

\$1,579,211,875
(Notional Balance)
Government National Mortgage Association
GINNIE MAE®
Guaranteed Multifamily REMIC Pass-Through Securities
Ginnie Mae REMIC Trust 2024-161

The Securities

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

Class of REMIC Securities	Original Notional Balance(1)	Interest Rate	Principal Type(2)	Interest Type(2)	CUSIP Number	Final Distribution Date(3)
IO	\$1,579,211,875	(4)	NTL(SC/PT)	WAC/IO/DLY	38381LA77	June 2064
Residual						
RR	0	0.00	NPR	NPR	38381LA85	June 2064

The Ginnie Mae Guaranty

Ginnie Mae will guarantee the timely payment of interest on the securities. The Ginnie Mae Guaranty is backed by the full faith and credit of the United States of America. Ginnie Mae does not guarantee the payment of any Prepayment Penalties.

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

The Trust and its Assets

The Trust will own certain previously issued multifamily 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-5 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 for Guaranteed Multifamily REMIC Pass-Through Securities, Chapter 31 and Chapter 32 of the Ginnie Mae Mortgage-Backed Securities Guide 5500.3, as amended, and this Supplement.

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



Ramirez and Co., Inc.

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

AVAILABLE INFORMATION

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

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

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

If you do not have access to the internet, call BNY Mellon, which will act as information agent for the Trust, at (800) 234-GNMA, to order copies of the Multifamily Base Offering Circular and the MBS Guide.

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

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

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TERMS SHEET

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

Sponsor: BMO Capital Markets Corp.

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

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: October 30, 2024

Distribution Date: The 16th day of each month or, if the 16th day is not a Business Day, the first Business Day thereafter, commencing in November 2024.

Composition of the Trust Assets: The Trust Assets consist of Underlying Certificates. The aggregate notional balance of the Trust Assets is \$1,579,211,875 as of October 2024. Certain information regarding the Underlying Certificates is set forth in Exhibit A to this Supplement. Certain information regarding the Ginnie Mae Multifamily Certificates and the related Mortgage Loans underlying the Underlying Certificates (the “Underlying Certificate Trust Assets”) is set forth in the respective updated Exhibit A for each of the Underlying Certificates (the “Updated Exhibits A”) in Exhibit B to this Supplement.

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

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

Lockout Periods and Prepayment Penalties: None of the Mortgage Loans underlying the Underlying Certificates have remaining lockout periods. See the Updated Exhibits A in Exhibit B for additional information with respect to remaining lockout periods of the Mortgage Loans underlying the Underlying Certificate Trust Assets. Certain of the Mortgage Loans are insured under FHA insurance program Section 223(f), which, with respect to certain mortgage loans insured thereunder, prohibits prepayments for a period of five (5) years from the date of endorsement, regardless of any applicable lockout periods associated with such mortgage loans. The Mortgage Loans provide for payment of Prepayment Penalties during specified periods beginning on the applicable lockout period end date or, if no lockout period applies, the applicable Issue Date. In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any lockout, statutory prepayment prohibition or Prepayment Penalty provisions. See *“The Trust Assets—Certain Additional Characteristics of the Mortgage Loans (Underlying the Underlying Certificates)”* and *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans”* in the Updated Exhibits A in Exhibit B to this Supplement. Prepayment Penalties received by the Trust will be allocated as described in this Supplement.

Issuance of Securities: The Securities, other than the Residual Securities, will initially be issued in book-entry form through the book-entry system of the U.S. Federal Reserve Banks (the “Fedwire

Book-Entry System”). The Residual Securities will be issued in fully registered, certificated form. See “Description of the Securities — Form of Securities” in this Supplement.

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

Interest Rate: Class IO is a Weighted Average Coupon Class that will bear interest during each Accrual Period at a per annum Interest Rate equal to the total interest accrued on the Underlying Certificates for such Accrual Period, multiplied by 12, and divided by the Class Notional Balance of Class IO (before giving effect to any payments on such Distribution Date) for such Accrual Period.

Class IO will bear interest during the initial Accrual Period at the following approximate Interest Rate:

<u>Class</u>	<u>Approximate Initial Interest Rate</u>
IO	0.74259%

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents</u>
IO	\$1,579,211,875	100% of the Trust Assets

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

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

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

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

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

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

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

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

Rates of principal payments can reduce your yield. The yield on your securities probably will be lower than you expect if principal payments on the mortgage loans underlying the related trust assets are faster than you expected.

In addition, 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 the reduction in the notional balance of the securities ultimately backed by such mortgage loan. No assurances can be given as to the timing or frequency of any such repurchases.

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

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

Defaults will increase the rate of prepayment.

Lending on multifamily properties and nursing facilities is generally viewed as exposing the lender to a greater risk of loss than single-family lending. If a mortgagor defaults on a mortgage loan and the loan is subsequently foreclosed upon or assigned to FHA for FHA insurance benefits, or Rural Development for Section 538 guarantee benefits, or otherwise liquidated, the effect would be comparable to a prepayment of the mortgage loan; however, no

prepayment penalty would be received. Similarly, mortgage loans as to which there is a material breach of a representation may be purchased out of the trust without the payment of a prepayment penalty.

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

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

With respect to certain mortgage loans insured under Section 223(f) of the Housing Act, under certain circumstances FHA lockout and prepayment limitations may be more stringent than otherwise provided for in the related note or other evidence of indebtedness. In addition to FHA's ability to override lockout or prepayment penalty provisions with respect to the FHA-insured mortgage loans as described above, investors should note that with respect to certain mortgage loans insured under Section 223(f) of the Housing Act, Section 223(f) provides, in relevant part, that the related note or other evidence of indebtedness cannot be prepaid for a period of five (5) years

from the date of endorsement, unless prior written approval from FHA is obtained. In many instances with respect to such mortgage loans insured under Section 223(f), the related lender may have provided for a lockout period lasting for a term shorter than five (5) years. Therefore, investors should consider that any prepayment provisions following a lockout period that is shorter than five (5) years may not be effective if FHA approval is not obtained.

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

The rate of payments on the underlying certificates will directly affect the rate of payments on the securities. The notional balance of the underlying certificates will be sensitive in varying degrees to:

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

Prepayments on the related mortgage loans may have occurred at rates faster or slower than those initially assumed. This supplement contains no information as to whether the underlying certificates have performed as originally anticipated. The Updated Exhibits A in Exhibit B, however, contain certain information regarding the related mortgage loans as of the cut-off date. Additional information as to the underlying certificates may be obtained by performing an analysis of current principal factors of the underlying certificates in

light of applicable information contained in the related underlying certificate disclosure documents.

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

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

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

The secondary markets for mortgage-related securities have experienced periods of illiquidity and can be expected to do so in the future. Illiquidity can have a severely adverse effect on the

prices of classes that are especially sensitive to prepayment or interest rate risk or that have been structured to meet the investment requirements of limited categories of investors.

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

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

The actual prepayment rates of the underlying mortgage loans will affect the weighted average lives and yields of your securities. The yield and decrement tables in this supplement are based on assumed prepayment rates. It is highly unlikely that the underlying mortgage loans will prepay at any of the prepayment rates assumed in this supplement, or at any constant prepayment rate. As a result, the yields on your securities could be lower than you expected.

THE TRUST ASSETS

General

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

The Underlying Certificates

The Trust Assets are Underlying Certificates that represent beneficial ownership interests in one or more separate trusts, the assets of which evidence direct or indirect beneficial ownership interests in certain Ginnie Mae Multifamily Certificates. Each Underlying Certificate constitutes all or a portion of a class of a separate Series of certificates described in the related Underlying Certificate Disclosure Document. The Underlying Certificate Disclosure Documents may be obtained from the Information Agent as described under “Available Information” in this Supplement or on ginniemae.gov. Investors are cautioned that material changes in facts and circumstances may have occurred since the date of each Underlying Certificate Disclosure Document, including changes in the prepayment rates, prevailing

interest rates and other economic factors, which may limit the usefulness of, and be directly contrary to the assumptions used in preparing the information included in, the offering document. See *“Underlying Certificates” in the Multifamily Base Offering Circular*.

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

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

The Trust CLCs (Underlying the Underlying Certificates)

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

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

Each Trust CLC will provide for the payment to the related Underlying Trust of monthly payments of interest equal to a pro rata share of the interest payments on the underlying Mortgage Loan, less applicable servicing and guaranty fees. The related Underlying Trust will not be entitled to receive any payments of principal collected on the related Mortgage Loan as long as the Trust CLC is outstanding. During such period any prepayments and other recoveries of principal (other than proceeds from the liquidation of the Mortgage Loan) or any Prepayment Penalties on the underlying Mortgage Loan received by the Ginnie Mae Issuer will be deposited into a non-interest bearing escrow account (the

“P&I Custodial Account”). Any such amounts will be held for distribution to the related Underlying Trust (unless otherwise negotiated between the Ginnie Mae Issuer and the Contracted Security Purchaser) on the earliest of (i) the liquidation of the Mortgage Loan, (ii) at the related Ginnie Mae Issuer’s option, either (a) the first Ginnie Mae Certificate Payment Date of the Ginnie Mae Project Loan Certificate following the conversion of the Ginnie Mae Construction Loan Certificate or (b) the date of conversion of the Ginnie Mae Construction Loan Certificate to a Ginnie Mae Project Loan Certificate, and (iii) the applicable Maturity Date. However, the related Underlying Trust will not receive any such amounts until the next Distribution Date and will not be entitled to receive any interest on such amounts, and the related WACR will be reduced accordingly.

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

The Trust PLCs (Underlying the Underlying Certificates)

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

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

The Mortgage Loans (Underlying the Underlying Certificates)

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

One thousand two hundred fourteen (1,214) Mortgage Loans will underlie the Underlying Certificate Trust Assets, which as of October 1, 2024 (the “Cut-off Date”), consist of one thousand one hundred ninety-one (1,191) Mortgage Loans that underlie the Trust PLCs (the “Trust PLC Mortgage Loans”) and twenty-three (23) Mortgage Loans that underlie the Trust CLCs (the “Trust CLC Mortgage Loans”).

The Trust PLC Mortgage Loans have an aggregate balance of approximately \$7,001,025,925 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date, and the Trust CLC Mortgage Loans have an aggregate balance of approximately \$141,902,754 as of the Cut-off Date, after giving effect to all payments of principal due on or before that date.

The Mortgage Loans underlying the Underlying Certificate Trust Assets have, on an individual basis, the characteristics described in the Updated Exhibits A in Exhibit B to this Supplement. They also have the general characteristics described below. The Mortgage Loans consist of first lien and second lien,

multifamily, fixed rate mortgage loans that are secured by a lien on the borrower's fee simple estate in a multifamily property consisting of five or more dwelling units or nursing facilities and guaranteed by Section 538 or insured by FHA or coinsured by FHA and the related mortgage lender. See *"The Ginnie Mae Multifamily Certificates — General" in the Multifamily Base Offering Circular*.

FHA Insurance Programs and Section 538 Guarantee Program

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

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

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

Mortgage Rates; Calculations of Interest. The Mortgage Loans bear interest at Mortgage Rates that will remain fixed for their remaining terms. All of the Mortgage Loans accrue interest on the basis of a 360-day year consisting of twelve 30-day months. See *"Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans" in the Updated Exhibits A in Exhibit B to this Supplement*.

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

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

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

Trust CLC into the related P&I Custodial Account. The related Underlying Trust will not be entitled to recover any interest thereon.

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

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

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

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

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

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

The Mortgage Loans have a period (a “Prepayment Penalty Period”) during which voluntary prepayments must be accompanied by a prepayment penalty equal to a specified percentage of the principal amount of the Mortgage Loan being prepaid (each, a “Prepayment Penalty”). Each Prepayment Penalty Period will follow the termination of the applicable lockout period or, if no lockout period

applies, the applicable Issue Date. See *“Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement.*

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

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

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

Coinsurance. Certain of the Mortgage Loans may be federally insured under FHA coinsurance programs that provide for the retention by the mortgage lender of a portion of the mortgage insurance risk that otherwise would be assumed by FHA under the applicable FHA insurance program. As part of such coinsurance programs, FHA delegates to mortgage lenders approved by FHA for participation in such coinsurance programs certain underwriting functions generally performed by FHA. Accordingly, there can be no assurance that such mortgage loans were underwritten in conformity with FHA underwriting guidelines applicable to mortgage loans that were solely federally insured or that the default risk with respect to coinsured mortgage loans is comparable to that of FHA-insured mortgage loans generally. As a result, there can be no assurance that the likelihood of future default or the rate of prepayment on coinsured Mortgage Loans will be comparable to that of FHA-insured mortgage loans generally.

The Trustee Fee

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

GINNIE MAE GUARANTY

The Government National Mortgage Association (“Ginnie Mae”), a wholly-owned corporate instrumentality of the United States of America within HUD, guarantees the timely payment of interest on the Securities. The General Counsel of HUD has provided an opinion to the effect that Ginnie Mae has the authority to guarantee multiclass securities and that Ginnie Mae guaranties will constitute general obligations of the United States, for which the full faith and credit of the United States is pledged. See *“Ginnie Mae Guaranty” in the Multifamily Base Offering Circular.* Ginnie Mae does not guarantee the payment of any Prepayment Penalties.

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

The Residual Securities will not be issued in book-entry form but will be issued in fully registered, certificated form and may be transferred or exchanged, subject to the transfer restrictions applicable to Residual Securities set forth in the Trust Agreement, at the Corporate Trust Office of the Trustee located at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency 2024-161. See *“Description of the Securities — Forms of Securities; Book-Entry Procedures” in the Multifamily Base Offering Circular.*

The Increased Minimum Denomination Class will be issued in minimum denominations that equal \$100,000 in initial notional balance.

Distributions

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

Interest Distributions

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

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

Categories of Classes

For purposes of interest distributions, the Classes will be categorized as shown under “Interest Type” on the front cover of this Supplement. The abbreviations used in this Supplement to describe the

interest entitlements of the Classes are explained under “Class Types” in Appendix I to the Multifamily Base Offering Circular.

Accrual Period

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

Weighted Average Coupon Class

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

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

No Principal Distributions

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

Prepayment Penalty Distributions

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

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Issuing REMIC and the beneficial ownership of the Residual Interest in the Pooling REMIC, as described in “Certain United States Federal Income Tax Consequences” in the Multifamily Base Offering Circular. The Class RR Securities have no Class Principal Balance and do not accrue interest. The Class RR Securities will be entitled to receive the proceeds of the disposition of any assets remaining in the Trust REMICs after the Class Notional Balance of Class IO 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 Class IO, no later than the day preceding the Distribution Date, the factor (carried out to eight decimal places) that when multiplied by the original Class Notional Balance of that Class, determines the Class Notional Balance after giving effect to any reduction of Class Notional Balance on that Distribution Date (each, a “Class Factor”).

- The Class Factor for Class IO for each month following the issuance of the Securities will reflect its remaining Class Notional Balance after giving effect to any reduction of Class Notional Balance on the Distribution Date occurring in that month.
- The Class Factor for Class IO for the month of issuance is 1.00000000.

- Based on the Class Factors published in the preceding and current months (and Interest Rates), investors in Class IO can calculate the amount of interest to be distributed to that Class on the Distribution Date in the current month.
- Investors may obtain current Class Factors on ginniemae.gov.

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

Termination

The Trustee, at its option, may purchase or cause the sale of the Trust Assets and thereby terminate the Trust on any Distribution Date on which the Class Notional Balance of the Securities is less than 1% of the Original Class Notional Balance 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 Notional Class Security will be entitled to receive that Holder’s allocable share of any accrued and unpaid interest thereon at the applicable Interest Rate. The Residual Holders will be entitled to their pro rata share of any assets remaining in the Trust REMICs after payment in full of the amounts described in the foregoing sentence. However, any remaining assets are not likely to be significant.

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

- While some prepayments occur randomly, the payment behavior of the Mortgage Loans may be influenced by a variety of economic, tax, geographic, demographic, legal and other factors.

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

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

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

In addition, following any Mortgage Loan default and the subsequent liquidation of the underlying Mortgaged Property, the principal balance of the Mortgage Loan will be distributed through a combination of liquidation proceeds, advances from the related Ginnie Mae Issuer and, to the extent necessary, proceeds of Ginnie Mae's guaranty of the Ginnie Mae Multifamily Certificates.

- As a result, defaults experienced on the Mortgage Loans will accelerate the reduction of the notional balances of the Underlying Certificates and Class IO Securities.
- Under certain circumstances, the Trustee has the option to purchase the Trust Assets, thereby effecting early retirement of the Securities. *See "Description of the Securities — Termination" in this Supplement.*

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

Assumability

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

Final Distribution Date

The Final Distribution Date for Class IO, which is set forth on the front cover of this Supplement, is the latest date on which the Class Notional Balance will be reduced to zero. The actual retirement of any Class may occur earlier than its Final Distribution Date.

Modeling Assumptions

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

1. The Mortgage Loans underlying the Underlying Certificate Trust Assets have the characteristics shown under “Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans” in the Updated Exhibits A in Exhibit B to this Supplement.

2. There are no voluntary prepayments during any lockout period. With respect to Mortgage Loans insured under FHA insurance program Section 223(f), FHA approves prepayments made by borrowers after any applicable lockout period expires to the extent that any statutory prepayment prohibition period applies.

3. There are no prepayments on any Trust CLC.

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

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

6. Distributions on the Securities, including all distributions of prepayments on the Mortgage Loans, are always received on the 16th day of the month, whether or not a Business Day, commencing in November 2024.

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

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

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

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

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

12. Distributions on the Underlying Certificates are made as described in the related Underlying Certificate Disclosure Document.

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

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

- For example, many Distribution Dates will occur on the first Business Day after the 16th day of the month, prepayments may not occur during the Prepayment Penalty Period, and the Trustee

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

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

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

Prepayment Assumptions

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

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

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

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

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

(2) Assumes that involuntary prepayments start immediately.

