certain of the underlying certificates included in trust asset group 17 on any payment date are calculated on the basis of schedules; no assurance can be given that the underlying certificates will adhere to their schedules. Further, prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed.

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

Up to 10% of the mortgage loans underlying the group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 14, 15, 16, 18, 19, 20, 22, 23 and 24 trust assets and up to 100% of the mortgage loans underlying the group 13, 17 and 21 trust assets may be higher balance mortgage loans. Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae (“higher balance mortgage loans”) may be included in Ginnie Mae guaranteed pools. There are no historical performance data regarding the

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

An investment in the floating rate and inverse floating rate securities entails risks not associated with an investment in conventional fixed rate securities or securities linked to established market indices.

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

30-day Average SOFR is a relatively new market index, and the floating rate and inverse floating rate securities will likely have no established trading market when issued, and an established trading market may never develop or, if developed, may not be liquid. Market terms for securities indexed to 30-day Average SOFR may

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

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

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

The Federal Reserve Bank of New York has noted that it may alter the methods of calcu-

lation, publication schedule, rate revision practices or availability of 30-day Average SOFR at any time without notice. There can be no assurance that 30-day Average SOFR will not be discontinued or fundamentally altered in a manner that is materially adverse to the interests of investors in the floating rate and inverse floating rate securities.

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

The securities may not be a suitable investment for you. The securities, especially the group 1, 8, 13, 16, 17, 19 and 21 securities and, in particular, the support, interest only, accrual and residual classes, are not suitable investments for all investors.

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

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

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

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

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

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

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

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

THE TRUST ASSETS

General

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

The Trust MBS (Groups 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24)

The Trust MBS are either:

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

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

The Underlying Certificates (Groups 1, 8, 13, 16, 17, 19 and 21)

The Group 1, 8, 13, 16, 17, 19 and 21 Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. Each Underlying Certificate Disclosure Document may be obtained from the Information Agent as described under “Available Information” in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in prepayment rates, prevailing interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See *“Underlying Certificates” in the Base Offering Circular*.

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

The Mortgage Loans

The Mortgage Loans underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets are expected to have, on a weighted average basis, the characteristics set forth in the Terms Sheet under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets” and the general characteristics described in the Base Offering Circular. The Mortgage Loans will consist of first lien, single-family, fixed rate, residential mortgage loans that are insured or guaranteed by the Federal Housing Administration, the United States Department of Veterans Affairs, Rural Development (formerly the Rural Housing Service) or the United States Department of Housing and Urban Development (“HUD”). See *“The Ginnie Mae Certificates — General” in the Base Offering Circular*.

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

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

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

Distributions

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

Interest Distributions

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

- Interest will be calculated on the basis of a 360-day year consisting of twelve 30-day months.
- Interest distributable (or accrued in the case of an Accrual Class) on any Class for any Distribution Date will consist of 30 days’ interest on its Class Principal Balance (or Class Notional Balance) as of the related Record Date.
- Investors can calculate the amount of interest to be distributed (or accrued in the case of an Accrual Class) on each Class of Securities for any Distribution Date by using the Class Factors published in the preceding month. See *“— Class Factors” below.*

Categories of Classes

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

Accrual Periods

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

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

Fixed Rate Classes

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

Floating Rate and Inverse Floating Rate Classes

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

The Interest Rate for the Floating Rate and Inverse Floating Rate Classes will be based on 30-day Average SOFR. The Trustee or its agent will determine 30-day Average SOFR as described under “Description of the Securities — Interest Rate Indices — Determination of 30-day Average SOFR” in the Base Offering Circular. In the case of the Group 1 Securities, the Trustee or its agent will use the same values of 30-day Average SOFR as are used for the related Underlying Certificate.

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

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

Accrual Classes

Each of Classes JZ and TZ is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

The Principal Distribution Amount for each Group or Subgroup, as applicable, and each Accrual Amount will be distributed to the Holders entitled thereto as described under “Terms Sheet — Allocation of Principal” in this Supplement. Investors can calculate the amount of principal to be distributed

with respect to any Distribution Date by using the Class Factors published in the preceding and current months. See “— Class Factors” below.

Categories of Classes

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

Notional Classes

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

Residual Securities

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

Class Factors

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

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

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

Termination

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

On any Distribution Date upon the Trustee's determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate 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 or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 2, 3, 4, 6, 7, 8, 9, 10, 11, 13, 15, 16, 17, 18, 19, 21, 22, 28, 31, 32, 33, 34, 36, 38, 39, 40 and 41, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 2, 3, 4, 6, 7, 8, 9, 10, 11, 13, 15, 16, 17, 18, 19, 21, 22, 28, 31, 32, 33, 34, 36, 38, 39, 40 and 41, the related REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the related MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. *See the example under "Description of the Securities — Modification and Exchange" in the Base Offering Circular.*

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal or notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2024-159. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

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

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

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

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

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

Investors in the Group 1, 8, 13, 16, 17, 19 and 21 Securities are urged to review the discussion under “*Risk Factors — The rate of payments on the underlying certificates will directly affect the rate of payments on the group 1, 8, 13, 16, 17, 19 and 21 securities*” in this Supplement.

Accretion Directed Classes

Classes FT, MF, JV and TF are Accretion Directed Classes. The related Accrual Amount will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes ST and TC is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class or Classes shown under “Terms Sheet — Notional Classes” in this Supplement.

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

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

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

Accretion Directed Class

<u>Security Group</u>	<u>Class</u>	<u>Maximum Weighted Average Life (in years)⁽¹⁾</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
23	JV	6.0	December 2035	190% PSA

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

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

Securities that Receive Principal on the Basis of Schedules

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

Each PAC and TAC Class exhibits an Effective Range or Rate of constant prepayment rates at which such Class will receive Scheduled Payments. That range or rate may differ from the Structuring Range or Rate used to create the related principal balance schedule. Based on the Modeling Assumptions, the *initial* Effective Ranges or Rates for the PAC and TAC Classes are as follows:

<u>Security Group</u>	<u>Initial Effective Ranges or Rates</u>
PAC I Classes	
3 P, PC and PL (in the aggregate)	150% PSA through 250% PSA
PAC II Class	
3 KN	175% PSA through 250% PSA
TAC Classes	
5 FP	366% PSA
6 FT, MF and TF (in the aggregate)	590% PSA

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

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

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Ranges or Rates. If the initial Effective Ranges or Rates were calculated using the actual characteristics of the related Mortgage Loans, the initial Effective Ranges or Rates could differ from those shown in the above table, or an initial Effective Rate might not exist. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range or at the initial Effective Rate shown for any Class in the above table, that Class could fail to receive Scheduled Payments.

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

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

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 and 24 Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan underlying a Group 2, 3, 4, 7, 9 through 12, 14, 15, 18, 20, 22, 23 or 24 Trust Asset is assumed to have an original and a remaining term to maturity of 360 months, each Mortgage Loan underlying a Group 5 or 6 Trust Asset is assumed to have an original and a remaining term to maturity of 480 months and each Mortgage Loan underlying a Group 2 through 7, 9 through 12, 14, 15, 18, 20, 22, 23 or 24 Trust Asset is assumed to have a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

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

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

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

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

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

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

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

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

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

Decrement Tables

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

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

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates						
Classes FA and TA						
Distribution Date	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100
October 2025	99	96	87	78	68	57
October 2026	98	89	69	51	33	18
October 2027	97	83	54	32	15	5
October 2028	95	77	42	20	7	1
October 2029	94	71	33	13	3	0
October 2030	93	66	25	8	1	0
October 2031	91	61	20	5	1	0
October 2032	89	56	15	3	0	0
October 2033	87	52	12	2	0	0
October 2034	85	47	9	1	0	0
October 2035	83	43	7	1	0	0
October 2036	81	40	5	0	0	0
October 2037	79	36	4	0	0	0
October 2038	76	33	3	0	0	0
October 2039	73	30	2	0	0	0
October 2040	70	27	2	0	0	0
October 2041	66	24	1	0	0	0
October 2042	63	21	1	0	0	0
October 2043	59	19	1	0	0	0
October 2044	55	16	1	0	0	0
October 2045	50	14	0	0	0	0
October 2046	45	12	0	0	0	0
October 2047	40	10	0	0	0	0
October 2048	34	8	0	0	0	0
October 2049	28	6	0	0	0	0
October 2050	22	4	0	0	0	0
October 2051	15	3	0	0	0	0
October 2052	7	1	0	0	0	0
October 2053	0	0	0	0	0	0
October 2054	0	0	0	0	0	0
Weighted Average Life (years)	19.3	11.0	4.4	2.7	1.8	1.3

Security Group 2 PSA Prepayment Assumption Rates																		
Distribution Date	Classes A, AF and AS						Class M						Class MB					
	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	97	94	90	85	81	99	97	92	88	82	76	100	100	100	100	100	100
October 2026	98	93	80	68	55	42	98	91	75	60	44	28	100	100	100	100	100	100
October 2027	97	86	63	44	26	12	97	83	54	30	8	0	100	100	100	100	100	64
October 2028	96	80	49	28	12	3	95	75	37	10	0	0	100	100	100	100	60	18
October 2029	95	74	38	17	5	1	94	68	24	0	0	0	100	100	100	91	27	5
October 2030	94	69	30	11	2	0	92	61	13	0	0	0	100	100	100	57	12	1
October 2031	92	63	23	7	1	0	91	55	5	0	0	0	100	100	100	36	6	0
October 2032	91	58	18	4	0	0	89	49	0	0	0	0	100	100	93	23	3	0
October 2033	89	54	14	3	0	0	87	43	0	0	0	0	100	100	72	14	1	0
October 2034	88	49	11	2	0	0	85	37	0	0	0	0	100	100	56	9	1	0
October 2035	86	45	8	1	0	0	83	32	0	0	0	0	100	100	43	6	0	0
October 2036	84	42	6	1	0	0	80	28	0	0	0	0	100	100	33	3	0	0
October 2037	82	38	5	0	0	0	77	23	0	0	0	0	100	100	25	2	0	0
October 2038	79	34	4	0	0	0	74	19	0	0	0	0	100	100	19	1	0	0
October 2039	77	31	3	0	0	0	71	15	0	0	0	0	100	100	15	1	0	0
October 2040	74	28	2	0	0	0	68	11	0	0	0	0	100	100	11	1	0	0
October 2041	71	25	2	0	0	0	64	8	0	0	0	0	100	100	8	0	0	0
October 2042	68	23	1	0	0	0	60	4	0	0	0	0	100	100	6	0	0	0
October 2043	64	20	1	0	0	0	56	1	0	0	0	0	100	100	5	0	0	0
October 2044	60	18	1	0	0	0	51	0	0	0	0	0	100	92	3	0	0	0
October 2045	56	15	0	0	0	0	46	0	0	0	0	0	100	80	3	0	0	0
October 2046	52	13	0	0	0	0	40	0	0	0	0	0	100	69	2	0	0	0
October 2047	47	11	0	0	0	0	35	0	0	0	0	0	100	58	1	0	0	0
October 2048	42	9	0	0	0	0	28	0	0	0	0	0	100	48	1	0	0	0
October 2049	36	7	0	0	0	0	21	0	0	0	0	0	100	39	1	0	0	0
October 2050	30	6	0	0	0	0	13	0	0	0	0	0	100	30	0	0	0	0
October 2051	23	4	0	0	0	0	5	0	0	0	0	0	100	22	0	0	0	0
October 2052	16	3	0	0	0	0	0	0	0	0	0	0	85	14	0	0	0	0
October 2053	8	1	0	0	0	0	0	0	0	0	0	0	44	6	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.5	5.0	3.3	2.4	1.9	18.5	8.5	3.5	2.4	1.8	1.5	28.9	24.1	11.5	7.0	4.6	3.4

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class WM					Class WY					Class YN					Class YW				
	0%	150%	205%	250%	500%	0%	150%	205%	250%	500%	0%	150%	205%	250%	500%	0%	150%	205%	250%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2029	100	100	100	100	100	100	100	100	100	80	100	100	100	100	79	100	100	100	100	100
October 2030	100	100	100	100	46	100	100	100	100	55	100	100	100	100	54	100	100	100	100	79
October 2031	100	100	100	100	0	100	100	100	100	38	100	100	100	100	37	100	100	100	100	54
October 2032	100	100	100	100	0	100	100	100	96	26	100	100	100	100	95	25	100	100	100	37
October 2033	100	100	100	100	0	100	100	100	80	18	100	100	100	79	17	100	100	100	100	25
October 2034	100	100	100	88	0	100	100	87	66	12	100	100	86	66	12	100	100	100	95	17
October 2035	100	100	100	45	0	100	100	74	55	8	100	100	74	54	8	100	100	100	79	12
October 2036	100	100	77	10	0	100	94	63	45	6	100	94	63	45	6	100	100	91	65	8
October 2037	100	100	42	0	0	100	83	54	37	4	100	83	53	37	4	100	100	77	54	5
October 2038	100	100	11	0	0	100	73	45	30	3	100	72	45	30	3	100	100	66	44	4
October 2039	100	80	0	0	0	100	64	38	25	2	100	63	38	25	2	100	92	55	36	2
October 2040	100	49	0	0	0	100	55	32	20	1	100	55	32	20	1	100	80	46	29	2
October 2041	100	21	0	0	0	100	48	27	16	1	100	48	27	16	1	100	70	39	24	1
October 2042	100	0	0	0	0	100	41	22	13	1	100	41	22	13	1	100	60	32	19	1
October 2043	100	0	0	0	0	100	35	18	11	0	100	35	18	10	0	100	51	27	15	0
October 2044	100	0	0	0	0	100	30	15	8	0	100	30	15	8	0	100	44	22	12	0
October 2045	100	0	0	0	0	100	25	12	7	0	100	25	12	6	0	100	37	18	9	0
October 2046	100	0	0	0	0	100	21	10	5	0	100	21	10	5	0	100	30	14	7	0
October 2047	100	0	0	0	0	100	17	8	4	0	100	17	8	4	0	100	25	11	6	0
October 2048	100	0	0	0	0	100	14	6	3	0	100	14	6	3	0	100	20	9	4	0
October 2049	100	0	0	0	0	100	11	4	2	0	100	10	4	2	0	100	15	6	3	0
October 2050	100	0	0	0	0	92	8	3	1	0	92	8	3	1	0	100	11	5	2	0
October 2051	100	0	0	0	0	71	5	2	1	0	71	5	2	1	0	100	8	3	1	0
October 2052	25	0	0	0	0	49	3	1	1	0	49	3	1	1	0	71	5	2	1	0
October 2053	0	0	0	0	0	25	1	1	0	0	25	1	0	0	0	37	2	1	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average																				
Life (years)	27.7	16.0	12.8	10.9	6.0	27.9	17.8	14.7	12.8	7.0	27.9	17.8	14.7	12.7	7.0	28.6	20.0	16.7	14.6	8.0

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Classes IO and PT				
	0%	100%	315%	500%	700%
Initial Percent	100	100	100	100	100
October 2025	99	97	94	91	88
October 2026	98	92	82	73	63
October 2027	97	86	66	51	37
October 2028	96	79	52	35	21
October 2029	95	74	42	24	12
October 2030	93	68	33	17	7
October 2031	92	63	27	11	4
October 2032	90	58	21	8	2
October 2033	89	53	17	5	1
October 2034	87	49	13	4	1
October 2035	85	45	10	2	0
October 2036	83	41	8	2	0
October 2037	80	37	6	1	0
October 2038	78	34	5	1	0
October 2039	75	30	4	1	0
October 2040	73	27	3	0	0
October 2041	70	24	2	0	0
October 2042	66	22	2	0	0
October 2043	63	19	1	0	0
October 2044	59	17	1	0	0
October 2045	55	15	1	0	0
October 2046	50	12	1	0	0
October 2047	46	10	0	0	0
October 2048	40	8	0	0	0
October 2049	35	7	0	0	0
October 2050	29	5	0	0	0
October 2051	22	3	0	0	0
October 2052	16	2	0	0	0
October 2053	8	1	0	0	0
October 2054	0	0	0	0	0
Weighted Average					
Life (years)	20.2	11.3	5.4	3.8	2.9

