

\$5,355,025,421
Government National Mortgage Association

GINNIE MAE®

**Guaranteed REMIC Pass-Through Securities
and MX Securities
Ginnie Mae REMIC Trust 2025-001**

The Securities

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

The Ginnie Mae Guaranty

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

The Trust and its Assets

The Trust will own Ginnie Mae Certificates.

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-18 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 January 30, 2025.

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

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

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1						
PA(1)	\$100,823,000	5.50%	PAC/AD	FIX	38385CCT3	September 2054
PF(1)	101,494,000	(5)	PAC/AD	FLT	38385CCU0	January 2055
PS(1)	101,494,000	(5)	NTL(PAC/AD)	INV/IO	38385CCV8	January 2055
PZ	671,000	5.50	PAC/AD	FIXZ	38385CCW6	January 2055
UZ(1)	22,812,155	6.50	SUP	FIXZ	38385CCX4	January 2055
Security Group 2						
FH	30,000,000	(5)	SEQ/AD	FLT	38385CCY2	November 2054
HZ	78,865	7.00	SEQ	FIXZ	38385CCZ9	January 2055
SH	39,024,835	(5)	NTL(SEQ/AD)	INV/IO	38385CDA3	November 2054
TH	30,000,000	(5)	NTL(SEQ/AD)	INV/IO	38385CDB1	November 2054
VF(1)	9,024,835	(5)	SEQ/AD	FLT	38385CDC9	November 2054
Security Group 3						
AB	20,000,000	5.65	SEQ	FIX	38385CDD7	August 2052
BY	13,233,046	6.50	SEQ	FIX	38385CDE5	January 2055
PN	28,228,000	7.00	PAC/AD	FIX	38385CDF2	August 2052
ZN	5,772,000	7.00	SUP	FIXZ	38385CDG0	August 2052
Security Group 4						
PT	120,000,000	6.00	PT	FIX	38385CDH8	January 2055
Security Group 5						
AT	80,000,000	5.75	PT	FIX	38385CDJ4	January 2055
HF	78,965,220	(5)	PT	FLT	38385CDK1	January 2055
HS	78,965,220	(5)	NTL(PT)	INV/IO	38385CDL9	January 2055
JA	20,000,000	5.75	SEQ	FIX	38385CDM7	June 2052
JB	5,286,960	5.75	SEQ	FIX	38385CDN5	January 2055
Security Group 6						
BF	100,000,000	(5)	PT	FLT	38385CDP0	January 2055
DF	100,000,000	(5)	PT	FLT	38385CDQ8	January 2055
SI(1)	71,554,134	(5)	NTL(PT)	INV/IO	38385CDR6	January 2055
SX(1)	100,000,000	(5)	NTL(PT)	INV/IO	38385CDS4	January 2055
TC(1)	100,000,000	(5)	NTL(PT)	INV/IO	38385CDT2	January 2055
US(1)	28,445,866	(5)	NTL(PT)	INV/IO	38385CDU9	January 2055
Security Group 7						
FS(1)	70,615,940	(5)	PT	FLT	38385CDV7	January 2055
FU	40,000,000	(5)	PT	FLT	38385CDW5	January 2055
KA	75,000,000	5.50	SEQ	FIX	38385CDX3	June 2054
KB	4,055,666	5.50	SEQ	FIX	38385CDY1	January 2055
KC	30,000,000	5.50	SEQ	FIX	38385CDZ8	June 2054
KL	1,560,276	5.50	SEQ	FIX	38385CEA2	January 2055
KS(1)	54,190,314	(5)	NTL(PT)	INV/IO	38385CEB0	January 2055
SU(1)	56,425,626	(5)	NTL(PT)	INV/IO	38385CEC8	January 2055
TA(1)	70,615,940	(5)	NTL(PT)	INV/IO	38385CED6	January 2055
TK	40,000,000	(5)	NTL(PT)	INV/IO	38385CEE4	January 2055
Security Group 8						
FC	380,000,000	(5)	PT	FLT	38385CEF1	January 2055
QS	180,000,000	(5)	NTL(PT)	INV/IO	38385CEG9	January 2055
SC	200,000,000	(5)	NTL(PT)	INV/IO	38385CEH7	January 2055
Security Group 9						
FN	100,000,000	(5)	PT	FLT	38385CEJ3	January 2055
SN	100,000,000	(5)	NTL(PT)	INV/IO	38385CEK0	January 2055
Security Group 10						
AF	7,573,676	(5)	PT	FLT	38385CEL8	January 2055
AS	7,573,676	(5)	NTL(PT)	INV/IO	38385CEM6	January 2055
Security Group 11						
GA(1)	228,861,000	3.50	SEQ	FIX	38385CEN4	February 2047
GM(1)	46,313,000	3.50	SEQ	FIX	38385CEP9	September 2049
GN(1)	42,231,000	3.50	SEQ	FIX	38385CEQ7	October 2051
GV(1)	25,263,000	3.50	AD/SEQ	FIX	38385CER5	April 2036
GZ(1)	52,576,333	3.50	SEQ	FIXZ	38385CES3	January 2055
Security Group 12						
GF	45,000,000	(5)	PT	FLT	38385CET1	January 2055
GS	45,000,000	(5)	NTL(PT)	INV/IO	38385CEU8	January 2055
HP	30,000,000	5.75	PT	FIX	38385CEV6	January 2055
HQ	30,000,000	5.75	PT	FIX	38385CEW4	January 2055
HT	30,000,000	5.75	PT	FIX	38385CEX2	January 2055

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Ramirez & Co., Inc.

The date of this Offering Circular Supplement is January 24, 2025.

Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 13						
FJ	\$ 91,396,770	(5)	PT	FLT	38385CEY0	January 2055
SJ	41,396,770	(5)	NTL(PT)	INV/IO	38385CEZ7	January 2055
VS	50,000,000	(5)	NTL(PT)	INV/IO	38385CFA1	January 2055
Security Group 14						
FA	267,283,678	(5)	PT	FLT	38385CFB9	January 2055
SA	267,283,678	(5)	NTL(PT)	INV/IO	38385CF7	January 2055
Security Group 15						
IS(1)	67,500,000	(5)	NTL(PT)	INV/IO	38385CFD5	January 2055
JF	90,000,000	(5)	PT	FLT	38385CFE3	January 2055
JK(1)	1,920,000	5.00%	PAC	FIX	38385CF9	January 2055
JP(1)	21,845,000	5.00	PAC	FIX	38385CFG8	April 2054
UI(1)	6,235,000	5.00	SUP	FIX	38385CFH6	January 2055
WS(1)	22,500,000	(5)	NTL(PT)	INV/IO	38385CFJ2	January 2055
Security Group 16						
MF	40,077,682	(5)	SEQ/AD	FLT	38385CFK9	November 2054
MZ	96,952	7.00	SEQ	FIX/Z	38385CFL7	January 2055
SM	41,052,847	(5)	NTL(SEQ/AD)	INV/IO	38385CFM5	November 2054
YF(1)	975,165	(5)	SEQ/AD	FLT	38385CFN3	November 2054
Security Group 17						
BA(1)	80,000,000	5.50	SEQ	FIX	38385CFP8	January 2051
BV(1)	14,117,000	5.50	SEQ/AD	FIX	38385CFQ6	December 2035
BZ(1)	17,278,663	5.50	SEQ	FIX/Z	38385CFR4	January 2055
Security Group 18						
FD	30,000,000	(5)	PT	FLT	38385CFS2	January 2055
QA(1)	23,348,000	5.50	PAC	FIX	38385CFT0	June 2054
QL(1)	1,576,000	5.50	PAC	FIX	38385CFU7	January 2055
SD	30,000,000	(5)	NTL(PT)	INV/IO	38385CFV5	January 2055
UA(1)	5,076,000	5.50	SUP	FIX	38385CFW3	January 2055
Security Group 19						
BL	7,093,585	6.00	SEQ	FIX	38385CFX1	January 2055
FB	50,000,000	(5)	SEQ	FLT	38385CFY9	July 2053
SB	50,000,000	(5)	NTL(SEQ)	INV/IO	38385CFZ6	July 2053
Security Group 20						
FL	50,000,000	(5)	PT	FLT	38385CGA0	January 2055
LA(1)	126,017,000	5.50	SEQ	FIX	38385CGB8	January 2053
LB(1)	23,983,000	5.50	SEQ	FIX	38385CGC6	January 2055
SL	50,000,000	(5)	NTL(PT)	INV/IO	38385CGD4	January 2055
Security Group 21						
NA(1)	146,380,000	5.50	SEQ	FIX	38385CGE2	March 2051
NL(1)	33,068,000	5.50	SEQ	FIX	38385CGF9	January 2055
NM(1)	20,552,000	5.50	SEQ	FIX	38385CGG7	November 2052
Security Group 22						
DA(1)	76,013,000	5.00	SEQ	FIX	38385CGH5	November 2051
DL(1)	15,617,000	5.00	SEQ	FIX	38385CGJ1	January 2055
DM(1)	8,370,000	5.00	SEQ	FIX	38385CGK8	January 2053
NF	100,000,000	(5)	PT	FLT	38385CGL6	January 2055
NS	100,000,000	(5)	NTL(PT)	INV/IO	38385CGM4	January 2055
Security Group 23						
A(1)	49,645,000	5.25	SEQ	FIX	38385CGN2	April 2052
AL(1)	8,731,517	5.25	SEQ	FIX	38385CGP7	January 2055
AM(1)	5,419,000	5.25	SEQ	FIX	38385CGQ5	June 2053
F	79,744,396	(5)	PT	FLT	38385CGR3	January 2055
S	79,744,396	(5)	NTL(PT)	INV/IO	38385CGS1	January 2055
Security Group 24						
EF	100,000,000	(5)	PT	FLT	38385CGT9	January 2055
ES	100,000,000	(5)	NTL(PT)	INV/IO	38385CGU6	January 2055
FG	259,000,000	(5)	PT	FLT	38385CGV4	January 2055
J	25,000,000	5.25	SEQ	FIX	38385CGW2	January 2052
JL	7,817,012	5.25	SEQ	FIX	38385CGX0	January 2055
MA(1)	136,100,000	5.00	SEQ	FIX	38385CGY8	January 2052
MK(1)	15,568,000	5.00	SEQ	FIX	38385CGZ5	March 2053
ML(1)	20,098,490	5.00	SEQ	FIX	38385CHA9	January 2055
MN(1)	6,886,000	5.00	SEQ	FIX	38385CHB7	September 2053
SG	259,000,000	(5)	NTL(PT)	INV/IO	38385CHC5	January 2055
Security Group 25						
CA(1)	68,406,000	5.00	SEQ	FIX	38385CHD3	August 2051
CF	140,000,000	(5)	PT	FLT	38385CHE1	January 2055
CL(1)	16,464,333	5.00	SEQ	FIX	38385CHF8	January 2055
CM(1)	8,463,000	5.00	SEQ	FIX	38385CHG6	November 2052
CS	140,000,000	(5)	NTL(PT)	INV/IO	38385CHH4	January 2055
Security Group 26						
FE	100,000,000	(5)	PT	FLT	38385CHJ0	January 2055
SE	100,000,000	(5)	NTL(PT)	INV/IO	38385CHK7	January 2055
Security Group 27						
FW(1)	22,559,571	(5)	PAC/AD	FLT	38385CHL5	January 2055
PK	20,000,000	5.75	PAC/AD	FIX	38385CHM3	January 2055
PL	79,429	5.75	PAC/AD	FIX	38385CHN1	January 2055
PM	10,000,000	5.75	PAC/AD	FIX	38385CHP6	January 2055
SW(1)	22,559,571	(5)	NTL(PAC/AD)	INV/IO	38385CHQ4	January 2055
ZM(1)	6,131,474	6.50	SUP	FIX/Z	38385CHR2	January 2055
Security Group 28						
FT	25,000,000	(5)	TAC/AD	FLT	38385CHS0	January 2055
QF	63,781,000	(5)	TAC/AD	FLT	38385CHT8	January 2055
ST(1)	88,781,000	(5)	NTL(TAC/AD)	INV/IO	38385CHU5	January 2055
TM	25,000,000	(5)	NTL(TAC/AD)	INV/IO	38385CHV3	January 2055
ZT(1)	25,156,256	6.50	SUP	FIX/Z	38385CHW1	January 2055
Security Group 29						
FQ	137,291,000	(5)	TAC/AD	FLT	38385CHX9	January 2055
QZ(1)	39,085,449	6.50	SUP	FIX/Z	38385CHY7	January 2055
SQ(1)	137,291,000	(5)	NTL(TAC/AD)	INV/IO	38385CHZ4	January 2055
TQ	137,291,000	(5)	NTL(TAC/AD)	INV/IO	38385CJA7	January 2055
Security Group 30						
LF	25,000,000	(5)	TAC/AD	FLT	38385CJB5	January 2055
TF	50,000,000	(5)	TAC/AD	FLT	38385CJC3	January 2055
TL	25,000,000	(5)	NTL(TAC/AD)	INV/IO	38385CJD1	January 2055
TN	50,000,000	(5)	NTL(TAC/AD)	INV/IO	38385CJE9	January 2055
TS(1)	75,000,000	(5)	NTL(TAC/AD)	INV/IO	38385CJF6	January 2055
ZL(1)	6,347,963	6.50	SUP	FIX/Z	38385CJG4	January 2055
ZU(1)	13,492,064	6.50	SUP	FIX/Z	38385CJH2	January 2055
Security Group 31						
L(1)	44,259,000	4.00	SEQ	FIX	38385CJH8	July 2049
LM(1)	6,345,000	4.00	SEQ	FIX	38385CJH5	February 2051
LY(1)	19,396,000	4.00	SEQ	FIX	38385CJL3	January 2055
XF	70,000,000	(5)	PT	FLT	38385CJM1	January 2055
XS	70,000,000	(5)	NTL(PT)	INV/IO	38385CJN9	January 2055

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Class of REMIC Securities	Original Principal Balance(2)	Interest Rate	Principal Type(3)	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 32						
FV	\$100,000,000	(5)	PT	FLT	38385CJP4	January 2055
HA(1)	152,692,000	5.50%	SEQ	FIX	38385CJQ2	November 2051
HL(1)	31,102,000	5.50	SEQ	FIX	38385CJR0	January 2055
HM(1)	16,206,000	5.50	SEQ	FIX	38385CJS8	January 2053
SV	100,000,000	(5)	NTL(PT)	INV/IO	38385CJT6	January 2055
Residual						
RR	0	0.000	NPR	NPR	38385CJU3	January 2055

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

AVAILABLE INFORMATION

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

- this Offering Circular Supplement (this “Supplement”) and
- the Base Offering Circular.

The Base Offering Circular is available on Ginnie Mae’s website located at <http://www.ginniemae.gov> (“ginniemae.gov”).

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

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

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TERMS SHEET

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

Sponsor: BMO Capital Markets Corp.

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

Trustee: U.S. Bank National Association

Tax Administrator: The Trustee

Closing Date: January 30, 2025

Distribution Date: The 20th day of each month or, if the 20th day is not a Business Day, the first Business Day thereafter, commencing in February 2025.

Trust Assets:

<u>Trust Asset Group or Subgroup⁽¹⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
1	Ginnie Mae II	6.500%	30
2	Ginnie Mae II	7.000%	30
3	Ginnie Mae II	6.500%	30
4	Ginnie Mae II	6.000%	30
5	Ginnie Mae II	6.500%	30
6A	Ginnie Mae II	6.000%	30
6B	Ginnie Mae II	6.000%	30
6C	Ginnie Mae II	6.000%	30
7A	Ginnie Mae II	6.000%	30
7B	Ginnie Mae II	6.000%	30
8A	Ginnie Mae II	6.500%	30
8B	Ginnie Mae II	6.500%	30
9	Ginnie Mae II	6.000%	30
10	Ginnie Mae II	7.500%	30
11	Ginnie Mae II	3.500%	30
12A	Ginnie Mae II	6.000%	30
12B	Ginnie Mae II	6.000%	30
13A	Ginnie Mae II	6.500%	30
13B	Ginnie Mae II	6.500%	30
14	Ginnie Mae II	7.000%	30
15A	Ginnie Mae II	6.500%	30
15B	Ginnie Mae II	6.500%	30
16	Ginnie Mae II	7.000%	30
17	Ginnie Mae II	5.500%	30
18	Ginnie Mae II	6.000%	30

<u>Trust Asset Group or Subgroup⁽¹⁾</u>	<u>Trust Asset Type</u>	<u>Certificate Rate</u>	<u>Original Term To Maturity (in years)</u>
19	Ginnie Mae II	6.000%	30
20	Ginnie Mae II	6.000%	30
21	Ginnie Mae II	5.500%	30
22	Ginnie Mae II	6.000%	30
23	Ginnie Mae II	6.500%	30
24	Ginnie Mae II	6.500%	30
25	Ginnie Mae II	6.500%	30
26	Ginnie Mae II	6.500%	30
27	Ginnie Mae II	6.500%	30
28	Ginnie Mae II	6.500%	30
29	Ginnie Mae II	6.500%	30
30	Ginnie Mae II	6.500%	30
31	Ginnie Mae II	5.500%	30
32	Ginnie Mae II	6.000%	30

⁽¹⁾ The Group 6, 7, 8, 12, 13 and 15 Trust Assets consist of the enumerated subgroups (each, a “Subgroup”).

Security Groups: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of this Supplement and on Schedule I to this Supplement. Except in the case of certain MX Classes in Groups 1, 2, 16, 27, 28, 29 and 30, payments on each Group will be based solely on payments on the Trust Asset Group with the same numerical designation.

Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets⁽¹⁾:

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 1 Trust Assets \$225,800,155	351	6	6.980%
Group 2 Trust Assets \$39,103,700	352	8	7.504%
Group 3 Trust Assets \$67,233,046	356	1	7.040%
Group 4 Trust Assets \$120,000,000	357	2	6.568%
Group 5 Trust Assets \$184,252,180	357	2	7.005%
Subgroup 6A Trust Assets \$100,000,000	354	6	6.600%
Subgroup 6B Trust Assets \$71,554,134	356	3	6.590%

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Subgroup 6C Trust Assets \$28,445,866	358	2	6.590%
Subgroup 7A Trust Assets \$108,380,629	356	1	6.592%
Subgroup 7B Trust Assets \$112,851,253	357	1	6.598%
Subgroup 8A Trust Assets \$200,000,000	349	8	6.990%
Subgroup 8B Trust Assets \$180,000,000	354	4	7.030%
Group 9 Trust Assets \$100,000,000	358	2	6.451%
Group 10 Trust Assets \$7,573,676	359	1	8.250%
Group 11 Trust Assets⁽³⁾ \$395,244,333	245	109	3.902%
Subgroup 12A Trust Assets \$90,000,000	353	5	6.570%
Subgroup 12B Trust Assets \$45,000,000	357	1	6.540%
Subgroup 13A Trust Assets \$50,000,000	357	1	7.020%
Subgroup 13B Trust Assets \$41,396,770	359	0	7.003%
Group 14 Trust Assets \$267,283,678	354	5	7.439%
Subgroup 15A Trust Assets \$90,000,000	356	3	6.940%
Subgroup 15B Trust Assets \$30,000,000	355	4	6.762%
Group 16 Trust Assets \$41,149,799	351	8	7.476%
Group 17 Trust Assets \$111,395,663	358	1	6.082%
Group 18 Trust Assets \$60,000,000	358	2	6.580%
Group 19 Trust Assets \$57,093,585	355	5	6.600%
Group 20 Trust Assets \$200,000,000	357	1	6.596%

<u>Principal Balance</u>	<u>Weighted Average Remaining Term to Maturity (in months)</u>	<u>Weighted Average Loan Age (in months)</u>	<u>Weighted Average Mortgage Rate⁽²⁾</u>
Group 21 Trust Assets \$200,000,000	359	1	6.000%
Group 22 Trust Assets \$200,000,000	333	24	6.587%
Group 23 Trust Assets \$143,539,913	343	13	7.066%
Group 24 Trust Assets \$570,469,502	347	9	7.010%
Group 25 Trust Assets \$233,333,333	354	4	7.030%
Group 26 Trust Assets \$100,000,000	356	2	7.015%
Group 27 Trust Assets \$58,770,474	351	6	6.980%
Group 28 Trust Assets \$113,937,256	350	7	6.987%
Group 29 Trust Assets \$176,376,449	349	8	6.990%
Group 30 Trust Assets \$94,840,027	347	9	7.006%
Group 31 Trust Assets \$140,000,000	357	2	6.100%
Group 32 Trust Assets \$300,000,000	357	2	6.600%

⁽¹⁾ As of January 1, 2025.

⁽²⁾ The Mortgage Loans underlying the Trust Assets may bear interest at rates ranging from 0.25% to 1.50% per annum above the related Certificate Rate.

⁽³⁾ The Mortgage Loans underlying the Group 11 Trust Assets may be re-performing Mortgage Loans that were previously repurchased from one or more pools of Mortgage Loans underlying one or more Ginnie Mae MBS Certificates.

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

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

Modification and Exchange: If you own exchangeable Securities you will be able, upon notice and payment of an exchange fee, to exchange them for a proportionate interest in the related Securities

shown on Schedule I to this Supplement. See “Description of the Securities — Modification and Exchange” in this Supplement.

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

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

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

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 1						
PF	30-day Average SOFR + 0.90%	5.29619%	0.90%	7.50%	0	0.00%
PS	6.60% – 30-day Average SOFR	2.20381%	0.00%	6.60%	0	6.60%
Security Group 2						
FH	30-day Average SOFR + 1.10%	5.95713%	1.10%	7.00%	0	0.00%
SH	5.85% – 30-day Average SOFR	1.08454%	0.00%	5.85%	0	5.85%
TH	5.90% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.90%
VF	30-day Average SOFR + 1.15%	5.61070%	1.15%	7.00%	0	0.00%
Security Group 5						
HF	30-day Average SOFR + 0.90%	5.41125%	0.90%	7.50%	0	0.00%
HS	6.60% – 30-day Average SOFR	2.08875%	0.00%	6.60%	0	6.60%
Security Group 6						
BF	30-day Average SOFR + 1.80%	6.00000%	1.80%	6.00%	0	0.00%
BS	4.20% – 30-day Average SOFR	0.00000%	0.00%	4.20%	0	4.20%
DF	30-day Average SOFR + 1.75%	6.00000%	1.75%	6.00%	0	0.00%
DS	4.25% – 30-day Average SOFR	0.00000%	0.00%	4.25%	0	4.25%
MS	4.20% – 30-day Average SOFR	0.00000%	0.00%	4.20%	0	4.20%
SI	4.20% – 30-day Average SOFR	0.00000%	0.00%	4.20%	0	4.20%
SX	4.20% – 30-day Average SOFR	0.00000%	0.00%	4.20%	0	4.20%
TC	4.25% – 30-day Average SOFR	0.00000%	0.00%	0.05%	0	4.25%
US	4.20% – 30-day Average SOFR	0.00000%	0.00%	4.20%	0	4.20%
Security Group 7						
FS	30-day Average SOFR + 1.00%	5.54670%	1.00%	6.50%	0	0.00%
FU	30-day Average SOFR + 1.25%	5.68790%	1.25%	6.50%	0	0.00%
KF	30-day Average SOFR + 1.30%	5.84670%	1.30%	6.50%	0	0.00%
KS	5.20% – 30-day Average SOFR	0.69342%	0.00%	5.20%	0	5.20%
SK	5.20% – 30-day Average SOFR	0.69260%	0.00%	5.20%	0	5.20%
SU	5.20% – 30-day Average SOFR	0.69183%	0.00%	5.20%	0	5.20%
TA	5.50% – 30-day Average SOFR	0.30000%	0.00%	0.30%	0	5.50%
TK	5.25% – 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.25%
Security Group 8						
FC	30-day Average SOFR + 1.25%	5.76125%	1.25%	6.50%	0	0.00%
QS	5.25% – 30-day Average SOFR	0.73875%	0.00%	5.25%	0	5.25%
SC	5.25% – 30-day Average SOFR	0.73875%	0.00%	5.25%	0	5.25%
Security Group 9						
FN	30-day Average SOFR + 1.65%	6.00000%	1.65%	6.00%	0	0.00%
SN	4.35% – 30-day Average SOFR	0.00000%	0.00%	4.35%	0	4.35%
Security Group 10						
AF	30-day Average SOFR + 0.95%	5.39937%	0.95%	7.50%	0	0.00%
AS	6.55% – 30-day Average SOFR	2.10063%	0.00%	6.55%	0	6.55%
Security Group 12						
GF	30-day Average SOFR + 1.30%	5.73799%	1.30%	6.50%	0	0.00%
GS	5.20% – 30-day Average SOFR	0.76201%	0.00%	5.20%	0	5.20%
Security Group 13						
FJ	30-day Average SOFR + 1.30%	5.70185%	1.30%	6.50%	0	0.00%
SJ	5.20% – 30-day Average SOFR	0.80381%	0.00%	5.20%	0	5.20%
VS	5.20% – 30-day Average SOFR	0.79346%	0.00%	5.20%	0	5.20%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 14						
FA	30-day Average SOFR + 1.10%	5.63500%	1.10%	7.00%	0	0.00%
SA	5.90% - 30-day Average SOFR	1.36500%	0.00%	5.90%	0	5.90%
Security Group 15						
IS	5.95% - 30-day Average SOFR	1.41500%	0.00%	5.95%	0	5.95%
JF	30-day Average SOFR + 1.05%	5.58500%	1.05%	7.00%	0	0.00%
JS	5.95% - 30-day Average SOFR	1.41500%	0.00%	5.95%	0	5.95%
WS	5.95% - 30-day Average SOFR	1.41500%	0.00%	5.95%	0	5.95%
Security Group 16						
MF	30-day Average SOFR + 1.15%	5.61074%	1.15%	7.00%	0	0.00%
SM	5.85% - 30-day Average SOFR	1.38926%	0.00%	5.85%	0	5.85%
YF	30-day Average SOFR + 1.15%	5.61074%	1.15%	7.00%	0	0.00%
Security Groups 2 and 16						
FM	30-day Average SOFR + 1.15%	5.61070%	1.15%	7.00%	0	0.00%
Security Group 18						
FD	30-day Average SOFR + 1.25%	5.76125%	1.25%	6.50%	0	0.00%
SD	5.25% - 30-day Average SOFR	0.73875%	0.00%	5.25%	0	5.25%
Security Group 19						
FB	30-day Average SOFR + 1.50%	6.00000%	1.50%	6.00%	0	0.00%
SB	4.50% - 30-day Average SOFR	0.00000%	0.00%	4.50%	0	4.50%
Security Group 20						
FL	30-day Average SOFR + 0.90%	5.41125%	0.90%	7.50%	0	0.00%
SL	6.60% - 30-day Average SOFR	2.08875%	0.00%	6.60%	0	6.60%
Security Group 22						
NF	30-day Average SOFR + 1.10%	5.49619%	1.10%	7.00%	0	0.00%
NS	5.90% - 30-day Average SOFR	1.50381%	0.00%	5.90%	0	5.90%
Security Group 23						
F	30-day Average SOFR + 0.95%	5.46125%	0.95%	7.50%	0	0.00%
S	6.55% - 30-day Average SOFR	2.03875%	0.00%	6.55%	0	6.55%
Security Group 24						
EF	30-day Average SOFR + 1.08%	5.59125%	1.08%	7.00%	0	0.00%
ES	5.92% - 30-day Average SOFR	1.40875%	0.00%	5.92%	0	5.92%
FG	30-day Average SOFR + 0.95%	5.46125%	0.95%	7.50%	0	0.00%
SG	6.55% - 30-day Average SOFR	2.03875%	0.00%	6.55%	0	6.55%
Security Group 25						
CF	30-day Average SOFR + 0.95%	5.46125%	0.95%	7.50%	0	0.00%
CS	6.55% - 30-day Average SOFR	2.03875%	0.00%	6.55%	0	6.55%
Security Group 26						
FE	30-day Average SOFR + 1.28%	5.79125%	1.28%	6.50%	0	0.00%
SE	5.22% - 30-day Average SOFR	0.70875%	0.00%	5.22%	0	5.22%
Security Group 27						
FW	30-day Average SOFR + 0.90%	5.29619%	0.90%	7.50%	0	0.00%
SW	6.60% - 30-day Average SOFR	2.20381%	0.00%	6.60%	0	6.60%
Security Groups 1 and 27						
FP	30-day Average SOFR + 0.90%	5.29619%	0.90%	7.50%	0	0.00%
SP	6.60% - 30-day Average SOFR	2.20381%	0.00%	6.60%	0	6.60%
Security Group 28						
FT	30-day Average SOFR + 1.11%	5.55937%	1.11%	6.50%	0	0.00%
QF	30-day Average SOFR + 1.15%	5.59937%	1.15%	6.50%	0	0.00%
ST	5.35% - 30-day Average SOFR	0.90063%	0.00%	5.35%	0	5.35%
TM	5.39% - 30-day Average SOFR	0.04000%	0.00%	0.04%	0	5.39%
Security Group 29						
FQ	30-day Average SOFR + 1.13%	5.57937%	1.13%	6.50%	0	0.00%
SQ	5.35% - 30-day Average SOFR	0.90063%	0.00%	5.35%	0	5.35%
TQ	5.37% - 30-day Average SOFR	0.02000%	0.00%	0.02%	0	5.37%
Security Group 30						
LF	30-day Average SOFR + 1.11%	5.55937%	1.11%	6.50%	0	0.00%
TF	30-day Average SOFR + 1.10%	5.54937%	1.10%	6.50%	0	0.00%
TL	5.39% - 30-day Average SOFR	0.04000%	0.00%	0.04%	0	5.39%
TN	5.40% - 30-day Average SOFR	0.05000%	0.00%	0.05%	0	5.40%
TS	5.35% - 30-day Average SOFR	0.90063%	0.00%	5.35%	0	5.35%
Security Groups 28, 29 and 30						
LS	5.35% - 30-day Average SOFR	0.90063%	0.00%	5.35%	0	5.35%