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

Decrement Table

The decrement table set forth below illustrates the percentage of the original Class Notional Balance that would remain outstanding following the distribution made each specified month for the Regular Class, based on the assumption that the Trust PLC Mortgage Loans prepay at the CPR Prepayment Assumption Rates and 100% PLD and the Trust CLC Mortgage Loans prepay at 0% CPR and 0% PLD until the Trust CLCs convert to Ginnie Mae Project Loan Certificates, after which they prepay at the CPR Prepayment Assumption Rates and 100% PLD. The percentages set forth in the following decrement table have been rounded to the nearest whole percentage (including rounding down to zero).

The decrement table also indicates the Weighted Average Life of Class IO under each CPR Prepayment Assumption Rate and the PLD percentage rates indicated above for the Trust PLC Mortgage Loans and the Trust CLC Mortgage Loans. The Weighted Average Life of Class IO is calculated by:

- (a) multiplying the net reduction, if any, of the Class Notional Balance 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 notional balance referred to in clause (a).

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

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

Percentages of Original Class Notional Balances and Weighted Average Lives

Distribution Date	CPR Prepayment Assumption Rates				
	Class IO				
	0%	5%	15%	25%	40%
Initial Percent . . .	100	100	100	100	100
October 2025	96	91	82	72	58
October 2026	92	83	67	52	33
October 2027	89	76	55	37	19
October 2028	86	70	45	27	11
October 2029	83	64	37	20	6
October 2030	80	59	30	14	4
October 2031	78	54	25	10	2
October 2032	75	50	20	7	1
October 2033	72	46	17	5	1
October 2034	70	42	14	4	0
October 2035	67	38	11	3	0
October 2036	64	35	9	2	0
October 2037	62	32	7	1	0
October 2038	59	29	6	1	0
October 2039	56	26	5	1	0
October 2040	53	23	4	1	0
October 2041	50	21	3	0	0
October 2042	47	19	3	0	0
October 2043	45	17	2	0	0
October 2044	42	15	2	0	0
October 2045	39	13	1	0	0
October 2046	36	11	1	0	0
October 2047	32	10	1	0	0
October 2048	29	9	1	0	0
October 2049	26	7	0	0	0
October 2050	23	6	0	0	0
October 2051	20	5	0	0	0
October 2052	17	4	0	0	0
October 2053	13	3	0	0	0
October 2054	10	2	0	0	0
October 2055	8	2	0	0	0
October 2056	6	1	0	0	0
October 2057	5	1	0	0	0
October 2058	3	1	0	0	0
October 2059	2	0	0	0	0
October 2060	1	0	0	0	0
October 2061	1	0	0	0	0
October 2062	1	0	0	0	0
October 2063	0	0	0	0	0
October 2064	0	0	0	0	0
Weighted Average Life (years)	16.9	10.1	5.0	3.1	1.8

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor's own projection of Mortgage Loan prepayment rates under a variety of scenarios,
- the investor's own projection of the likelihood of extensions of the maturity of any Trust CLC or delays with respect to the conversion of a Trust CLC to a Ginnie Mae Project Loan Certificate and
- the investor's own projection of payment rates on each Underlying Certificate under a variety of scenarios.

No representation is made regarding Mortgage Loan prepayment rates, Underlying Certificate payment rates, the occurrence and duration of extensions, if any, the timing of conversions, if any, or the yield of any Class.

Prepayments: Effect on Yields

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

- Because Class IO will be purchased at a premium, faster than anticipated rates of principal payments could result in actual yields to investors that are lower than the anticipated yields.
- Investors in Class IO should also consider the risk that rapid rates of principal payments could result in the failure of investors to recover fully their investments.

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

None of the Mortgage Loans underlying the Underlying Certificates have remaining lockout periods. The Mortgage Loans underlying the Underlying Certificates have a weighted average remaining term to maturity of approximately 380 months. See the Updated Exhibits A in Exhibit B for additional information with respect to remaining lockout periods.

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

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

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

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

Information relating to lockout periods, statutory prepayment prohibition periods and Prepayment Penalties is contained under “*Certain Additional Characteristics of the Mortgage Loans (Underlying the Underlying Certificates)*” and “*Yield, Maturity and Prepayment Considerations*” in this Supplement and in the Updated Exhibits A in Exhibit B to this Supplement.

Rapid rates of prepayments on the Mortgage Loans are likely to coincide with periods of low prevailing interest rates. During periods of low prevailing interest rates, the yields at which an investor may be able to reinvest interest payments on the Class IO Securities may be lower than the yield on that Class.

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

Payment Delay: Effect on Yields of the Delay Class

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

Yield Table

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

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

The yields were calculated by:

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

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

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

Sensitivity of Class IO to Prepayments
Assumed Price 5.6875%*

CPR Prepayment Assumption Rates			
5%	15%	25%	40%
5.9%	1.4%	(0.8)%	(0.5)%

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

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

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

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

Residual Securities

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

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

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

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

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

Governmental plans and certain church plans, while not subject to the fiduciary responsibility provisions of ERISA or the prohibited transaction provisions of ERISA and the Code, may nevertheless be

subject to local, state or other federal laws that are substantially similar to the foregoing provisions of ERISA and the Code (“Similar Law”).

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

See “ERISA Considerations” in the Multifamily Base Offering Circular.

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

LEGAL INVESTMENT CONSIDERATIONS

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

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular Class 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 October 1, 2024. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

Before the Closing Date, Ginnie Mae, the Trustee and the Sponsor may agree to increase the size of this offering. In that event, the Securities will have the same characteristics as described in this Supplement, except that the original Class Notional Balance of the Class receiving interest distributions based upon a notional balance will increase by the same proportion. The Trust Agreement, the Final Data Statement and the Supplemental Statement, if any, will reflect any increase in the size of the transaction.

LEGAL MATTERS

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

Underlying Certificates

Issuer	Series	Class	Issue Date	CUSIP Number	Interest Rate	Interest Type(C)	Final Distribution Date	Principal Type(U)	Original Notional Balance of Class	Underlying Certificate Factor(C2)	Notional Balance in the Trust	Percentage of Class in Trust	Ginnie Mae I or II
Ginnie Mae	2020-014	IO	January 30, 2020	38380NK73	(4)	WAC/TO/DIY	February 2062	NTL(PT)	\$ 357,319,712	0.56062945	\$ 99,412,425.81	49.0249454046%	I
Ginnie Mae	2020-027	IO	February 28, 2020	38380N6A2	(4)	WAC/TO/DIY	March 2062	NTL(PT)	215,564,607	0.65512899	91,760,384.52	64.9756975179	I
Ginnie Mae	2020-068	IO	May 29, 2020	38380PHX5	(4)	WAC/TO/DIY	May 2060	NTL(PT)	169,028,919	0.83718015	39,957,703.57	28.2571320141	I
Ginnie Mae	2020-091	IU(G)	June 30, 2020	38380PSK1	(4)	WAC/TO/DIY	May 2062	NTL(PT)	660,924,114	0.49826744	54,809,418.40	16.6433630836	I
Ginnie Mae	2020-190	IO	December 30, 2020	38380RJM3	(4)	WAC/TO/DIY	November 2062	NTL(PT)	430,425,000	0.82117742	144,683,249.63	40.939606203	I
Ginnie Mae	2021-003	IO(G)	January 29, 2021	38380RQC7	(4)	WAC/TO/DIY	September 2062	NTL(PT)	1,267,950,680	0.79640736	159,281,472.00	15.7734841863	I
Ginnie Mae	2021-014	IO	January 29, 2021	38380RRU6	(4)	WAC/TO/DIY	June 2063	NTL(PT)	269,087,786	0.70762102	39,122,799.52	20.5463751521	I
Ginnie Mae	2021-034	IO	February 26, 2021	38380RWN6	(4)	WAC/TO/DIY	March 2063	NTL(PT)	265,977,069	0.74527055	29,810,822.00	15.0888904391	I
Ginnie Mae	2021-060	IO	April 30, 2021	38380RP1	(4)	WAC/TO/DIY	May 2063	NTL(PT)	520,000,000	0.88447626	53,245,470.85	11.5769230769	I
Ginnie Mae	2021-062	IA	April 30, 2021	38380RP79	(4)	WAC/TO/DIY	February 2063	NTL(PT)	244,330,016	0.88821860	72,980,488.37	33.628699629	I
Ginnie Mae	2021-088	IO(G)	May 28, 2021	38381DET3	(4)	WAC/TO/DIY	September 2062	NTL(PT)	907,837,576	0.73769630	147,539,260.00	22.0303725344	I
Ginnie Mae	2021-094	IO(G)	May 28, 2021	38381DHT5	(4)	WAC/TO/DIY	February 2063	NTL(PT)	531,242,767	0.90448804	38,350,292.90	7.9812851363	I
Ginnie Mae	2021-102	IO	June 30, 2021	38381DQ70	(4)	WAC/TO/DIY	October 2062	NTL(PT)	228,052,939	0.86616642	63,276,002.64	32.0332494663	I
Ginnie Mae	2021-108	IO(G)	June 30, 2021	38381DPR0	(4)	WAC/TO/DIY	June 2061	NTL(PT)	464,000,652	0.92633202	74,106,561.60	17.2413550833	I
Ginnie Mae	2021-123	IA	July 30, 2021	38381DSL5	(4)	WAC/TO/DIY	June 2061	NTL(PT)	142,592,741	0.90260905	64,352,749.70	50.000003506	I
Ginnie Mae	2021-178	IA	October 29, 2021	38381D5A4	(4)	WAC/TO/DIY	October 2061	NTL(PT)	277,168,147	0.93295882	69,971,911.50	27.0593864453	I
Ginnie Mae	2021-203	IO	November 30, 2021	38381HEEL8	(4)	WAC/TO/DIY	July 2063	NTL(PT)	562,329,979	0.91596654	16,514,876.72	3.2063024689	I
Ginnie Mae	2022-003	IO	January 28, 2022	38381ETV0	(4)	WAC/TO/DIY	February 2061	NTL(PT)	300,049,057	0.94862714	87,842,873.16	30.8616200717	I
Ginnie Mae	2022-059	IO	March 30, 2022	38381HEX15	(4)	WAC/TO/DIY	February 2062	NTL(PT)	155,000,000	0.95451631	96,883,405.46	65.4838709677	I
Ginnie Mae	2023-092	IA	June 30, 2023	38381HSD6	(4)	WAC/TO/DIY	June 2064	NTL(PT)	205,460,578	0.99888624	135,309,707.43	65.9302038954	I

- (1) As defined under "Class Types" in Appendix I to the Multifamily Base Offering Circular.
- (2) Underlying Certificate Factors are as of October 2024.
- (3) MX Class.
- (4) The Interest Rate will be calculated or described under "Terms Sheet — Interest Rates" in the related Underlying Certificate Disclosure Document.

Exhibit B

Updated Exhibits A

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guarantee Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BF3436	PIC	207/228(0)	Inglewood	CA	\$ 706,396.54	3.220%	2.970%	0.250%	Oct-54	\$ 3,062.66	421	360	61	Sep-19	Nov-19	Nov-29	A	0	60	0
BF4437	PIC	207/228(0)	New York	NY	704,425.56	3.000	2.810	0.250	Nov-54	2,987.67	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BN1941	PIC	207/228(0)	Hayward	CA	660,767.53	2.970	2.720	0.250	Nov-54	2,770.38	421	361	59	Nov-19	N/A	Dec-29	A	0	61	0
BN0834	PIC	252/228(0)	Sacramento	CA	660,373.57	3.050	2.850	0.250	Nov-54	2,797.25	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BN1951	PIC	252/228(0)	Middletown	RI	659,456.96	3.100	2.800	0.250	Nov-54	2,811.26	420	361	59	Nov-19	N/A	Dec-29	A	N/A	61	0
BQ5756	PIC	252/228(0)	Brookhaven	GA	657,803.45	2.950	2.700	0.250	Nov-54	2,750.87	420	361	59	Nov-19	N/A	Dec-29	A	N/A	61	0
BP0831	PIC	252/228(0)	San Jose	CA	651,208.39	3.010	2.700	0.250	Nov-49	3,084.00	561	501	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BD2134	PIC	221/0(0)	Lewisburg	TN	623,945.36	3.440	3.190	0.250	Apr-61	(11)	476	458	38	Aug-21	N/A	May-31	V	N/A	78	0
BN0488	PIC	252/228(0)	Anderson	IN	623,334.65	2.770	2.720	0.250	Nov-54	2,601.78	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BN0832	PIC	252/228(0)	San Antonio	TX	613,334.86	2.970	2.720	0.250	Dec-59	2,564.58	481	361	59	Nov-19	Jan-20	Jan-30	A	0	62	0
BN0833	PIC	252/228(0)	Sacramento	CA	567,686.34	3.050	2.800	0.250	Nov-54	2,677.28	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BN0832	PIC	252/228(0)	Mercury	CA	507,514.21	3.050	2,800	0.250	Nov-54	2,149.89	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BF6195	PIC	231/0(0)	Champaign	IL	467,671.93	4.250	4.000	0.250	Nov-59	2,139.23	480	421	59	Nov-19	N/A	Dec-29	A	N/A	61	0
BP6249	PIC	232/228(0)	San Diego	CA	461,806.13	2.970	2.720	0.250	Nov-54	1,936.20	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BP0835	PIC	232/228(0)	Napa	CA	409,072.87	3.050	2.800	0.250	Nov-54	1,732.78	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BP0252	PIC	232/228(0)	Auburn	CA	350,092.15	2.980	2.730	0.250	Nov-54	1,469.70	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BD2124	PIC	207/228(0)	Frammingham	MA	334,255.88	3.530	3.280	0.250	Oct-54	1,506.56	420	360	60	Oct-19	Dec-19	Dec-29	W	N/A	60	0
BP0259	PIC	207/228(0)	Howell	MI	330,952.22	2.990	2.740	0.250	Nov-54	1,391.14	420	361	59	Nov-19	N/A	Nov-29	A	N/A	61	0
BN1946	PIC	232/228(0)	Marlinsburg	WV	307,559.84	3.100	2,850	0.250	Sep-54	1,306.37	420	359	61	Sep-19	N/A	Oct-29	A	N/A	59	0
BN1953	PIC	207/228(0)	Wyncote	CO	219,452.70	3.000	2,750	0.250	Nov-54	957.09	420	361	59	Nov-19	N/A	Dec-29	A	N/A	61	0
BN5542	PIC	207/228(0)	Gunnison	NM	219,452.70	3.000	2,750	0.250	Nov-54	923.64	420	361	59	Nov-19	N/A	Dec-29	A	N/A	61	0
BH4556	PIC	207/228(0)	Lovington	NM	189,161.90	3.050	2,800	0.250	Nov-54	850.52	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61	0
BP6254	PIC	252/228(0)	Yuba City	CA	148,468.36	3.340	3,090	0.250	Jun-59	801.26	421	361	60	Oct-19	Dec-19	Dec-29	X	0	61	0
BB8447	PIC	221/0(0)	Washington	DC	148,468.36	3.400	3,090	0.250	Jun-59	602.97	475	416	59	Nov-19	N/A	Jul-29	X	N/A	56	0
BO0992	PIC	207/228(0)	Sacramento	CA	130,601.03	3.400	3,150	0.250	Nov-54	578.27	420	361	58	Nov-19	N/A	Dec-29	A	N/A	61	0
BC5736	PIC	221/0(0)	Athens	OH	73,349.09	3.950	3,450	0.500	Sep-56	337.23	441	383	58	Dec-19	N/A	Apr-29	F	N/A	53	0

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

(10) Pool Numbers BH2555, BO2134 and BP4764 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.

(11) Pool Number BM3457 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 . . . \$10,033.17
 From December 2036 through, and including, October 2061 \$7,027.77

In November 2061 The remaining balance of all unpaid principal plus accrued interest thereon.