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Classes BF, FE, GF and SE					Classes FP, PF, TD, TG and TJ					Classes TL, TU and UF				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	100	98	93	89	86	99	97	91	91	91	100	100	100	84	71
October 2026	99	93	79	67	57	99	91	72	71	71	100	100	100	53	16
October 2027	99	87	62	43	30	98	83	49	48	40	100	100	100	28	0
October 2028	98	81	49	27	15	98	75	31	30	21	100	100	100	21	0
October 2029	98	76	38	17	8	97	68	17	16	11	100	100	100	21	0
October 2030	97	71	30	11	4	96	61	6	8	6	100	100	100	21	0
October 2031	96	66	23	7	2	95	54	0	2	3	100	100	91	21	0
October 2032	96	62	18	4	1	94	48	0	0	1	100	100	71	17	0
October 2033	95	57	14	3	1	93	43	0	0	1	100	100	55	11	0
October 2034	94	53	11	2	0	92	37	0	0	0	100	100	43	7	0
October 2035	93	50	9	1	0	91	32	0	0	0	100	100	33	4	0
October 2036	92	46	7	1	0	90	27	0	0	0	100	100	26	3	0
October 2037	91	43	5	0	0	88	23	0	0	0	100	100	20	2	0
October 2038	90	40	4	0	0	87	19	0	0	0	100	100	16	1	0
October 2039	89	37	3	0	0	85	15	0	0	0	100	100	12	1	0
October 2040	88	34	2	0	0	84	11	0	0	0	100	100	9	0	0
October 2041	86	31	2	0	0	82	8	0	0	0	100	100	7	0	0
October 2042	85	29	1	0	0	80	4	0	0	0	100	100	6	0	0
October 2043	83	27	1	0	0	78	1	0	0	0	100	100	4	0	0
October 2044	82	24	1	0	0	75	0	0	0	0	100	95	3	0	0
October 2045	80	22	1	0	0	73	0	0	0	0	100	87	3	0	0
October 2046	78	20	0	0	0	70	0	0	0	0	100	79	2	0	0
October 2047	76	19	0	0	0	67	0	0	0	0	100	72	1	0	0
October 2048	73	17	0	0	0	64	0	0	0	0	100	66	1	0	0
October 2049	71	15	0	0	0	61	0	0	0	0	100	60	1	0	0
October 2050	68	14	0	0	0	57	0	0	0	0	100	54	1	0	0
October 2051	65	12	0	0	0	54	0	0	0	0	100	48	0	0	0
October 2052	62	11	0	0	0	49	0	0	0	0	100	43	0	0	0
October 2053	59	10	0	0	0	45	0	0	0	0	100	38	0	0	0
October 2054	55	9	0	0	0	40	0	0	0	0	100	33	0	0	0
October 2055	52	7	0	0	0	35	0	0	0	0	100	29	0	0	0
October 2056	47	6	0	0	0	29	0	0	0	0	100	25	0	0	0
October 2057	43	5	0	0	0	23	0	0	0	0	100	21	0	0	0
October 2058	38	4	0	0	0	17	0	0	0	0	100	17	0	0	0
October 2059	33	4	0	0	0	10	0	0	0	0	100	14	0	0	0
October 2060	27	3	0	0	0	2	0	0	0	0	100	11	0	0	0
October 2061	21	2	0	0	0	0	0	0	0	0	83	8	0	0	0
October 2062	15	1	0	0	0	0	0	0	0	0	57	5	0	0	0
October 2063	8	0	0	0	0	0	0	0	0	0	30	2	0	0	0
October 2064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average															
Life (years)	28.8	13.4	5.1	3.2	2.6	25.5	8.5	3.2	3.2	3.0	38.2	27.6	10.6	3.5	1.4

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes FT, MF, ST, TC and TF						Class TZ					
	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	97	93	89	89	89	107	107	107	105	65	23
October 2026	97	91	77	64	62	48	114	114	114	110	0	0
October 2027	96	84	57	35	29	14	121	121	121	115	0	0
October 2028	94	76	40	16	13	4	130	130	130	123	0	0
October 2029	93	69	27	4	6	1	138	138	138	131	0	0
October 2030	91	62	16	0	3	0	148	148	148	101	0	0
October 2031	89	55	7	0	1	0	157	157	157	64	0	0
October 2032	87	49	0	0	1	0	168	168	168	41	0	0
October 2033	85	43	0	0	0	0	179	179	132	26	0	0
October 2034	82	37	0	0	0	0	191	191	103	16	0	0
October 2035	80	31	0	0	0	0	204	204	81	10	0	0
October 2036	77	25	0	0	0	0	218	218	63	7	0	0
October 2037	74	19	0	0	0	0	232	232	49	4	0	0
October 2038	71	14	0	0	0	0	248	248	38	3	0	0
October 2039	68	8	0	0	0	0	264	264	30	2	0	0
October 2040	64	3	0	0	0	0	282	282	23	1	0	0
October 2041	60	0	0	0	0	0	301	283	18	1	0	0
October 2042	56	0	0	0	0	0	321	261	14	0	0	0
October 2043	52	0	0	0	0	0	343	241	11	0	0	0
October 2044	47	0	0	0	0	0	366	221	8	0	0	0
October 2045	42	0	0	0	0	0	390	203	6	0	0	0
October 2046	36	0	0	0	0	0	416	186	5	0	0	0
October 2047	31	0	0	0	0	0	444	170	4	0	0	0
October 2048	24	0	0	0	0	0	474	154	3	0	0	0
October 2049	18	0	0	0	0	0	506	140	2	0	0	0
October 2050	10	0	0	0	0	0	539	126	2	0	0	0
October 2051	2	0	0	0	0	0	576	114	1	0	0	0
October 2052	0	0	0	0	0	0	568	102	1	0	0	0
October 2053	0	0	0	0	0	0	538	90	1	0	0	0
October 2054	0	0	0	0	0	0	506	79	1	0	0	0
October 2055	0	0	0	0	0	0	472	69	0	0	0	0
October 2056	0	0	0	0	0	0	435	60	0	0	0	0
October 2057	0	0	0	0	0	0	394	50	0	0	0	0
October 2058	0	0	0	0	0	0	350	42	0	0	0	0
October 2059	0	0	0	0	0	0	303	34	0	0	0	0
October 2060	0	0	0	0	0	0	252	26	0	0	0	0
October 2061	0	0	0	0	0	0	196	19	0	0	0	0
October 2062	0	0	0	0	0	0	136	12	0	0	0	0
October 2063	0	0	0	0	0	0	71	5	0	0	0	0
October 2064	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.8	8.1	3.7	2.6	2.6	2.1	34.7	25.7	12.1	7.6	1.2	0.8

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes FB, FL, SL and TB					
	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100
October 2025	99	97	93	89	84	78
October 2026	98	92	79	66	52	39
October 2027	97	86	62	42	24	11
October 2028	96	79	48	27	11	3
October 2029	95	74	37	17	5	1
October 2030	94	68	29	11	2	0
October 2031	92	63	23	7	1	0
October 2032	91	58	18	4	0	0
October 2033	89	53	14	3	0	0
October 2034	88	49	10	2	0	0
October 2035	86	45	8	1	0	0
October 2036	84	41	6	1	0	0
October 2037	82	38	5	0	0	0
October 2038	79	34	4	0	0	0
October 2039	77	31	3	0	0	0
October 2040	74	28	2	0	0	0
October 2041	71	25	2	0	0	0
October 2042	68	22	1	0	0	0
October 2043	64	20	1	0	0	0
October 2044	60	17	1	0	0	0
October 2045	56	15	0	0	0	0
October 2046	52	13	0	0	0	0
October 2047	47	11	0	0	0	0
October 2048	42	9	0	0	0	0
October 2049	36	7	0	0	0	0
October 2050	30	5	0	0	0	0
October 2051	23	4	0	0	0	0
October 2052	16	2	0	0	0	0
October 2053	8	1	0	0	0	0
October 2054	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.4	5.0	3.2	2.3	1.8

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Classes IK and KT				
	0%	100%	140%	250%	400%
Initial Percent	100	100	100	100	100
October 2025	93	93	93	93	93
October 2026	85	85	85	85	85
October 2027	77	77	77	77	77
October 2028	68	68	68	68	68
October 2029	60	60	60	60	60
October 2030	50	50	50	50	0
October 2031	41	41	41	41	0
October 2032	31	31	31	23	0
October 2033	20	20	20	0	0
October 2034	9	9	9	0	0
October 2035	0	0	0	0	0
Weighted Average Life (years)	5.8	5.8	5.8	5.4	4.3

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Classes D, DA, DC, DE, DG, DH, DI and Dj					Class DB					Classes DF and DS				
	0%	100%	315%	500%	700%	0%	100%	315%	500%	700%	0%	100%	315%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	97	92	89	84	100	100	100	100	100	99	97	94	91	88
October 2026	97	90	75	64	51	100	100	100	100	100	98	92	82	73	63
October 2027	96	81	54	34	16	100	100	100	100	100	97	86	66	51	37
October 2028	94	73	37	13	0	100	100	100	100	85	96	80	53	35	21
October 2029	93	65	23	0	0	100	100	100	97	48	95	74	42	24	12
October 2030	91	58	11	0	0	100	100	100	67	28	93	68	33	17	7
October 2031	89	51	2	0	0	100	100	100	46	16	92	63	27	11	4
October 2032	87	44	0	0	0	100	100	85	31	9	90	58	21	8	2
October 2033	85	38	0	0	0	100	100	67	22	5	89	53	17	5	1
October 2034	82	32	0	0	0	100	100	53	15	3	87	49	13	4	1
October 2035	80	27	0	0	0	100	100	42	10	2	85	45	11	3	0
October 2036	77	21	0	0	0	100	100	33	7	1	83	41	8	2	0
October 2037	74	17	0	0	0	100	100	26	5	1	80	37	7	1	0
October 2038	71	12	0	0	0	100	100	20	3	0	78	34	5	1	0
October 2039	67	8	0	0	0	100	100	16	2	0	75	31	4	1	0
October 2040	63	4	0	0	0	100	100	12	1	0	73	28	3	0	0
October 2041	59	0	0	0	0	100	99	10	1	0	70	25	2	0	0
October 2042	55	0	0	0	0	100	89	7	1	0	66	22	2	0	0
October 2043	50	0	0	0	0	100	79	6	0	0	63	20	1	0	0
October 2044	45	0	0	0	0	100	69	4	0	0	59	17	1	0	0
October 2045	40	0	0	0	0	100	60	3	0	0	55	15	1	0	0
October 2046	34	0	0	0	0	100	52	2	0	0	50	13	1	0	0
October 2047	27	0	0	0	0	100	44	2	0	0	46	11	0	0	0
October 2048	21	0	0	0	0	100	36	1	0	0	40	9	0	0	0
October 2049	13	0	0	0	0	100	29	1	0	0	35	7	0	0	0
October 2050	5	0	0	0	0	100	22	1	0	0	29	6	0	0	0
October 2051	0	0	0	0	0	90	16	0	0	0	22	4	0	0	0
October 2052	0	0	0	0	0	62	10	0	0	0	16	3	0	0	0
October 2053	0	0	0	0	0	32	4	0	0	0	8	1	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.5	7.7	3.5	2.5	2.0	28.4	22.6	11.5	7.6	5.5	20.2	11.4	5.5	3.8	2.9

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes EF and LF						Class ES						Class KF					
	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	98	94	90	85	81	99	98	94	90	85	81	99	98	94	90	85	81
October 2026	98	93	80	68	55	42	98	93	80	68	55	42	98	93	80	68	55	42
October 2027	98	86	63	44	26	12	98	86	63	44	26	12	98	86	63	44	26	12
October 2028	97	80	49	28	12	3	97	80	49	28	12	3	97	80	49	28	12	3
October 2029	95	75	38	18	5	1	95	75	38	18	5	1	95	75	38	18	5	1
October 2030	94	69	30	11	2	0	94	69	30	11	2	0	94	69	30	11	2	0
October 2031	93	64	23	7	1	0	93	64	23	7	1	0	93	64	23	7	1	0
October 2032	92	59	18	4	0	0	92	59	18	4	0	0	92	59	18	4	0	0
October 2033	90	54	14	3	0	0	90	54	14	3	0	0	90	54	14	3	0	0
October 2034	89	50	11	2	0	0	89	50	11	2	0	0	89	50	11	2	0	0
October 2035	87	46	8	1	0	0	87	46	8	1	0	0	87	46	8	1	0	0
October 2036	85	42	6	1	0	0	85	42	6	1	0	0	85	42	6	1	0	0
October 2037	83	39	5	0	0	0	83	39	5	0	0	0	83	39	5	0	0	0
October 2038	81	35	4	0	0	0	81	35	4	0	0	0	81	35	4	0	0	0
October 2039	78	32	3	0	0	0	78	32	3	0	0	0	78	32	3	0	0	0
October 2040	75	29	2	0	0	0	75	29	2	0	0	0	75	29	2	0	0	0
October 2041	72	26	2	0	0	0	72	26	2	0	0	0	72	26	2	0	0	0
October 2042	69	23	1	0	0	0	69	23	1	0	0	0	69	23	1	0	0	0
October 2043	66	21	1	0	0	0	66	21	1	0	0	0	66	21	1	0	0	0
October 2044	62	18	1	0	0	0	62	18	1	0	0	0	62	18	1	0	0	0
October 2045	58	16	1	0	0	0	58	16	1	0	0	0	58	16	1	0	0	0
October 2046	53	14	0	0	0	0	53	14	0	0	0	0	53	14	0	0	0	0
October 2047	49	12	0	0	0	0	49	12	0	0	0	0	49	12	0	0	0	0
October 2048	43	10	0	0	0	0	43	10	0	0	0	0	43	10	0	0	0	0
October 2049	37	8	0	0	0	0	37	8	0	0	0	0	37	8	0	0	0	0
October 2050	31	6	0	0	0	0	31	6	0	0	0	0	31	6	0	0	0	0
October 2051	24	4	0	0	0	0	24	4	0	0	0	0	24	4	0	0	0	0
October 2052	17	3	0	0	0	0	17	3	0	0	0	0	17	3	0	0	0	0
October 2053	9	1	0	0	0	0	9	1	0	0	0	0	9	1	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.8	11.6	5.1	3.3	2.4	1.9	20.8	11.6	5.1	3.3	2.4	1.9	20.8	11.6	5.1	3.3	2.4	1.9

PSA Prepayment Assumption Rates

Distribution Date	Class KS						Class LS					
	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	98	94	90	85	81	99	98	94	90	85	81
October 2026	98	93	80	68	55	42	98	93	80	68	55	42
October 2027	98	86	63	44	26	12	98	86	63	44	26	12
October 2028	97	80	49	28	12	3	97	80	49	28	12	3
October 2029	95	75	38	18	5	1	95	75	38	18	5	1
October 2030	94	69	30	11	2	0	94	69	30	11	2	0
October 2031	93	64	23	7	1	0	93	64	23	7	1	0
October 2032	92	59	18	4	0	0	92	59	18	4	0	0
October 2033	90	54	14	3	0	0	90	54	14	3	0	0
October 2034	89	50	11	2	0	0	89	50	11	2	0	0
October 2035	87	46	8	1	0	0	87	46	8	1	0	0
October 2036	85	42	6	1	0	0	85	42	6	1	0	0
October 2037	83	39	5	0	0	0	83	39	5	0	0	0
October 2038	81	35	4	0	0	0	81	35	4	0	0	0
October 2039	78	32	3	0	0	0	78	32	3	0	0	0
October 2040	75	29	2	0	0	0	75	29	2	0	0	0
October 2041	72	26	2	0	0	0	72	26	2	0	0	0
October 2042	69	23	1	0	0	0	69	23	1	0	0	0
October 2043	66	21	1	0	0	0	66	21	1	0	0	0
October 2044	62	18	1	0	0	0	62	18	1	0	0	0
October 2045	58	16	1	0	0	0	58	16	1	0	0	0
October 2046	53	14	0	0	0	0	53	14	0	0	0	0
October 2047	49	12	0	0	0	0	49	12	0	0	0	0
October 2048	43	10	0	0	0	0	43	10	0	0	0	0
October 2049	37	8	0	0	0	0	37	8	0	0	0	0
October 2050	31	6	0	0	0	0	31	6	0	0	0	0
October 2051	24	4	0	0	0	0	24	4	0	0	0	0
October 2052	17	3	0	0	0	0	17	3	0	0	0	0
October 2053	9	1	0	0	0	0	9	1	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.8	11.6	5.1	3.3	2.4	1.9	20.8	11.6	5.1	3.3	2.4	1.9

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Classes FG, G, GA, GT and SG					
	0%	100%	250%	401%	650%	900%
Initial Percent . . .	100	100	100	100	100	100
October 2025 . . .	99	97	95	92	88	84
October 2026 . . .	98	92	84	76	64	52
October 2027 . . .	97	86	71	57	39	24
October 2028 . . .	96	79	59	43	23	11
October 2029 . . .	95	73	50	32	14	5
October 2030 . . .	93	68	41	24	8	2
October 2031 . . .	92	63	35	18	5	1
October 2032 . . .	90	58	29	13	3	0
October 2033 . . .	89	53	24	10	2	0
October 2034 . . .	87	49	20	7	1	0
October 2035 . . .	85	45	16	5	1	0
October 2036 . . .	83	41	14	4	0	0
October 2037 . . .	80	37	11	3	0	0
October 2038 . . .	78	34	9	2	0	0
October 2039 . . .	75	31	8	2	0	0
October 2040 . . .	73	28	6	1	0	0
October 2041 . . .	70	25	5	1	0	0
October 2042 . . .	66	22	4	1	0	0
October 2043 . . .	63	20	3	0	0	0
October 2044 . . .	59	17	3	0	0	0
October 2045 . . .	55	15	2	0	0	0
October 2046 . . .	50	13	2	0	0	0
October 2047 . . .	46	11	1	0	0	0
October 2048 . . .	40	9	1	0	0	0
October 2049 . . .	35	7	1	0	0	0
October 2050 . . .	29	5	0	0	0	0
October 2051 . . .	22	4	0	0	0	0
October 2052 . . .	16	2	0	0	0	0
October 2053 . . .	8	1	0	0	0	0
October 2054 . . .	0	0	0	0	0	0
Weighted Average Life (years) . . .	20.2	11.3	6.4	4.4	3.0	2.3