<u>Class</u>	<u>Interest Rate Formula(1)</u>	<u>Initial Interest Rate(2)</u>	<u>Minimum Rate</u>	<u>Maximum Rate</u>	<u>Delay (in days)</u>	<u>30-day Average SOFR for Minimum Interest Rate</u>
Security Group 31						
XF	30-day Average SOFR + 1.08%	5.48654%	1.08%	7.00%	0	0.00%
XS	5.92% – 30-day Average SOFR	1.51346%	0.00%	5.92%	0	5.92%
Security Group 32						
FV	30-day Average SOFR + 1.10%	5.48548%	1.10%	7.00%	0	0.00%
SV	5.90% – 30-day Average SOFR	1.51452%	0.00%	5.90%	0	5.90%

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

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

SECURITY GROUP 1

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

- The PZ Accrual Amount, sequentially, to PA and PZ, in that order, until retired
- The Group 1 Principal Distribution Amount and the UZ Accrual Amount in the following order of priority:
 1. To PA, PF and PZ, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
 - a. 50% to PF, while outstanding
 - b. 50%, sequentially, PA and PZ, in that order, while outstanding
 2. To UZ, until retired
 3. To PA, PF and PZ, in the same manner and order of priority as described in step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 2

The Group 2 Principal Distribution Amount and the HZ Accrual Amount will be allocated in the following order of priority:

1. Concurrently, to FH and VF, pro rata, until retired
2. To HZ, until retired

SECURITY GROUP 3

The Group 3 Principal Distribution Amount and the ZN Accrual Amount will be allocated as follows:

- The ZN Accrual Amount in the following order of priority:
 1. To PN, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZN, until retired

- The Group 3 Principal Distribution Amount in the following order of priority:
 1. Concurrently, as follows:
 - a. 62.962962963% in the following order of priority:
 - i. To PN, until reduced to its Scheduled Principal Balance for that Distribution Date
 - ii. To ZN, until retired
 - iii. To PN, without regard to its Scheduled Principal Balance, until retired
 - b. 37.037037037% to AB, until retired
 2. To BY, until retired

SECURITY GROUP 4

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

SECURITY GROUP 5

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

- 86.2758964372%, concurrently, to AT and HF, pro rata, until retired
- 13.7241035628%, sequentially, to JA and JB, in that order, until retired

SECURITY GROUP 6

The Subgroup 6A Principal Distribution Amount, the Subgroup 6B Principal Distribution Amount and the Subgroup 6C Principal Distribution Amount will be allocated as follows:

- The Subgroup 6A Principal Distribution Amount to DF, until retired
- The Subgroup 6B Principal Distribution Amount and the Subgroup 6C Principal Distribution Amount to BF, until retired

SECURITY GROUP 7

The Subgroup 7A Principal Distribution Amount and the Subgroup 7B Principal Distribution Amount will be allocated, concurrently, as follows:

- 50.0000004613% of the Subgroup 7A Principal Distribution Amount and 22.0337394039% of the Subgroup 7B Principal Distribution Amount, sequentially, to KA and KB, in that order, until retired
- 31.5465174132% of the Subgroup 7A Principal Distribution Amount and 32.2775556599% of the Subgroup 7B Principal Distribution Amount to FS, until retired
- 18.4534821255% of the Subgroup 7A Principal Distribution Amount and 17.7224438970% of the Subgroup 7B Principal Distribution Amount to FU, until retired
- 27.9662610392% of the Subgroup 7B Principal Distribution Amount, sequentially, to KC and KL, in that order, until retired

SECURITY GROUP 8

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

SECURITY GROUP 9

The Group 9 Principal Distribution Amount will be allocated to FN, until retired

SECURITY GROUP 10

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

SECURITY GROUP 11

The Group 11 Principal Distribution Amount and the GZ Accrual Amount will be allocated as follows:

- The GZ Accrual Amount, sequentially, to GV and GZ, in that order, until retired
- The Group 11 Principal Distribution Amount, sequentially, to GA, GM, GN, GV and GZ, in that order, until retired

SECURITY GROUP 12

The Subgroup 12A Principal Distribution Amount and the Subgroup 12B Principal Distribution Amount will be allocated, concurrently, as follows:

- 33.3333333333% of the Subgroup 12A Principal Distribution Amount and 33.3333333333% of the Subgroup 12B Principal Distribution Amount to GF, until retired
- 66.6666666667% of the Subgroup 12A Principal Distribution Amount, concurrently, to HQ and HT, pro rata, until retired
- 66.6666666667% of the Subgroup 12B Principal Distribution Amount to HP, until retired

SECURITY GROUP 13

The Group 13 Principal Distribution Amount will be allocated to FJ, until retired

SECURITY GROUP 14

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

SECURITY GROUP 15

The Group 15 Principal Distribution Amount will be allocated, concurrently, as follows:

- 75% to JF, until retired
- 25% in the following order of priority:
 1. Sequentially, to JP and JK, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To UJ, until retired
 3. Sequentially, to JP and JK, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 16

The Group 16 Principal Distribution Amount and the MZ Accrual Amount will be allocated in the following order of priority:

1. Concurrently, to MF and YF, pro rata, until retired
2. To MZ, until retired

SECURITY GROUP 17

The Group 17 Principal Distribution Amount and the BZ Accrual Amount will be allocated as follows:

- The BZ Accrual Amount, sequentially, to BV and BZ, in that order, until retired
- The Group 17 Principal Distribution Amount, sequentially, to BA, BV and BZ, in that order, until retired

SECURITY GROUP 18

The Group 18 Principal Distribution Amount will be allocated, concurrently, as follows:

- 50% to FD, until retired
- 50% in the following order of priority:
 1. Sequentially, to QA and QL, in that order, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
 2. To UA, until retired
 3. Sequentially, to QA and QL, in that order, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 19

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

SECURITY GROUP 20

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

- 25% to FL, until retired
- 75%, sequentially, to LA and LB, in that order, until retired

SECURITY GROUP 21

The Group 21 Principal Distribution Amount will be allocated, sequentially, to NA, NM and NL, in that order, until retired

SECURITY GROUP 22

The Group 22 Principal Distribution Amount will be allocated, concurrently, as follows:

- 50% to NF, until retired
- 50%, sequentially, to DA, DM and DL, in that order, until retired

SECURITY GROUP 23

The Group 23 Principal Distribution Amount will be allocated, concurrently, as follows:

- 55.555554781% to F, until retired
- 44.444445219%, sequentially, to A, AM and AL, in that order, until retired

SECURITY GROUP 24

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

- 62.9306209607%, concurrently, to EF and FG, pro rata, until retired
- 31.3167468854%, sequentially, to MA, MK, MN and ML, in that order, until retired
- 5.7526321539%, sequentially, to J and JL, in that order, until retired

SECURITY GROUP 25

The Group 25 Principal Distribution Amount will be allocated, concurrently, as follows:

- 60.0000000857% to CF, until retired
- 39.9999999143%, sequentially, to CA, CM and CL, in that order, until retired

SECURITY GROUP 26

The Group 26 Principal Distribution Amount will be allocated to FE, until retired

SECURITY GROUP 27

The Group 27 Principal Distribution Amount and the ZM Accrual Amount will be allocated in the following order of priority:

1. To FW, PK, PL and PM, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date, concurrently, as follows:
 - a. 61.8544634207%, concurrently, to FW and PM, pro rata, while outstanding
 - b. 38.1455365793%, sequentially, to PK and PL, in that order, while outstanding
2. To ZM, until retired
3. To FW, PK, PL and PM, in the same manner and order of priority as described in step 1. above, but without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 28