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

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BI2354	\$6,614.09
BI2358	\$6,993.47
BI4756	\$7,414.31

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

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code listed in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or

beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	60	N/A
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	24	3%, 2%, 1%
H	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	13	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	9	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	9%	5	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	8%	2	7%, 6%, 5%, 4%, 3%, 2%, 1%
R	9%	2	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
S	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	33	7%, 6%, 5%, 4%, 3%, 2%, 1%
U	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%
V	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
W	10%	60	1%, 1%, 1%, 1%, 1%
X	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

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

Lockout and Prepayment Penalty Codes:

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

<u>Lockout/Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentage</u>
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	60	N/A
D	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	9%	9	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	15	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	24	3%, 2%, 1%
I	9%	5	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	13	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	9	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	13	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2020-068
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)(5)	Prepayment End Date(5)	Lockout/Prepayment Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Period (mos.)(8)
BT0968	PLC	220/223(a)(7)	St. Louis	MO	\$18,675,915.18	2.970%	2.720%	0.250%	May-60	\$70,895.27	481	427	54	Apr-20	Jun-20	Jun-30	A	0	67
BU2510	PLC	207/223(0)	Bear	DE	17,886,084.74	2.790	2.540	0.250	May-55	72,300.83	421	367	54	Apr-20	Jun-20	Jun-30	A	0	67
BF6217	PLC	207/223(0)	New York	NY	17,346,728.26	2.700	2.450	0.250	Apr-55	69,609.54	420	366	54	Apr-20	N/A	May-30	A	N/A	66
BF4741	PLC	207/223(0)	Houston	TX	16,501,251.58	2.980	2.730	0.250	Apr-55	68,688.54	420	366	54	Apr-20	N/A	May-30	A	N/A	66
BF4750	PLC	207/223(0)	Charlottesville	VA	15,525,957.59	2.760	2.510	0.250	Apr-55	62,797.35	420	366	54	Apr-20	N/A	May-30	A	N/A	66
BF4750	PLC	207/223(0)	Colorado Springs	CO	15,741,998.97	2.900	2.650	0.250	May-55	56,514.37	421	367	54	Apr-20	Jun-20	Jun-30	A	0	67
BS8041	PLC	207/223(0)	Fort Lee	NJ	11,901,061.54	2.920	2.670	0.250	May-55	49,071.53	421	367	54	Apr-20	Jun-20	Jun-30	A	0	67
BF4737	PLC	232/223(a)(7)	Creve Coeur	MO	11,034,629.86	2.980	2.730	0.250	Nov-56	44,546.41	439	385	54	Apr-20	N/A	Apr-30	E	N/A	65
BR3541	PLC	207/223(0)	Romeoville	IL	6,005,791.81	2.950	2.700	0.250	Feb-55	24,987.06	420	364	56	Feb-20	N/A	Mar-30	A	N/A	64
BS2420	PLC	232/223(0)	Somersett	NJ	4,763,874.76	2.850	2.600	0.250	Feb-55	19,564.39	420	364	56	Feb-20	N/A	Mar-30	B	N/A	64
BS2417	PLC	232/223(0)	Frosburg	MD	2,779,884.57	3.640	3.390	0.250	Jan-55	12,643.29	420	363	57	Jan-20	N/A	Feb-25	C	N/A	3
BL3412	PLC	207/223(0)	Melrose	MA	1,848,385.42	4.240	3.990	0.250	May-54	9,145.69	421	355	66	Jan-20	Jun-24	Jun-24	D	0	0
BI0456	PLC	232/223(0)	Havertown	PA	1,344,027.00	4.530	4.280	0.250	Nov-48	7,647.79	360	289	71	Nov-18	N/A	Dec-23	C	N/A	0
BQ5776	PLC	221(d)(4)/223(a)(7)	Elyria	OH	94,007.82	3.450	3.150	0.300	Jan-60	384.40	480	423	57	Jan-20	Apr-20	Apr-30	A	N/A	63
BO1683	PLC	221(d)(4)/223(a)(7)	Zion	IL	92,875.26	3.090	2.840	0.250	Jan-60	578.25	445	389	56	Feb-20	Apr-20	Apr-30	A	0	63
BQ5767	PLC	232/223(0)	Bronx	NY	92,301.35	3.380	3.130	0.250	Jan-55	406.37	421	363	58	Dec-19	Feb-20	Feb-30	A	0	63
BN0022	PLC	232/223(0)	Spokane	WA	92,014.58	3.180	2.930	0.250	Jan-55	394.97	420	363	57	Jan-20	N/A	Feb-30	A	N/A	63
AT4023	PLC	207/223(0)	Sebastian	FL	91,985.49	3.160	2.910	0.250	Jan-55	393.83	420	363	57	Jan-20	N/A	Feb-30	A	N/A	63
BO1675	PLC	207/223(0)	Florida City	FL	91,985.49	3.160	2.910	0.250	Jan-55	393.83	420	363	57	Jan-20	N/A	Feb-30	A	N/A	63
BR9899	PLC	207/223(0)	New York	NY	91,801.40	3.340	3.090	0.250	Oct-54	404.07	421	360	61	Sep-19	Nov-19	Nov-29	A	0	63
BQ8826	PLC	207/223(0)	Williamsburg	VA	91,794.50	3.030	2.780	0.250	Jan-55	386.53	420	363	57	Jan-20	N/A	Feb-30	A	N/A	63
BR9896	PLC	207/223(0)	Brooklyn	NY	91,786.46	3.330	3.080	0.250	Oct-54	403.50	421	360	61	Sep-19	Nov-19	Nov-29	A	0	63
BQ8813	PLC	232/223(0)	Cherry Hill	NJ	91,744.69	3.100	2.850	0.250	Dec-54	390.45	421	362	59	Nov-19	Nov-20	Nov-29	A	0	62
BO1678	PLC	207/223(0)	Indianapolis	IN	91,720.21	2.980	2.730	0.250	Jan-55	383.73	420	363	57	Jan-20	N/A	Feb-30	A	N/A	63
BR9897	PLC	207/223(0)	Brooklyn	NY	91,684.85	3.060	2.810	0.250	Dec-54	388.21	420	362	58	Dec-19	Jan-20	Jan-30	A	N/A	62
BR9898	PLC	207/223(0)	New York	NY	91,652.84	3.340	3.090	0.250	Sep-54	404.07	420	359	61	Sep-19	N/A	Jan-30	A	N/A	59
BO1677	PLC	207/223(0)	Fishers	IN	91,555.01	2.870	2.620	0.250	Jan-55	377.63	420	363	57	Jan-20	N/A	Feb-30	A	N/A	63
BP4437	PLC	207/223(0)	New York	NY	91,530.44	3.060	2.810	0.250	Nov-54	388.21	421	361	60	Oct-19	Dec-19	Dec-29	A	0	61
BN0119	PLC	207/223(0)	Winter Park	FL	91,524.72	2.850	2.600	0.250	Jan-55	376.53	421	363	58	Dec-19	Feb-20	Feb-30	A	0	63
BN0019	PLC	207/223(0)	Novi	MI	91,442.36	2.900	2.650	0.250	Dec-54	379.29	420	362	58	Dec-19	N/A	Jan-30	A	N/A	62
BQ5752	PLC	232/223(0)	Corpus Christi	TX	91,350.15	2.840	2.590	0.250	Dec-54	375.98	421	362	59	Nov-19	Jan-20	Jan-30	A	0	62
BP0823	PLC	207/223(0)	Verona	NJ	91,237.30	2.870	2.620	0.250	Nov-54	377.63	420	361	60	Oct-19	Jan-20	Jan-30	A	N/A	61
BM5588	PLC	207/223(0)	Sanford	FL	91,235.88	2.970	2.720	0.250	Oct-54	383.18	420	360	60	Oct-19	Nov-29	Nov-29	A	N/A	60
BQ7844	PLC	232/223(0)	East Longmeadow	MA	87,147.58	3.150	2.900	0.250	Feb-46	467.95	314	256	58	Dec-19	N/A	Jan-30	A	N/A	62
BQ7842	PLC	232/223(0)	Peabody	MA	87,147.58	3.150	2.900	0.250	Feb-46	467.95	314	256	58	Dec-19	N/A	Jan-30	A	N/A	62
BN1936	PLC	207/223(0)	Florida City	FL	45,970.96	3.650	3.380	0.250	Aug-54	210.43	421	358	63	Jul-19	Sep-19	Sep-29	A	0	58
BR9894	PLC	207/223(0)	Brooklyn	NY	45,811.24	3.320	3.070	0.250	Sep-54	201.46	421	359	62	Aug-19	Oct-19	Oct-29	A	0	58
BR9895	PLC	207/223(0)	Brooklyn	NY	45,790.30	3.390	3.140	0.250	Aug-54	203.47	420	358	62	Aug-19	Oct-19	Oct-29	A	N/A	58
BK1186	PLC	234(F)	Leesburg	FL	45,780.75	3.280	3.030	0.250	Sep-54	200.32	421	359	62	Aug-19	Oct-19	Oct-29	A	0	58
AT8523	PLC	207/223(0)	Metairie	LA	44,879.62	4.350	4.100	0.250	Mar-49	248.91	361	293	68	Feb-19	Apr-19	Apr-29	A	0	53

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

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

Lockout and Prepayment Penalty Codes:

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

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

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
- (10) Pool Numbers BE5867, BH2555, BK6668, BP4764 and BU5227 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Security Group</u>	<u>Monthly Principal and Interest</u>
BH6654	1	\$ 695.59
BJ2517	1	\$1,910.27
BL2269	1	\$1,932.05
BH6654	2	\$ 288.75
BJ2517	2	\$ 792.98
BL2269	2	\$ 802.03

(12) The portion of Pool Number BM3457 included in Security Group 1 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 . . .	\$5,658.32
From December 2036 through, and including, October 2061	\$3,963.39
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.

(13) The portion of Pool Number BM3457 included in Security Group 2 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 . . .	\$2,348.87
From December 2036 through, and including, October 2061	\$1,645.27
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.

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

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage		Subsequent Prepayment Penalty Percentage
	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	12	9%, 8%, 7%, 6%, 5%, 4%
E	10%	29	7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	13	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	13	7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	2	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	21	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	22	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%
S	10%	31	7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
U	10%	33	7%, 6%, 5%, 4%, 3%, 2%, 1%
V	9%	7	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
W	8%	2	7%, 6%, 5%, 4%, 3%, 2%, 1%
X	9%	11	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Y	10%	31	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2020-190
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Table with columns: Pool Number, Security Type, FHA Insurance Program, Principal Balance as of the Cut-off Date, Mortgage Interest Rate, Servicing and Guaranty Fee Rate, Monthly Principal and Interest, Original Term to Maturity, Period from Issuance, Issue Date, Lockout End Date, Prepayment Penalty Bid Date, Lockout/Prepayment Code, Remaining Lockout Period, Total Remaining Lockout and Prepayment Period, Remaining Prepayment Period, Remaining Interest Only Period.

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date		Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
					Date	Amount															
BT3371	PIC	221(04)/223(a)(7)	Towson	MD	\$936,122.73	2,300%	2.050%	0.250%	Oct-60	\$3,188.44	480	432	48	Oct-20	Dec-20	Dec-30	A	0	73	0	
BV4278	PIC	213(223)(a)(7)	Austin	MN	931,066.42	2.200	1.950	0.250	Jan-60	3,165.72	470	425	47	Nov-20	Jan-21	Jan-31	A	0	74	0	
BV4169	PIC	221(04)	Big Spring	TX	922,471.15	2.370	2.120	0.250	Aug-55	3,516.43	418	370	48	Oct-20	Dec-20	Dec-30	A	0	73	0	
BO2221	PIC	221(04)	Tampa	FL	865,195.69	3.470	3.170	0.300	May-62	3,436.22	474	451	23	Nov-22	N/A	Jul-32	P	N/A	N/A	92	0
BV7054	PIC	221(04)	Venus	TX	786,188.97	3.130	2.880	0.250	May-62	2,967.43	479	451	28	Jun-22	N/A	Jul-32	A	N/A	N/A	92	0
BX5060	PIC	221(04)	Lufkin	TX	668,151.59	3.300	3.050	0.250	Aug-62	2,578.57	478	454	24	Oct-22	N/A	Oct-32	U	N/A	N/A	95	0
BQ1382	PIC	221(04)	Baltimore	MD	665,231.63	3.310	3.060	0.250	Dec-60	2,630.96	477	434	43	Mar-21	N/A	Feb-31	S	N/A	N/A	75	0
BR3076	PIC	221(04)	Mobile	AL	653,748.43	4.200	3.950	0.250	May-61	2,917.44	475	439	36	Oct-21	N/A	Jul-31	Q	N/A	N/A	80	0
BQ9009	PIC	538	Davis	OK	580,106.63	4.000	3.200	0.800	Oct-60	(11)	455	432	23	Nov-22	N/A	Dec-32	A	N/A	N/A	97	0
BQ9011	PIC	538	Drumright	OK	548,110.53	4.000	3.200	0.800	Oct-60	(11)	455	432	23	Nov-22	N/A	Dec-32	R	N/A	N/A	97	0
BQ2143	PIC	221(04)	Richmond	VA	516,698.06	3.400	3.150	0.250	Dec-60	2,070.39	469	434	35	Nov-23	N/A	Feb-31	J	N/A	N/A	75	0
BX9863	PIC	221(04)	Wentzville	MO	514,999.64	2.600	2.550	0.250	Apr-51	2,219.78	371	324	47	Jun-21	Jan-21	Jan-30	A	0	74	0	
BG3987	PIC	221(04)	Lebanon	NH	500,693.75	4.220	3.970	0.250	Apr-60	2,330.22	466	426	40	Jun-21	N/A	Jun-30	H	N/A	N/A	67	0
BI8846	PIC	213	Souix Falls	SD	500,693.75	4.380	4.130	0.250	Feb-61	2,296.56	468	436	32	Feb-22	N/A	Apr-31	I	N/A	N/A	77	0
BD4449	PIC	241(a)	Frederick	MD	486,607.65	3.750	3.500	0.250	Oct-58	2,114.54	448	408	40	Jun-21	N/A	Apr-31	R	N/A	N/A	77	0
BQ8961	PIC	538	Greenville	TN	436,674.99	4.400	3.600	0.800	Dec-59	(11)	457	422	35	Aug-22	Aug-22	Feb-32	W	0	87	0	
BS7516	PIC	221(04)	Akron	OH	411,220.10	3.380	3.130	0.250	Jan-61	1,641.05	475	435	40	Jun-21	N/A	Mar-31	Q	N/A	N/A	76	0
BS7519	PIC	221(04)	Cleveland	OH	389,024.67	3.420	3.170	0.250	Sep-61	1,547.28	469	443	26	Aug-22	N/A	Nov-31	J	N/A	N/A	84	0
BQ9007	PIC	538	Bristow	OK	301,369.40	4.000	3.200	0.800	Oct-60	(11)	448	432	16	Jun-23	N/A	Dec-32	M	N/A	N/A	97	0
BG3650	PIC	221(04)	Fort Worth	TX	300,850.28	4.490	4.240	0.250	Oct-60	1,405.72	462	432	30	Apr-22	N/A	Dec-30	O	N/A	N/A	73	0
BZ9714	PIC	221(04)	Greenville	NC	292,855.72	2.830	2.580	0.250	Apr-62	1,056.78	470	450	20	Feb-23	N/A	Jun-32	K	N/A	N/A	91	0
BQ9017	PIC	538	Okemah	OK	283,964.04	4.000	3.200	0.800	Oct-60	(11)	455	432	23	Nov-22	N/A	Dec-32	A	N/A	N/A	97	0
BQ9023	PIC	538	Stratford	OK	266,693.21	4.000	3.200	0.800	Oct-60	(11)	455	432	23	Nov-22	N/A	Dec-32	A	N/A	N/A	97	0
BQ9013	PIC	538	Grove	OK	264,809.88	4.000	3.200	0.800	Oct-60	(11)	447	431	15	Jul-23	N/A	Dec-32	L	N/A	N/A	97	0
BI8852	PIC	221(04)	Brooklyn Park	MN	248,820.75	3.600	3.350	0.250	Sep-60	1,029.57	471	431	40	Jun-21	N/A	Nov-30	L	N/A	N/A	72	0
BR2263	PIC	221(04)	Columbus	GA	238,658.80	3.310	3.060	0.250	Apr-62	926.55	473	450	23	Nov-22	N/A	Jun-32	N/A	N/A	N/A	91	0
BM3455	PIC	221(04)	New Orleans	LA	235,800.39	3.790	3.540	0.250	Sep-61	989.49	477	443	34	Dec-21	N/A	Nov-31	S	N/A	N/A	84	0
BQ8992	PIC	538	Marianna	FL	178,208.32	3.600	3.100	0.500	Aug-60	(11)	456	430	26	Aug-22	Oct-22	Oct-32	A	0	95	0	

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

- (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
- (10) Pool Number BX9842 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BQ8961	\$1,990.16
BQ8992	\$ 719.23
BQ9007	\$1,286.69
BQ9009	\$2,476.76
BQ9011	\$2,340.15
BQ9013	\$1,130.60
BQ9017	\$1,212.38
BQ9023	\$1,138.64

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

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code listed in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or

beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

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

For Lockout/Prepayment Penalty Code W, a lockout up to but not including the Lockout End Date; thereafter a Prepayment Penalty of 10% of the prepaid amount up to but not including the twelfth mortgage loan payment date beyond the Lockout End Date disclosed above; declining thereafter by 1% annually up to but not including the Prepayment Penalty End Date.

Ginnie Mae REMIC Trust 2021-003
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Table with columns: Pool Number, Security Group, Security Type, FHA Insurance Program(2), City/County, State, Principal Balance as of the Close Date, Mortgage Interest Rate, Certificate Rate, Servicing and Guaranty Fee Rate, Maturity Date, Monthly Principal and Interest, Original Term to Maturity, Period from Issuance, Issue Date, Lockout End Date, Prepayment Penalty Date, Lockout/Prepayment Penalty Code(6), Remaining Lockout Period, Total Remaining Lockout and Prepayment Penalty Period, and Remaining Interest Period.

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
- (10) Pool Numbers BH2555, BP4764, BS8035, BU0128 and BY7839 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
- (11) The portion of Pool Number BM3457 included in Security Group 1 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 ..	\$6,326.24
From December 2036 through, and including, October 2061	\$4,431.24
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.
- (12) The portion of Pool Number BM3457 included in Security Group 3 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 ..	\$1,976.38
From December 2036 through, and including, October 2061	\$1,384.36
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.

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

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage
A	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	60	5%, 4%, 3%, 2%, 1%
E	10%	60	1%, 1%, 1%, 1%, 1%
F	10%	60	N/A
G	7%	11	6%, 5%, 4%, 3%, 2%, 1%
H	9%	11	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	6	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	18	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	19	7%, 6%, 5%, 4%, 3%, 2%, 1%
S	10%	20	7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%
U	10%	21	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Percentage Term	Subsequent Prepayment Penalty Percentage
V	10%	22	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
W	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
X	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%
Y	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%
Z	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%
AA	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%
AB	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
AC	10%	33	7%, 6%, 5%, 4%, 3%, 2%, 1%
AD	10%	96	1%, 1%

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

Lockout and Prepayment Penalty Codes:

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

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

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining (1) before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest or (2) during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
 - (10) Pool Numbers BO0385 and BO2126 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
 - (11) Pool Number BQ9035 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$2,038.33 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2021-060

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

Table with 27 columns: Pool Number, Security Group, Security Type, FHA Insurance Program/Section 538 Program(2), Ctr./Country, State, Principal Balance as of the Date, Mortgage Interest Rate, Certificate Rate, Servicing and Escrow Fee Rate, Maturity Date, Monthly Principal Interest(\$), Original Term to Maturity (mos), Remaining Term to Maturity (mos), Period from Issue Date (mos), Issue Date, Lockout Date, Prepayment Penalty Date, Lockout/Prepayment Code(s), Remaining Lockout (mos), Total Remaining Lockout and Prepayment Penalty (mos), and Remaining Only Interest (mos-%).