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Classes FH, HF, SH and TH					
	0%	100%	350%	600%	900%	1,200%
Initial Percent . . .	100	100	100	100	100	100
October 2025 . . .	99	97	93	89	84	78
October 2026 . . .	98	92	79	66	52	39
October 2027 . . .	97	86	62	42	24	11
October 2028 . . .	96	80	48	27	11	3
October 2029 . . .	95	74	37	17	5	1
October 2030 . . .	94	68	29	11	2	0
October 2031 . . .	92	63	23	7	1	0
October 2032 . . .	91	58	18	4	0	0
October 2033 . . .	89	54	14	3	0	0
October 2034 . . .	88	49	10	2	0	0
October 2035 . . .	86	45	8	1	0	0
October 2036 . . .	84	41	6	1	0	0
October 2037 . . .	82	38	5	0	0	0
October 2038 . . .	79	34	4	0	0	0
October 2039 . . .	77	31	3	0	0	0
October 2040 . . .	74	28	2	0	0	0
October 2041 . . .	71	25	2	0	0	0
October 2042 . . .	68	22	1	0	0	0
October 2043 . . .	64	20	1	0	0	0
October 2044 . . .	60	17	1	0	0	0
October 2045 . . .	56	15	0	0	0	0
October 2046 . . .	52	13	0	0	0	0
October 2047 . . .	47	11	0	0	0	0
October 2048 . . .	42	9	0	0	0	0
October 2049 . . .	36	7	0	0	0	0
October 2050 . . .	30	6	0	0	0	0
October 2051 . . .	23	4	0	0	0	0
October 2052 . . .	16	2	0	0	0	0
October 2053 . . .	8	1	0	0	0	0
October 2054 . . .	0	0	0	0	0	0
Weighted Average Life (years) . . .	20.5	11.4	5.0	3.2	2.3	1.8

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Class EA					Class EM				
	0%	100%	315%	500%	700%	0%	100%	315%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
October 2025	98	96	90	85	79	100	100	100	100	100
October 2026	97	88	70	55	40	100	100	100	100	100
October 2027	95	78	46	23	2	100	100	100	100	100
October 2028	93	69	27	1	0	100	100	100	100	24
October 2029	90	60	12	0	0	100	100	100	43	0
October 2030	88	52	0	0	0	100	100	98	1	0
October 2031	86	44	0	0	0	100	100	60	0	0
October 2032	83	37	0	0	0	100	100	29	0	0
October 2033	80	30	0	0	0	100	100	4	0	0
October 2034	77	23	0	0	0	100	100	0	0	0
October 2035	74	17	0	0	0	100	100	0	0	0
October 2036	70	12	0	0	0	100	100	0	0	0
October 2037	67	6	0	0	0	100	100	0	0	0
October 2038	63	1	0	0	0	100	100	0	0	0
October 2039	59	0	0	0	0	100	86	0	0	0
October 2040	54	0	0	0	0	100	68	0	0	0
October 2041	49	0	0	0	0	100	52	0	0	0
October 2042	44	0	0	0	0	100	36	0	0	0
October 2043	39	0	0	0	0	100	21	0	0	0
October 2044	33	0	0	0	0	100	8	0	0	0
October 2045	27	0	0	0	0	100	0	0	0	0
October 2046	20	0	0	0	0	100	0	0	0	0
October 2047	13	0	0	0	0	100	0	0	0	0
October 2048	6	0	0	0	0	100	0	0	0	0
October 2049	0	0	0	0	0	90	0	0	0	0
October 2050	0	0	0	0	0	56	0	0	0	0
October 2051	0	0	0	0	0	20	0	0	0	0
October 2052	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	15.6	6.6	3.0	2.2	1.7	26.2	17.2	7.4	4.9	3.7

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Classes FJ and SJ				
	0%	100%	315%	500%	700%
Initial Percent	100	100	100	100	100
October 2025	99	97	94	91	88
October 2026	98	92	82	73	63
October 2027	97	86	66	51	37
October 2028	96	80	53	35	21
October 2029	95	74	42	24	12
October 2030	93	68	33	17	7
October 2031	92	63	27	11	4
October 2032	90	58	21	8	2
October 2033	89	53	17	5	1
October 2034	87	49	13	4	1
October 2035	85	45	11	3	0
October 2036	83	41	8	2	0
October 2037	80	37	7	1	0
October 2038	78	34	5	1	0
October 2039	75	31	4	1	0
October 2040	73	28	3	0	0
October 2041	70	25	2	0	0
October 2042	66	22	2	0	0
October 2043	63	20	1	0	0
October 2044	59	17	1	0	0
October 2045	55	15	1	0	0
October 2046	50	13	1	0	0
October 2047	46	11	0	0	0
October 2048	40	9	0	0	0
October 2049	35	7	0	0	0
October 2050	29	5	0	0	0
October 2051	22	4	0	0	0
October 2052	16	2	0	0	0
October 2053	8	1	0	0	0
October 2054	0	0	0	0	0
Weighted Average Life (years)	20.2	11.4	5.5	3.8	2.9

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Classes JF and JS					
	0%	100%	350%	600%	900%	1,200%
Initial Percent . . .	100	100	100	100	100	100
October 2025 . . .	99	97	94	90	85	81
October 2026 . . .	98	93	80	68	55	42
October 2027 . . .	97	86	63	44	26	12
October 2028 . . .	96	80	49	28	12	3
October 2029 . . .	95	74	38	17	5	1
October 2030 . . .	94	69	30	11	2	0
October 2031 . . .	92	63	23	7	1	0
October 2032 . . .	91	58	18	4	0	0
October 2033 . . .	89	54	14	3	0	0
October 2034 . . .	88	49	11	2	0	0
October 2035 . . .	86	45	8	1	0	0
October 2036 . . .	84	41	6	1	0	0
October 2037 . . .	82	38	5	0	0	0
October 2038 . . .	79	34	4	0	0	0
October 2039 . . .	77	31	3	0	0	0
October 2040 . . .	74	28	2	0	0	0
October 2041 . . .	71	25	2	0	0	0
October 2042 . . .	68	23	1	0	0	0
October 2043 . . .	64	20	1	0	0	0
October 2044 . . .	60	18	1	0	0	0
October 2045 . . .	56	15	0	0	0	0
October 2046 . . .	52	13	0	0	0	0
October 2047 . . .	47	11	0	0	0	0
October 2048 . . .	42	9	0	0	0	0
October 2049 . . .	36	7	0	0	0	0
October 2050 . . .	30	6	0	0	0	0
October 2051 . . .	23	4	0	0	0	0
October 2052 . . .	16	2	0	0	0	0
October 2053 . . .	8	1	0	0	0	0
October 2054 . . .	0	0	0	0	0	0
Weighted Average Life (years) . . .	20.5	11.5	5.0	3.3	2.4	1.9

**Security Group 16
PSA Prepayment Assumption Rates**

Distribution Date	Class AT				
	0%	100%	315%	500%	700%
Initial Percent	100	100	100	100	100
October 2025	99	96	92	88	83
October 2026	97	90	74	62	49
October 2027	95	81	53	33	15
October 2028	93	73	36	13	0
October 2029	92	65	22	0	0
October 2030	90	57	11	0	0
October 2031	87	50	2	0	0
October 2032	85	44	0	0	0
October 2033	82	38	0	0	0
October 2034	80	32	0	0	0
October 2035	77	27	0	0	0
October 2036	74	21	0	0	0
October 2037	71	17	0	0	0
October 2038	67	12	0	0	0
October 2039	63	8	0	0	0
October 2040	59	4	0	0	0
October 2041	55	0	0	0	0
October 2042	51	0	0	0	0
October 2043	46	0	0	0	0
October 2044	41	0	0	0	0
October 2045	35	0	0	0	0
October 2046	29	0	0	0	0
October 2047	23	0	0	0	0
October 2048	16	0	0	0	0
October 2049	9	0	0	0	0
October 2050	1	0	0	0	0
October 2051	0	0	0	0	0
Weighted Average Life (years)	16.7	7.7	3.4	2.5	2.0

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Class CT				
	0%	100%	115%	250%	400%
Initial Percent	100	100	100	100	100
October 2025	97	91	90	82	74
October 2026	93	83	81	68	54
October 2027	90	75	73	55	40
October 2028	86	68	65	45	29
October 2029	83	61	58	37	21
October 2030	79	55	51	30	15
October 2031	75	49	46	24	11
October 2032	71	43	40	19	8
October 2033	67	38	35	15	6
October 2034	62	34	31	12	4
October 2035	58	29	26	10	3
October 2036	53	25	23	8	2
October 2037	48	22	19	6	1
October 2038	43	18	16	4	1
October 2039	38	15	13	3	1
October 2040	33	12	10	2	0
October 2041	27	10	8	2	0
October 2042	22	7	6	1	0
October 2043	16	5	4	1	0
October 2044	10	3	2	0	0
October 2045	4	1	1	0	0
October 2046	1	0	0	0	0
October 2047	0	0	0	0	0
October 2048	0	0	0	0	0
Weighted Average Life (years)	12.1	7.9	7.5	4.8	3.2

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Classes NF and NS					
	0%	100%	400%	720%	1,100%	1,500%
Initial Percent	100	100	100	100	100	100
October 2025	99	98	93	88	82	76
October 2026	99	93	78	63	46	30
October 2027	98	87	59	36	16	4
October 2028	97	81	44	20	5	0
October 2029	96	75	33	11	2	0
October 2030	95	69	25	6	1	0
October 2031	94	64	19	4	0	0
October 2032	92	60	14	2	0	0
October 2033	91	55	10	1	0	0
October 2034	89	51	8	1	0	0
October 2035	88	47	6	0	0	0
October 2036	86	43	4	0	0	0
October 2037	84	39	3	0	0	0
October 2038	82	36	2	0	0	0
October 2039	79	33	2	0	0	0
October 2040	77	29	1	0	0	0
October 2041	74	27	1	0	0	0
October 2042	71	24	1	0	0	0
October 2043	67	21	0	0	0	0
October 2044	64	19	0	0	0	0
October 2045	59	16	0	0	0	0
October 2046	55	14	0	0	0	0
October 2047	50	12	0	0	0	0
October 2048	45	10	0	0	0	0
October 2049	39	8	0	0	0	0
October 2050	32	6	0	0	0	0
October 2051	25	5	0	0	0	0
October 2052	18	3	0	0	0	0
October 2053	9	1	0	0	0	0
October 2054	0	0	0	0	0	0
Weighted Average Life (years)	21.0	11.8	4.6	2.8	2.0	1.6

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Class E						Class EB					
	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	93	81	51	21	0	0	100	100	100	100	97	89
October 2026	86	47	0	0	0	0	100	100	90	72	52	33
October 2027	78	4	0	0	0	0	100	100	67	39	14	0
October 2028	69	0	0	0	0	0	100	92	48	18	0	0
October 2029	60	0	0	0	0	0	100	84	33	5	0	0
October 2030	50	0	0	0	0	0	100	76	22	0	0	0
October 2031	39	0	0	0	0	0	100	69	13	0	0	0
October 2032	28	0	0	0	0	0	100	62	6	0	0	0
October 2033	16	0	0	0	0	0	100	56	0	0	0	0
October 2034	3	0	0	0	0	0	100	50	0	0	0	0
October 2035	0	0	0	0	0	0	98	44	0	0	0	0
October 2036	0	0	0	0	0	0	94	39	0	0	0	0
October 2037	0	0	0	0	0	0	91	34	0	0	0	0
October 2038	0	0	0	0	0	0	87	29	0	0	0	0
October 2039	0	0	0	0	0	0	83	24	0	0	0	0
October 2040	0	0	0	0	0	0	79	20	0	0	0	0
October 2041	0	0	0	0	0	0	75	16	0	0	0	0
October 2042	0	0	0	0	0	0	70	12	0	0	0	0
October 2043	0	0	0	0	0	0	64	9	0	0	0	0
October 2044	0	0	0	0	0	0	59	5	0	0	0	0
October 2045	0	0	0	0	0	0	53	2	0	0	0	0
October 2046	0	0	0	0	0	0	46	0	0	0	0	0
October 2047	0	0	0	0	0	0	39	0	0	0	0	0
October 2048	0	0	0	0	0	0	32	0	0	0	0	0
October 2049	0	0	0	0	0	0	24	0	0	0	0	0
October 2050	0	0	0	0	0	0	15	0	0	0	0	0
October 2051	0	0	0	0	0	0	6	0	0	0	0	0
October 2052	0	0	0	0	0	0	0	0	0	0	0	0
October 2053	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	5.7	1.8	1.0	0.7	0.6	0.5	20.7	10.8	4.3	2.8	2.1	1.7

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Classes FM and SM					Classes MA, MC, MD, ME, MG, MH and MI					Class ML				
	0%	100%	332%	500%	700%	0%	100%	332%	500%	700%	0%	100%	332%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	97	94	92	90	99	97	93	90	86	100	100	100	100	100
October 2026	98	93	82	74	65	97	90	76	66	54	100	100	100	100	100
October 2027	97	86	65	52	39	96	81	54	36	18	100	100	100	100	100
October 2028	95	80	51	36	22	94	73	35	15	0	100	100	100	100	88
October 2029	94	74	41	25	13	92	65	21	0	0	100	100	100	99	50
October 2030	93	68	32	17	7	90	57	9	0	0	100	100	100	68	29
October 2031	91	63	25	12	4	88	50	0	0	0	100	100	100	47	16
October 2032	89	58	20	8	2	86	44	0	0	0	100	100	79	32	9
October 2033	88	53	15	5	1	84	37	0	0	0	100	100	61	22	5
October 2034	86	49	12	4	1	81	32	0	0	0	100	100	48	15	3
October 2035	84	45	9	3	0	78	26	0	0	0	100	100	37	10	2
October 2036	82	41	7	2	0	75	21	0	0	0	100	100	29	7	1
October 2037	79	37	6	1	0	72	16	0	0	0	100	100	23	5	1
October 2038	77	34	4	1	0	69	11	0	0	0	100	100	17	3	0
October 2039	74	30	3	1	0	65	7	0	0	0	100	100	13	2	0
October 2040	71	27	3	0	0	61	3	0	0	0	100	100	10	1	0
October 2041	68	24	2	0	0	57	0	0	0	0	100	98	8	1	0
October 2042	65	22	1	0	0	53	0	0	0	0	100	87	6	1	0
October 2043	61	19	1	0	0	48	0	0	0	0	100	77	4	0	0
October 2044	57	17	1	0	0	43	0	0	0	0	100	68	3	0	0
October 2045	53	15	1	0	0	38	0	0	0	0	100	59	2	0	0
October 2046	49	13	0	0	0	32	0	0	0	0	100	50	2	0	0
October 2047	44	11	0	0	0	25	0	0	0	0	100	43	1	0	0
October 2048	39	9	0	0	0	19	0	0	0	0	100	35	1	0	0
October 2049	34	7	0	0	0	11	0	0	0	0	100	28	1	0	0
October 2050	28	5	0	0	0	4	0	0	0	0	100	22	0	0	0
October 2051	22	4	0	0	0	0	0	0	0	0	86	16	0	0	0
October 2052	15	3	0	0	0	0	0	0	0	0	59	10	0	0	0
October 2053	8	1	0	0	0	0	0	0	0	0	31	5	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	11.3	5.3	3.8	3.0	17.1	7.6	3.4	2.6	2.1	28.3	22.5	11.0	7.6	5.6