The Group 28 Principal Distribution Amount and the ZT Accrual Amount will be allocated in the following order of priority:

1. Concurrently, to FT and QF, pro rata, until reduced to their Aggregate Scheduled Principal Balance for that Distribution Date
2. To ZT, until retired
3. Concurrently, to FT and QF, pro rata, without regard to their Aggregate Scheduled Principal Balance, until retired

SECURITY GROUP 29

The Group 29 Principal Distribution Amount and the QZ Accrual Amount will be allocated in the following order of priority:

1. To FQ, until reduced to its Scheduled Principal Balance for that Distribution Date

2. To QZ, until retired
3. To FQ, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 30

The Group 30 Principal Distribution Amount, the ZL Accrual Amount and the ZU Accrual Amount will be allocated, concurrently, as follows:

- 33.0535154740% of the Group 30 Principal Distribution Amount and the ZL Accrual Amount in the following order of priority:
 1. To LF, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZL, until retired
 3. To LF, without regard to its Scheduled Principal Balance, until retired
- 66.9464845260% of the Group 30 Principal Distribution Amount and the ZU Accrual Amount in the following order of priority:
 1. To TF, until reduced to its Scheduled Principal Balance for that Distribution Date
 2. To ZU, until retired
 3. To TF, without regard to its Scheduled Principal Balance, until retired

SECURITY GROUP 31

The Group 31 Principal Distribution Amount will be allocated, concurrently, as follows:

- 50% to XF, until retired
- 50%, sequentially, to L, LM and LY, in that order, until retired

SECURITY GROUP 32

The Group 32 Principal Distribution Amount will be allocated, concurrently, as follows:

- 33.3333333333% to FV, until retired
- 66.6666666667%, sequentially, to HA, HM and HL, in that order, until retired

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

<u>Security Group</u>	<u>Structuring Ranges or Rates</u>
PAC Classes	
1 PA, PF and PZ (in the aggregate)	200% PSA through 300% PSA
3 PN	200% PSA through 350% PSA
15 JK and JP (in the aggregate)	150% PSA through 275% PSA
18 QA and QL (in the aggregate)	135% PSA through 225% PSA
27 FW, PK, PL and PM (in the aggregate)	205% PSA through 310% PSA
TAC Classes	
28 FT and QF (in the aggregate)	326% PSA
29 FQ	359% PSA
30 LF	359% PSA
30 TF	359% PSA

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

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

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 1		
PI	\$ 15,511,230	15.3846153846% of PA (PAC/AD Class)
PS	101,494,000	100% of PF (PAC/AD Class)
Security Group 2		
SH	\$ 39,024,835	100% of FH and VF (in the aggregate) (SEQ/AD Classes)
TH	30,000,000	100% of FH (SEQ/AD Class)
Security Group 5		
HS	\$ 78,965,220	100% of HF (PT Class)
Security Group 6		
BS	\$ 71,554,134	100% of the Subgroup 6B Trust Assets
	28,445,866	100% of the Subgroup 6C Trust Assets
	<u>\$ 100,000,000</u>	
DS	\$100,000,000	100% of DF (PT Class)
MS	200,000,000	100% of the Group 6 Trust Assets
SI	71,554,134	100% of the Subgroup 6B Trust Assets
SX	100,000,000	100% of DF (PT Class)
TC	100,000,000	100% of DF (PT Class)
US	28,445,866	100% of the Subgroup 6C Trust Assets
Security Group 7		
KS	\$ 54,190,314	49.9999995387% of the Subgroup 7A Trust Assets
SK	\$ 54,190,314	49.9999995387% of the Subgroup 7A Trust Assets
	56,425,626	49.9999995569% of the Subgroup 7B Trust Assets
	<u>\$ 110,615,940</u>	
SU	\$ 56,425,626	49.9999995569% of the Subgroup 7B Trust Assets
TA	70,615,940	100% of FS (PT Class)
TK	40,000,000	100% of FU (PT Class)
Security Group 8		
QS	\$180,000,000	100% of the Subgroup 8B Trust Assets
SC	200,000,000	100% of the Subgroup 8A Trust Assets
Security Group 9		
SN	\$100,000,000	100% of FN (PT Class)
Security Group 10		
AS	\$ 7,573,676	100% of AF (PT Class)
Security Group 11		
GI	\$ 98,083,285	42.8571428571% of GA (SEQ Class)
HI	136,030,714	42.8571428571% of GA, GM and GN (in the aggregate) (SEQ Classes)
IG	117,931,714	42.8571428571% of GA and GM (in the aggregate) (SEQ Classes)

Class	Original Class Notional Balance	Represents Approximately
Security Group 12		
GS	\$ 45,000,000	100% of GF (PT Class)
Security Group 13		
SJ	\$ 41,396,770	100% of the Subgroup 13B Trust Assets
VS	50,000,000	100% of the Subgroup 13A Trust Assets
Security Group 14		
SA	\$267,283,678	100% of FA (PT Class)
Security Group 15		
IS	\$ 67,500,000	75% of the Subgroup 15A Trust Assets
JS	\$ 67,500,000	75% of the Subgroup 15A Trust Assets
	22,500,000	75% of the Subgroup 15B Trust Assets
	<u>\$ 90,000,000</u>	
WS	\$ 22,500,000	75% of the Subgroup 15B Trust Assets
Security Group 16		
SM	\$ 41,052,847	100% of MF and YF (in the aggregate) (SEQ/AD Classes)
Security Group 17		
BI	\$ 14,545,454	18.1818181818% of BA (SEQ Class)
Security Group 18		
IQ	\$ 2,077,000	8.3333333333% of QA and QL (in the aggregate) (PAC Classes)
	423,000	8.3333333333% of UA (SUP Class)
	<u>\$ 2,500,000</u>	
QI	\$ 1,945,666	8.3333333333% of QA (PAC Class)
SD	30,000,000	100% of FD (PT Class)
Security Group 19		
SB	\$ 50,000,000	100% of FB (SEQ Class)
Security Group 20		
SL	\$ 50,000,000	100% of FL (PT Class)
Security Group 21		
I	\$ 36,363,636	18.1818181818% of NA, NL and NM (in the aggregate) (SEQ Classes)
IN	30,351,272	18.1818181818% of NA and NM (in the aggregate) (SEQ Classes)
NI	26,614,545	18.1818181818% of NA (SEQ Class)
Security Group 22		
DI	\$ 6,334,416	8.3333333333% of DA (SEQ Class)
ID	7,031,916	8.3333333333% of DA and DM (in the aggregate) (SEQ Classes)
NS	100,000,000	100% of NF (PT Class)
WI	8,333,333	8.3333333333% of DA, DL and DM (in the aggregate) (SEQ Classes)
Security Group 23		
AI	\$ 5,728,269	11.5384615385% of A (SEQ Class)
IA	6,353,538	11.5384615385% of A and AM (in the aggregate) (SEQ Classes)
IY	7,361,021	11.5384615385% of A, AL and AM (in the aggregate) (SEQ Classes)
S	79,744,396	100% of F (PT Class)
Security Group 24		
ES	\$100,000,000	100% of EF (PT Class)
IJ	10,469,230	7.6923076923% of MA (SEQ Class)
IM	12,196,461	7.6923076923% of MA, MK and MN (in the aggregate) (SEQ Classes)
JJ	13,742,499	7.6923076923% of MA, MK, ML and MN (in the aggregate) (SEQ Classes)
MI	11,666,769	7.6923076923% of MA and MK (in the aggregate) (SEQ Classes)
SG	259,000,000	100% of FG (PT Class)
Security Group 25		
CI	\$ 5,262,000	7.6923076923% of CA (SEQ Class)
CS	140,000,000	100% of CF (PT Class)
IC	5,913,000	7.6923076923% of CA and CM (in the aggregate) (SEQ Classes)
IW	7,179,487	7.6923076923% of CA, CL and CM (in the aggregate) (SEQ Classes)

<u>Class</u>	<u>Original Class Notional Balance</u>	<u>Represents Approximately</u>
Security Group 26		
SE	\$100,000,000	100% of FE (PT Class)
Security Group 27		
SW	\$ 22,559,571	100% of FW (PAC/AD Class)
Security Groups 1 and 27		
SP	\$124,053,571	100% of FW and PF (in the aggregate) (PAC/AD Classes)
Security Group 28		
ST	88,781,000	100% of FT and QF (in the aggregate) (TAC/AD Classes)
TM	25,000,000	100% of FT (TAC/AD Class)
Security Group 29		
SQ	\$137,291,000	100% of FQ (TAC/AD Class)
TQ	137,291,000	100% of FQ (TAC/AD Class)
Security Group 30		
TL	\$ 25,000,000	100% of LF (TAC/AD Class)
TN	50,000,000	100% of TF (TAC/AD Class)
TS	75,000,000	100% of LF and TF (in the aggregate) (TAC/AD Classes)
Security Groups 28, 29 and 30		
LS	\$301,072,000	100% of FQ, FT, LF, QF and TF (in the aggregate) (TAC/AD Classes)
Security Group 31		
IL	\$ 9,200,727	18.1818181818% of L and LM (in the aggregate) (SEQ Classes)
KI	17,500,000	25% of L, LM and LY (in the aggregate) (SEQ Classes)
LI	8,047,090	18.1818181818% of L (SEQ Class)
XS	70,000,000	100% of XF (PT Class)
Security Group 32		
EI	\$ 28,149,666	16.6666666667% of HA and HM (in the aggregate) (SEQ Classes)
IE	33,333,333	16.6666666667% of HA, HL and HM (in the aggregate) (SEQ Classes)
IH	25,448,666	16.6666666667% of HA (SEQ Class)
SV	100,000,000	100% of FV (PT Class)
Tax Status: Double REMIC Series. See <i>“Certain United States Federal Income Tax Consequences”</i> in this Supplement and in the Base Offering Circular.		
Regular and Residual Classes: Class RR is a Residual Class and represents the Residual Interest of the Issuing REMIC and the Pooling REMIC. All other Classes of REMIC Securities are Regular Classes.		