Pool Number	Security Group	Security Type	FHA Insurance Program Section 588 Guarantee Program(2)	City/County	State	Principal Balance as of the On-Off Date	Mortgage Interest Rate	Certificate Rate	Servicing Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term Maturity (mos.)	Remaining Term Maturity (mos.)	Period for Issuance (mos.)	Issue Date	Lockout End Date(4)(f)	Prepayment Penalty End Date(5)(f)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Period (mos.)(8)(f)	Remaining Interest Period (mos.)(9)
CA4905	1	PIC	207/223(f)	Overland Park	KS	\$ 931,993.82	2.420%	2.170%	0.250%	Mar-06	\$ 3,532.22	420	377	43	Mar-21	May-21	May-31	B	0	78	0
BN8730	1	PIC	221(G)(4)	Lancaster	OH	824,878.05	2.640	2.390	0.250	Dec-61	3,144.27	474	446	28	Jun-21	N/A	Feb-31	P	N/A	87	0
BO0659	1	PIC	221(G)(4)	Elkridge	MD	863,830.64	3.480	3.230	0.250	Apr-61	3,489.61	474	438	36	Oct-21	N/A	Jun-31	P	N/A	79	0
CA4907	1	PIC	232/223(a)(7)	Seattle	WA	836,063.22	2.900	2.650	0.250	Apr-60	5,985.98	229	180	43	Mar-21	May-21	May-31	B	0	78	0
CA4908	1	PIC	232/223(a)(7)	Seattle	WA	811,437.59	2.900	2.650	0.250	Apr-60	5,421.44	229	180	43	Mar-21	May-21	May-31	B	0	78	0
BX3954	1	PIC	221(G)(4)	Paducah	KY	773,076.79	2.400	2.150	0.250	Jan-62	2,617.86	477	447	30	Apr-22	N/A	Mar-31	S	N/A	88	0
BV4151	1	PIC	221(G)(4)	Chicago	IL	734,833.21	2.500	2.250	0.250	Dec-56	2,772.55	417	388	31	Mar-22	N/A	Feb-31	S	N/A	87	0
BV4146	1	PIC	221(G)(4)	Fort Wayne	IN	725,338.37	2.880	2.610	0.250	Dec-62	2,605.99	469	463	6	Nov-25	N/A	Feb-31	S	N/A	99	0
BY5360	1	PIC	221(G)(4)	Walke Forest	NC	724,491.00	3.150	2.880	0.250	May-62	2,709.08	479	451	28	Jun-22	N/A	Jul-31	B	0	104	0
BR2263	1	PIC	221(G)(4)	Venus	TX	717,741.50	3.500	3.280	0.250	Apr-62	2,796.54	473	450	23	Nov-22	N/A	Jun-31	O	N/A	91	0
CO0790	1	PIC	538	Pomotooc	GA	710,021.36	3.310	3.060	0.380	Jan-61	(10)	447	435	12	Oct-25	N/A	Jun-31	O	N/A	100	0
CA1750	1	PIC	221(G)(4)/223(a)(7)	Jackson	MS	635,546.36	3.580	3.200	0.380	Feb-34	6,246.02	185	112	43	Mar-21	May-21	Dec-31	B	0	78	0
BX4635	1	PIC	221(G)(4)	Fort Smith	AR	626,466.18	2.390	1.890	0.500	Feb-60	2,046.13	485	456	29	Mar-22	Dec-22	Dec-31	B	0	97	0
BY8291	1	PIC	221(G)(4)	Austin	TX	582,012.04	3.100	2.850	0.250	Oct-62	2,173.87	479	456	23	Nov-22	N/A	Dec-31	B	0	97	0
BT2919	1	PIC	221(G)(4)	Kannapolis	NC	459,942.32	2.870	2.620	0.250	Feb-63	1,649.84	469	460	9	Jan-24	N/A	Dec-31	B	N/A	101	0
CB6301	1	PIC	221(G)(4)	Thomaston	GA	426,964.81	2.730	2.460	0.270	Jul-62	1,511.16	479	453	26	May-25	N/A	Feb-31	Q	N/A	94	0
BH4576	1	PIC	221(G)(4)	Houston	TX	414,430.32	2.810	2.560	0.250	Dec-62	1,476.18	475	458	17	May-25	N/A	Feb-31	Q	N/A	99	0
BK8804	1	PIC	221(G)(4)	Richmond	VA	393,562.60	3.160	2.910	0.250	Nov-62	1,481.14	470	457	13	Sep-25	N/A	Jan-31	M	N/A	98	0
BO2140	1	PIC	221(G)(4)	Long Beach	CA	359,243.24	2.400	2.150	0.250	Dec-60	1,518.83	469	434	35	Nov-21	N/A	May-31	M	N/A	75	0
BO1664	1	PIC	221(G)(4)	Washington	DC	303,149.49	3.090	2.840	0.250	Apr-62	1,153.67	457	439	18	Sep-25	N/A	May-31	I	N/A	90	0
CB6303	1	PIC	221(G)(4)	Newman	GA	282,742.21	2.730	2.360	0.370	Nov-61	1,501.98	478	452	22	Dec-22	N/A	Aug-31	P	N/A	93	0
BT2907	1	PIC	221(G)(4)	Crowley	LA	228,432.65	3.070	2.720	0.350	Jun-62	853.26	474	452	22	Dec-22	N/A	Aug-31	P	N/A	93	0
BL8865	1	PIC	221(G)(4)	Ohlito	TX	223,205.73	3.690	3.390	0.250	May-61	922.21	469	439	30	Apr-22	N/A	Aug-31	M	N/A	80	0
BO2139	1	PIC	221(G)(4)	Riviera Beach	FL	215,471.51	3.690	3.390	0.300	Jul-61	893.21	467	441	26	Aug-22	N/A	Aug-31	K	N/A	82	0
CB6311	1	PIC	538	Lawton	OK	194,196.25	4.400	4.120	0.280	Jul-61	889.05	476	441	35	Nov-21	N/A	Sep-31	R	N/A	82	0
BR2259	1	PIC	221(G)(4)	Sardis	MS	170,201.53	3.580	3.200	0.380	Jan-61	(10)	447	435	12	Oct-25	N/A	Sep-31	K	N/A	100	0
BK7838	1	PIC	221(G)(4)	Fayetteville	NC	154,912.99	3.850	3.600	0.250	Apr-61	659.04	467	438	29	May-25	N/A	Jun-31	R	N/A	79	0
BK7519	1	PIC	221(G)(4)	Bowling Green	KY	151,202.03	2.900	2.650	0.250	Oct-62	517.54	476	456	20	Feb-25	N/A	Dec-31	K	N/A	100	0
CO0784	1	PIC	538	Cleveland	OH	134,100.69	3.420	3.170	0.250	Sep-61	533.36	469	443	26	Aug-22	N/A	Mar-31	U	N/A	84	0
BK7059	1	PIC	221(G)(4)	Grenshaw	MS	120,347.09	3.580	3.200	0.380	Jan-61	(10)	447	435	12	Oct-25	N/A	Nov-31	U	N/A	100	0
BQ1382	1	PIC	221(G)(4)	Shreveport	LA	112,388.44	2.710	2.520	0.250	Oct-62	398.79	473	456	17	May-25	N/A	Dec-31	O	N/A	97	0
BO1662	1	PIC	221(G)(4)	Baltimore	MD	92,220.83	3.310	3.060	0.250	Dec-60	365.01	477	434	43	Feb-25	N/A	Feb-31	S	N/A	75	0
				Washington	DC	37,203.04	3.090	2.840	0.250	Dec-60	142.69	454	434	20	Feb-25	N/A	Feb-31	H	N/A	75	0

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

- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining (1) before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest or (2) during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- (10) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Security Group</u>	<u>Monthly Principal and Interest</u>
CB6311	1	\$ 681.38
CC0784	1	\$ 481.79
CC0790	1	\$2,536.31

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

Lockout and Prepayment Penalty Codes:

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

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

Pool Number	Security Type	FHA Insurance Program/Section 538 Guarantee Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BT2913	PIC	221(0)(4)/223(a)(7)	Enterprise	AL	\$ 46,649.64	2.69%	2.44%	0.25%	Oct-56	\$ 181.31	430	384	46	Dec-20	N/A	Jan-31	A	N/A	74	0
BZ1232	PIC	207(223f)/223(a)(7)	Neptune Township	NJ	46,573.08	2.89	2.64	0.25	Nov-55	189.37	420	373	47	Nov-20	N/A	Dec-30	E	N/A	73	0
BU4197	PIC	207(223f)	Ontario	FL	46,513.83	3.20	3.04	0.25	May-54	205.14	403	355	48	Oct-20	Nov-21	Nov-30	D	0	72	0
BY8830	PIC	207(223f)	Houston	TX	46,475.03	3.25	3.00	0.25	Jul-53	207.48	391	345	46	Dec-20	N/A	Jan-31	B	0	74	0
BZ9177	PIC	221(0)(4)	Victoria	TX	46,472.08	3.30	3.08	0.25	Nov-52	212.46	382	337	45	Jan-21	Feb-22	Feb-31	M	0	75	0
BY2809	PIC	207(223f)	New York	TX	46,455.09	3.15	2.90	0.25	Jul-54	200.64	405	357	48	Oct-20	Nov-21	Nov-30	G	0	72	0
BZ1609	PIC	221(0)(4)	Rock Springs	WY	46,450.00	2.85	2.60	0.25	Jul-55	189.05	417	369	48	Oct-20	N/A	Oct-30	U	0	71	0
BY8839	PIC	207(223f)	San Angelo	TX	46,399.65	3.15	2.90	0.25	Jun-53	204.99	390	344	46	Dec-20	Jan-22	Jan-31	G	0	74	0
BY8829	PIC	207(223f)	Conway	SC	46,340.18	3.25	2.95	0.30	Oct-52	210.23	382	336	46	Dec-20	Jan-22	Jan-31	D	0	74	0
BW3058	PIC	221(0)(4)	Newark	NJ	46,316.43	2.65	2.40	0.25	Jun-57	(10)	439	392	47	Nov-20	N/A	Dec-30	A	0	73	0
BX5619	PIC	207(223f)	Roscoe	IL	46,312.58	3.24	2.98	0.25	Jun-52	209.99	381	335	46	Dec-20	Jan-22	Jan-31	E	0	74	0
BZ1290	PIC	207(223f)	Houston	TX	46,099.29	2.88	2.60	0.25	Feb-53	198.50	387	340	47	Nov-20	Dec-21	Dec-30	E	0	73	0
BW1554	PIC	207(223f)	Corcoran	CA	45,957.76	2.97	2.72	0.25	Jun-52	203.16	380	332	48	Oct-20	Nov-21	Nov-30	E	0	72	0
BY0681	PIC	207(223f)	Terrell	TX	45,923.22	4.00	3.75	0.25	Sep-48	248.82	333	287	46	Dec-20	Jan-23	Jan-31	F	0	74	0
BY8837	PIC	207(223f)	Newark	OH	45,896.59	2.90	2.65	0.25	Aug-51	205.28	368	322	46	Dec-20	Jan-21	Jan-31	D	0	74	0
CA1743	PIC	221(0)(4)/223(a)(7)	Wilmington	NC	45,885.41	2.95	2.70	0.25	Oct-50	210.55	358	312	46	Dec-20	Feb-21	Feb-31	A	0	75	0
BY5228	PIC	207(223f)	Mustang	OK	45,883.22	3.25	3.00	0.25	Dec-49	221.67	349	302	47	Nov-20	Dec-21	Dec-30	E	0	73	0
BY0678	PIC	207(223f)	Meridian Township	MI	45,225.21	3.10	3.16	0.25	Oct-47	230.37	338	291	47	Nov-20	Dec-21	Dec-30	G	0	73	0
BW1527	PIC	207(223f)	Onconia	NY	45,225.21	3.10	2.85	0.25	Jan-49	229.36	321	276	45	Jan-21	N/A	Feb-31	A	0	75	0
BY8290	PIC	221(0)(4)/223(a)(7)	Puyallup	WA	44,737.70	2.65	2.40	0.25	Jun-57	212.22	333	284	49	Sep-20	N/A	Oct-30	A	0	71	0
BZ8357	PIC	207(223f)	Cincinnati	OH	44,255.75	3.10	2.85	0.25	May-57	(10)	438	391	47	Nov-20	N/A	Dec-30	D	0	73	0
CA1741	PIC	207(223f)	Granddiggua	NY	43,671.48	3.19	2.89	0.30	Feb-43	262.44	266	220	46	Jan-21	N/A	Jan-31	B	0	74	0
CA3356	PIC	207(223f)	Salt Lake City	UT	43,244.43	2.89	2.80	0.25	May-42	260.39	256	211	45	Jan-21	N/A	Feb-31	A	0	75	0
CA1736	PIC	207(223f)	Norwalk	OH	43,097.13	2.90	2.52	0.380	Mar-42	262.89	255	209	46	Dec-20	N/A	Jan-31	A	0	74	0
CA1735	PIC	223(0)/221(d)(3)	Waterloo	NY	43,090.33	2.88	2.70	0.25	Oct-41	269.49	249	204	45	Jan-21	N/A	Feb-31	A	0	75	0
CA1735	PIC	223(0)/221(d)(3)	Grand Forks	ND	42,811.85	3.210	2.880	0.330	Nov-40	284.28	238	193	45	Jan-21	N/A	Feb-31	A	0	75	0

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

- (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
- (10) Pool Numbers BW3058, BY8290 and CB3353 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.
- (11) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
CA3422	\$ 5,483.00
CA3423	\$13,040.04
CA3424	\$ 3,044.61
CA3425	\$ 5,066.95
CA3426	\$ 9,489.62
CA3427	\$ 4,627.98
CA3428	\$ 1,947.13
CA3429	\$12,148.79
CA3430	\$ 5,367.04

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

Lockout and Prepayment Penalty Codes:

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

<u>Lockout/Prepayment Penalty Code</u>	<u>Initial Prepayment Penalty Percentage</u>	<u>Initial Prepayment Penalty Term</u>	<u>Subsequent Prepayment Penalty Percentage</u>
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	60	5%, 4%, 3%, 2%, 1%
D	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%
G	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%
H	10%	12	9%, 8%, 7%, 6%, 5%, 4%
I	8%	12	7%, 6%, 5%, 4%, 3%, 2%, 1%
J	8%	4	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	9%	3	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	9%	5	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
N	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%
O	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
S	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	9	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
U	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
V	10%	24	7%, 6%, 5%, 4%, 3%, 2%, 1%