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Classes DP, DQ, DT, HP, HQ, HT and ID						Classes H, HA, HB, HC, HD, HE and HI						Classes HG, HJ, HK, HL, HM, HN and IH					
	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2026	100	100	100	100	100	100	100	100	100	100	100	99	100	100	100	100	100	100
October 2027	100	100	100	100	98	65	100	100	100	100	97	42	100	100	100	100	100	100
October 2028	100	100	100	100	68	18	100	100	100	100	47	0	100	100	100	100	100	46
October 2029	100	100	100	94	32	5	100	100	100	90	0	0	100	100	100	100	80	13
October 2030	100	100	100	70	15	1	100	100	100	50	0	0	100	100	100	100	36	4
October 2031	100	100	100	45	7	0	100	100	99	9	0	0	100	100	100	100	16	1
October 2032	100	100	98	29	3	0	100	100	96	0	0	0	100	100	100	71	7	0
October 2033	100	100	88	18	1	0	100	100	80	0	0	0	100	100	100	45	3	0
October 2034	100	100	72	11	1	0	100	100	53	0	0	0	100	100	100	28	1	0
October 2035	100	100	57	7	0	0	100	100	28	0	0	0	100	100	100	17	1	0
October 2036	100	100	44	4	0	0	100	100	6	0	0	0	100	100	100	11	0	0
October 2037	100	100	34	3	0	0	100	100	0	0	0	0	100	100	84	7	0	0
October 2038	100	100	26	2	0	0	100	100	0	0	0	0	100	100	64	4	0	0
October 2039	100	100	20	1	0	0	100	100	0	0	0	0	100	100	49	3	0	0
October 2040	100	100	15	1	0	0	100	100	0	0	0	0	100	100	37	2	0	0
October 2041	100	100	11	0	0	0	100	100	0	0	0	0	100	100	28	1	0	0
October 2042	100	100	8	0	0	0	100	100	0	0	0	0	100	100	21	1	0	0
October 2043	100	99	6	0	0	0	100	99	0	0	0	0	100	100	16	0	0	0
October 2044	100	99	5	0	0	0	100	98	0	0	0	0	100	100	11	0	0	0
October 2045	100	94	3	0	0	0	100	90	0	0	0	0	100	100	8	0	0	0
October 2046	100	88	2	0	0	0	100	79	0	0	0	0	100	100	6	0	0	0
October 2047	100	76	2	0	0	0	100	60	0	0	0	0	100	100	4	0	0	0
October 2048	100	63	1	0	0	0	100	39	0	0	0	0	100	100	3	0	0	0
October 2049	100	51	1	0	0	0	100	18	0	0	0	0	100	100	2	0	0	0
October 2050	100	38	0	0	0	0	100	0	0	0	0	0	100	95	1	0	0	0
October 2051	97	26	0	0	0	0	95	0	0	0	0	0	100	64	1	0	0	0
October 2052	75	14	0	0	0	0	58	0	0	0	0	0	100	36	0	0	0	0
October 2053	25	4	0	0	0	0	0	0	0	0	0	0	62	11	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.5	25.0	12.4	7.4	4.8	3.4	28.0	23.3	10.1	6.0	4.0	2.9	29.2	27.6	15.9	9.4	6.0	4.2

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Classes FN and SN					
	0%	100%	350%	600%	900%	1,200%
Initial Percent	100	100	100	100	100	100
October 2025	99	97	94	90	85	81
October 2026	98	93	80	68	55	42
October 2027	97	86	63	44	26	12
October 2028	96	80	49	28	12	3
October 2029	95	74	38	17	5	1
October 2030	94	69	30	11	2	0
October 2031	92	63	23	7	1	0
October 2032	91	59	18	4	0	0
October 2033	89	54	14	3	0	0
October 2034	88	50	11	2	0	0
October 2035	86	45	8	1	0	0
October 2036	84	42	6	1	0	0
October 2037	82	38	5	0	0	0
October 2038	79	35	4	0	0	0
October 2039	77	31	3	0	0	0
October 2040	74	28	2	0	0	0
October 2041	71	25	2	0	0	0
October 2042	68	23	1	0	0	0
October 2043	64	20	1	0	0	0
October 2044	60	18	1	0	0	0
October 2045	56	15	0	0	0	0
October 2046	52	13	0	0	0	0
October 2047	47	11	0	0	0	0
October 2048	42	9	0	0	0	0
October 2049	36	8	0	0	0	0
October 2050	30	6	0	0	0	0
October 2051	23	4	0	0	0	0
October 2052	16	3	0	0	0	0
October 2053	8	1	0	0	0	0
October 2054	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.5	5.0	3.3	2.4	1.9

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Classes I, JC, JT, JU, JW and JX					Classes IJ, JB, JK, JN, JP and JQ					Classes IM, MJ, MK, MN, MP and MQ					Classes J, JA, JD, JE, JG and JI				
	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	98	90	88	79	69	98	89	87	78	67	100	100	100	100	100	98	88	85	75	62
October 2026	97	80	77	62	46	96	79	75	60	42	100	100	100	100	100	96	76	72	54	34
October 2027	95	72	66	48	28	95	70	64	45	24	100	100	100	100	100	94	65	59	36	13
October 2028	93	63	57	36	16	93	61	55	32	11	100	100	100	100	88	91	55	48	22	0
October 2029	91	56	49	26	6	90	53	46	21	1	100	100	100	100	35	89	46	37	10	0
October 2030	89	48	41	17	0	88	45	37	12	0	100	100	100	98	0	86	37	28	0	0
October 2031	87	42	34	11	0	86	38	30	5	0	100	100	100	59	0	84	29	19	0	0
October 2032	84	35	27	5	0	83	31	23	0	0	100	100	100	27	0	81	21	12	0	0
October 2033	82	29	22	0	0	81	25	17	0	0	100	100	100	0	0	78	14	5	0	0
October 2034	79	24	16	0	0	78	19	11	0	0	100	100	91	0	0	75	7	0	0	0
October 2035	76	19	11	0	0	75	14	6	0	0	100	100	64	0	0	71	1	0	0	0
October 2036	73	14	7	0	0	72	9	2	0	0	100	79	40	0	0	68	0	0	0	0
October 2037	70	10	3	0	0	68	4	0	0	0	100	54	17	0	0	64	0	0	0	0
October 2038	67	6	0	0	0	65	0	0	0	0	100	31	0	0	0	60	0	0	0	0
October 2039	63	2	0	0	0	61	0	0	0	0	100	10	0	0	0	56	0	0	0	0
October 2040	60	0	0	0	0	57	0	0	0	0	100	0	0	0	0	51	0	0	0	0
October 2041	56	0	0	0	0	53	0	0	0	0	100	0	0	0	0	46	0	0	0	0
October 2042	52	0	0	0	0	49	0	0	0	0	100	0	0	0	0	41	0	0	0	0
October 2043	47	0	0	0	0	44	0	0	0	0	100	0	0	0	0	36	0	0	0	0
October 2044	43	0	0	0	0	39	0	0	0	0	100	0	0	0	0	30	0	0	0	0
October 2045	38	0	0	0	0	34	0	0	0	0	100	0	0	0	0	25	0	0	0	0
October 2046	33	0	0	0	0	29	0	0	0	0	100	0	0	0	0	18	0	0	0	0
October 2047	28	0	0	0	0	23	0	0	0	0	100	0	0	0	0	12	0	0	0	0
October 2048	22	0	0	0	0	17	0	0	0	0	100	0	0	0	0	5	0	0	0	0
October 2049	16	0	0	0	0	11	0	0	0	0	89	0	0	0	0	0	0	0	0	0
October 2050	9	0	0	0	0	4	0	0	0	0	53	0	0	0	0	0	0	0	0	0
October 2051	3	0	0	0	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0
October 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.0	6.4	5.5	3.3	2.1	16.4	5.9	5.0	3.0	1.9	26.1	13.2	11.6	7.3	4.7	15.1	4.9	4.1	2.5	1.6

PSA Prepayment Assumption Rates

Distribution Date	Class JI					Class JM					Class JV				
	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	100	100	100	100	100	100	100	100	100	100	93	93	93	93	93
October 2026	100	100	100	100	100	100	100	100	100	100	85	85	85	85	85
October 2027	100	100	100	100	100	100	100	100	100	100	77	77	77	77	77
October 2028	100	100	100	100	100	100	100	100	100	82	69	69	69	69	69
October 2029	100	100	100	100	100	100	100	100	100	5	61	61	61	61	61
October 2030	100	100	100	100	0	100	100	100	97	0	52	52	52	52	40
October 2031	100	100	100	100	0	100	100	100	40	0	42	42	42	42	0
October 2032	100	100	100	85	0	100	100	100	0	0	33	33	33	33	0
October 2033	100	100	100	1	0	100	100	100	0	0	23	23	23	23	0
October 2034	100	100	100	0	0	100	100	87	0	0	12	12	12	12	0
October 2035	100	100	100	0	0	100	100	48	0	0	2	2	2	2	0
October 2036	100	100	100	0	0	100	69	12	0	0	0	0	0	0	0
October 2037	100	100	55	0	0	100	33	0	0	0	0	0	0	0	0
October 2038	100	98	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2039	100	30	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2040	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2041	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2042	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2043	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2044	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2045	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2046	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2047	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2048	100	0	0	0	0	100	0	0	0	0	0	0	0	0	0
October 2049	100	0	0	0	0	83	0	0	0	0	0	0	0	0	0
October 2050	100	0	0	0	0	31	0	0	0	0	0	0	0	0	0
October 2051	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.0	14.7	13.1	8.4	5.5	25.7	12.6	11.0	6.9	4.4	6.0	6.0	6.0	5.8	4.7

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Class JZ					Class MT					Class MY				
	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%	0%	100%	130%	250%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	104	104	104	104	104	99	92	90	83	74	100	100	100	100	100
October 2026	108	108	108	108	108	97	84	80	68	55	100	100	100	100	100
October 2027	113	113	113	113	113	96	76	72	56	40	100	100	100	100	100
October 2028	117	117	117	117	117	94	69	64	46	30	100	100	100	100	100
October 2029	122	122	122	122	122	92	63	57	38	22	100	100	100	100	100
October 2030	127	127	127	127	127	91	57	51	31	16	100	100	100	100	96
October 2031	132	132	132	132	109	89	51	45	25	12	100	100	100	100	70
October 2032	138	138	138	138	79	87	46	39	21	8	100	100	100	100	51
October 2033	143	143	143	143	57	85	41	35	17	6	100	100	100	100	37
October 2034	149	149	149	126	41	83	37	30	13	4	100	100	100	81	26
October 2035	155	155	155	101	29	80	32	26	11	3	100	100	100	64	19
October 2036	156	156	156	80	21	78	28	22	8	2	100	100	100	51	13
October 2037	156	156	156	63	15	75	25	19	7	2	100	100	100	40	9
October 2038	156	156	152	49	10	72	21	16	5	1	100	100	98	31	7
October 2039	156	156	127	37	7	69	18	13	4	1	100	100	81	24	4
October 2040	156	141	104	28	5	66	15	11	3	0	100	91	67	18	3
October 2041	156	115	83	21	3	63	12	9	2	0	100	74	53	13	2
October 2042	156	91	64	15	2	60	10	7	2	0	100	58	41	10	1
October 2043	156	69	48	10	1	56	7	5	1	0	100	44	31	7	1
October 2044	156	48	33	6	1	52	5	3	1	0	100	31	21	4	0
October 2045	156	29	19	3	0	48	3	2	0	0	100	19	12	2	0
October 2046	156	11	7	1	0	44	1	1	0	0	100	7	5	1	0
October 2047	156	0	0	0	0	40	0	0	0	0	100	0	0	0	0
October 2048	156	0	0	0	0	35	0	0	0	0	100	0	0	0	0
October 2049	156	0	0	0	0	30	0	0	0	0	100	0	0	0	0
October 2050	156	0	0	0	0	24	0	0	0	0	100	0	0	0	0
October 2051	156	0	0	0	0	19	0	0	0	0	100	0	0	0	0
October 2052	121	0	0	0	0	13	0	0	0	0	78	0	0	0	0
October 2053	62	0	0	0	0	7	0	0	0	0	40	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.7	18.8	17.6	13.2	9.5	19.0	8.4	7.5	4.9	3.3	28.7	18.8	17.6	13.0	8.9

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Classes GC, GD, GE, GH, GI, GK, GM, GN and GP					Class GL					Classes XF and XS				
	0%	100%	330%	500%	700%	0%	100%	330%	500%	700%	0%	100%	330%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
October 2025	99	94	85	79	71	100	100	100	100	100	99	96	89	84	78
October 2026	97	86	64	49	33	100	100	100	100	100	98	90	73	62	51
October 2027	96	77	43	23	4	100	100	100	100	100	97	83	58	43	29
October 2028	94	69	27	5	0	100	100	100	100	63	95	77	46	30	17
October 2029	92	61	13	0	0	100	100	100	78	36	94	71	36	21	9
October 2030	90	53	3	0	0	100	100	100	53	20	93	66	29	14	5
October 2031	88	46	0	0	0	100	100	85	37	12	91	60	22	10	3
October 2032	86	40	0	0	0	100	100	67	25	7	89	56	18	7	2
October 2033	83	33	0	0	0	100	100	52	17	4	88	51	14	5	1
October 2034	81	28	0	0	0	100	100	41	12	2	86	47	11	3	1
October 2035	78	22	0	0	0	100	100	32	8	1	84	43	8	2	0
October 2036	75	17	0	0	0	100	100	25	5	1	82	39	7	1	0
October 2037	72	12	0	0	0	100	100	19	4	0	79	35	5	1	0
October 2038	68	8	0	0	0	100	100	15	2	0	77	32	4	1	0
October 2039	65	3	0	0	0	100	100	11	2	0	74	29	3	0	0
October 2040	61	0	0	0	0	100	98	9	1	0	71	26	2	0	0
October 2041	57	0	0	0	0	100	87	7	1	0	68	23	2	0	0
October 2042	52	0	0	0	0	100	77	5	0	0	65	20	1	0	0
October 2043	47	0	0	0	0	100	68	4	0	0	61	18	1	0	0
October 2044	42	0	0	0	0	100	59	3	0	0	57	16	1	0	0
October 2045	36	0	0	0	0	100	51	2	0	0	53	14	1	0	0
October 2046	30	0	0	0	0	100	43	1	0	0	49	11	0	0	0
October 2047	24	0	0	0	0	100	36	1	0	0	44	10	0	0	0
October 2048	17	0	0	0	0	100	29	1	0	0	39	8	0	0	0
October 2049	10	0	0	0	0	100	23	0	0	0	34	6	0	0	0
October 2050	2	0	0	0	0	100	17	0	0	0	28	4	0	0	0
October 2051	0	0	0	0	0	82	11	0	0	0	22	3	0	0	0
October 2052	0	0	0	0	0	56	6	0	0	0	15	2	0	0	0
October 2053	0	0	0	0	0	29	2	0	0	0	8	0	0	0	0
October 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.9	7.0	2.9	2.0	1.6	28.2	21.6	10.3	7.0	5.0	19.9	10.9	4.8	3.4	2.5

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- in the case of the Group 1, 8, 13, 16, 17, 19 and 21 Securities, the investor's own projection of payment rates on the Underlying Certificates under a variety of scenarios, and
- in the case of a Floating Rate or an Inverse Floating Rate Class, the investor's own projection of levels of 30-day Average SOFR under a variety of scenarios.

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

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

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

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

Payment Delay: Effect on Yields of the Fixed Rate Classes

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

Yield Tables

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

The Mortgage Loans will not prepay at any constant rate until maturity, and it is unlikely that 30-day Average SOFR will remain constant. Moreover, it is likely that the Mortgage Loans will experience actual prepayment rates that differ from those of the Modeling Assumptions. **Therefore, the actual pre-tax yield of any Class may differ from those shown in the applicable table below for that Class even if the Class is purchased at the assumed price shown.**

The yields were calculated by

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

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

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

SECURITY GROUP 1

**Sensitivity of Class TA to Prepayments
Assumed Price 1.1%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
5.20% and below	65.0%	48.8%	31.5%	8.7%	(16.8)%
5.55%	27.1%	11.2%	(5.9)%	(28.7)%	(54.9)%
5.90% and above	**	**	**	**	**

SECURITY GROUP 2

**Sensitivity of Class AS to Prepayments
Assumed Price 5.4%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.34541%	27.9%	15.3%	2.1%	(14.3)%	(31.2)%
5.34541%	6.7%	(7.3)%	(22.3)%	(41.5)%	(62.2)%
5.72271%	(2.4)%	(16.8)%	(32.4)%	(53.4)%	(76.7)%
6.10000% and above	**	**	**	**	**

SECURITY GROUP 3

**Sensitivity of Class AI to Prepayments
Assumed Price 15.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>205%</u>	<u>250%</u>	<u>335%</u>	<u>500%</u>
21.2%	15.2%	10.1%	0.0%	(19.2)%

**Sensitivity of Class BI to Prepayments
Assumed Price 20.8%***

<u>PSA Prepayment Assumption Rates</u>				
<u>150%</u>	<u>205%</u>	<u>250%</u>	<u>445%</u>	<u>500%</u>
17.2%	14.1%	11.5%	0.0%	(3.3)%

**Sensitivity of Class CS to Prepayments
Assumed Price 6.9%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>205%</u>	<u>250%</u>	<u>500%</u>
4.32205%	7.3%	4.3%	1.8%	(12.5)%
5.32205%	(13.6)%	(16.7)%	(19.3)%	(34.5)%
5.41103%	(17.8)%	(20.9)%	(23.5)%	(38.5)%
5.50000% and above	**	**	**	**

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

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

Sensitivity of Class EI to Prepayments
Assumed Price 20.7%*

PSA Prepayment Assumption Rates				
150%	205%	250%	486%	500%
18.1%	15.2%	12.8%	0.0%	(0.8)%

Sensitivity of Class IA to Prepayments
Assumed Price 17.2%*

PSA Prepayment Assumption Rates				
150%	205%	250%	353%	500%
19.7%	14.7%	10.4%	0.1%	(15.0)%