RISK FACTORS

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

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

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

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

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

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

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

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

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

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

The levels of 30-day Average SOFR will affect the yields on the floating rate and inverse floating rate securities. If 30-day Average SOFR performs differently from what you expect, the yield on the floating rate and inverse floating rate securities may be lower than you expect. Lower levels of such index will generally reduce the yield on the floating rate securities; higher levels of such index will generally reduce the yield on the inverse floating rate securities. You should bear in mind that the timing of changes in the level of such index may affect your yield: generally, the earlier a change, the greater the effect on your yield. It is doubtful that such index will remain constant.

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

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

Up to 10% of the mortgage loans underlying the trust assets may be higher balance mortgage loans. Subject to special pooling parameters set forth in the Ginnie Mae Mortgage-Backed Securities Guide, qualifying federally-insured or guaranteed mortgage loans that exceed certain balance thresholds established by Ginnie Mae ("higher balance mortgage loans") may be included in Ginnie Mae guaranteed pools. There are no historical performance data regarding the prepayment rates for higher balance mortgage loans. If the higher balance mortgage loans prepay faster or slower than expected, the weighted average lives and yields of the related securities are likely to be affected, perhaps significantly. Furthermore, higher balance mortgage loans tend to be concentrated in certain geographic areas, which may experience

relatively higher rates of defaults in the event of adverse economic conditions. No assurances can be given about the prepayment experience or performance of the higher balance mortgage loans.

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

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

30-day Average SOFR is a relatively new market index, and the floating rate and inverse floating rate securities will likely have no established trading market when issued, and an established trading market may never develop or, if developed, may not be liquid. Market terms for securities indexed to 30-day Average SOFR may evolve over time, and trading prices of some securities indexed to 30-day Average SOFR may be lower than those of later-issued securities as a result. Similarly, if 30-day Average SOFR does not prove to be widely used in similar securities, the trading price of related SOFR-Based Classes may be lower than those of securities linked to

indices that are more widely used. Investors in SOFR-Based Classes may not be able to sell their securities at all or may not be able to sell their securities at prices that will provide them with a yield comparable to similar investments that have a developed secondary market, and may consequently suffer from increased pricing volatility and market risk.

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

Interest on the floating rate and inverse floating rate securities will be determined using a replacement rate if 30-day Average SOFR is no longer available, which could adversely affect the value of your investment in the floating rate and inverse floating rate securities.

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

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

investors in the floating rate and inverse floating rate securities.

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

The securities may not be a suitable investment for you. The securities, in particular, the support, interest only, accrual and residual classes, are not suitable investments for all investors.

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

You will bear the market risks of your investment. The market values of the classes are likely

to fluctuate. These fluctuations may be significant and could result in significant losses to you.

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

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

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

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

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

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

THE TRUST ASSETS

General

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

The Trust MBS

The Trust Assets are either:

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

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

The Mortgage Loans

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

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

The Trustee Fee

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

GINNIE MAE GUARANTY

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

DESCRIPTION OF THE SECURITIES

General

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

Form of Securities

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

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

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

Distributions

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

Interest Distributions

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

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

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

Categories of Classes

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

Accrual Periods

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

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

Fixed Rate Classes

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

Floating Rate and Inverse Floating Rate Classes

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

The Interest Rate for the Floating Rate and Inverse Floating Rate Classes will be based on 30-day Average SOFR. The Trustee or its agent will determine 30-day Average SOFR as described under “Description of the Securities — Interest Rate Indices — Determination of 30-day Average SOFR” in the Base Offering Circular.

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

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

Accrual Classes

Each of Classes BZ, GZ, HZ, MZ, PZ, QZ, UZ, ZL, ZM, ZN, ZT and ZU is an Accrual Class. Interest will accrue on the Accrual Classes and be distributed as described under “Terms Sheet — Accrual Classes” in this Supplement.

Principal Distributions

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

Categories of Classes

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

Notional Classes

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

Residual Securities

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

Class Factors

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

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

interest to be distributed to that Class and investors in an Accrual Class can calculate the total amount of principal to be distributed to (or interest to be added to the Class Principal Balance of) that Class on the Distribution Date in the current month.

- Investors may obtain current Class Factors on ginniemae.gov.

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

Termination

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

On any Distribution Date upon the Trustee’s determination that the REMIC status of any Trust REMIC has been lost or that a substantial risk exists that this status will be lost for the then current taxable year, the Trustee will terminate the Trust and retire the Securities.

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

Modification and Exchange

All or a portion of the Classes of REMIC Securities specified on the front cover may be exchanged for a proportionate interest in the related MX Class or Classes shown on Schedule I to this Supplement. Similarly, all or a portion of the related MX Class or Classes may be exchanged for proportionate interests in the related Class or Classes of REMIC Securities and, in the case of Combinations 1, 7, 11, 12, 17, 19, 20 22, 23, 25, 26, 27, 29, 30, 31, 33, 35, 36, 37, 38, 41, 43, 44, 51, 53, 54, 55, 56 and 57, other related MX Classes. This process may occur repeatedly.

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

In the case of Combinations 1, 7, 11, 12, 17, 19, 20 22, 23, 25, 26, 27, 29, 30, 31, 33, 35, 36, 37, 38, 41, 43, 44, 51, 53, 54, 55, 56 and 57, the related REMIC Securities may be exchanged for proportionate interests in various subcombinations of MX Classes. Similarly, all or a portion of these MX Classes may be exchanged for proportionate interests in the related REMIC Securities or in other subcombinations of the related MX Classes. Each subcombination may be effected only in proportions that result in the principal and interest entitlements of the Securities received being equal to the entitlements of the Securities surrendered. See the example under “Description of the Securities — Modification and Exchange” in the Base Offering Circular.

A Beneficial Owner proposing to effect an exchange must notify the Trustee through the Beneficial Owner's Book-Entry Depository participant. This notice must be received by the Trustee not later than two Business Days before the proposed exchange date. The exchange date can be any Business Day other than the last Business Day of the month. The notice must contain the outstanding principal and notional balances of the Securities to be included in the exchange and the proposed exchange date. The notice is required to be delivered to the Trustee by email to USBGNMATEam@USBank.com or in writing at its Corporate Trust Office at U.S. Bank National Association, One Federal Street, 3rd Floor, Boston, MA 02110, Attention: Ginnie Mae REMIC Program Agency Group 2025-001. The Trustee may be contacted by telephone at (617) 603-6451 and by fax at (617) 603-6644.

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

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

See *"Description of the Securities — Modification and Exchange" in the Base Offering Circular.*

YIELD, MATURITY AND PREPAYMENT CONSIDERATIONS

General

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

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

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

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

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

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

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

Accretion Directed Classes

Classes BV, FH, FQ, FT, FW, GV, LF, MF, PA, PF, PK, PL, PM, PN, PZ, QF, TF, VF and YF are Accretion Directed Classes. The related Accrual Amounts will be applied to making principal distributions on those Classes as described in this Supplement. Each of Classes PS, SH, SM, SQ, ST, SW, TH, TL, TM, TN, TQ and TS is a Notional Class whose Class Notional Balance is determined by reference to the Class Principal Balance of the related Accretion Directed Class or Classes shown under “Terms Sheet — Notional Classes” in this Supplement.

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

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

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

Accretion Directed Classes

<u>Security Group</u>	<u>Class</u>	<u>Maximum Weighted Average Life (in years)⁽¹⁾</u>	<u>Final Distribution Date</u>	<u>Prepayment Rate at or below</u>
11	GV	6.0	April 2036	146% PSA
17	BV	6.0	December 2035	173% PSA

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

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

Securities that Receive Principal on the Basis of Schedules

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

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

<u>Security Group</u>	<u>Initial Effective Ranges or Rates</u>
PAC Classes	
1 PA, PF and PZ (in the aggregate)	200% PSA through 300% PSA
3 PN	200% PSA through 350% PSA
15 JK and JP (in the aggregate)	150% PSA through 275% PSA
18 QA and QL (in the aggregate)	135% PSA through 225% PSA
27 FW, PK, PL and PM (in the aggregate)	205% PSA through 310% PSA
TAC Classes	
28 FT and QF (in the aggregate)	326% PSA
29 FQ	359% PSA
30 LF	359% PSA
30 TF	359% PSA

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

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

There is no assurance that the related Mortgage Loans will have the characteristics assumed in the Modeling Assumptions, which were used to determine the initial Effective Ranges or Rates. If the initial Effective Ranges or Rates were calculated using the actual characteristics of the related Mortgage Loans,

the initial Effective Ranges or Rates could differ from those that shown in the above table, or an initial Effective Rate might not exist. Therefore, even if the Mortgage Loans were to prepay at a constant rate within the initial Effective Range or at the initial Effective Rate shown for any Class in the above table, that Class could fail to receive Scheduled Payments.