Pool Number	Security Group	Security Type	FHA Insurance Program/Supplement(1)	FHA Insurance Program/Supplement(2)	Principal Balance/Out-Off Date	Mortgage Interest Rate	Certificate Rate	Serviceability Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term Maturity (mos.)	Remaining Term Maturity (mos.)	Period of Issuance (mos.)	Issue Date	Lockout End Date(4)	Payment Due Date(5)	Lockout/Penalty Code(6)	Remaining Lockout Period (mos./yr)	Total Remaining Lockout and Prepayment Period (mos./yr)	
CD0843	3	PIC	207(22)(4)		TX \$12,108,031.22	3.150%	1.900%	0.250%	Feb-56	\$49,174.28	442	400	42	Apr-21	N/A	May-31	A	N/A	78	
CC1625	3	PIC	207(22)(4)		MS 11,596,341.65	2.220	2.970	0.250	Apr-56	41,788.98	420	578	42	Apr-21	N/A	May-31	B	N/A	0	
CA3439	3	PIC	207(22)(4)		NY 10,585,959.15	2.180	1.930	0.250	May-56	38,658.67	421	579	42	Apr-21	Jun-21	Jun-31	B	0	79	
CB1015	3	PIC	221(0)(4)		TX 10,268,734.78	3.190	3.190	0.250	Feb-60	41,691.32	467	424	43	Mar-21	N/A	Apr-31	A	N/A	77	
CB2762	3	PIC	221(0)(4)		GA 8,706,085.48	3.535	3.285	0.250	Jan-60	30,028.46	365	423	43	Mar-21	N/A	Apr-31	A	N/A	77	
CB262	3	PIC	232(22)(4)		NY 8,671,098.96	2.990	2.730	0.250	Apr-51	42,788.64	328	280	42	Apr-21	N/A	May-31	B	N/A	78	
CD262	3	PIC	207(22)(4)		WI 7,617,606.88	4.300	3.080	0.250	Aug-52	33,717.12	422	358	42	Apr-21	N/A	May-31	C	N/A	78	
BA0836	3	PIC	221(0)(4)		CO 7,597,789.17	4.080	3.650	0.250	Apr-62	32,762.83	473	450	23	Apr-22	N/A	May-32	U	N/A	90	
CA3490	3	PIC	207(22)(4)		MS 7,470,976.07	2.220	1.970	0.250	Apr-56	27,491.64	420	378	42	Apr-21	N/A	May-31	B	N/A	78	
CG3400	3	PIC	232(22)(4)		MI 5,412,918.97	2.540	2.200	0.250	Jan-50	24,219.55	345	303	42	Apr-21	N/A	May-31	B	N/A	78	
CG0985	3	PIC	221(0)(4)/223(a)(7)		MI 5,272,895.15	3.050	2.800	0.250	Jan-50	24,219.55	345	303	42	Apr-21	N/A	May-31	B	N/A	78	
CB1486	3	PIC	207(22)(4)		West Palm Beach Independence	6,999,683.64	2.600	2.400	0.250	May-61	16,945.03	480	439	41	Mar-21	N/A	Apr-31	B	N/A	79
BY0687	3	PIC	207(22)(4)		MO 3,831,724.68	2.290	1.940	0.350	Apr-56	14,237.99	420	378	42	Apr-21	N/A	May-31	B	N/A	78	
BW0487	3	PIC	207(22)(4)		St. Louis Alexandria	3,499,910.77	2.295	2.045	0.250	May-56	12,990.65	421	379	42	Apr-21	Jun-21	Jun-31	B	0	79
CB4916	3	PIC	207(22)(4)		MI 3,442,858.74	2.480	2.130	0.350	Aug-48	15,956.11	328	286	42	Apr-21	N/A	May-31	B	N/A	78	
CB1490	3	PIC	221(0)(4)		MO 3,425,000.46	3.320	3.070	0.250	Feb-60	13,731.47	466	424	42	Apr-21	N/A	May-31	A	N/A	78	
CD0870	3	PIC	207(22)(4)		University City Seattle	3,197,913.26	2.190	1.940	0.250	May-56	11,331.23	421	379	42	Apr-21	Jun-21	Jun-31	B	0	79
CB4918	3	PIC	207(22)(4)		Ann Arbor MI 2,890,061.90	2.480	2.130	0.350	Aug-48	13,394.14	328	286	42	Apr-21	N/A	May-31	B	N/A	78	
CD0867	3	PIC	232(22)(4)/223(a)(7)		OH 2,031,737.31	2.650	2.400	0.250	Sep-42	11,880.42	257	215	42	Apr-21	N/A	May-31	B	N/A	78	
BD4455	3	PIC	232(22)(4)/223(a)(7)		Ashland VA 1,997,458.82	2.410	2.160	0.250	Nov-61	7,020.87	466	445	21	Apr-21	N/A	May-31	B	N/A	85	
BO2132	3	PIC	221(0)(4)		Fredericksburg VA 1,761,391.12	3.500	3.250	0.250	Nov-61	7,020.87	466	445	21	Apr-21	N/A	May-31	B	N/A	85	
BN0871	3	PIC	221(0)(4)		Huntsville FL 963,977.12	4.320	4.070	0.250	Nov-61	3,853.79	464	449	15	Jul-23	N/A	Dec-31	K	N/A	89	
CD0842	3	PIC	221(0)(4)		North Port FL 889,976.09	3.350	2.975	0.375	Sep-61	4,301.52	441	399	42	May-22	N/A	Apr-31	F	N/A	83	
BI4558	3	PIC	221(0)(4)		Spring Lake TX 706,328.23	3.680	3.430	0.250	Jan-58	3,701.57	441	399	42	May-22	N/A	Apr-31	F	N/A	83	
BO1653	3	PIC	221(0)(4)		League City TX 695,428.87	3.680	3.350	0.250	Feb-62	2,893.27	472	451	21	Jan-23	N/A	Jun-31	F	N/A	91	
B88035	3	PIC	221(0)(4)		Washington City UT 590,341.64	3.740	3.490	0.250	Dec-61	2,823.33	478	448	21	Apr-22	N/A	Mar-31	N/A	N/A	88	
BO1674	3	PIC	221(0)(4)		Memphis TN 529,960.76	3.510	3.260	0.250	Dec-61	(10)	476	446	30	Mar-22	N/A	Jan-31	S	N/A	86	
BI6936	3	PIC	221(0)(4)		Lincoln NE 520,550.54	2.990	2.740	0.250	Sep-62	2,168.92	477	455	17	May-23	N/A	Jan-31	T	N/A	86	
BGI385	3	PIC	221(0)(4)		Austin TX 520,550.54	2.990	2.740	0.250	Sep-62	2,168.92	477	455	17	May-23	N/A	Jan-31	T	N/A	86	
CM8609	3	PIC	221(0)(4)		Austin TX 399,738.40	3.880	3.630	0.250	Jul-61	1,913.86	472	452	16	Jun-23	N/A	Jun-30	R	N/A	95	
BM9995	3	PIC	231		Rockwall TX 399,694.40	3.590	3.740	0.250	Jul-61	1,702.73	472	441	31	May-22	N/A	Apr-31	Y	N/A	81	
BR0004	3	PIC	221(0)(4)		Waldorf MD 359,652.35	3.990	3.740	0.250	Jul-61	1,702.73	472	441	31	May-22	N/A	Apr-31	Y	N/A	81	
BW4543	3	PIC	221(0)(4)		Goodlettsville TN 309,694.40	3.870	3.620	0.300	Jan-62	1,563.53	464	436	28	Jun-22	N/A	Mar-31	S	N/A	87	
BN8024	3	PIC	221(0)(4)		Orlando FL 308,074.99	2.950	2.650	0.300	Jul-62	1,128.38	465	453	12	Oct-23	N/A	Aug-31	M	N/A	93	
BN8034	3	PIC	221(0)(4)		Santa Fe NM 279,758.25	3.350	3.100	0.250	Jan-62	1,128.38	465	453	12	Sep-22	N/A	Feb-31	R	N/A	93	
BN4475	3	PIC	221(0)(4)		Omaha NE 267,013.27	3.150	2.900	0.250	Jan-62	1,096.30	472	447	25	Sep-22	N/A	Feb-31	R	N/A	95	
BT0975	3	PIC	221(0)(4)		Louisville KY 265,704.65	4.300	4.050	0.250	Sep-62	(10)	472	437	17	May-23	N/A	Apr-31	F	N/A	87	
BK2389	3	PIC	221(0)(4)		Saint Louis MO 264,842.61	3.250	3.000	0.250	Mar-61	1,204.41	472	448	18	Apr-23	N/A	Mar-31	X	N/A	88	
AY8870	3	PIC	231		Woodbridge VA 255,973.82	4.620	4.370	0.250	Jan-61	1,204.41	472	448	18	Apr-23	N/A	Mar-31	X	N/A	88	
AC0318	3	PIC	221(0)(4)		San Jose CA 253,819.48	3.850	3.600	0.250	Jan-61	1,213.61	446	435	11	Nov-23	N/A	Feb-31	X	N/A	75	
BU0128	3	PIC	221(0)(4)		Charlottesville NC 235,753.45	4.540	4.290	0.250	Jan-61	1,116.54	447	408	39	Jul-21	N/A	Nov-28	D	N/A	48	
					Washington DC 224,588.96	4.050	3.750	0.300	Aug-61	(10)	464	442	22	Dec-22	N/A	Sep-31	K	N/A	82	

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

- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
- (10) Pool Numbers BH2555, BP4764, BS8035, BU0128 and BV8034 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.
- (11) The portion of Pool Number BM3457 included in Security Group 1 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 . . .	\$3,829.28
From December 2036 through, and including, October 2061	\$2,682.23
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.
- (12) The portion of Pool Number BM3457 included in Security Group 2 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 . . .	\$5,031.04
From December 2036 through, and including, October 2061	\$3,524.01
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

For each Lockout and Prepayment Penalty Code listed in the table below, lockout up to but not including the Lockout End Date to the extent applicable; from and including the Lockout End Date or to the extent that the Lockout End Date is N/A, after the Issue Date, the applicable Initial Prepayment Penalty Percentage indicated below will apply to any prepaid amount made during the applicable Initial Prepayment Penalty Percentage Term indicated below, which is the number of mortgage loan payment dates from and including the Lockout End Date or

beyond the Issue Date, as applicable; thereafter, the applicable Subsequent Prepayment Penalty Percentages indicated below will apply to any prepaid amount, where each percentage applies for a period of twelve consecutive mortgage loan payment dates up to but not including the applicable Prepayment Penalty End Date.

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage
A	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	10%	3	7%, 6%, 5%, 4%, 3%, 2%, 1%
E	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	8	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	16	7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	20	7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	21	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	22	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	23	7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%
S	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	33	7%, 6%, 5%, 4%, 3%, 2%, 1%
U	10%	48	6%, 5%, 4%, 3%, 2%, 1%
V	10%	120	N/A
W	7%	11	6%, 5%, 4%, 3%, 2%, 1%
X	8%	2	7%, 6%, 5%, 4%, 3%, 2%, 1%
Y	9%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
Z	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
AA	9%	11	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Pool Number	Security Group	Security Type	FHA Insurance Program(2)	City/County	State	Principal Advance Cut-off Date	Mortgage Interest Rate	Certificate Rate	Securing Guaranty Fee Rate	Maturity Date	Monthly Principal Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period for Issuance (mos.)	Issue Date	Lockout End Date(4)(f)	Prepayment Pen End Date(4)(f)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)(f)	Total Remaining Lockout and Prepayment Period (mos.)(8)(f)	Remaining Interest Period (mos.)(9)
CA1753	2	PIC	221(G)(4)/223(a)(7)	Richmond	VA	\$ 1,957,686.16	2.980%	2.730%	0.250%	Dec-60	\$ 7,375.09	480	434	46	Dec-20	Feb-21	Feb-31	D	0	75	0
CB0926	2	PIC	221(G)(4)/223(a)(7)	Chattanooga	TN	1,879,577.08	3.390	3.140	0.250	Jan-61	7,511.70	480	455	45	Jan-21	Mar-21	Mar-31	A	0	76	0
CA2643	2	PIC	207/223(4)	San Antonio	TX	1,696,505.62	3.170	2.920	0.250	Nov-53	7,447.36	394	349	45	Jan-21	Mar-21	Mar-31	B	0	76	0
BY8347	2	PIC	221(G)(4)	Huntsville	TX	1,532,602.59	2.800	2.550	0.250	Feb-65	5,437.20	472	460	12	Oct-25	N/A	Apr-33	F	N/A	101	0
BY7068	2	PIC	221(G)(4)/223(a)(7)	Macon	MS	1,528,521.70	3.300	3.050	0.250	Apr-61	6,007.81	481	438	43	Mar-21	Jun-21	Jun-31	A	0	79	0
CB1831	2	PIC	232/223(4)	Grand Island	NE	1,526,417.31	2.670	2.420	0.250	Nov-43	8,514.56	273	229	44	Feb-21	Apr-21	Apr-31	B	0	77	0
CB1849	2	PIC	232/223(4)	Castro Valley	CA	1,488,078.81	2.250	2.000	0.250	Mar-61	6,280.99	560	517	43	Mar-21	May-21	May-31	B	0	78	0
BR8497	2	PIC	232	Aurora	IL	1,371,183.39	3.760	3.460	0.300	Mar-61	5,765.69	479	437	42	Apr-21	N/A	May-31	B	N/A	78	0
BY8357	2	PIC	207/223(4)/223(a)(7)	Pickerington	OH	1,362,050.83	3.190	2.940	0.250	Feb-56	5,733.99	421	376	45	Jan-21	Apr-21	Apr-31	A	0	77	0
BZ1625	2	PIC	232/223(a)(7)	Newport News	VA	1,200,357.08	3.450	3.200	0.250	Oct-48	6,134.42	333	288	45	Jan-21	Mar-21	Mar-31	A	N/A	75	0
CA2644	2	PIC	207/223(a)(7)	Maplewood	MIN	1,172,721.70	2.900	2.650	0.250	Nov-51	5,213.17	570	525	45	Feb-21	Mar-21	Mar-31	B	0	76	0
CA5702	2	PIC	207/223(4)	Chicago	IL	1,086,791.83	3.990	3.240	0.250	May-45	6,174.08	291	247	44	Feb-21	Apr-21	Apr-31	B	0	77	0
CD0851	2	PIC	221(G)(4)	Columbus	TX	1,021,153.72	2.970	2.720	0.250	Nov-62	3,733.93	462	457	5	May-24	N/A	Jan-31	1	N/A	98	0
CD0850	2	PIC	232/223(a)(7)	Port Smith	AR	726,831.25	3.300	3.050	0.250	Feb-52	3,666.43	573	528	45	Jan-21	Mar-21	Mar-31	A	0	76	0
BW2992	2	PIC	207/223(4)	Mont Belvieu	TX	594,036.09	2.250	2.000	0.250	Feb-56	2,203.11	420	376	44	Feb-21	Apr-21	Apr-31	B	0	77	0
CA3349	2	PIC	232/223(4)	Concord	NC	487,216.00	2.880	2.630	0.250	Dec-62	1,710.63	503	458	45	Jan-21	Feb-23	Feb-33	D	0	99	0
CB1834	2	PIC	232/223(4)	Waverly	NY	418,981.09	2.670	2.420	0.250	Nov-42	2,434.05	261	217	44	Feb-21	Mar-21	Mar-31	B	0	77	0
CA0653	2	PIC	207/223(4)	Topeka	KS	373,532.39	3.180	2.930	0.250	Jul-53	1,653.36	390	345	45	Jan-21	Mar-21	Mar-31	A	0	76	0
BU8859	2	PIC	221(G)(4)	Minneapolis	MIN	126,354.90	3.110	2.860	0.250	Sep-60	4,877.11	465	451	34	Dec-21	N/A	Nov-30	H	N/A	72	0

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

- (10) Pool Numbers CA3343 and CB5893 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor’s interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

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

- (1) Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
 - (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
 - (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
 - (10) Pool Numbers BW4545, CD0591, CD0593 and CD0597 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
 - (11) Pool Number BQ9027 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$1,331.61 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

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

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Remaining Interest Only Period (mos.)(8)
CD0869	PIC	207/223(0)/223(a)(7)	Natick	MA	\$ 94,174.61	2.990%	2.740%	0.250%	May-56	\$ 384.29	421	379	42	Apr-21	Jun-21	Jun-31	B	0	79
BZ1248	PIC	211(G)(4)/223(a)(7)	Gorham	TX	94,005.78	2.680	2.430	0.250	Jun-59	417.21	462	416	46	Dec-20	N/A	Jan-31	B	N/A	74
CD0859	PIC	207/223(0)	Toledo	OH	93,990.71	3.420	3.040	0.380	Jul-54	419.89	399	357	42	Apr-21	N/A	May-31	B	N/A	74
BD0876	PIC	207/223(0)	Toledo	OH	93,990.70	3.420	3.040	0.380	Jul-54	419.89	399	357	42	Apr-21	N/A	May-31	B	N/A	74
BT2923	PIC	220	Birmingham	AL	93,795.88	2.850	2.560	0.290	Dec-56	414.88	394	386	44	Feb-21	N/A	Mar-31	A	0	78
CC9259	PIC	207/223(0)	Orlando	FL	93,673.31	3.270	3.020	0.250	Jan-54	414.88	394	351	43	Mar-21	May-21	May-31	B	0	78
CC1538	PIC	232/223(0)/223(a)(7)	Orlando	FL	93,673.31	2.880	2.630	0.250	Feb-56	378.18	420	376	44	Feb-21	N/A	Mar-31	B	N/A	76
BY9441	PIC	211(G)(4)/223(a)(7)	St. Louis	MO	93,446.49	2.750	2.500	0.250	Jan-57	364.42	433	387	46	Dec-20	N/A	Jan-31	B	N/A	74
CA3460	PIC	207/223(0)	Pinellas Park	FL	93,438.64	3.180	2.950	0.250	Jan-54	409.26	394	351	43	Mar-21	N/A	Apr-31	B	N/A	77
BY8340	PIC	207/223(0)/223(a)(7)	Richmond	VA	93,312.52	2.900	2.650	0.250	Dec-55	379.29	420	374	46	Dec-20	N/A	Jan-31	D	N/A	74
BZ1247	PIC	207/223(0)/223(a)(7)	Oklahoma City	OK	93,250.75	2.850	2.600	0.250	Dec-55	376.53	420	374	46	Dec-20	N/A	Jan-31	D	N/A	74
BZ0145	PIC	223(0)/223(a)(7)	Wattstown	MA	93,196.14	2.550	2.300	0.250	Feb-56	360.18	420	376	44	May-21	N/A	Mar-31	A	0	76
CD0853	PIC	207/223(0)/223(a)(7)	Knoxville	TN	93,144.87	2.100	1.850	0.250	May-56	336.42	420	379	41	Feb-21	N/A	Jun-31	A	N/A	79
BA3392	PIC	207/223(0)	Tustin	CA	92,983.76	2.790	2.540	0.250	May-56	387.84	394	351	43	Mar-21	N/A	Apr-31	A	N/A	77
BY8325	PIC	211(G)(4)	Bartlesville	OK	92,970.79	2.750	2.500	0.250	Jun-55	374.24	414	368	46	Dec-20	N/A	Jan-31	D	N/A	74
BY8324	PIC	211(G)(4)	Bartlesville	OK	92,970.77	2.750	2.500	0.250	Jun-55	374.24	414	368	46	Dec-20	N/A	Jan-31	D	N/A	74
BY8386	PIC	211(G)(4)	El Paso	TX	92,924.13	3.230	2.980	0.250	Dec-51	428.52	368	326	42	Apr-21	N/A	May-31	B	N/A	78
BY8352	PIC	207/223(0)	Martinsburg	WV	92,784.60	3.080	2.830	0.250	Dec-54	415.59	375	332	43	Mar-21	N/A	Apr-31	D	N/A	77
BW3077	PIC	211(G)(4)/223(a)(7)	Lexington	NC	92,772.54	2.720	2.470	0.250	Dec-54	375.91	408	362	46	Dec-20	N/A	Jan-31	A	N/A	74
CB3385	PIC	211(G)(4)/223(a)(7)	Lexington	NC	92,772.54	2.720	2.470	0.250	Dec-54	375.91	408	362	46	Dec-20	N/A	Jan-31	A	N/A	74
BW3076	PIC	211(G)(4)/223(a)(7)	Murray	UT	92,694.24	2.900	2.650	0.250	May-52	407.14	373	331	42	Apr-21	N/A	May-31	A	N/A	78
CB3887	PIC	232/223(0)	Shoreview	MI	92,529.20	2.790	2.540	0.250	Sep-52	397.90	378	335	43	Mar-21	N/A	Apr-31	A	N/A	76
CA4904	PIC	207/223(0)	Howell	MI	92,321.92	2.870	2.620	0.250	Apr-52	404.86	374	330	44	Mar-21	N/A	Apr-31	A	N/A	77
CC8818	PIC	232/223(0)/223(a)(7)	Sterling	MA	92,189.65	2.950	2.700	0.250	Nov-50	422.59	355	313	42	Apr-21	N/A	May-31	A	N/A	78
CA2662	PIC	207/223(a)(7)	Maplewood	MN	92,159.34	2.840	2.590	0.250	Dec-51	405.96	370	326	44	Feb-21	N/A	Mar-31	A	N/A	76
BY4282	PIC	207/223(0)	Dallas	TX	92,082.25	1.960	1.710	0.200	Nov-51	329.21	421	374	47	Nov-20	Jan-21	Jan-31	A	0	74
CA3420	PIC	232	Lincoln	NE	91,981.11	2.800	2.550	0.300	Aug-51	406.60	366	322	44	Feb-21	N/A	Mar-31	A	N/A	76
BS9424	PIC	207/223(0)	West Des Moines	IA	91,917.57	1.970	1.720	0.250	Nov-55	329.73	420	373	47	Nov-20	N/A	Dec-30	A	N/A	73
CB3388	PIC	232/223(0)	South Ogden	UT	91,668.75	2.600	2.350	0.250	Aug-50	406.36	352	310	42	Apr-21	N/A	May-31	A	N/A	78
BY8351	PIC	207/223(0)	Bolivar	TN	90,498.21	2.680	2.430	0.250	Dec-48	424.29	335	290	45	Jan-21	N/A	Feb-31	A	N/A	75
CA3332	PIC	207/223(0)/223(a)(7)	Phoenix	AZ	90,326.51	2.580	2.330	0.250	Nov-48	419.97	334	289	45	Jan-21	N/A	Feb-31	A	N/A	75