Sensitivity of Class IB to Prepayments
Assumed Price 21.4%*

PSA Prepayment Assumption Rates				
150%	205%	250%	471%	500%
17.2%	14.3%	11.9%	0.0%	(1.5)%

Sensitivity of Class IE to Prepayments
Assumed Price 16.9%*

PSA Prepayment Assumption Rates				
150%	205%	250%	386%	500%
21.0%	16.4%	12.4%	0.0%	(10.2)%

Sensitivity of Class IL to Prepayments
Assumed Price 19.1%*

PSA Prepayment Assumption Rates				
150%	205%	250%	392%	500%
18.5%	14.5%	11.2%	0.0%	(8.6)%

Sensitivity of Class IN to Prepayments
Assumed Price 16.2%*

PSA Prepayment Assumption Rates				
150%	205%	250%	377%	500%
21.6%	16.6%	12.3%	0.0%	(11.5)%

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

**Sensitivity of Class IP to Prepayments
Assumed Price 18.7%***

PSA Prepayment Assumption Rates				
150%	205%	250%	476%	500%
14.4%	14.4%	14.4%	0.0%	(1.7)%

**Sensitivity of Class IQ to Prepayments
Assumed Price 19.7%***

PSA Prepayment Assumption Rates				
150%	173%	205%	250%	500%
27.6%	1.1%	(4.1)%	(4.1)%	(60.8)%

**Sensitivity of Class IU to Prepayments
Assumed Price 20.1%***

PSA Prepayment Assumption Rates				
150%	205%	244%	250%	500%
28.0%	16.5%	0.1%	(9.2)%	(88.7)%

**Sensitivity of Class II to Prepayments
Assumed Price 17.7%***

PSA Prepayment Assumption Rates				
150%	205%	250%	368%	500%
19.4%	14.7%	10.7%	0.0%	(11.7)%

**Sensitivity of Class NI to Prepayments
Assumed Price 15.3%***

PSA Prepayment Assumption Rates				
150%	205%	250%	368%	500%
22.5%	17.0%	12.3%	0.0%	(13.1)%

**Sensitivity of Class PI to Prepayments
Assumed Price 16.6%***

PSA Prepayment Assumption Rates				
150%	205%	250%	459%	500%
14.6%	14.6%	14.6%	0.0%	(3.2)%

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

Sensitivity of Class QI to Prepayments
Assumed Price 21.7%*

PSA Prepayment Assumption Rates				
150%	205%	250%	500%	544%
13.8%	13.8%	13.8%	2.3%	0.0%

Sensitivity of Class SA to Prepayments
Assumed Price 3.5%*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	205%	250%	500%
4.28028%	27.8%	25.0%	22.8%	10.0%
5.28028%	(6.5)%	(9.7)%	(12.2)%	(27.4)%
5.39014%	(12.3)%	(15.4)%	(18.0)%	(33.2)%
5.50000% and above	**	**	**	**

Sensitivity of Class SC to Prepayments
Assumed Price 5.7%*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	205%	250%	500%
4.31358%	9.7%	6.1%	3.1%	(14.5)%
5.31358%	(13.2)%	(16.6)%	(19.4)%	(35.7)%
5.40679%	(17.8)%	(21.0)%	(23.7)%	(39.7)%
5.50000% and above	**	**	**	**

Sensitivity of Class TE to Prepayments
Assumed Price 6.6%*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	205%	250%	500%
5.500% and below	(20.6)%	(23.6)%	(26.2)%	(41.4)%
5.525%	(23.8)%	(26.8)%	(29.4)%	(44.7)%
5.550% and above	**	**	**	**

Sensitivity of Class TK to Prepayments
Assumed Price 6.4%*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	150%	205%	250%	500%
5.500% and below	(20.4)%	(23.5)%	(26.0)%	(41.0)%
5.525%	(23.7)%	(26.7)%	(29.2)%	(44.0)%
5.550% and above	**	**	**	**

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

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

**Sensitivity of Class UI to Prepayments
Assumed Price 20.3%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>205%</u>	<u>244%</u>	<u>250%</u>	<u>500%</u>
28.0%	19.8%	0.9%	(11.7)%	**

**Sensitivity of Class WI to Prepayments
Assumed Price 21.6%***

PSA Prepayment Assumption Rates				
<u>150%</u>	<u>205%</u>	<u>250%</u>	<u>466%</u>	<u>500%</u>
16.9%	14.0%	11.7%	0.0%	(1.8)%

SECURITY GROUP 4

**Sensitivity of Class IO to Prepayments
Assumed Price 12.2%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>315%</u>	<u>500%</u>	<u>700%</u>	<u>1,063%</u>
46.7%	36.7%	27.9%	18.2%	0.0%

SECURITY GROUP 5

**Sensitivity of Class SE to Prepayments
Assumed Price 2.1%**

30-day Average SOFR	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
3.69032%	46.1%	33.6%	21.1%	10.7%
4.02688%	27.8%	14.3%	0.9%	(10.5)%
4.36344%	9.9%	(4.6)%	(19.5)%	(32.4)%
4.70000% and above	**	**	**	**

**Sensitivity of Class TD to Prepayments
Assumed Price 1.0%**

30-day Average SOFR	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
4.800% and below	4.3%	(28.9)%	(28.0)%	(28.9)%
4.875%	(6.8)%	(46.9)%	(45.1)%	(41.9)%
4.950% and above	**	**	**	**

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

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

**Sensitivity of Class TG to Prepayments
Assumed Price 1.0%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
4.750% and below	(11.7)%	(55.4)%	(53.0)%	(46.9)%
4.775%	(18.5)%	(67.6)%	(64.4)%	(53.3)%
4.800% and above	**	**	**	**

**Sensitivity of Class TI to Prepayments
Assumed Price 1.0%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
4.700% and below	2.4%	(8.8)%	(27.5)%	**
4.725%	(2.4)%	(15.4)%	(33.1)%	**
4.750% and above	**	**	**	**

**Sensitivity of Class TJ to Prepayments
Assumed Price 1.0%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
4.700% and below	(11.7)%	(55.4)%	(53.0)%	(46.9)%
4.725%	(18.5)%	(67.6)%	(64.4)%	(53.3)%
4.750% and above	**	**	**	**

**Sensitivity of Class TU to Prepayments
Assumed Price 1.0%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
4.750% and below	2.4%	(8.8)%	(27.5)%	**
4.775%	(2.4)%	(15.4)%	(33.1)%	**
4.800% and above	**	**	**	**

SECURITY GROUP 6

**Sensitivity of Class ST to Prepayments
Assumed Price 2.8%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.14233%	47.1%	31.7%	16.2%	15.0%	1.5%
5.14233%	3.3%	(21.0)%	(43.1)%	(37.8)%	(57.7)%
5.34617%	(8.4)%	(37.4)%	(62.3)%	(50.6)%	(73.6)%
5.55000% and above	**	**	**	**	**

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

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

**Sensitivity of Class TC to Prepayments
Assumed Price 1.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
5.550% and below	(13.4)%	(44.7)%	(70.8)%	(55.9)%	(80.2)%
5.575%	(20.9)%	(55.9)%	(83.8)%	(63.1)%	(89.3)%
5.600% and above	**	**	**	**	**

SECURITY GROUP 7

**Sensitivity of Class SL to Prepayments
Assumed Price 5.1%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.12894%	19.5%	6.0%	(8.2)%	(26.1)%	(45.1)%
5.12894%	(4.5)%	(19.1)%	(34.9)%	(56.4)%	(81.0)%
5.27447%	(10.1)%	(24.6)%	(40.5)%	(62.8)%	(89.1)%
5.42000% and above	**	**	**	**	**

**Sensitivity of Class TB to Prepayments
Assumed Price 1.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
5.420% and below	(9.7)%	(24.2)%	(40.2)%	(63.0)%	(89.2)%
5.435%	(14.1)%	(28.5)%	(44.5)%	(68.4)%	(96.0)%
5.450% and above	**	**	**	**	**

SECURITY GROUP 8

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

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>140%</u>	<u>250%</u>	<u>386%</u>	<u>400%</u>
8.3%	8.3%	6.8%	0.0%	(0.9)%

SECURITY GROUP 9

**Sensitivity of Class DI to Prepayments
Assumed Price 18.8%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>315%</u>	<u>353%</u>	<u>500%</u>	<u>700%</u>
23.8%	3.8%	0.1%	(13.7)%	(30.6)%

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

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

Sensitivity of Class DS to Prepayments
Assumed Price 6.1%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>315%</u>	<u>500%</u>	<u>700%</u>
4.12894%	15.4%	3.9%	(6.5)%	(18.0)%
5.12894%	(5.2)%	(17.6)%	(28.9)%	(42.2)%
5.28947%	(10.6)%	(22.9)%	(34.3)%	(47.7)%
5.45000% and above	**	**	**	**

SECURITY GROUP 10

Sensitivity of Class ES to Prepayments
Assumed Price 6.4%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.17157%	24.5%	11.6%	(1.8)%	(18.6)%	(36.0)%
5.17157%	6.5%	(7.5)%	(22.5)%	(41.8)%	(62.5)%
5.61079%	(2.4)%	(16.8)%	(32.5)%	(53.4)%	(76.9)%
6.05000% and above	**	**	**	**	**

Sensitivity of Class KS to Prepayments
Assumed Price 6.5%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.24024%	22.7%	9.7%	(3.8)%	(20.8)%	(38.4)%
5.24024%	5.0%	(9.1)%	(24.2)%	(43.8)%	(65.0)%
5.64512%	(3.4)%	(17.8)%	(33.5)%	(54.6)%	(78.4)%
6.05000% and above	**	**	**	**	**

Sensitivity of Class LS to Prepayments
Assumed Price 6.7%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.33002%	20.2%	7.1%	(6.7)%	(23.9)%	(41.9)%
5.33002%	2.8%	(11.4)%	(26.7)%	(46.7)%	(68.4)%
5.69001%	(4.8)%	(19.2)%	(35.0)%	(56.4)%	(80.6)%
6.05000% and above	**	**	**	**	**

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

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

SECURITY GROUP 11

Sensitivity of Class SG to Prepayments Assumed Price 4.6%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>250%</u>	<u>401%</u>	<u>650%</u>	<u>900%</u>
4.06065%	25.0%	17.2%	9.1%	(4.8)%	(19.3)%
5.06065%	(0.5)%	(9.0)%	(18.0)%	(33.9)%	(51.5)%
5.25533%	(7.1)%	(15.7)%	(24.8)%	(41.0)%	(59.5)%
5.45000% and above	**	**	**	**	**

SECURITY GROUP 12

Sensitivity of Class SH to Prepayments Assumed Price 2.6%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.06065%	49.9%	37.8%	25.3%	9.9%	(6.2)%
5.06065%	5.5%	(8.8)%	(24.1)%	(44.0)%	(65.7)%
5.23033%	(3.1)%	(17.7)%	(33.5)%	(54.9)%	(79.1)%
5.40000% and above	**	**	**	**	**

Sensitivity of Class TH to Prepayments Assumed Price 1.0%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
5.4% and below	13.7%	(0.1)%	(14.8)%	(33.5)%	(53.4)%
5.5%	1.7%	(12.7)%	(28.2)%	(48.8)%	(71.6)%
5.6% and above	**	**	**	**	**

SECURITY GROUP 14

Sensitivity of Class SJ to Prepayments Assumed Price 3.6%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>315%</u>	<u>500%</u>	<u>700%</u>
3.64032%	27.2%	16.3%	6.7%	(4.1)%
4.02688%	15.1%	3.6%	(6.8)%	(18.4)%
4.41344%	2.5%	(9.7)%	(20.7)%	(33.4)%
4.80000% and above	**	**	**	**

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

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

SECURITY GROUP 15

**Sensitivity of Class JS to Prepayments
Assumed Price 3.9%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.06065%	30.5%	18.0%	5.0%	(11.1)%	(27.7)%
5.06065%	0.7%	(13.6)%	(29.0)%	(49.3)%	(71.7)%
5.24033%	(6.3)%	(20.8)%	(36.5)%	(58.0)%	(82.7)%
5.42000% and above	**	**	**	**	**

SECURITY GROUP 18

**Sensitivity of Class NS to Prepayments
Assumed Price 6.9%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>400%</u>	<u>720%</u>	<u>1,100%</u>	<u>1,500%</u>
3.92341%	37.4%	22.7%	6.5%	(13.5)%	(35.3)%
4.92341%	20.7%	4.8%	(13.0)%	(35.3)%	(59.8)%
5.81171%	5.7%	(11.3)%	(31.1)%	(56.8)%	(85.8)%
6.70000% and above	**	**	**	**	**

SECURITY GROUP 20

**Sensitivity of Class MI to Prepayments
Assumed Price 15.9%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>332%</u>	<u>408%</u>	<u>500%</u>	<u>700%</u>
27.0%	6.9%	0.1%	(7.8)%	(23.4)%

**Sensitivity of Class SM to Prepayments
Assumed Price 5.9%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>332%</u>	<u>500%</u>	<u>700%</u>
3.92341%	20.2%	8.3%	(0.5)%	(11.3)%
4.92341%	0.1%	(12.9)%	(23.0)%	(35.7)%
5.18671%	(6.7)%	(20.0)%	(30.2)%	(43.4)%
5.45000% and above	**	**	**	**

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

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

SECURITY GROUP 21

**Sensitivity of Class HI to Prepayments
Assumed Price 33.9%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>733%</u>	<u>900%</u>	<u>1,200%</u>
21.1%	17.0%	7.0%	0.0%	(9.8)%	(29.4)%

**Sensitivity of Class ID to Prepayments
Assumed Price 36.7%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>819%</u>	<u>900%</u>	<u>1,200%</u>
19.4%	16.4%	9.0%	0.0%	(3.8)%	(20.5)%

**Sensitivity of Class IH to Prepayments
Assumed Price 41.0%***

PSA Prepayment Assumption Rates					
<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>910%</u>	<u>1,200%</u>
17.3%	15.7%	10.6%	0.4%	0.0%	(14.1)%

SECURITY GROUP 22

**Sensitivity of Class SN to Prepayments
Assumed Price 5.6%***

30-day Average SOFR	PSA Prepayment Assumption Rates				
	<u>100%</u>	<u>350%</u>	<u>600%</u>	<u>900%</u>	<u>1,200%</u>
4.06065%	18.7%	5.4%	(8.4)%	(25.9)%	(44.1)%
5.06065%	(3.0)%	(17.4)%	(33.1)%	(54.1)%	(77.7)%
5.24533%	(8.9)%	(23.3)%	(39.1)%	(61.3)%	(86.8)%
5.43000% and above	**	**	**	**	**

SECURITY GROUP 23

**Sensitivity of Class I to Prepayments
Assumed Price 16.2%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>130%</u>	<u>194%</u>	<u>250%</u>	<u>400%</u>
11.1%	7.8%	0.1%	(7.4)%	(30.3)%

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

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

**Sensitivity of Class IJ to Prepayments
Assumed Price 15.3%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>130%</u>	<u>186%</u>	<u>250%</u>	<u>400%</u>
11.3%	7.6%	0.0%	(9.7)%	(35.5)%

**Sensitivity of Class IM to Prepayments
Assumed Price 30.0%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>130%</u>	<u>241%</u>	<u>250%</u>	<u>400%</u>
9.6%	8.1%	0.1%	(0.7)%	(16.9)%

**Sensitivity of Class JI to Prepayments
Assumed Price 13.2%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>130%</u>	<u>173%</u>	<u>250%</u>	<u>400%</u>
12.4%	7.6%	0.0%	(15.0)%	(47.3)%

SECURITY GROUP 24

**Sensitivity of Class GI to Prepayments
Assumed Price 18.5%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>263%</u>	<u>330%</u>	<u>500%</u>	<u>700%</u>
19.4%	0.1%	(8.6)%	(30.6)%	(54.3)%

**Sensitivity of Class XS to Prepayments
Assumed Price 6.8%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>330%</u>	<u>500%</u>	<u>700%</u>
3.92341%	16.4%	2.6%	(8.1)%	(21.4)%
4.92341%	(1.0)%	(14.8)%	(25.8)%	(39.6)%
5.21171%	(7.6)%	(21.3)%	(32.2)%	(46.2)%
5.50000% and above	**	**	**	**

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

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

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

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

<u>Group(s)</u>	<u>PSA</u>
1, 2, 6, 7, 10, 12, 15, 19, 21 and 22	600%
3	205%
4, 9, 13, 14 and 16	315%
5	355%
8	140%
11	401%
17	115%
18	720%
20	332%
23	130%
24	330%

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

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

Residual Securities

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

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

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

MX Securities

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

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

ERISA MATTERS

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

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

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

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

See “ERISA Considerations” in the Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

Institutions whose investment activities are subject to legal investment laws and regulations or to review by certain regulatory authorities may be subject to restrictions on investment in the Securities. **No representation is made about the proper characterization of any Class for legal investment or other purposes, or about the permissibility of the purchase by particular investors of any Class under applicable legal investment restrictions.**