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

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

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

Assumability

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

Final Distribution Date

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

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

Modeling Assumptions

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

1. The Mortgage Loans underlying the Trust Assets have the assumed characteristics shown under “Assumed Characteristics of the Mortgage Loans Underlying the Trust Assets” in the Terms Sheet, except in the case of information set forth under the 0% PSA Prepayment Assumption Rate, for which each Mortgage Loan is assumed to have an original and a remaining term to maturity of 360 months and a Mortgage Rate of 1.50% per annum higher than the related Certificate Rate.

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

3. Distributions on the Securities are always received on the 20th day of the month, whether or not a Business Day, commencing in February 2025.

4. A termination of the Trust does not occur.

5. The Closing Date for the Securities is January 30, 2025.

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

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

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

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

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

Decrement Tables

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

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

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

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

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

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

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

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

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

Security Group 1 PSA Prepayment Assumption Rates

Distribution Date	Classes BM, MB, PA, PB, PD, PE and PI					Classes PF and PS					Class PZ				Class UZ					
	0%	200%	270%	300%	600%	0%	200%	270%	300%	600%	0%	200%	270%	300%	600%	0%	200%	270%	300%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	98	92	92	92	92	98	93	93	93	93	106	106	106	106	106	107	107	89	82	8
January 2027	96	80	80	80	65	97	80	80	80	65	112	112	112	112	112	114	114	67	48	0
January 2028	94	67	67	67	41	95	67	67	67	41	118	118	118	118	118	121	121	49	19	0
January 2029	92	55	55	55	25	92	56	56	56	26	125	125	125	125	125	130	130	40	4	0
January 2030	90	45	45	45	16	90	45	45	45	16	132	132	132	132	132	138	138	38	0	0
January 2031	87	36	36	36	9	88	37	37	37	10	139	139	139	139	139	148	144	39	0	0
January 2032	85	29	29	29	6	85	29	29	29	6	147	147	147	147	147	157	143	38	0	0
January 2033	82	23	23	23	3	82	24	24	24	4	155	155	155	155	155	168	139	35	0	0
January 2034	79	18	18	18	1	79	19	19	19	3	164	164	164	164	164	179	132	33	0	0
January 2035	75	14	14	14	0	76	15	15	15	2	173	173	173	173	173	191	123	30	0	0
January 2036	72	11	11	11	0	73	12	12	12	1	183	183	183	183	150	204	114	27	0	0
January 2037	68	8	8	8	0	69	10	10	10	1	193	193	193	193	93	218	104	24	0	0
January 2038	64	6	6	6	0	65	8	8	8	0	204	204	204	204	58	232	93	21	0	0
January 2039	59	5	5	5	0	60	6	6	6	0	216	216	216	216	36	248	83	18	0	0
January 2040	55	3	3	3	0	56	5	5	5	0	228	228	228	228	22	264	74	15	0	0
January 2041	49	2	2	2	0	51	4	4	4	0	241	241	241	241	13	282	65	13	0	0
January 2042	44	1	1	1	0	45	3	3	3	0	254	254	254	254	8	301	56	11	0	0
January 2043	38	1	1	1	0	39	2	2	2	0	269	269	269	269	5	321	48	9	0	0
January 2044	31	0	0	0	0	33	2	2	2	0	284	267	267	267	3	343	41	8	0	0
January 2045	24	0	0	0	0	26	1	1	1	0	300	204	204	204	2	366	34	6	0	0
January 2046	17	0	0	0	0	19	1	1	1	0	317	154	154	154	1	390	29	5	0	0
January 2047	9	0	0	0	0	11	1	1	1	0	334	114	114	114	1	416	23	4	0	0
January 2048	0	0	0	0	0	2	1	1	1	0	353	83	83	83	0	444	19	3	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	59	59	59	59	0	411	14	2	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	41	41	41	41	0	356	11	2	0	0
January 2051	0	0	0	0	0	0	0	0	0	0	26	26	26	26	0	296	8	1	0	0
January 2052	0	0	0	0	0	0	0	0	0	0	15	15	15	15	0	231	5	1	0	0
January 2053	0	0	0	0	0	0	0	0	0	0	7	7	7	7	0	160	2	0	0	0
January 2054	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	83	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.6	5.5	5.5	5.5	3.1	14.8	5.7	5.7	5.7	3.2	23.6	22.0	22.0	22.0	12.7	27.0	16.0	6.8	2.0	0.6

Security Group 2 PSA Prepayment Assumption Rates

Distribution Date	Classes FH, SH, TH and VF					Class HZ				
	0%	100%	350%	550%	700%	0%	100%	350%	550%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	89	83	79	107	107	107	107	107
January 2027	98	90	72	58	49	115	115	115	115	115
January 2028	97	84	56	39	28	123	123	123	123	123
January 2029	96	78	44	25	16	132	132	132	132	132
January 2030	95	72	34	17	9	142	142	142	142	142
January 2031	94	67	26	11	5	152	152	152	152	152
January 2032	93	61	20	7	3	163	163	163	163	163
January 2033	92	57	16	4	1	175	175	175	175	175
January 2034	90	52	12	3	1	187	187	187	187	187
January 2035	88	48	9	2	0	201	201	201	201	201
January 2036	87	44	7	1	0	215	215	215	215	155
January 2037	85	40	5	0	0	231	231	231	231	88
January 2038	82	37	4	0	0	248	248	248	248	49
January 2039	80	33	3	0	0	266	266	266	186	28
January 2040	78	30	2	0	0	285	285	285	120	15
January 2041	75	27	1	0	0	305	305	305	77	9
January 2042	72	24	1	0	0	328	328	328	49	5
January 2043	69	21	0	0	0	351	351	351	31	3
January 2044	65	19	0	0	0	377	377	377	20	1
January 2045	61	16	0	0	0	404	404	295	12	1
January 2046	57	14	0	0	0	433	433	215	8	0
January 2047	53	12	0	0	0	464	464	155	5	0
January 2048	48	10	0	0	0	498	498	109	3	0
January 2049	42	8	0	0	0	534	534	75	2	0
January 2050	36	6	0	0	0	573	573	50	1	0
January 2051	30	4	0	0	0	614	614	32	0	0
January 2052	23	2	0	0	0	658	658	18	0	0
January 2053	16	1	0	0	0	706	706	8	0	0
January 2054	7	0	0	0	0	757	238	2	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.6	11.0	4.5	3.0	2.4	29.9	28.8	22.0	15.6	12.3

**Security Group 3
PSA Prepayment Assumption Rates**

Distribution Date	Class AB					Class BY					Class PN					Class ZN				
	0%	200%	300%	350%	600%	0%	200%	300%	350%	600%	0%	200%	300%	350%	600%	0%	200%	300%	350%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	95	93	92	88	100	100	100	100	100	97	93	93	93	93	107	107	96	91	63
January 2027	98	84	78	75	60	100	100	100	100	100	94	78	78	78	73	115	115	78	60	0
January 2028	97	71	59	54	30	100	100	100	100	100	91	60	60	60	36	123	123	56	25	0
January 2029	95	58	43	37	10	100	100	100	100	100	88	43	43	43	12	132	132	45	6	0
January 2030	94	47	30	23	0	100	100	100	100	88	84	28	28	28	0	142	142	42	0	0
January 2031	92	38	20	12	0	100	100	100	100	56	80	15	15	15	0	152	148	42	0	0
January 2032	91	29	11	4	0	100	100	100	100	35	76	5	5	5	0	163	147	41	0	0
January 2033	89	22	4	0	0	100	100	100	91	22	71	0	0	0	0	175	129	24	0	0
January 2034	87	15	0	0	0	100	100	94	70	14	66	0	0	0	0	187	91	0	0	0
January 2035	85	10	0	0	0	100	100	75	54	9	61	0	0	0	0	201	58	0	0	0
January 2036	82	5	0	0	0	100	100	60	42	5	55	0	0	0	0	215	29	0	0	0
January 2037	80	1	0	0	0	100	100	48	32	3	49	0	0	0	0	231	4	0	0	0
January 2038	77	0	0	0	0	100	88	38	25	2	42	0	0	0	0	248	0	0	0	0
January 2039	74	0	0	0	0	100	75	30	19	1	35	0	0	0	0	266	0	0	0	0
January 2040	71	0	0	0	0	100	64	24	14	1	27	0	0	0	0	285	0	0	0	0
January 2041	68	0	0	0	0	100	54	19	11	0	19	0	0	0	0	305	0	0	0	0
January 2042	64	0	0	0	0	100	45	15	8	0	10	0	0	0	0	328	0	0	0	0
January 2043	60	0	0	0	0	100	38	11	6	0	0	0	0	0	0	351	0	0	0	0
January 2044	56	0	0	0	0	100	31	9	5	0	0	0	0	0	0	327	0	0	0	0
January 2045	51	0	0	0	0	100	26	7	3	0	0	0	0	0	0	299	0	0	0	0
January 2046	46	0	0	0	0	100	21	5	2	0	0	0	0	0	0	269	0	0	0	0
January 2047	40	0	0	0	0	100	17	4	2	0	0	0	0	0	0	236	0	0	0	0
January 2048	34	0	0	0	0	100	13	3	1	0	0	0	0	0	0	201	0	0	0	0
January 2049	28	0	0	0	0	100	10	2	1	0	0	0	0	0	0	163	0	0	0	0
January 2050	21	0	0	0	0	100	8	1	1	0	0	0	0	0	0	121	0	0	0	0
January 2051	13	0	0	0	0	100	5	1	0	0	0	0	0	0	0	76	0	0	0	0
January 2052	5	0	0	0	0	100	4	1	0	0	0	0	0	0	0	27	0	0	0	0
January 2053	0	0	0	0	0	82	2	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054	0	0	0	0	0	43	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.5	5.3	3.9	3.5	2.4	28.8	17.5	13.0	11.4	6.9	11.0	3.7	3.7	3.7	2.6	23.4	9.6	4.8	2.3	1.1