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

- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) The Remaining Interest Only Period reflects the number of months remaining before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest.
 - (10) Pool Number CB5893 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty		Subsequent Prepayment Penalty Percentage	
	Percentage	Term	Percentage	Term
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
B	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%	
C	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	
D	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
E	10%	72	N/A	
F	5%	12	4%, 3%, 2%, 1%	
G	10%	60	N/A	
H	10%	11	9%, 8%, 7%, 6%, 5%, 4%, 3%, 1%	
I	10%	24	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	

Ginnie Mae REMIC Trust 2021-123
Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Table with columns: Pool Number, Security Type, FHA Insurance Program/Guarantee(2), City/County, State, Principal Balance as of the Cut-Off Date, Mortgage Interest Rate, Certificate Rate, Servicing and Guaranty Fee Rate, Monthly Principal and Interest(3), Original Term to Maturity (mos.), Remaining Term to Issuance (mos.), Lockout End Date, Lockout End Date(4), Prepayment Penalty End Date(5), Lockout/Prepayment Penalty Code(6), Lockout/Prepayment Penalty (mos.)(7), Total Remaining Lockout and Prepayment Penalty Period (mos.)(8), Total Remaining Lockout and Prepayment Penalty (mos.)(9).

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guarantee Program(2)	City/ County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/ Prepayment Penalty Code(6)	Lockout/ Prepayment Penalty Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)
CC3433	PLC	207/223(f)/223(a)(7)	Odesa	TX	\$ 141,464.75	3.250%	3.000%	0.250%	Apr-56	\$ 598.41	420	378	42	Apr-21	N/A	May-31	B	N/A	78
CC4987	PLC	207/223(f)	Carson City	NV	139,904.40	3.200	3.000%	0.250%	Apr-53	2,950	381	329	42	Apr-21	May-22	May-31	I	0	78
CA3452	PLC	221(d)(4)	Lovejoy	GA	47,830.27	3.680	3.430	0.250	Jul-60	200.62	472	439	43	Mar-21	Apr-22	Apr-31	K	0	77
BW5288	PLC	221(d)(4)	Atlanta	GA	47,784.39	3.750	3.500	0.250	Oct-59	204.47	463	420	43	Mar-21	Apr-22	Apr-31	H	0	77
BK3380	PLC	221(d)(4)/223(a)(7)	Virginia Beach	VA	47,693.56	3.370	3.120	0.250	Sep-60	190.96	474	431	43	Mar-21	Apr-22	Apr-31	G	0	77
CB4482	PLC	221(d)(4)/223(a)(7)	Pflugerville	TX	47,670.48	3.350	3.100	0.250	Feb-61	189.22	480	436	44	Feb-21	Mar-22	Mar-31	H	0	76
BW3080	PLC	221(d)(4)/223(a)(7)	Ontario	FL	47,663.45	3.210	2.960	0.250	Mar-61	185.10	480	437	44	Mar-21	N/A	Apr-31	A	N/A	77
CA3419	PLC	221(d)(4)/223(a)(7)	Baltimore	MD	47,651.70	3.520	3.270	0.250	Nov-59	197.17	465	421	44	Feb-21	Mar-22	Mar-31	F	0	76
CB4494	PLC	221(d)(4)/223(a)(7)	Billings	MT	47,624.97	3.400	3.150	0.250	May-60	192.43	471	427	44	Feb-21	Mar-22	Mar-31	H	0	76
CC3430	PLC	221(d)(4)/223(a)(7)	Laurel	MD	47,615.82	3.400	3.150	0.250	Apr-60	192.62	470	426	44	Feb-21	Mar-22	Mar-31	F	0	76
CC3434	PLC	221(d)(4)/223(a)(7)	Atlanta	GA	47,585.68	2.950	2.700	0.250	Apr-61	177.55	480	425	44	Apr-21	May-22	May-31	I	0	78
CB6026	PLC	221(d)(4)/223(a)(7)	Dallas	TX	47,580.42	3.350	3.100	0.250	Mar-60	191.34	469	425	44	Feb-21	Mar-22	Mar-31	I	0	76
CC4974	PLC	221(d)(4)/223(a)(7)	Hattiesburg	MS	47,540.92	3.250	3.000	0.250	Nov-59	189.42	464	421	43	Mar-21	N/A	Apr-31	A	N/A	77
CA5624	PLC	221(d)(4)	West Des Moines	IA	47,507.05	3.300	3.050	0.250	Oct-59	190.88	464	420	44	Feb-21	Mar-22	Mar-31	I	0	76
BK3378	PLC	221(d)(4)/223(a)(7)	Carrollton	VA	47,455.26	3.220	2.970	0.250	Sep-60	177.88	474	431	43	Mar-21	N/A	Apr-31	B	N/A	77
CA7083	PLC	221(d)(4)	Baltimore	MD	47,337.54	3.320	3.070	0.250	Sep-58	193.97	452	407	45	Jan-21	Feb-22	Feb-31	F	0	75
CB2884	PLC	221(d)(4)/223(a)(7)	Phoenix	AZ	47,135.64	2.840	2.590	0.250	May-57	184.94	433	391	42	Apr-21	Jun-21	Jun-31	B	0	79
BZ1880	PLC	221(d)(4)	Oklahoma City	OK	47,103.79	3.000	2.750	0.250	Apr-58	185.89	447	402	45	Jan-21	N/A	Feb-31	B	0	75
CB28703	PLC	207/223(f)	San Antonio	TX	47,037.15	3.590	3.340	0.250	Aug-54	214.25	401	358	43	Mar-21	Apr-22	Apr-31	G	0	77
CB4476	PLC	207/223(f)/223(a)(7)	Las Vegas	NV	46,999.75	3.100	2.850	0.250	Mar-56	195.23	420	377	43	Mar-21	Apr-22	Apr-31	B	0	77
CC3411	PLC	207/223(f)	Bradenton	FL	46,896.74	3.500	3.250	0.250	Apr-54	213.65	398	354	44	Feb-21	Mar-22	Mar-31	F	0	76
CA6935	PLC	207/223(f)	Alexandria	LA	46,863.81	3.520	3.270	0.250	Jul-54	211.96	402	357	45	Jan-21	Feb-22	Feb-31	H	0	75
CD0863	PLC	207/223(f)	Greenville	SC	46,821.30	3.400	3.150	0.250	May-54	(0)	397	355	42	Apr-21	Nov-21	May-31	J	0	78
CA3454	PLC	207/223(f)	Providence	RI	46,774.74	3.350	3.100	0.250	Oct-53	210.28	391	348	43	Mar-21	Apr-22	Apr-31	F	0	77
CA6978	PLC	207/223(f)	Washington	DC	46,680.70	2.990	2.680	0.250	Sep-54	195.39	402	359	43	Mar-21	N/A	Apr-31	B	N/A	77
BZ0304	PLC	207/223(f)	Weymouth	MA	46,680.38	3.380	3.130	0.250	Apr-54	208.53	400	354	46	Dec-20	Jan-23	Jan-31	G	0	74
BZ1880	PLC	207/223(f)	Aberdeen	MD	46,640.01	2.950	2.700	0.250	May-54	197.09	398	355	43	Mar-21	Apr-22	Apr-31	I	0	77
BY5349	PLC	207/223(f)	Philadelphia	PA	46,610.15	3.300	3.050	0.250	May-53	210.08	387	345	44	Feb-21	N/A	Mar-31	D	N/A	76
CC3410	PLC	207/223(f)	Roanoke	VA	46,581.53	3.300	3.050	0.250	Jan-53	210.69	385	341	44	Feb-21	Mar-22	Mar-31	H	0	76
CB3389	PLC	207/223(f)	Richmond	VA	46,578.32	3.100	2.850	0.250	Jan-53	206.40	381	339	44	Apr-21	May-22	May-31	H	0	78
CA3445	PLC	207/223(f)	Tulare	CA	46,490.04	2.950	2.700	0.250	Jun-53	200.41	387	344	43	Mar-21	Apr-22	Apr-31	I	0	77
CA3442	PLC	207/223(f)	Madera	CA	46,490.04	2.950	2.700	0.250	Jun-53	200.41	387	344	43	Mar-21	Apr-22	Apr-31	I	0	77
BY5355	PLC	207/223(f)	Baltimore	MD	46,425.48	3.010	2.760	0.250	Jul-51	202.36	386	342	44	Feb-21	N/A	Mar-31	B	N/A	76
BZ0705	PLC	207/223(f)	Graham	NC	46,085.05	2.980	2.730	0.250	Jul-51	208.48	365	321	44	Feb-21	N/A	Mar-31	C	0	76
BZ0315	PLC	207/223(f)	Columbus	GA	45,902.72	3.500	3.250	0.250	Mar-49	233.24	337	293	44	Feb-21	Mar-23	Mar-31	G	0	76
CC8472	PLC	207/223(f)/223(a)(7)	Suffern	NY	44,686.13	2.540	2.170	0.250	Jan-46	226.95	297	253	42	Apr-21	N/A	May-31	B	N/A	78
CB3391	PLC	207/223(f)	Wilson	NC	44,011.78	3.150	2.900	0.250	Nov-42	266.30	259	217	42	Apr-21	N/A	May-31	B	N/A	78
CD0895	PLC	207/223(f)	Allegan	MI	43,595.30	3.090	2.710	0.380	Aug-41	277.06	243	202	41	May-21	N/A	Jun-31	C	N/A	79
CA1767	PLC	207/223(f)	Aiken	SC	43,299.79	2.800	2.550	0.250	Dec-41	264.98	249	206	43	Mar-21	N/A	Apr-31	B	N/A	77
CA3488	PLC	221(d)(3)/223(a)(7)	Lima	OH	38,602.25	2.950	2.620	0.330	Sep-34	374.54	162	119	43	Mar-21	N/A	Apr-31	B	N/A	77

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

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

(3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.

(4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.

- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) Pool Numbers CB3353, CD0863, CD0910 and CD0934 will have monthly principal and interest payments as described in this Supplement. See “Certain Additional Characteristics of the Mortgage Loans — Level Payments” in this Supplement.
- (10) The following Pool Numbers will have amortization schedules providing for level monthly principal and interest payments in the amounts indicated in the table below for each payment date prior to the related maturity date, with balloon payments equal to the remaining unpaid principal balance of the related Mortgage Loan plus accrued interest thereon to be due as of its maturity date:

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
CD0902	\$4,428.50
CD0903	\$4,438.55
CD0904	\$ 883.98

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

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage	
			Subsequent Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentage
A	10%	36	7%, 6%	5%, 4%, 3%, 2%, 1%
B	10%	12	9%, 8%, 7%, 6%	5%, 4%, 3%, 2%, 1%
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
D	10%	60	5%, 4%, 3%, 2%, 1%	
E	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%	
F	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%	
G	8%	12	7%, 6%, 5%, 4%, 3%, 2%, 1%	
H	10%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
I	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	
J	10%	30	7%, 6%, 5%, 4%, 3%, 2%, 1%	
K	9%	12	8%, 7%, 6%, 5%, 4%, 3%, 2%	

- (2) Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
- (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- (9) Pool Numbers CA3448, CD0934, CF0277 and CF6742 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.

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

<u>Pool Number</u>	<u>Monthly Principal and Interest</u>
BQ9049	\$3,918.22
BQ9050	\$ 601.28
BQ9051	\$ 601.28
BQ9052	\$ 601.28
BQ9053	\$ 803.64
BQ9056	\$2,166.16
BQ9057	\$1,495.36
BQ9058	\$3,237.30
BQ9059	\$3,012.64
BQ9060	\$2,777.06
BQ9061	\$ 960.32
BQ9062	\$2,844.94
BQ9063	\$1,459.43
BQ9064	\$4,958.21
BQ9065	\$1,794.83
BQ9066	\$1,663.06
BQ9067	\$3,289.21
BQ9068	\$3,196.31
BQ9069	\$1,946.55
CD0902	\$ 221.99
CD0903	\$ 222.19