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) October 1, 2024 on the Fixed Rate Classes and (2) October 20, 2024 on the Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that (1) the Original Class Principal Balance (or original Class Notional Balance) and (2) the Scheduled Principal Balances or Aggregate Scheduled Principal Balances of each Class receiving principal distributions or interest distributions based upon a notional balance from the same Trust Asset Group will increase by the same proportion. The Trust Agreement, the Final Data Statement, the Final Schedules and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

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

Available Combinations(1)

Class	REMIC Securities		MX Securities						
	Original Class Principal Balance or Class Notional Balance	Maximum Original Class Principal Balance or Class Notional Balance(2)	Related MX Class	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	
Security Group 2									
Combination 1									
M	\$ 8,081,000	\$ 10,000,000	A	PT	4.50%	FIX	38384YEG2	October 2054	
MB	1,919,000								
Security Group 3									
Combination 2 (6)									
AX	\$ 35,975,000	\$ 35,975,000	AD	SEQ	3.00%	FIX	38384YEH0	November 2050	
			AE	SEQ	3.50	FIX	38384YEJ6	November 2050	
			AG	SEQ	5.00	FIX	38384YEK3	November 2050	
			AI	NTL(SEQ)	5.50	FIX/IO	38384YEL1	November 2050	
Combination 3 (6)									
AX	\$ 35,975,000	\$ 40,447,000	AH	SEQ	3.00%	FIX	38384YEM9	April 2052	
BC	4,472,000	40,447,000	AJ	SEQ	3.50	FIX	38384YEN7	April 2052	
			AK	SEQ	4.00	FIX	38384YEP2	April 2052	
			AL	SEQ	5.00	FIX	38384YEQ0	April 2052	
			IA	NTL(SEQ)	5.50	FIX/IO	38384YER8	April 2052	
Combination 4 (6)									
AX	\$ 35,975,000	\$ 49,746,727	AM	PT	3.00%	FIX	38384YES6	October 2054	
BC	4,472,000	49,746,727	AN	PT	3.50	FIX	38384YET4	October 2054	
BL	9,299,727	49,746,727	AP	PT	4.00	FIX	38384YEU1	October 2054	
			AQ	PT	5.00	FIX	38384YEV9	October 2054	
			BI	NTL(PT)	5.50	FIX/IO	38384YEW7	October 2054	
Combination 5									
BC	\$ 4,472,000	\$ 13,771,727	AY	SEQ	4.00%	FIX	38384YEX5	October 2054	
BL	9,299,727								

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 6 (6) KN	\$ 4,926,000		IQ	\$ 895,636		NTL(PAC II)	5.50%	FIX/IO	38384YFY3	October 2054
			QA	4,926,000		PAC II	3.50	FIX	38384YFZ0	October 2054
			QB	4,926,000		PAC II	3.75	FIX	38384YFA4	October 2054
			QC	4,926,000		PAC II	4.00	FIX	38384YFB2	October 2054
			QD	4,926,000		PAC II	4.25	FIX	38384YFC0	October 2054
			QE	3,284,000		PAC II	5.00	FIX	38384YFD8	October 2054
Combination 7 (6) KU	\$ 12,243,184		AU	\$ 12,243,184		SUP	3.50%	FIX	38384YFE6	October 2054
			BU	12,243,184		SUP	3.75	FIX	38384YFF3	October 2054
			CU	12,243,184		SUP	4.00	FIX	38384YFG1	October 2054
			DU	12,243,184		SUP	4.25	FIX	38384YFH9	October 2054
			EU	8,162,122		SUP	5.00	FIX	38384YFJ5	October 2054
			UI	2,226,033		NTL(SUP)	5.50	FIX/IO	38384YFK2	October 2054
Combination 8 (6) KN KU	\$ 4,926,000 12,243,184		IU	\$ 3,121,669		NTL(SUP)	5.50%	FIX/IO	38384YFL0	October 2054
			UA	17,169,184		SUP	3.50	FIX	38384YFM8	October 2054
			UB	17,169,184		SUP	3.75	FIX	38384YFN6	October 2054
			UC	17,169,184		SUP	4.00	FIX	38384YFP1	October 2054
			UD	17,169,184		SUP	4.25	FIX	38384YFQ9	October 2054
			UE	11,446,122		SUP	5.00	FIX	38384YFR7	October 2054
Combination 9 (6) NA NK NL NM	\$300,097,000 22,213,000 89,800,727 17,636,000		UK	17,169,184		SUP	4.50	FIX	38384YFS5	October 2054
			EC	\$429,746,727		PT	4.00%	FIX	38384YFT3	October 2054
			ED	429,746,727		PT	4.50	FIX	38384YFU0	October 2054
			EG	429,746,727		PT	4.75	FIX	38384YFV8	October 2054
			EH	429,746,727		PT	5.00	FIX	38384YFW6	October 2054
			EI	78,135,768		NTL(PT)	5.50	FIX/IO	38384YFX4	October 2054
EJ	286,497,818		PT	5.50	FIX	38384YFY2	October 2054			

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Original Class Principal Balance	Class Notional Balance		Original Class Principal Balance	Class Notional Balance					
Combination 10 (6)										
NA	\$300,097,000		IN	\$ 58,601,818	NTL(SEQ)	5.50%	FIX/IO	38384YFZ9	April 2051	
NK	22,213,000		NB	322,310,000	SEQ	5.00	FIX	38384YGA3	April 2051	
			NG	322,310,000	SEQ	4.00	FIX	38384YGB1	April 2051	
			NH	322,310,000	SEQ	4.50	FIX	38384YGC9	April 2051	
			NJ	322,310,000	SEQ	4.75	FIX	38384YGD7	April 2051	
			NP	214,873,333	SEQ	5.50	FIX	38384YGE5	April 2051	
Combination 11 (6)										
NA	\$300,097,000		N	\$300,097,000	SEQ	4.00%	FIX	38384YGF2	June 2050	
			NC	300,097,000	SEQ	4.50	FIX	38384YGG0	June 2050	
			ND	300,097,000	SEQ	4.75	FIX	38384YGH8	June 2050	
			NE	200,064,666	SEQ	5.50	FIX	38384YGJ4	June 2050	
			NI	54,563,090	NTL(SEQ)	5.50	FIX/IO	38384YGK1	June 2050	
Combination 12										
NL	\$ 89,800,727		NY	\$107,436,727	SEQ	5.00%	FIX	38384YGL9	October 2054	
NM	17,636,000									
Combination 13 (6)										
NA	\$300,097,000		IE	\$ 61,808,363	NTL(SEQ)	5.50%	FIX/IO	38384YGM7	December 2051	
NK	22,213,000		NQ	339,946,000	SEQ	4.00	FIX	38384YGN5	December 2051	
NM	17,636,000		NT	339,946,000	SEQ	4.50	FIX	38384YGP0	December 2051	
			NU	339,946,000	SEQ	4.75	FIX	38384YQQ8	December 2051	
			NV	339,946,000	SEQ	5.00	FIX	38384YGR6	December 2051	
			NW	226,630,666	SEQ	5.50	FIX	38384YGS4	December 2051	
Combination 14										
NK	\$ 22,213,000		YN	\$129,649,727	SEQ	5.00%	FIX	38384YGT2	October 2054	
NL	89,800,727									
NM	17,636,000									

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 15 (6)										
P	\$ 59,075,000		PB	\$ 59,075,000		PAC I	3.50%	FIX	38384YGU9	June 2051
			PD	59,075,000		PAC I	3.75	FIX	38384YGV7	June 2051
			PE	59,075,000		PAC I	4.00	FIX	38384YGW5	June 2051
			PG	59,075,000		PAC I	4.25	FIX	38384YGX3	June 2051
			PH	39,383,333		PAC I	5.00	FIX	38384YGY1	June 2051
			PI	10,740,909		NTL(PAC I)	5.50	FIX/IO	38384YGZ8	June 2051
Combination 16 (6)										
KN	\$ 4,926,000		B	\$100,324,184		PT	4.50%	FIX	38384YHA2	October 2054
KU	12,243,184		BD	100,324,184		PT	3.50	FIX	38384YHB0	October 2054
P	59,075,000		BE	100,324,184		PT	3.75	FIX	38384YHC8	October 2054
PC	10,648,000		BG	100,324,184		PT	4.00	FIX	38384YHD6	October 2054
PL	13,432,000		BH	100,324,184		PT	4.25	FIX	38384YHE4	October 2054
			BJ	66,882,789		PT	5.00	FIX	38384YHF1	October 2054
			IB	18,240,760		NTL(PT)	5.50	FIX/IO	38384YHG9	October 2054
Combination 17 (6)										
P	\$ 59,075,000		IP	\$ 12,676,909		NTL(PAC I)	5.50%	FIX/IO	38384YHH7	January 2053
PC	10,648,000		PJ	69,723,000		PAC I	3.50	FIX	38384YHJ3	January 2053
			PK	69,723,000		PAC I	3.75	FIX	38384YHK0	January 2053
			PM	69,723,000		PAC I	4.00	FIX	38384YHL8	January 2053
			PN	69,723,000		PAC I	4.25	FIX	38384YHM6	January 2053
			PQ	69,723,000		PAC I	4.50	FIX	38384YHN4	January 2053
			PV	46,482,000		PAC I	5.00	FIX	38384YHP9	January 2053
Combination 18 (6)										
P	\$ 59,075,000		PA	\$ 83,155,000		PAC I	4.50%	FIX	38384YHQ7	October 2054
PC	10,648,000		PW	83,155,000		PAC I	4.25	FIX	38384YHR5	October 2054
PL	13,432,000		PX	55,436,666		PAC I	5.00	FIX	38384YHS3	October 2054
			QI	15,119,090		NTL(PAC I)	5.50	FIX/IO	38384YHT1	October 2054
			QP	83,155,000		PAC I	3.50	FIX	38384YHU8	October 2054
			WP	83,155,000		PAC I	3.75	FIX	38384YHV6	October 2054
			XP	83,155,000		PAC I	4.00	FIX	38384YHW4	October 2054

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance(2)	Notional Balance(2)					
Combination 19 (6)										
WA	\$ 59,339,000		WC	\$ 85,000,000		PT	4.00%	FIX	38384YHX2	October 2054
WB	7,916,000		WD	85,000,000		PT	4.25	FIX	38384YHY0	October 2054
WL	10,895,000		WE	85,000,000		PT	4.50	FIX	38384YHZ7	October 2054
WM	6,850,000		WG	56,666,666		PT	4.75	FIX	38384YJA0	October 2054
			WH	42,500,000		PT	5.00	FIX	38384YJB8	October 2054
			WI	7,727,272		NTL(PT)	5.50	FIX/IO	38384YJC6	October 2054
Combination 20										
WB	\$ 7,916,000		WY	\$ 25,661,000		SEQ	4.50%	FIX	38384YJD4	October 2054
WL	10,895,000									
WM	6,850,000									
Combination 21 (6)										
WA	\$ 59,339,000		AB	\$ 67,255,000		SEQ	4.50%	FIX	38384YJE2	December 2051
WB	7,916,000		L	67,255,000		SEQ	4.00	FIX	38384YJF9	December 2051
			LC	67,255,000		SEQ	4.25	FIX	38384YJG7	December 2051
			LD	44,836,666		SEQ	4.75	FIX	38384YJH5	December 2051
			LE	33,627,500		SEQ	5.00	FIX	38384YJI1	December 2051
			LI	6,114,090		NTL(SEQ)	5.50	FIX/IO	38384YJK8	December 2051
Combination 22 (6)										
WA	\$ 59,339,000		AC	\$ 74,105,000		SEQ	4.50%	FIX	38384YJL6	February 2053
WB	7,916,000		IL	6,736,818		NTL(SEQ)	5.50	FIX/IO	38384YJM4	February 2053
WM	6,850,000		LG	74,105,000		SEQ	4.00	FIX	38384YJN2	February 2053
			LH	74,105,000		SEQ	4.25	FIX	38384YJP7	February 2053
			IJ	49,403,333		SEQ	4.75	FIX	38384YJQ5	February 2053
			LK	37,052,500		SEQ	5.00	FIX	38384YJR3	February 2053
Combination 23										
WL	\$ 10,895,000		YW	\$ 17,745,000		SEQ	4.50%	FIX	38384YJS1	October 2054
WM	6,850,000									

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 5								
Combination 24								
FP	\$124,800,000	FE	\$167,802,398	PT	(5)	FLT	38384YJT9	October 2064
TD	124,800,000							
TG	124,800,000							
TI	43,002,398							
TJ	124,800,000							
TU	43,002,398							
UF	43,002,398							
Combination 25								
FP	\$124,800,000	BF	\$167,802,398	PT	(5)	FLT	38384YJU6	October 2064
TD	124,800,000							
UF	43,002,398							
Combination 26								
FP	\$124,800,000	PF	\$124,800,000	TAC	(5)	FLT	38384YJV4	October 2064
TD	124,800,000							
Combination 27								
FP	\$124,800,000	GF	\$167,802,398	PT	(5)	FLT	38384YJW2	October 2064
TD	124,800,000							
TG	124,800,000							
TU	43,002,398							
UF	43,002,398							
Security Group 9								
Combination 28 (6)								
DA	\$ 60,000,000	D	\$ 60,000,000	SEQ	4.00%	FIX	38384YJX0	June 2051
		DC	60,000,000	SEQ	4.25	FIX	38384YJY8	June 2051
		DE	60,000,000	SEQ	4.50	FIX	38384YJZ5	June 2051
		DG	60,000,000	SEQ	4.75	FIX	38384YKA8	June 2051
		DH	48,000,000	SEQ	5.25	FIX	38384YKB6	June 2051
		DI	10,000,000	NTL(SEQ)	6.00	FIX/IO	38384YKC4	June 2051
		DJ	40,000,000	SEQ	5.50	FIX	38384YKD2	June 2051

REMIC Securities			MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	
Security Group 10									
Combination 29									
ES	\$ 85,000,000	KS	\$150,000,000	NTL(PT)	(5)	INV/IO	38384YKE0	October 2054	
LS	65,000,000								
Security Group 12									
Combination 30									
FH	\$100,000,000	HF	\$100,000,000	PT	(5)	FLT	38384YKF7	October 2054	
TH	100,000,000								
Security Group 20									
Combination 31 (6)									
MA	\$ 75,000,000	MC	\$ 75,000,000	SEQ	4.50%	FIX	38384YKG5	April 2051	
		MD	75,000,000	SEQ	4.75	FIX	38384YKH3	April 2051	
		ME	75,000,000	SEQ	5.00	FIX	38384YKJ9	April 2051	
		MG	50,000,000	SEQ	5.25	FIX	38384YKK6	April 2051	
		MH	37,500,000	SEQ	5.50	FIX	38384YKL4	April 2051	
		MI	6,818,181	NTL(SEQ)	5.50	FIX/IO	38384YKM2	April 2051	
Security Group 21									
Combination 32 (6)									
HA	\$ 15,000,000	DP	\$ 16,700,544	SC/PT	5.50%	FIX	38384YKN0	August 2054	
HL	10,050,816	DQ	25,050,816	SC/PT	5.00	FIX	38384YKP5	August 2054	
		DT	25,050,816	SC/PT	4.75	FIX	38384YKQ3	August 2054	
		HP	25,050,816	SC/PT	4.00	FIX	38384YKR1	August 2054	
		HQ	25,050,816	SC/PT	4.25	FIX	38384YKS9	August 2054	
		HT	25,050,816	SC/PT	4.50	FIX	38384YKT7	August 2054	
		ID	3,578,688	NTL(SC/PT)	7.00	FIX/IO	38384YKU4	August 2054	
Security Group 22									
Combination 33 (6)									
HL	\$ 10,050,816	HG	\$ 10,050,816	SC/SEQ	4.00%	FIX	38384YKV2	August 2054	
		HJ	10,050,816	SC/SEQ	4.25	FIX	38384YKW0	August 2054	
		HK	10,050,816	SC/SEQ	4.50	FIX	38384YKX8	August 2054	
		HM	10,050,816	SC/SEQ	4.75	FIX	38384YKY6	August 2054	
		HN	6,700,544	SC/SEQ	5.50	FIX	38384YKZ3	August 2054	
		IH	1,435,830	NTL(SC/SEQ)	7.00	FIX/IO	38384YLA7	August 2054	