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

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2021-203 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Service and Guarantee Fee Rate	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos./Yr)	Remaining Prepayment Penalty (mos./Yr)	Total Remaining Lockout and Prepayment Penalty Period (mos./Yr)
BT2184	PI-C	207(223)(0)	Reading	MA	\$27,736,111.91	2.800%	2.000%	0.880%	\$103,081.72	421	385	36	Oct-21	Dec-21	Dec-31	A	0	0	85
BT2180	PI-C	207(223)(0)	Roxbury	MA	27,227,494.08	2.450	2.070	0.380	102,188.42	421	385	36	Oct-21	Dec-21	Dec-31	A	0	0	85
CF1025	PI-C	207(223)(0)	Aberdeen	MD	27,135,734.11	3.300	2.050	0.250	99,897.30	420	384	36	Oct-21	N/A	Nov-31	N/A	N/A	N/A	84
CF1026	PI-C	221(0)(4)	Elkridge	MD	24,932,475.36	3.230	2.980	0.250	97,461.26	471	434	37	Sep-21	N/A	Oct-31	B	N/A	N/A	83
CF0844	PI-C	232(223)(0)	Cincinnati	OH	23,918,476.37	3.040	2.790	0.250	101,357.99	397	360	37	Sep-21	N/A	Oct-31	A	N/A	N/A	83
CF19359	PI-C	207(223)(0)	Lakeland	FL	22,434,693.01	2.340	2.090	0.250	83,056.55	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CD9093	PI-C	207(223)(0)	Sparks	NV	20,398,603.22	2.340	2.090	0.250	75,518.64	420	384	36	Sep-21	N/A	Oct-31	B	N/A	N/A	84
CF6768	PI-C	232(223)(0)	Greenwood	IN	19,524,143.57	3.220	2.970	0.250	86,995.91	481	443	37	Sep-21	N/A	Oct-31	A	N/A	N/A	83
CF6790	PI-C	221(0)(4)	San Antonio	TX	19,159,842.80	3.200	2.950	0.250	75,599.83	459	423	36	Nov-22	N/A	May-32	H	N/A	N/A	90
BA0546	PI-C	232(223)(0)	Broomfield	CO	19,154,377.81	4.050	3.680	0.350	82,596.61	473	437	36	Sep-21	N/A	Oct-31	B	N/A	N/A	83
CF0843	PI-C	232(223)(0)	Port Thomas	NE	18,980,519.81	3.040	2.790	0.250	80,432.68	397	360	37	Sep-21	N/A	Oct-31	A	N/A	N/A	83
CG9733	PI-C	232(223)(0)	Lincoln	NE	18,951,257.77	3.020	2.770	0.250	77,278.71	418	382	36	Sep-21	N/A	Oct-31	B	N/A	N/A	83
CF0841	PI-C	232(223)(0)	West Chester	OH	16,360,207.00	5.040	2.790	0.250	69,328.99	397	360	37	Sep-21	N/A	Oct-31	A	N/A	N/A	83
BT2175	PI-C	207(223)(0)	Stuhbury	OH	16,263,421.59	2.420	2.040	0.380	59,899.42	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CF0824	PI-C	207(223)(0)	Purgo	ND	15,498,881.81	3.200	2.990	0.250	67,333.91	387	351	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG6951	PI-C	207(223)(0)	Tri-County	WI	14,588,589.44	3.250	3.000	0.250	64,042.60	387	351	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG6307	PI-C	207(223)(0/223(a)(7))	Brookfield	WI	14,249,216.25	3.040	2.790	0.250	58,062.90	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CF1619	PI-C	232(223)(0)	Bronx	NY	14,090,938.80	2.910	2.660	0.250	56,701.88	464	426	38	Aug-21	N/A	Sep-31	B	N/A	N/A	82
CF0890	PI-C	232(223)(0)	Sun Antonio	TX	13,436,015.66	3.150	2.900	0.250	51,907.97	471	434	37	Sep-21	N/A	Oct-31	B	N/A	N/A	83
CF6730	PI-C	232(223)(0)	Suffield	CT	10,805,920.26	2.700	2.450	0.250	48,132.86	349	313	36	Sep-21	N/A	Oct-31	A	N/A	N/A	84
CF3475	PI-C	232(223)(0)	Hanover	MA	10,495,332.75	2.580	2.330	0.250	40,372.98	420	384	39	Jul-21	N/A	Aug-31	A	N/A	N/A	81
CD9015	PI-C	207(223)(0)	Windher	PA	9,975,993.44	2.380	2.130	0.250	37,140.31	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CF5127	PI-C	207(223)(0/223(a)(7))	Temple	GA	8,508,158.09	2.280	2.030	0.250	31,233.80	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CF1091	PI-C	232(223)(0)	Pooler	GA	7,893,941.46	2.320	2.070	0.250	32,809.11	360	324	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CF6680	PI-C	207(223)(0)	Phoenix	AZ	5,739,112.94	3.050	2.800	0.250	21,276.88	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG9754	PI-C	232(223)(0)	Bettendorf	IA	5,720,546.14	3.050	2.800	0.250	29,383.85	305	269	36	Oct-21	N/A	Nov-31	B	N/A	N/A	84
CF3477	PI-C	232(223)(0)	Drums	PA	5,302,934.38	3.050	2.750	0.300	27,821.47	322	286	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG9728	PI-C	207(223)(0)	Springfield	MO	4,748,956.26	2.310	2.060	0.250	21,608.51	268	232	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG9744	PI-C	232(223)(0)	Ossage Beach	MO	4,390,135.40	2.550	2.300	0.250	23,988.94	268	232	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG5776	PI-C	232(223)(0)	Plattsburg	MO	4,307,354.36	2.250	2.000	0.250	19,659.46	267	231	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CG9741	PI-C	232(223)(0)	Wesphalia	MO	3,585,799.01	2.550	2.300	0.250	15,745.72	420	384	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CF6709	PI-C	207(223)(0)	Fort Worth	TX	3,259,604.62	2.750	2.500	0.250	11,465.51	472	436	37	Jul-05	Aug-33	Aug-33	G	N/A	N/A	105
CF9949	PI-C	207(223)(0)	Sebastian	FL	3,038,722.98	2.940	2.690	0.250	11,582.26	420	384	36	Sep-21	N/A	Oct-31	A	N/A	N/A	83
CG9736	PI-C	232(223)(0)	Edgerton	IL	2,438,602.25	3.240	2.990	0.250	11,582.26	312	276	36	Apr-24	N/A	Apr-24	B	N/A	N/A	84
CG9737	PI-C	232(223)(0)	Lubbek	WI	2,346,602.25	3.240	2.990	0.250	10,691.35	450	414	36	Jul-25	N/A	Jul-25	C	N/A	N/A	102
BP4764	PI-C	221(0)(4)	Duluth	GA	2,336,371.50	2.950	2.700	0.250	8,466.73	474	438	34	Oct-23	N/A	Jan-33	C	N/A	N/A	86
CF5621	PI-C	207(223)(0)	O'Fallon	IL	2,011,027.45	3.700	3.450	0.250	(10)	480	446	34	Dec-21	N/A	Jan-33	C	N/A	N/A	86
BA1558	PI-C	221(0)(4)	League City	TX	1,876,686.60	3.680	3.430	0.250	7,664.20	421	385	36	Oct-21	Dec-21	Dec-31	G	0	0	91
CF9667	PI-C	207(223)(0/223(a)(7))	San Francisco	CA	1,848,066.99	2.400	2.150	0.250	7,687.20	472	436	21	Jan-23	N/A	Jan-33	A	N/A	N/A	84
BA1543	PI-C	221(0)(4)	Orlando	FL	1,683,371.02	2.950	2.650	0.250	10,545.00	252	216	36	Oct-21	N/A	Nov-31	A	N/A	N/A	84
CB0923	PI-C	221(0)(4)	San Antonio	TX	1,562,908.23	3.100	2.850	0.250	6,165.65	465	429	12	Oct-23	N/A	Nov-31	R	N/A	N/A	93
BD1075	PI-C	221(0)(4)	Austin	TX	1,501,978.64	4.430	4.180	0.250	5,887.61	464	428	8	Feb-24	N/A	Mar-32	L	N/A	N/A	96
BD4455	PI-C	221(0)(4)	St. George	VA	1,328,328.14	3.450	3.200	0.250	7,081.47	443	407	16	Jun-23	N/A	Jul-30	D	N/A	N/A	94
CG9757	PI-C	207(223)(0)	Fredericksburg	VA	1,275,355.99	2.670	2.420	0.250	6,196.71	476	440	22	Dec-22	N/A	Dec-32	W	N/A	N/A	94
BA9986	PI-C	221(0)(4)	Lawton	OK	1,235,640.56	3.650	3.400	0.250	5,294.69	351	315	21	Jan-23	N/A	Feb-33	E	N/A	N/A	85
BF6956	PI-C	221(0)(4)	Aurora	CO	1,208,519.08	2.990	2.740	0.250	5,103.86	472	436	33	Jan-22	N/A	Jan-31	G	N/A	N/A	84
BA9034	PI-C	221(0)(4)	Port Aransas	TX	1,120,980.07	3.150	2.900	0.250	4,443.25	472	436	17	May-23	N/A	Jun-32	V	N/A	N/A	95
BA9997	PI-C	221(0)(4)	Omaha	NE	1,104,026.87	3.570	3.320	0.250	(10)	472	436	17	May-23	N/A	Jun-32	V	N/A	N/A	95
BO0069	PI-C	221(0)(4)	Conroe	TX	1,097,403.85	3.600	3.350	0.250	4,464.19	471	435	23	Nov-22	N/A	Mar-32	F	N/A	N/A	88
BA1444	PI-C	221(0)(4)	Washington City	TX	1,081,991.88	3.490	3.240	0.250	4,456.92	478	442	20	Apr-22	N/A	Mar-32	S	N/A	N/A	88
BA1447	PI-C	221(0)(4)	Louisville	TX	1,071,526.21	3.490	3.240	0.250	4,305.39	472	436	20	Feb-25	N/A	Mar-32	F	N/A	N/A	88
BO1651	PI-C	221(0)(4)	Macomb Township	MI	758,295.61	3.200	3.000	0.250	4,388.02	460	424	23	Sep-22	N/A	Apr-31	M	N/A	N/A	92
BA3476	PI-C	221(0)(4)	Niagara Falls	NY	741,616.51	3.010	2.760	0.250	3,150.41	472	436	20	Sep-25	N/A	Jul-32	N	N/A	N/A	84
BA9871	PI-C	221(0)(4)	Washington City	TX	701,625.02	3.070	2.820	0.250	3,027.30	443	407	20	Sep-25	N/A	Jul-32	M	N/A	N/A	84
BA9292	PI-C	221(0)(4)	Glendale	OR	649,905.88	2.950	2.700	0.250	3,150.41	472	436	20	Sep-25	N/A	Jul-32	M	N/A	N/A	84
BA9292	PI-C	221(0)(4)	Glendale	OR	631,653.13	3.880	3.630	0.250	2,649.05	472	436	15	Jul-23	N/A	Dec-32	C	N/A	N/A	87
BS2033	PI-C	221(0)(4)	Portland	OR	460,246.58	3.200	2.950	0.250	2,679.38	462	426	17	Jul-23	N/A	Dec-31	I	N/A	N/A	101
BA9993	PI-C	221(0)(4)	San Antonio	TX	453,990.16	3.250	3.000	0.250	1,754.77	480	444	13	Sep-23	N/A	Apr-33	J	N/A	N/A	86
BA9993	PI-C	221(0)(4)	St. Paul	MN	444,942.96	4.130	3.880	0.250	1,962.69	463	427	13	Dec-22	N/A	Jan-32	O	N/A	N/A	81
BA9993	PI-C	221(0)(4)	Waynesboro	VA	444,942.96	4.130	3.880	0.250	1,962.69	463	427	13	Dec-22	N/A	Jan-32	O	N/A	N/A	81

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
BNG295	CLC	221(G)(4)	Palestine	TX	\$ 355,679.00	2.850%	2.600%	0.250%	Oct-02	\$ 1,242.72	500	456	44	Feb-21	Nov-22	Nov-32	B	0	96	0
BH2555	PLC	221(G)(4)	Glenmont	MD	349,371.83	4.620	4.370	0.250	Jun-01	(10)	471	440	31	Mar-22	N/A	Jul-31	U	N/A	80	0
BU0128	PLC	231	Washington	DC	286,939.59	4.050	3.750	0.300	Aug-01	(10)	464	442	22	Dec-22	N/A	Sep-31	P	N/A	82	0
BO1674	PLC	221(G)(4)	Lincoln	NE	250,155.95	3.510	3.260	0.250	Dec-01	1,004.83	477	446	31	Mar-22	N/A	Jan-32	X	N/A	86	0
CE2738	PLC	221(G)(4)	Payetteville	GA	245,002.94	3.950	2.800	0.250	Jun-05	899.81	471	464	7	Mar-24	N/A	Jul-35	F	N/A	104	0
BK0095	PLC	221(G)(4)	Memphis	TN	222,297.93	3.250	3.490	0.250	Dec-01	(10)	476	446	19	Apr-22	N/A	Jan-32	W	N/A	88	0
BB4402	PLC	221(G)(4)	North W. Memphis	TX	201,192.02	3.600	3.300	0.300	Feb-02	856.02	476	445	31	Mar-25	N/A	Mar-34	E	N/A	85	0
CA3437	PLC	221(G)(4)	Memphis	TN	136,699.46	2.900	2.650	0.250	Oct-02	(10)	475	456	19	Mar-25	N/A	Nov-32	K	N/A	96	0

- Based on publicly available information, including the disclosure documents for the Ginnie Mae Multifamily Certificates, the information with respect to the Mortgage Loans set forth on this Exhibit A has been collected and summarized by the Sponsor. Capitalized terms have the meaning ascribed to them in the Offering Circular Supplement to which this Updated Exhibit A refers.
- Certain Mortgage Loans insured under FHA insurance program Section 223(f) cannot be prepaid for a period of five (5) years from the date of endorsement, unless prior written approval from FHA is obtained, regardless of any applicable lockout period associated with such mortgage loans.
- The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC or each Ginnie Mae Construction Loan Certificate that is a Trust CLC. Because Ginnie Mae Construction Loan Certificates are not entitled to receive principal payments, the amounts identified for each Trust CLC are based upon the assumption that the Trust CLC has converted to a Trust PLC.
- The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
- The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
- In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
- The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
- The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
- The Remaining Interest Only Period reflects the number of months remaining (1) before each Ginnie Mae Project Loan Certificate commences monthly payments of principal and interest or (2) during which each Ginnie Mae Construction Loan Certificate is expected to remain outstanding, based on the remaining construction period for the Ginnie Mae Construction Loan Certificate.
- Pool Numbers BH2555, BP4764, BS8035, BU0128, BV8034 and CA3437 will have monthly principal and interest payments as described in this Supplement. See "Certain Additional Characteristics of the Mortgage Loans — Level Payments" in this Supplement.

(11) Pool Number BM3457 will have monthly principal and interest payments scheduled to be made on the first business day of each month as follows:

From November 2024 through, and including, November 2036 . . .	\$4,599.97
From December 2036 through, and including, October 2061	\$3,222.07
In November 2061	The remaining balance of all unpaid principal plus accrued interest thereon.

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

Lockout and Prepayment Penalty Codes:

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

Lockout/Prepayment Penalty Code	Initial Prepayment Penalty Percentage	Initial Prepayment Penalty Term	Subsequent Prepayment Penalty Percentage	
			Subsequent Prepayment Penalty Percentage	Subsequent Prepayment Penalty Percentage
A	10%	12	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
B	10%	36	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
C	10%	24	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
D	7%	11	6%, 5%, 4%, 3%, 2%, 1%	6%, 5%, 4%, 3%, 2%, 1%
E	9%	10	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
F	10%	3	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
G	10%	4	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
H	10%	5	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
I	10%	6	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
J	10%	6	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
K	10%	7	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
L	10%	8	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
M	10%	16	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
N	10%	18	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
O	10%	19	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
P	10%	20	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
Q	10%	21	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
R	10%	21	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
S	10%	22	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
T	10%	26	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
U	10%	27	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
V	10%	28	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
W	10%	32	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%
X	10%	33	7%, 6%, 5%, 4%, 3%, 2%, 1%	7%, 6%, 5%, 4%, 3%, 2%, 1%

Ginnie Mae REMIC Trust 2022-003
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)
CE7009	PLC	221(G)(4)	Arlington	WA	\$16,138,016.99	3.220%	2.970%	0.250%	Feb-61	\$62,898.58	470	436	34	Dec-21	Feb-22	Feb-32	A	0	87
CE8197	PLC	207/223(G)	Sapulpa	OK	15,517,650.45	2.330	2.080	0.250	Nov-56	56,640.30	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Lompoc	CA	12,784,686.71	2.450	2.200	0.250	Dec-56	47,900.82	420	386	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Gary	IN	12,732,522.84	2.230	1.980	0.250	Nov-56	46,330.40	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Elkhart	IN	11,648,916.66	2.300	2.050	0.250	Dec-56	42,733.84	420	386	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Spring Lake	NC	10,626,037.37	2.340	2.090	0.250	Nov-56	39,270.48	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Katy	TX	10,233,803.68	2.320	2.070	0.250	Nov-56	37,714.58	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Ladson	SC	10,196,584.09	2.300	2.050	0.250	Dec-56	37,405.99	420	386	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Lake Wylie	NC	10,089,556.96	2.320	2.070	0.250	Jan-57	37,053.53	421	387	34	Dec-21	Mar-22	Mar-32	B	0	88
CE8197	PLC	207/223(G)	Columbia	SC	9,623,370.85	2.300	2.050	0.250	Jan-57	35,241.55	421	387	34	Dec-21	Mar-22	Mar-32	B	0	88
CE8197	PLC	221(G)(4)/223(G)(7)	Weymouth	MA	9,598,783.60	3.020	2.770	0.250	Aug-58	37,612.65	440	406	34	Dec-21	Feb-22	Feb-32	A	0	87
CE8197	PLC	221(G)(4)/223(G)(7)	Otlandco	FL	9,541,556.90	2.980	2.730	0.250	Jul-58	37,386.96	440	405	35	Nov-21	Jan-22	Jan-32	A	0	86
CE8197	PLC	207/223(G)	Twin Oaks	MO	9,480,514.60	2.390	2.140	0.250	Jan-57	35,162.66	421	387	34	Dec-21	Mar-22	Mar-32	B	0	88
CE8197	PLC	207/223(G)	New York	NY	9,445,228.50	2.200	1.950	0.250	Dec-56	34,161.89	421	386	35	Nov-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Aptos	CA	8,528,997.42	2.350	2.100	0.250	Jan-57	31,455.55	421	387	34	Dec-21	Mar-22	Mar-32	B	0	88
CE8197	PLC	207/223(G)	New Hartford	NY	8,248,352.80	2.790	2.540	0.250	Dec-56	32,396.07	421	386	35	Nov-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)/223(G)(7)	Henderson	NV	8,115,999.02	3.090	2.840	0.250	Dec-51	36,820.34	362	332	36	Dec-21	Dec-21	Dec-31	B	0	85
CE8197	PLC	232/223(G)	Tell City	IN	7,735,269.69	2.980	2.730	0.250	Jan-52	34,236.04	366	332	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Beacon	NY	7,576,679.92	3.210	2.960	0.250	Jan-54	33,309.62	385	351	34	Dec-21	Feb-22	Feb-32	A	0	87
CE8197	PLC	207/223(G)	Washington	DC	7,569,246.56	3.280	3.030	0.250	Jan-53	33,973.88	378	344	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Bensenville	IL	7,508,217.28	2.550	2.100	0.250	Dec-56	27,900.49	420	386	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Indianapolis	IN	7,500,912.32	2.220	1.970	0.250	Oct-56	27,413.17	420	384	36	Oct-21	Dec-21	Dec-31	B	0	85
CE8197	PLC	232/223(G)/223(G)(7)	Austin	TX	7,504,711.31	2.980	2.730	0.250	Nov-56	30,296.25	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Milwaukee	WI	7,571,256.55	2.280	2.030	0.250	Jan-57	26,917.71	421	387	34	Dec-21	Mar-22	Mar-32	B	0	88
CE8197	PLC	207/223(G)/223(G)(7)	Flagstaff	AZ	7,005,511.77	3.220	2.970	0.250	Jul-55	29,925.44	405	369	36	Oct-21	Dec-21	Dec-31	B	0	85
CE8197	PLC	207/223(G)	Springville	UT	6,637,702.68	2.410	2.160	0.250	Jan-57	24,688.27	421	387	34	Dec-21	Mar-22	Mar-32	B	0	88
CE8197	PLC	207/223(G)	Bend	OR	5,414,870.62	3.200	2.950	0.250	Jul-55	23,077.70	405	369	36	Oct-21	Dec-21	Dec-31	B	0	85
CE8197	PLC	232/223(G)	Plainview	MN	4,802,660.18	2.680	2.430	0.250	Dec-51	20,755.88	360	326	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)/223(G)(7)	Hermiston	OR	4,100,850.52	2.690	2.440	0.250	Nov-56	15,912.23	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Temple	TX	3,660,626.24	2.260	2.010	0.250	Nov-56	13,376.75	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Bedford	NH	3,173,776.04	2.410	2.000	0.410	Nov-56	11,845.12	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	221(G)(4)	Pinellas Park	FL	3,029,915.44	2.400	2.150	0.250	Sep-51	12,743.49	358	323	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Fishers	IN	2,951,524.23	2.340	2.090	0.250	Nov-56	10,907.90	420	385	35	Nov-21	Jan-22	Jan-32	B	0	86
CE8197	PLC	207/223(G)	Baton Rouge	LA	2,576,804.75	3.300	3.050	0.250	Sep-48	11,985.96	323	287	36	Oct-21	Dec-21	Dec-31	B	0	85
CE8197	PLC	207/223(G)	Fort Dodge	IA	2,213,485.59	2.180	1.930	0.250	Dec-56	7,983.08	420	386	34	Dec-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)/223(G)(7)	Baltimore	MD	2,142,965.19	2.950	2.700	0.250	Dec-56	8,602.58	421	386	35	Nov-21	Feb-22	Feb-32	B	0	87
CE8197	PLC	207/223(G)	Hopewell	VA	1,971,813.77	2.550	2.300	0.250	Dec-56	7,491.76	420	386	34	Dec-21	Feb-22	Feb-32	B	0	87