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Notional Balance		Principal Balance	Notional Balance					
Combination 34 (6)										
HA	\$ 15,000,000		H	\$ 15,000,000		SC/SEQ	4.00%	FIX	38384YLB5	August 2054
			HB	15,000,000		SC/SEQ	4.25	FIX	38384YLC3	August 2054
			HC	15,000,000		SC/SEQ	4.50	FIX	38384YLD1	August 2054
			HD	15,000,000		SC/SEQ	4.75	FIX	38384YLE9	August 2054
			HE	10,000,000		SC/SEQ	5.50	FIX	38384YLF6	August 2054
			HI	2,142,857		NTL(SC/SEQ)	7.00	FIX/IO	38384YLG4	August 2054
Security Group 23										
Combination 35										
JV	\$ 17,526,000		MY	\$ 48,817,705		SEQ	4.00%	FIX	38384YLH2	October 2054
JZ	31,291,705									
Combination 36 (6)										
JA	\$202,441,000		I	\$ 92,373,375		NTL(SEQ)	4.00%	FIX/IO	38384YLJ8	March 2052
JL	13,839,000		JC	246,329,000		SEQ	4.00	FIX	38384YLK5	March 2052
JM	30,049,000		JT	246,329,000		SEQ	2.50	FIX	38384YLL3	March 2052
			JU	246,329,000		SEQ	3.00	FIX	38384YLM1	March 2052
			JW	246,329,000		SEQ	3.50	FIX	38384YLN9	March 2052
			JX	184,746,750		SEQ	4.50	FIX	38384YLP4	March 2052
Combination 37										
JA	\$202,441,000		MT	\$295,146,705		PT	4.00%	FIX	38384YLO2	October 2054
JL	13,839,000									
JM	30,049,000									
JV	17,526,000									
JZ	31,291,705									
Combination 38 (6)										
JL	\$ 13,839,000		IM	\$ 16,458,000		NTL(SEQ)	4.00%	FIX/IO	38384YLR0	March 2052
JM	30,049,000		MJ	43,888,000		SEQ	2.50	FIX	38384YLS8	March 2052
			MK	43,888,000		SEQ	3.00	FIX	38384YLT6	March 2052
			MN	43,888,000		SEQ	3.50	FIX	38384YLU3	March 2052
			MP	43,888,000		SEQ	4.00	FIX	38384YLV1	March 2052
			MQ	32,916,000		SEQ	4.50	FIX	38384YLW9	March 2052

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities						
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	
Combination 39 (6) JA	\$202,441,000	J	\$202,441,000	SEQ	2.50%	FIX	38384YLY7	July 2049	
			202,441,000	SEQ	3.00	FIX	38384YLY5	July 2049	
			202,441,000	SEQ	3.50	FIX	38384YLZ2	July 2049	
			151,830,750	SEQ	4.50	FIX	38384YMA6	July 2049	
			75,915,375	NTL(SEQ)	4.00	FIX/IO	38384YMB4	July 2049	
Combination 40 (6) JA JM	\$202,441,000 30,049,000	IJ	\$87,183,750	NTL(SEQ)	4.00%	FIX/IO	38384YMC2	May 2051	
			232,490,000	SEQ	4.00	FIX	38384YMD0	May 2051	
			232,490,000	SEQ	2.50	FIX	38384YME8	May 2051	
			232,490,000	SEQ	3.00	FIX	38384YMF5	May 2051	
			232,490,000	SEQ	3.50	FIX	38384YMG3	May 2051	
JQ	174,367,500	SEQ	4.50	FIX	38384YMH1	May 2051			
Security Group 24 Combination 41 (6) GC	\$69,610,964	GD	\$69,610,964	SEQ	3.00%	FIX	38384YMJ7	January 2051	
			69,610,964	SEQ	3.50	FIX	38384YMK4	January 2051	
			69,610,964	SEQ	4.00	FIX	38384YML2	January 2051	
			25,313,077	NTL(SEQ)	5.50	FIX/IO	38384YMM0	January 2051	
			69,610,964	SEQ	4.25	FIX	38384YMN8	January 2051	
			69,610,964	SEQ	4.50	FIX	38384YMP3	January 2051	
			69,610,964	SEQ	4.75	FIX	38384YMQ1	January 2051	
			55,688,771	SEQ	5.50	FIX	38384YMR9	January 2051	

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

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

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

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

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

(6) In the case of Combinations 2, 3, 4, 6, 7, 8, 9, 10, 11, 13, 15, 16, 17, 18, 19, 21, 22, 28, 31, 32, 33, 34, 36, 38, 39, 40 and 41, various sub-combinations are permitted. See "Description of the Securities — Modification and Exchange" in the Base Offering Circular for a discussion of sub-combinations.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FT, MF and TF (in the aggregate)</u>
Initial Balance	\$4,926,000.00	\$83,155,000.00	\$124,800,000.00	\$192,270,000.00
November 2024	4,917,597.84	83,005,578.26	124,417,484.82	191,626,312.82
December 2024	4,904,991.32	82,830,585.47	123,930,872.59	190,764,071.27
January 2025	4,888,186.11	82,630,076.01	123,340,285.59	189,682,801.82
February 2025	4,867,194.84	82,404,123.87	122,646,038.53	188,382,669.24
March 2025	4,842,037.08	82,152,822.72	121,848,640.00	186,864,488.51
April 2025	4,812,739.45	81,876,285.82	120,948,793.31	185,129,733.78
May 2025	4,779,335.52	81,574,646.03	119,947,396.73	183,180,544.43
June 2025	4,741,865.83	81,248,055.72	118,845,543.18	181,019,727.94
July 2025	4,700,377.86	80,896,686.67	117,644,519.28	178,650,759.56
August 2025	4,654,925.97	80,520,729.98	116,345,803.85	176,077,778.65
September 2025	4,605,571.33	80,120,395.89	114,951,065.71	173,305,581.65
October 2025	4,552,381.86	79,695,913.66	113,462,160.91	170,339,611.66
November 2025	4,495,432.13	79,247,531.31	111,881,129.40	167,185,944.41
December 2025	4,434,803.24	78,775,515.47	110,210,190.97	163,851,271.01
January 2026	4,370,582.72	78,280,151.09	108,451,740.71	160,342,877.01
February 2026	4,302,864.37	77,761,741.19	106,608,343.78	156,668,618.24
March 2026	4,231,748.15	77,220,606.57	104,682,729.67	152,836,893.29
April 2026	4,157,339.97	76,657,085.50	102,677,785.86	148,856,612.68
May 2026	4,079,751.53	76,071,533.36	100,596,550.90	144,737,165.08
June 2026	3,999,100.15	75,464,322.31	98,442,207.04	140,488,380.38
July 2026	3,915,508.53	74,835,840.88	96,218,072.26	136,120,490.20
August 2026	3,829,104.59	74,186,493.58	93,927,591.91	131,644,085.57
September 2026	3,740,021.19	73,516,700.45	91,574,329.80	127,070,072.49
October 2026	3,648,395.92	72,826,896.65	89,161,958.98	122,409,625.12
November 2026	3,554,370.85	72,117,531.96	86,694,252.00	117,674,137.33
December 2026	3,458,092.23	71,389,070.32	84,175,070.93	112,875,172.49
January 2027	3,359,710.29	70,641,989.30	81,608,356.97	108,024,412.13
February 2027	3,259,378.95	69,876,779.57	78,998,119.85	103,133,603.50
March 2027	3,157,255.44	69,093,944.41	76,442,194.66	98,214,506.63
April 2027	3,057,278.01	68,317,520.00	73,939,456.67	93,466,616.45
May 2027	2,959,417.15	67,547,455.37	71,488,804.38	88,883,726.16
June 2027	2,863,643.73	66,783,699.96	69,089,159.01	84,459,852.26
July 2027	2,769,928.93	66,026,203.60	66,739,464.05	80,189,226.45
August 2027	2,678,244.31	65,274,916.49	64,438,684.82	76,066,287.95
September 2027	2,588,561.74	64,529,789.26	62,185,807.95	72,085,676.00
October 2027	2,500,853.44	63,790,772.90	59,979,841.04	68,242,222.67
November 2027	2,415,091.91	63,057,818.82	57,819,812.15	64,530,945.93
December 2027	2,331,250.05	62,330,878.76	55,704,769.40	60,947,042.97
January 2028	2,249,301.00	61,609,904.90	53,633,780.59	57,485,883.73
February 2028	2,169,218.29	60,894,849.75	51,605,932.74	54,143,004.71
March 2028	2,090,975.71	60,185,666.22	49,620,331.74	50,914,102.96
April 2028	2,014,547.39	59,482,307.57	47,676,101.95	47,795,030.32
May 2028	1,939,907.75	58,784,727.46	45,772,385.78	44,781,787.82

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
June 2028	\$1,867,031.53	\$58,092,879.87	\$ 43,908,343.39	\$ 41,870,520.36
July 2028	1,795,893.77	57,406,719.18	42,083,152.25	39,057,511.49
August 2028	1,726,469.78	56,726,200.12	40,296,006.86	36,339,178.43
September 2028	1,658,735.19	56,051,277.77	38,546,118.32	33,712,067.29
October 2028	1,592,665.92	55,381,907.56	36,832,714.05	31,172,848.37
November 2028	1,528,238.17	54,718,045.28	35,155,037.41	28,718,311.77
December 2028	1,465,428.41	54,059,647.08	33,512,347.42	26,345,362.99
January 2029	1,404,213.44	53,406,669.42	31,903,918.38	24,051,018.88
February 2029	1,344,570.27	52,759,069.13	30,329,039.61	21,832,403.51
March 2029	1,286,476.23	52,116,803.39	28,787,015.10	19,686,744.42
April 2029	1,229,908.93	51,479,829.68	27,277,163.21	17,611,368.83
May 2029	1,174,846.21	50,848,105.84	25,798,816.42	15,603,700.07
June 2029	1,121,266.21	50,221,590.05	24,351,320.97	13,661,254.13
July 2029	1,069,147.30	49,600,240.80	22,934,036.64	11,781,636.31
August 2029	1,018,468.15	48,984,016.92	21,546,336.43	9,962,537.99
September 2029	969,207.66	48,372,877.55	20,187,606.30	8,201,733.59
October 2029	921,344.98	47,766,782.17	18,857,244.91	6,497,077.50
November 2029	874,859.56	47,165,690.56	17,554,663.34	4,846,501.24
December 2029	829,731.02	46,569,562.84	16,279,284.85	3,248,010.71
January 2030	785,939.30	45,978,359.42	15,030,544.63	1,699,683.45
February 2030	743,464.54	45,392,041.04	13,807,889.55	199,666.10
March 2030	702,287.13	44,810,568.74	12,610,777.91	0.00
April 2030	662,387.70	44,233,903.87	11,438,679.21	0.00
May 2030	623,747.14	43,662,008.08	10,291,073.93	0.00
June 2030	586,346.53	43,094,843.33	9,167,453.29	0.00
July 2030	550,167.19	42,532,371.88	8,067,319.04	0.00
August 2030	515,190.70	41,974,556.28	6,990,183.22	0.00
September 2030	481,398.83	41,421,359.38	5,935,567.98	0.00
October 2030	448,773.60	40,872,744.31	4,903,005.35	0.00
November 2030	417,297.22	40,328,674.52	3,892,037.04	0.00
December 2030	386,952.15	39,789,113.72	2,902,214.25	0.00
January 2031	357,721.03	39,254,025.92	1,933,097.45	0.00
February 2031	329,586.74	38,723,375.41	984,256.22	0.00
March 2031	302,532.37	38,197,126.76	55,269.04	0.00
April 2031	276,541.22	37,675,244.81	0.00	0.00
May 2031	251,596.76	37,157,694.70	0.00	0.00
June 2031	227,682.71	36,644,441.84	0.00	0.00
July 2031	204,782.97	36,135,451.89	0.00	0.00
August 2031	182,881.66	35,630,690.79	0.00	0.00
September 2031	161,963.04	35,130,124.78	0.00	0.00
October 2031	142,011.63	34,633,720.32	0.00	0.00
November 2031	123,012.11	34,141,444.16	0.00	0.00
December 2031	104,949.36	33,653,263.31	0.00	0.00
January 2032	87,808.44	33,169,145.04	0.00	0.00
February 2032	71,574.60	32,689,056.87	0.00	0.00
March 2032	56,233.29	32,212,966.58	0.00	0.00
April 2032	41,770.10	31,740,842.22	0.00	0.00

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
May 2032	\$ 28,170.86	\$31,272,652.05	\$ 0.00	\$ 0.00
June 2032	16,739.42	30,808,364.64	0.00	0.00
July 2032	8,296.92	30,347,948.75	0.00	0.00
August 2032	2,778.14	29,891,373.43	0.00	0.00
September 2032	118.95	29,438,607.95	0.00	0.00
October 2032	118.95	28,989,759.18	0.00	0.00
November 2032	118.95	28,547,394.04	0.00	0.00
December 2032	118.95	28,111,421.56	0.00	0.00
January 2033	118.95	27,681,752.02	0.00	0.00
February 2033	118.95	27,258,296.94	0.00	0.00
March 2033	118.95	26,840,969.05	0.00	0.00
April 2033	118.95	26,429,682.29	0.00	0.00
May 2033	118.95	26,024,351.80	0.00	0.00
June 2033	118.95	25,624,893.87	0.00	0.00
July 2033	118.95	25,231,225.96	0.00	0.00
August 2033	118.95	24,843,266.68	0.00	0.00
September 2033	118.95	24,460,935.75	0.00	0.00
October 2033	118.95	24,084,153.99	0.00	0.00
November 2033	118.95	23,712,843.34	0.00	0.00
December 2033	118.95	23,346,926.79	0.00	0.00
January 2034	118.95	22,986,328.43	0.00	0.00
February 2034	118.95	22,630,973.37	0.00	0.00
March 2034	118.95	22,280,787.77	0.00	0.00
April 2034	118.95	21,935,698.80	0.00	0.00
May 2034	118.95	21,595,634.65	0.00	0.00
June 2034	118.95	21,260,524.49	0.00	0.00
July 2034	118.95	20,930,298.49	0.00	0.00
August 2034	118.95	20,604,887.76	0.00	0.00
September 2034	118.95	20,284,224.38	0.00	0.00
October 2034	118.95	19,968,241.38	0.00	0.00
November 2034	118.95	19,656,872.69	0.00	0.00
December 2034	118.95	19,350,053.18	0.00	0.00
January 2035	118.95	19,047,718.61	0.00	0.00
February 2035	118.95	18,749,805.62	0.00	0.00
March 2035	118.95	18,456,251.76	0.00	0.00
April 2035	118.95	18,166,995.41	0.00	0.00
May 2035	118.95	17,881,975.82	0.00	0.00
June 2035	118.95	17,601,133.08	0.00	0.00
July 2035	118.95	17,324,408.12	0.00	0.00
August 2035	118.95	17,051,742.67	0.00	0.00
September 2035	118.95	16,783,079.29	0.00	0.00
October 2035	118.95	16,518,361.31	0.00	0.00
November 2035	118.95	16,257,532.87	0.00	0.00
December 2035	118.95	16,000,538.87	0.00	0.00
January 2036	118.95	15,747,324.99	0.00	0.00
February 2036	118.95	15,497,837.65	0.00	0.00
March 2036	118.95	15,252,024.02	0.00	0.00

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
April 2036	\$ 118.95	\$15,009,831.99	\$ 0.00	\$ 0.00
May 2036	118.95	14,771,210.20	0.00	0.00
June 2036	118.95	14,536,107.99	0.00	0.00
July 2036	118.95	14,304,475.38	0.00	0.00
August 2036	118.95	14,076,263.14	0.00	0.00
September 2036	118.95	13,851,422.66	0.00	0.00
October 2036	118.95	13,629,906.05	0.00	0.00
November 2036	118.95	13,411,666.08	0.00	0.00
December 2036	118.95	13,196,656.15	0.00	0.00
January 2037	118.95	12,984,830.35	0.00	0.00
February 2037	118.95	12,776,143.36	0.00	0.00
March 2037	118.95	12,570,550.53	0.00	0.00
April 2037	118.95	12,368,007.82	0.00	0.00
May 2037	118.95	12,168,471.79	0.00	0.00
June 2037	118.95	11,971,899.62	0.00	0.00
July 2037	118.95	11,778,249.08	0.00	0.00
August 2037	118.95	11,587,478.52	0.00	0.00
September 2037	118.95	11,399,546.89	0.00	0.00
October 2037	118.95	11,214,413.70	0.00	0.00
November 2037	118.95	11,032,039.02	0.00	0.00
December 2037	118.95	10,852,383.47	0.00	0.00
January 2038	118.95	10,675,408.25	0.00	0.00
February 2038	118.95	10,501,075.07	0.00	0.00
March 2038	118.95	10,329,346.18	0.00	0.00
April 2038	118.95	10,160,184.37	0.00	0.00
May 2038	118.95	9,993,552.94	0.00	0.00
June 2038	118.95	9,829,415.69	0.00	0.00
July 2038	118.95	9,667,736.94	0.00	0.00
August 2038	118.95	9,508,481.51	0.00	0.00
September 2038	118.95	9,351,614.70	0.00	0.00
October 2038	118.95	9,197,102.31	0.00	0.00
November 2038	118.95	9,044,910.60	0.00	0.00
December 2038	118.95	8,895,006.31	0.00	0.00
January 2039	118.95	8,747,356.64	0.00	0.00
February 2039	118.95	8,601,929.26	0.00	0.00
March 2039	118.95	8,458,692.28	0.00	0.00
April 2039	118.95	8,317,614.26	0.00	0.00
May 2039	118.95	8,178,664.20	0.00	0.00
June 2039	118.95	8,041,811.52	0.00	0.00
July 2039	118.95	7,907,026.10	0.00	0.00
August 2039	118.95	7,774,278.22	0.00	0.00
September 2039	118.95	7,643,538.56	0.00	0.00
October 2039	118.95	7,514,778.24	0.00	0.00
November 2039	118.95	7,387,968.78	0.00	0.00
December 2039	118.95	7,263,082.08	0.00	0.00
January 2040	118.95	7,140,090.45	0.00	0.00
February 2040	118.95	7,018,966.57	0.00	0.00