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

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

Lockout and Prepayment Penalty Codes:

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

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

Ginnie Mae REMIC Trust 2022-059
 Characteristics of the Ginnie Mae Multifamily Certificates and the Related Mortgage Loans(1)

Pool Number	Security Type	FHA Insurance Program/ Section 538 Guaranty Program(2)	City/ County	State	Principal Balance as of the Out-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(6)	Prepayment Penalty End Date(5)	Lockout/ Prepayment Penalty Code(6)	Remaining Lockout Period (mos./Yr)	Total Remaining Lockout and Prepayment Penalty Period (mos./Yr)
CG574	PLC	207/223(0)	Phoenix	AZ	\$16,744,433.38	2.400%	2.150%	0.250%	Mar-57	\$61,979.78	421	389	32	Feb-22	Apr-32	Apr-32	A	0	89
BT2185	PLC	207/223(0)	Abington	MA	9,502,334.10	2.450	2.200	0.250	Feb-57	35,482.09	421	388	33	Jan-22	Mar-22	Mar-32	A	0	88
CD1621	PLC	207/223(0)	Baltimore	MD	9,488,155.10	2.470	2.220	0.250	Jan-57	35,588.93	420	387	33	Jan-22	N/A	Feb-32	A	N/A	87
CG9749	PLC	207/223(0)	Miami	FL	9,461,263.30	2.360	2.110	0.250	Dec-56	35,003.55	420	386	34	Dec-21	N/A	Jan-32	A	N/A	86
CB957	PLC	221(0)(4)	Holly Springs	NC	7,991,301.84	3.270	3.020	0.250	May-60	31,691.31	460	427	55	Jan-22	N/A	Feb-32	B	N/A	87
CG3958	PLC	221(0)(4)	Frisco	TX	7,734,910.76	3.500	3.250	0.250	Oct-60	31,516.29	464	432	32	Jan-22	N/A	Mar-32	A	N/A	88
CG3707	PLC	221(0)(4)	Easley	SC	7,682,998.56	3.200	2.950	0.250	Dec-58	30,836.17	442	410	32	Jan-22	N/A	Mar-32	B	N/A	88
CG9084	PLC	207/223(0)	Raleigh	NC	7,597,410.32	2.390	2.140	0.250	Jan-57	28,130.13	421	388	33	Jan-22	Mar-22	Mar-32	A	0	88
CE7011	PLC	207/223(0)	Springville	UT	7,585,945.92	2.410	2.160	0.250	Jan-57	28,215.16	421	387	34	Feb-22	Feb-22	Feb-32	A	0	87
CB132	PLC	221(0)(4)/223(a)(7)	Nicholasville	KY	6,733,112.50	3.500	3.250	0.250	Nov-57	28,055.16	429	397	32	Feb-22	N/A	Mar-32	A	N/A	88
CB139	PLC	221(0)(4)/223(a)(7)	Dallas	TX	4,828,303.95	3.200	2.950	0.250	Feb-62	18,480.31	480	448	32	Feb-22	N/A	Mar-32	C	N/A	88
CG3706	PLC	221(0)(4)	Bradenon	FL	4,787,365.09	3.210	2.960	0.250	Oct-56	19,962.88	416	384	32	Feb-22	N/A	Mar-32	B	N/A	88
CG3696	PLC	207/223(0)	Beacon	NY	4,735,424.95	3.210	2.960	0.250	Jan-54	20,818.51	385	351	34	Dec-21	N/A	Jan-32	B	N/A	86
CG6810	PLC	207/223(0)	Marble Falls	TX	3,749,448.72	2.390	2.140	0.250	Jan-57	13,906.48	420	387	33	Jan-22	N/A	Feb-32	A	N/A	87
CG502	PLC	207/223(0)/223(a)(7)	New Hartford	NY	2,890,813.18	2.790	2.540	0.250	Dec-56	11,196.80	421	386	35	Nov-21	Jan-22	Jan-32	A	0	86
CG1920	PLC	207/223(0)	Washington	DC	2,838,463.71	3.280	3.030	0.250	Jun-53	12,740.21	578	344	34	Dec-21	N/A	Jan-32	A	N/A	86
CG1820	PLC	207/223(0)	Ladson	SC	2,836,386.82	2.300	2.050	0.250	Dec-56	10,405.97	420	386	34	Dec-21	N/A	Jan-32	A	N/A	86
CH1955	PLC	207/223(0)	Temple	TX	2,830,381.11	2.260	2.010	0.250	Nov-56	10,342.84	420	385	35	Nov-21	N/A	Dec-31	A	N/A	85
CG1542	PLC	207/223(0)	Lake Wylie	SC	1,965,805.70	2.320	2.070	0.250	Jan-57	7,219.35	421	387	34	Dec-21	Feb-22	Feb-32	A	0	87
CG3599	PLC	538	Jefferson City	TN	1,951,670.74	3.830	3.150	0.680	Apr-49	(9)	326	294	32	Feb-22	N/A	Mar-32	B	N/A	88
CB779	PLC	221(0)(4)/223(a)(7)	Weymouth	MA	1,911,756.72	3.020	2.770	0.250	Aug-58	7,522.53	440	406	34	Dec-21	N/A	Jan-32	B	N/A	86
CH6562	PLC	207/223(a)(7)	Trumbull	CT	1,899,136.16	2.930	2.680	0.250	Apr-54	8,019.39	386	354	32	Feb-22	Apr-22	Apr-32	A	0	89
CG6311	PLC	207/223(0)/223(a)(7)	Flagstaff	AZ	1,896,672.04	3.220	2.970	0.250	Jul-55	8,104.33	405	369	36	Oct-21	N/A	Nov-31	A	N/A	84
CG2530	PLC	207/223(0)	Hopewell	VA	1,895,974.78	2.550	2.300	0.250	Dec-56	7,203.61	420	386	34	Dec-21	N/A	Jan-32	A	N/A	86
CH49346	PLC	207/223(0)	Katy	TX	1,888,155.66	2.320	2.070	0.250	Nov-56	6,958.41	420	385	35	Nov-21	N/A	Dec-31	A	N/A	85
CG1911	PLC	232/223(0)	Plainview	TX	1,872,126.68	2.680	2.430	0.250	Dec-51	8,090.86	360	326	34	Dec-21	N/A	Jan-32	A	N/A	86
CG0375	PLC	207/221(d)(4)	Decatur	GA	965,994.62	3.480	3.200	0.280	Dec-60	3,915.66	466	434	32	Feb-22	N/A	Mar-32	B	N/A	88
CG1904	PLC	207/223(0)/223(a)(7)	Baltimore	MD	951,752.17	2.950	2.700	0.250	Dec-56	3,820.65	421	386	35	Nov-21	Jan-22	Jan-32	A	0	86
CG1888	PLC	232/223(0)/223(a)(7)	Austin	TX	950,553.04	2.980	2.730	0.250	Nov-56	3,837.35	420	385	35	Nov-21	N/A	Dec-31	A	N/A	85
CG6323	PLC	207/223(0)/223(a)(7)	Hermiston	OR	947,779.08	2.690	2.440	0.250	Nov-56	3,677.60	420	385	35	Nov-21	N/A	Dec-31	A	N/A	85
CG6533	PLC	207/223(0)	Columbia	SC	947,182.17	2.280	2.030	0.250	Jan-57	3,468.66	421	387	34	Dec-21	Feb-22	Feb-32	A	0	87
CF8602	PLC	207/223(0)	Milwaukee	WI	946,987.57	2.280	2.030	0.250	Jan-57	3,458.13	421	387	34	Dec-21	Feb-22	Feb-32	A	0	87
CH2720	PLC	207/223(0)	Elkhart	IN	945,528.95	2.300	2.050	0.250	Dec-56	3,468.66	420	386	34	Dec-21	N/A	Jan-32	A	N/A	86
CG8549	PLC	207/223(0)	Spring Lake	NC	944,282.58	2.340	2.090	0.250	Nov-56	3,489.77	420	385	35	Nov-21	N/A	Dec-31	A	N/A	85
CB5973	PLC	207/223(0)	Spaulpa	OK	944,180.28	2.350	2.080	0.250	Nov-56	3,484.49	420	385	35	Nov-21	N/A	Dec-31	A	N/A	85
CG5223	PLC	232/223(0)	Trell City	IN	940,500.49	2.980	2.730	0.250	Jun-52	4,162.62	366	332	34	Dec-21	N/A	Jan-32	A	N/A	86
CG6318	PLC	207/223(0)/223(a)(7)	Henderson	NV	936,885.69	3.090	2.840	0.250	Dec-51	4,250.43	362	326	36	Oct-21	N/A	Nov-31	A	N/A	84
CA7649	PLC	221(0)(4)	Pinellas Park	FL	930,670.61	2.400	2.150	0.250	Sep-51	3,670.30	558	323	35	Nov-21	N/A	Dec-31	A	N/A	85
CG6314	PLC	207/223(0)	Baton Rouge	LA	927,224.91	3.300	3.050	0.250	Sep-48	4,675.89	323	287	36	Oct-21	N/A	Nov-31	A	N/A	84
CB117	PLC	207/223(0)	Lompoc	CA	473,566.92	2.450	2.200	0.250	Dec-56	1,774.10	420	386	34	Dec-21	N/A	Jan-32	A	N/A	86

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

- (3) The principal and interest amounts shown in this column reflect only those amounts that are due in respect of the portion of each applicable Ginnie Mae Project Loan Certificate that is a Trust PLC.
 - (4) The Lockout End Date is the first month when a Mortgage Loan is no longer subject to any lockout for voluntary prepayments of principal. For purposes of determining the Lockout End Date in this Exhibit A, the Lockout End Date is based on the lockout period described in the note or other evidence of indebtedness without regard to any applicable statutory prepayment prohibition period.
 - (5) The Prepayment Penalty End Date is the first month when a Mortgage Loan is no longer subject to the payment of any Prepayment Penalties.
 - (6) In some circumstances FHA may permit an FHA-insured Mortgage Loan to be refinanced or prepaid without regard to any Lockout or Prepayment Penalty Code.
 - (7) The Remaining Lockout Period is the number of months from the Cut-off Date up to but not including the Lockout End Date.
 - (8) The Total Remaining Lockout and Prepayment Penalty Period is the number of months from the Cut-off Date up to but not including the later of the Prepayment Penalty End Date or Lockout End Date.
 - (9) Pool Number CI3599 will have an amortization schedule providing for level monthly principal and interest payments in the amount of \$8,414.85 for each payment date prior to the related maturity date, with a balloon payment equal to the remaining unpaid principal balance of the Mortgage Loan plus accrued interest thereon to be due as of its maturity date.
- † The Lockout End Date, Prepayment Penalty End Date, Remaining Lockout Period and Total Remaining Lockout and Prepayment Penalty Period are based on the Sponsor's interpretation of provisions in the related notes. Differing interpretations of these provisions can result in dates and periods that may vary by as much as one month.

Lockout and Prepayment Penalty Codes:

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

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

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

Pool Number	Security Group	Security Type	FHA Insurance Program(2)	City/County	State	Principal Balance as of the Cut-off Date	Mortgage Interest Rate	Certificate Rate	Servicing and Guaranty Fee Rate	Maturity Date	Monthly Principal and Interest(3)	Original Term to Maturity (mos.)	Remaining Term to Maturity (mos.)	Period from Issuance (mos.)	Issue Date	Lockout End Date(4)	Prepayment Penalty End Date(5)	Lockout/Prepayment Penalty Code(6)	Remaining Lockout Period (mos.)(7)	Total Remaining Lockout and Prepayment Penalty Period (mos.)(8)	Remaining Interest Only Period (mos.)(9)
CB543	2	CLC	221(d)(4)	Oklahoma City	OK	\$31,263,806.00	2.950%	2.700%	0.250%	Jun-64	\$11,020.55	508	476	32	Feb-22	Jul-24	Jul-34	A	0	116	0
CB586	2	CLC	221(d)(4)	Louisville	KY	24,780,869.00	2.800	2.550	0.250	Jun-64	85,879.28	508	476	32	Feb-22	Jul-24	Jul-34	A	0	116	0
CG9743	2	PIC	221(d)(4)	Birmingham	NE	19,055,385.85	2.850	2.600	0.250	Mar-64	67,108.46	475	475	2	Aug-24	N/A	Apr-34	I	N/A	115	0
CF0766	2	CLC	221(d)(4)	Tulsa	OK	18,459,409.00	2.900	2.650	0.250	Apr-64	64,951.96	505	474	31	Mar-22	May-24	May-34	A	0	114	0
CB510	2	CLC	221(d)(4)	Tacoma	WA	18,555,675.00	2.900	2.650	0.250	Jun-64	64,669.97	508	476	32	Feb-22	Jul-24	Jul-34	A	0	116	0
BL340	2	CLC	221(d)(4)	Cottonwood	AZ	18,284,740.43	2.800	2.550	0.250	Mar-64	65,806.58	474	475	1	Sep-24	N/A	Apr-34	D	N/A	115	0
CB5408	2	PIC	221(d)(4)	South Ogden	UT	16,654,281.00	2.850	2.600	0.250	May-64	56,447.75	475	475	0	Jun-24	N/A	Jun-34	E	N/A	115	0
CB8555	2	PIC	221(d)(4)	Villa Rica	GA	14,495,000.05	2.850	2.600	0.250	Jun-64	50,925.95	479	476	4	Jun-24	N/A	Jul-34	A	0	116	0
CB144	2	CLC	221(d)(4)	West Valley	UT	11,225,540.00	2.940	2.250	0.250	Jun-64	39,470.28	509	476	35	Jan-22	Jul-24	Jul-34	A	0	116	0
CF1057	2	CLC	221(d)(4)	Cary	NC	6,256,898.00	2.620	2.250	0.250	May-64	20,772.25	506	475	34	Dec-21	May-24	May-34	A	0	114	0
CB1896	2	CLC	221(d)(4)	Foley	AL	4,869,212.00	2.840	2.500	0.250	Sep-62	16,314.46	508	474	34	May-23	May-24	May-34	J	N/A	95	0
CB8054	2	CLC	221(d)(4)	Omaha	NE	5,296,599.85	3.150	2.900	0.250	Jun-64	(10)	472	455	17	May-23	N/A	Oct-32	J	N/A	95	0
CB8559	2	PIC	221(d)(4)	Memphis	TN	2,658,039.00	2.840	2.580	0.250	Feb-64	(10)	506	471	35	Nov-21	Feb-24	Feb-34	A	0	111	0
CB1600	2	CLC	221(d)(4)	Bozeman	MT	2,621,144.41	3.030	2.780	0.250	Feb-64	8,510.97	476	472	4	Jun-24	Feb-24	Mar-34	F	N/A	112	0
CB1026	2	CLC	221(d)(4)	Chicago	IL	2,412,785.00	2.870	2.620	0.250	Oct-65	4,547.60	502	468	34	Dec-21	Nov-25	Nov-35	A	0	108	0
CF5129	2	CLC	221(d)(4)	Longview	TX	2,092,151.00	2.740	2.490	0.250	Jun-64	7,179.44	507	471	36	Oct-21	Feb-24	Feb-34	A	0	111	0
CB171	2	CLC	221(d)(4)	London	CO	2,009,553.00	2.950	2.700	0.250	Apr-64	7,156.10	502	474	28	Jun-22	May-24	May-34	A	0	114	0
CF9467	2	CLC	221(d)(4)	Salt Lake City	UT	1,595,354.00	3.050	2.800	0.250	Dec-65	5,749.97	511	475	38	Apr-21	Apr-24	Apr-34	A	0	115	0
BU2258	2	PIC	221(d)(4)	Waxahatchie	TX	1,271,080.60	2.950	2.700	0.250	Dec-65	4,564.15	474	470	4	Jun-24	N/A	Jan-34	D	N/A	110	0
CB8494	2	PIC	221(d)(4)	Chicago	IL	1,227,720.46	2.850	2.600	0.250	Jul-65	4,564.06	471	465	6	Apr-24	N/A	Aug-35	K	N/A	105	0
CG5190	2	PIC	221(d)(4)	Killeen	TX	1,135,919.76	2.890	2.640	0.250	Jul-65	4,063.45	469	465	4	Jun-24	N/A	Aug-35	H	N/A	105	0
CF2758	2	PIC	221(d)(4)	Fayetteville	GA	640,899.27	3.050	2.800	0.250	Jun-65	2,531.95	471	464	7	Mar-24	N/A	Feb-34	B	N/A	104	0
CF5628	2	PIC	221(d)(4)	Kansas City	MO	563,982.70	2.860	2.610	0.250	Jun-64	1,286.86	477	471	6	Apr-24	N/A	Feb-34	L	N/A	111	0
CG9747	2	PIC	221(d)(4)	Cape Girardeau	MO	289,401.40	2.870	2.570	0.300	Nov-65	1,027.18	477	469	8	Feb-24	N/A	Dec-35	L	N/A	109	0
CA3476	2	PIC	221(d)(4)	Glendale	AZ	1,021.17	2.950	2.700	0.250	Nov-62	3.72	472	457	15	Jul-25	N/A	Dec-32	C	N/A	97	0

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

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

Lockout and Prepayment Penalty Codes:

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

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



\$1,579,211,875
(Notional Balance)

**Government National
Mortgage Association**

GINNIE MAE[®]

**Guaranteed Multifamily REMIC
Pass-Through Securities
Ginnie Mae REMIC Trust 2024-161**

OFFERING CIRCULAR SUPPLEMENT
October 24, 2024



Ramirez and Co., Inc.