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
March 2040	\$ 118.95	\$ 6,899,683.54	\$ 0.00	\$ 0.00
April 2040	118.95	6,782,214.79	0.00	0.00
May 2040	118.95	6,666,534.16	0.00	0.00
June 2040	118.95	6,552,615.84	0.00	0.00
July 2040	118.95	6,440,434.38	0.00	0.00
August 2040	118.95	6,329,964.69	0.00	0.00
September 2040	118.95	6,221,182.03	0.00	0.00
October 2040	118.95	6,114,062.02	0.00	0.00
November 2040	118.95	6,008,580.60	0.00	0.00
December 2040	118.95	5,904,714.08	0.00	0.00
January 2041	118.95	5,802,439.06	0.00	0.00
February 2041	118.95	5,701,732.51	0.00	0.00
March 2041	118.95	5,602,571.69	0.00	0.00
April 2041	118.95	5,504,934.21	0.00	0.00
May 2041	118.95	5,408,797.98	0.00	0.00
June 2041	118.95	5,314,141.20	0.00	0.00
July 2041	118.95	5,220,942.42	0.00	0.00
August 2041	118.95	5,129,180.46	0.00	0.00
September 2041	118.95	5,038,834.45	0.00	0.00
October 2041	118.95	4,949,883.80	0.00	0.00
November 2041	118.95	4,862,308.24	0.00	0.00
December 2041	118.95	4,776,087.74	0.00	0.00
January 2042	118.95	4,691,202.61	0.00	0.00
February 2042	118.95	4,607,633.38	0.00	0.00
March 2042	118.95	4,525,360.89	0.00	0.00
April 2042	118.95	4,444,366.24	0.00	0.00
May 2042	118.95	4,364,630.79	0.00	0.00
June 2042	118.95	4,286,136.19	0.00	0.00
July 2042	118.95	4,208,864.30	0.00	0.00
August 2042	118.95	4,132,797.29	0.00	0.00
September 2042	118.95	4,057,917.55	0.00	0.00
October 2042	118.95	3,984,207.71	0.00	0.00
November 2042	118.95	3,911,650.68	0.00	0.00
December 2042	118.95	3,840,229.58	0.00	0.00
January 2043	118.95	3,769,927.78	0.00	0.00
February 2043	118.95	3,700,728.90	0.00	0.00
March 2043	118.95	3,632,616.76	0.00	0.00
April 2043	118.95	3,565,575.44	0.00	0.00
May 2043	118.95	3,499,589.21	0.00	0.00
June 2043	118.95	3,434,642.61	0.00	0.00
July 2043	118.95	3,370,720.36	0.00	0.00
August 2043	118.95	3,307,807.40	0.00	0.00
September 2043	118.95	3,245,888.91	0.00	0.00
October 2043	118.95	3,184,950.26	0.00	0.00
November 2043	118.95	3,124,977.02	0.00	0.00
December 2043	118.95	3,065,954.97	0.00	0.00
January 2044	118.95	3,007,870.12	0.00	0.00

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
February 2044	\$ 118.95	\$ 2,950,708.63	\$ 0.00	\$ 0.00
March 2044	118.95	2,894,456.89	0.00	0.00
April 2044	118.95	2,839,101.47	0.00	0.00
May 2044	118.95	2,784,629.15	0.00	0.00
June 2044	118.95	2,731,026.86	0.00	0.00
July 2044	118.95	2,678,281.76	0.00	0.00
August 2044	118.95	2,626,381.15	0.00	0.00
September 2044	118.95	2,575,312.55	0.00	0.00
October 2044	118.95	2,525,063.62	0.00	0.00
November 2044	118.95	2,475,622.23	0.00	0.00
December 2044	118.95	2,426,976.41	0.00	0.00
January 2045	118.95	2,379,114.33	0.00	0.00
February 2045	118.95	2,332,024.39	0.00	0.00
March 2045	118.95	2,285,695.09	0.00	0.00
April 2045	118.95	2,240,115.15	0.00	0.00
May 2045	118.95	2,195,273.41	0.00	0.00
June 2045	118.95	2,151,158.89	0.00	0.00
July 2045	118.95	2,107,760.76	0.00	0.00
August 2045	118.95	2,065,068.35	0.00	0.00
September 2045	118.95	2,023,071.13	0.00	0.00
October 2045	118.95	1,981,758.74	0.00	0.00
November 2045	118.95	1,941,120.94	0.00	0.00
December 2045	118.95	1,901,147.66	0.00	0.00
January 2046	118.95	1,861,828.98	0.00	0.00
February 2046	118.95	1,823,155.08	0.00	0.00
March 2046	118.95	1,785,116.34	0.00	0.00
April 2046	118.95	1,747,703.22	0.00	0.00
May 2046	118.95	1,710,906.36	0.00	0.00
June 2046	118.95	1,674,716.51	0.00	0.00
July 2046	118.95	1,639,124.56	0.00	0.00
August 2046	118.95	1,604,121.54	0.00	0.00
September 2046	118.95	1,569,698.58	0.00	0.00
October 2046	118.95	1,535,846.96	0.00	0.00
November 2046	118.95	1,502,558.09	0.00	0.00
December 2046	118.95	1,469,823.49	0.00	0.00
January 2047	118.95	1,437,634.81	0.00	0.00
February 2047	118.95	1,405,983.81	0.00	0.00
March 2047	118.95	1,374,862.37	0.00	0.00
April 2047	118.95	1,344,262.49	0.00	0.00
May 2047	118.95	1,314,176.30	0.00	0.00
June 2047	118.95	1,284,596.02	0.00	0.00
July 2047	118.95	1,255,513.99	0.00	0.00
August 2047	118.95	1,226,922.66	0.00	0.00
September 2047	118.95	1,198,814.59	0.00	0.00
October 2047	118.95	1,171,182.45	0.00	0.00
November 2047	118.95	1,144,019.01	0.00	0.00
December 2047	118.95	1,117,317.15	0.00	0.00

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
January 2048	\$ 118.95	\$ 1,091,069.84	\$ 0.00	\$ 0.00
February 2048	118.95	1,065,270.18	0.00	0.00
March 2048	118.95	1,039,911.33	0.00	0.00
April 2048	118.95	1,014,986.57	0.00	0.00
May 2048	118.95	990,489.30	0.00	0.00
June 2048	118.95	966,412.96	0.00	0.00
July 2048	118.95	942,751.14	0.00	0.00
August 2048	118.95	919,497.49	0.00	0.00
September 2048	118.95	896,645.76	0.00	0.00
October 2048	118.95	874,189.80	0.00	0.00
November 2048	118.95	852,123.53	0.00	0.00
December 2048	118.95	830,440.97	0.00	0.00
January 2049	118.95	809,136.23	0.00	0.00
February 2049	118.95	788,203.50	0.00	0.00
March 2049	118.95	767,637.05	0.00	0.00
April 2049	118.95	747,431.25	0.00	0.00
May 2049	118.95	727,580.53	0.00	0.00
June 2049	118.95	708,079.41	0.00	0.00
July 2049	118.95	688,922.49	0.00	0.00
August 2049	118.95	670,104.46	0.00	0.00
September 2049	118.95	651,620.06	0.00	0.00
October 2049	118.95	633,464.14	0.00	0.00
November 2049	118.95	615,631.60	0.00	0.00
December 2049	118.95	598,117.42	0.00	0.00
January 2050	118.95	580,916.65	0.00	0.00
February 2050	118.95	564,024.43	0.00	0.00
March 2050	118.95	547,435.96	0.00	0.00
April 2050	118.95	531,146.49	0.00	0.00
May 2050	118.95	515,151.38	0.00	0.00
June 2050	118.95	499,446.02	0.00	0.00
July 2050	118.95	484,025.88	0.00	0.00
August 2050	118.95	468,886.52	0.00	0.00
September 2050	118.95	454,023.52	0.00	0.00
October 2050	118.95	439,432.57	0.00	0.00
November 2050	118.95	425,109.39	0.00	0.00
December 2050	118.95	411,049.77	0.00	0.00
January 2051	118.95	397,249.58	0.00	0.00
February 2051	118.95	383,704.73	0.00	0.00
March 2051	118.95	370,411.20	0.00	0.00
April 2051	118.95	357,365.02	0.00	0.00
May 2051	118.95	344,562.29	0.00	0.00
June 2051	118.95	331,999.16	0.00	0.00
July 2051	118.95	319,671.84	0.00	0.00
August 2051	118.95	307,576.59	0.00	0.00
September 2051	118.95	295,709.73	0.00	0.00
October 2051	118.95	284,067.64	0.00	0.00
November 2051	118.95	272,646.74	0.00	0.00

<u>Distribution Date</u>	<u>Class KN</u>	<u>Classes P, PC and PL (in the aggregate)</u>	<u>Class FP</u>	<u>Classes FI, MF and TF (in the aggregate)</u>
December 2051	\$ 118.95	\$ 261,443.52	\$ 0.00	\$ 0.00
January 2052	118.95	250,454.50	0.00	0.00
February 2052	118.95	239,676.26	0.00	0.00
March 2052	118.95	229,105.44	0.00	0.00
April 2052	118.95	218,738.73	0.00	0.00
May 2052	118.95	208,572.85	0.00	0.00
June 2052	118.95	198,604.59	0.00	0.00
July 2052	118.95	188,830.77	0.00	0.00
August 2052	118.95	179,248.27	0.00	0.00
September 2052	118.95	169,854.01	0.00	0.00
October 2052	118.95	160,644.96	0.00	0.00
November 2052	118.95	151,618.13	0.00	0.00
December 2052	118.95	142,770.57	0.00	0.00
January 2053	118.95	134,099.39	0.00	0.00
February 2053	118.95	125,601.73	0.00	0.00
March 2053	118.95	117,274.78	0.00	0.00
April 2053	118.95	109,115.76	0.00	0.00
May 2053	118.95	101,121.94	0.00	0.00
June 2053	118.95	93,290.64	0.00	0.00
July 2053	118.95	85,619.20	0.00	0.00
August 2053	118.95	78,105.01	0.00	0.00
September 2053	118.95	70,745.51	0.00	0.00
October 2053	118.95	63,538.15	0.00	0.00
November 2053	118.95	56,480.44	0.00	0.00
December 2053	118.95	49,569.93	0.00	0.00
January 2054	118.95	42,804.20	0.00	0.00
February 2054	118.95	36,180.85	0.00	0.00
March 2054	118.95	29,697.54	0.00	0.00
April 2054	118.95	23,351.97	0.00	0.00
May 2054	118.95	17,141.84	0.00	0.00
June 2054	118.95	11,064.91	0.00	0.00
July 2054	118.95	5,118.98	0.00	0.00
August 2054 and thereafter	0.00	0.00	0.00	0.00

Underlying Certificates

Trust Asset Group	Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(I)	Final Distribution Date	Principal Type(I)	Original Principal Balance of Class	Underlying Certificate Factor(2)	Principal Balance in Trust	Percentage of Class in Trust	Ginnie Mae I or II
1	Ginnie Mae	2023-165	FA	November 30, 2023	383884DSV5	(4)	FLT	November 2053	PT	\$25,000,000	0.69682830	\$17,420,707.50	100.000000000000%	II
8	Ginnie Mae	2024-110	VL(5)	July 30, 2024	383884QXT0	4.50%	FIX	August 2053	AD/SEQ	11,498,000	0.98242746	11,295,950.94	100.000000000000	II
13	Ginnie Mae	2024-151	KA(6)	September 30, 2024	383884WFB6	4.50	FIX	September 2052	SEQ	56,218,000	0.99871373	31,399,284.03	55.9246575830	II
16	Ginnie Mae	2024-151	H	September 30, 2024	383884WEL5	4.50	FIX	May 2051	SEQ	75,300,000	0.99869290	10,000,000.89	13.2975949535	II
17	Ginnie Mae	2015-155	PZ(6)	October 30, 2015	38379QWW1	3.00	FIX/Z	October 2045	PAC I	10,865,000	0.35679748	557,277.70	14.3754072711	II
17	Ginnie Mae	2016-075	PZ(6)	May 27, 2016	38379YFA2	3.00	FIX/Z	May 2046	PAC I	4,183,000	0.87296454	1,168,259.64	31.9929954578	II
17	Ginnie Mae	2016-134	MZ(6)	October 28, 2016	38380BFG5	3.00	FIX/Z	October 2046	PAC/AD	24,150,000	0.61189628	4,157,310.83	28.1330973085	II
17	Ginnie Mae	2016-179	Z(6)	December 30, 2016	38376TGW0	3.00	FIX/Z	December 2046	SEQ	14,321,439	0.50486370	1,800,071.83	24.8959689037	II
17	Ginnie Mae	2017-045	WZ(6)	March 30, 2017	38376UAD1	3.00	FIX/Z	March 2047	SEQ	10,248,551	0.68473952	1,491,357.88	21.2517164622	II
17	Ginnie Mae	2017-137	MZ(6)	September 29, 2017	38380GXB5	3.00	FIX/Z	September 2047	SEQ	5,000,000	0.56097417	1,708,064.81	60.8963800000	II
17	Ginnie Mae	2018-022	GZ(6)	February 28, 2018	38380KZ8	3.00	FIX/Z	February 2048	SEQ	16,957,702	0.72212803	2,154,837.26	29.6032738095	II
17	Ginnie Mae	2018-022	LZ(6)	February 28, 2018	38380KZQ1	3.00	FIX/Z	February 2048	SEQ	10,080,000	0.50792465	1,368,299.74	15.8860145083	II
17	Ginnie Mae	2018-027	QZ(6)	February 28, 2018	38380GDI7	3.00	FIX/Z	February 2048	SEQ	11,604,040	0.54073944	1,592,445.21	25.3785750480	II
19	Ginnie Mae	2024-126	QT(3)	August 30, 2024	38384UN62	4.50	FIX	January 2053	SEQ	78,249,000	0.99318482	8,938,663.38	11.5017444312	II
21	Ginnie Mae	2024-004	NY	January 30, 2024	38384HC22	5.00	FIX	January 2054	SEQ	4,575,000	1.00000000	3,532,582.00	77.2149071038	II
21	Ginnie Mae	2024-097	YN(3)	June 28, 2024	38384HU71	5.00	FIX	January 2054	SEQ	6,115,000	1.00000000	1,205,154.00	19.7081602617	II
21	Ginnie Mae	2024-110	CB(6)	July 30, 2024	38384PUC2	5.00	FIX	June 2054	SEQ	2,567,000	1.00000000	2,567,000.00	100.0000000000	II
21	Ginnie Mae	2024-110	BY(6)	July 30, 2024	38384QWF1	5.00	FIX	July 2054	SEQ	5,729,000	1.00000000	5,729,000.00	100.0000000000	II
21	Ginnie Mae	2024-110	HL	July 30, 2024	38384QWF1	5.00	FIX	July 2054	SEQ	1,862,684.00	1.00000000	1,862,684.00	43.6225761124	II
21	Ginnie Mae	2024-126	HY(3)	August 30, 2024	38384QF45	5.00	FIX	August 2054	SEQ	9,187,000	1.00000000	1,679,396.00	18.2801349733	II
21	Ginnie Mae	2024-126	AY	August 30, 2024	38384LUM9	5.00	FIX	August 2054	SEQ	5,680,000	1.00000000	5,680,000.00	100.0000000000	II
21	Ginnie Mae	2024-126	DL(6)	August 30, 2024	38384LUXA2	5.00	FIX	August 2054	SEQ	2,795,000	1.00000000	2,795,000.00	100.0000000000	II

- (1) As defined under “Class Types” in Appendix I to the Base Offering Circular.
- (2) Underlying Certificate Factors are as of October 2024.
- (3) MX Class.
- (4) The Interest Rate will be calculated as described under “Terms Sheet — Interest Rates” in the related Underlying Certificate Disclosure Document.
- (5) The Mortgage Loans underlying the Group 8 Trust Assets may be re-performing Mortgage Loans that were previously repurchased from one or more pools of Mortgage Loans underlying one or more Ginnie Mae MBS Certificates.
- (6) More than 10% of the Mortgage Loans underlying this Underlying Certificate may be higher balance Mortgage Loans. See “Risk Factors” in this Supplement.



\$4,000,460,169

**Government National
Mortgage Association**

GINNIE MAE[®]

**Guaranteed REMIC
Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2024-159**

OFFERING CIRCULAR SUPPLEMENT
October 24, 2024