**Security Group 4
PSA Prepayment Assumption Rates**

Distribution Date	Class PT				
	0%	100%	234%	350%	500%
Initial Percent	100	100	100	100	100
January 2026	99	97	95	93	90
January 2027	98	92	85	79	71
January 2028	97	86	72	62	49
January 2029	96	79	61	48	34
January 2030	95	73	52	37	23
January 2031	93	68	44	29	16
January 2032	92	63	37	22	11
January 2033	90	58	31	17	8
January 2034	89	53	26	13	5
January 2035	87	49	22	10	4
January 2036	85	45	18	8	2
January 2037	83	41	15	6	2
January 2038	80	37	13	5	1
January 2039	78	34	11	4	1
January 2040	75	30	9	3	1
January 2041	73	27	7	2	0
January 2042	70	25	6	2	0
January 2043	66	22	5	1	0
January 2044	63	19	4	1	0
January 2045	59	17	3	1	0
January 2046	55	15	2	0	0
January 2047	50	13	2	0	0
January 2048	46	11	2	0	0
January 2049	40	9	1	0	0
January 2050	35	7	1	0	0
January 2051	29	5	1	0	0
January 2052	22	4	0	0	0
January 2053	16	2	0	0	0
January 2054	8	1	0	0	0
January 2055	0	0	0	0	0
Weighted Average Life (years)	20.2	11.3	6.8	5.0	3.7

**Security Group 5
PSA Prepayment Assumption Rates**

Distribution Date	Classes AT, HF and HS					Class JA					Class JB				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	93	89	85	99	97	91	86	81	100	100	100	100	100
January 2027	98	92	79	66	57	98	90	73	57	45	100	100	100	100	100
January 2028	97	86	61	42	29	97	82	51	27	11	100	100	100	100	100
January 2029	96	80	48	27	15	95	74	34	7	0	100	100	100	100	72
January 2030	95	74	37	17	8	94	67	20	0	0	100	100	100	80	37
January 2031	94	68	29	11	4	92	60	10	0	0	100	100	100	51	19
January 2032	92	63	22	7	2	90	53	2	0	0	100	100	100	32	10
January 2033	91	58	17	4	1	89	47	0	0	0	100	100	82	20	5
January 2034	89	54	13	3	1	87	41	0	0	0	100	100	63	13	3
January 2035	88	49	10	2	0	84	36	0	0	0	100	100	49	8	1
January 2036	86	45	8	1	0	82	31	0	0	0	100	100	37	5	1
January 2037	84	41	6	1	0	80	26	0	0	0	100	100	29	3	0
January 2038	82	38	5	0	0	77	21	0	0	0	100	100	22	2	0
January 2039	79	34	3	0	0	74	17	0	0	0	100	100	17	1	0
January 2040	77	31	3	0	0	71	13	0	0	0	100	100	13	1	0
January 2041	74	28	2	0	0	67	9	0	0	0	100	100	10	0	0
January 2042	71	25	1	0	0	63	5	0	0	0	100	100	7	0	0
January 2043	68	22	1	0	0	59	2	0	0	0	100	100	5	0	0
January 2044	64	20	1	0	0	55	0	0	0	0	100	95	4	0	0
January 2045	60	17	1	0	0	50	0	0	0	0	100	84	3	0	0
January 2046	56	15	0	0	0	45	0	0	0	0	100	73	2	0	0
January 2047	52	13	0	0	0	39	0	0	0	0	100	63	2	0	0
January 2048	47	11	0	0	0	33	0	0	0	0	100	53	1	0	0
January 2049	42	9	0	0	0	26	0	0	0	0	100	44	1	0	0
January 2050	36	7	0	0	0	19	0	0	0	0	100	35	1	0	0
January 2051	30	6	0	0	0	12	0	0	0	0	100	27	0	0	0
January 2052	23	4	0	0	0	3	0	0	0	0	100	19	0	0	0
January 2053	16	2	0	0	0	0	0	0	0	0	78	12	0	0	0
January 2054	8	1	0	0	0	0	0	0	0	0	40	5	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.4	4.9	3.2	2.5	18.3	8.2	3.3	2.3	1.9	28.7	23.6	11.0	6.7	5.0

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Classes BF and BS					Classes DF, DS, SX and TC					Class MS				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	95	92	90	99	96	93	90	86	99	97	94	91	88
January 2027	98	92	85	78	70	98	91	82	74	64	98	91	84	76	67
January 2028	97	85	73	61	48	97	84	70	57	44	97	85	71	59	46
January 2029	96	79	62	47	33	96	78	60	45	31	96	78	61	46	32
January 2030	95	73	53	37	23	95	72	51	35	21	95	73	52	36	22
January 2031	93	68	45	29	16	93	67	44	27	15	93	67	44	28	15
January 2032	92	62	38	22	11	92	61	37	21	10	92	62	38	22	10
January 2033	90	57	35	17	7	90	57	32	16	7	90	57	32	17	7
January 2034	89	53	28	13	5	89	52	27	13	5	89	52	27	13	5
January 2035	87	49	23	10	3	87	48	23	10	3	87	48	23	10	3
January 2036	85	44	20	8	2	85	44	19	7	2	85	44	19	8	2
January 2037	83	41	17	6	2	83	40	16	6	1	83	40	16	6	2
January 2038	80	37	14	5	1	80	36	14	4	1	80	37	14	5	1
January 2039	78	34	12	4	1	78	33	11	3	1	78	33	12	3	1
January 2040	75	30	10	3	1	75	30	9	3	0	75	30	10	3	0
January 2041	73	27	8	2	0	73	27	8	2	0	73	27	8	2	0
January 2042	70	25	7	2	0	70	24	6	1	0	70	24	7	1	0
January 2043	66	22	6	1	0	66	21	5	1	0	66	22	5	1	0
January 2044	63	19	5	1	0	63	19	4	1	0	63	19	4	1	0
January 2045	59	17	4	1	0	59	17	3	1	0	59	17	4	1	0
January 2046	55	15	3	0	0	55	14	3	0	0	55	15	3	0	0
January 2047	50	13	2	0	0	50	12	2	0	0	50	12	2	0	0
January 2048	46	11	2	0	0	46	10	2	0	0	46	10	2	0	0
January 2049	40	9	1	0	0	40	8	1	0	0	40	9	1	0	0
January 2050	35	7	1	0	0	35	7	1	0	0	35	7	1	0	0
January 2051	29	5	1	0	0	29	5	1	0	0	29	5	1	0	0
January 2052	22	4	0	0	0	22	3	0	0	0	22	4	0	0	0
January 2053	16	2	0	0	0	16	2	0	0	0	16	2	0	0	0
January 2054	8	1	0	0	0	8	1	0	0	0	8	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.3	7.0	4.9	3.7	20.2	11.1	6.8	4.7	3.4	20.2	11.2	6.9	4.8	3.5

**Security Group 6
PSA Prepayment Assumption Rates**

Distribution Date	Class SI					Class US				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	95	92	89	99	97	95	93	90
January 2027	98	92	85	77	69	98	92	85	79	71
January 2028	97	85	72	60	48	97	86	73	62	49
January 2029	96	79	62	47	33	96	79	63	48	34
January 2030	95	73	53	37	23	95	73	53	37	23
January 2031	93	67	45	28	16	93	68	46	29	16
January 2032	92	62	38	22	11	92	63	39	22	11
January 2033	90	57	33	17	7	90	58	33	17	8
January 2034	89	53	28	13	5	89	53	28	13	5
January 2035	87	48	23	10	3	87	49	24	10	4
January 2036	85	44	20	8	2	85	45	20	8	2
January 2037	83	41	17	6	2	83	41	17	6	2
January 2038	80	37	14	5	1	80	37	14	5	1
January 2039	78	34	12	4	1	78	34	12	4	1
January 2040	75	30	10	3	0	75	31	10	3	1
January 2041	73	27	8	2	0	73	28	8	2	0
January 2042	70	24	7	2	0	70	25	7	2	0
January 2043	66	22	5	1	0	66	22	6	1	0
January 2044	63	19	4	1	0	63	20	5	1	0
January 2045	59	17	4	1	0	59	17	4	1	0
January 2046	55	15	3	0	0	55	15	3	0	0
January 2047	50	13	2	0	0	50	13	2	0	0
January 2048	46	11	2	0	0	46	11	2	0	0
January 2049	40	9	1	0	0	40	9	1	0	0
January 2050	35	7	1	0	0	35	7	1	0	0
January 2051	29	5	1	0	0	29	6	1	0	0
January 2052	22	4	0	0	0	22	4	0	0	0
January 2053	16	2	0	0	0	16	2	0	0	0
January 2054	8	1	0	0	0	8	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.3	7.0	4.9	3.6	20.2	11.3	7.0	5.0	3.7

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Classes FS, KF and TA					Classes FU and TK					Class KA				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	94	90	87	99	97	94	90	87	99	97	93	89	86
January 2027	98	92	80	68	59	98	92	80	68	59	98	92	79	66	57
January 2028	97	86	62	44	31	97	86	62	44	31	97	85	60	40	27
January 2029	96	80	48	27	16	96	80	48	27	16	96	79	46	24	11
January 2030	95	74	37	17	8	95	74	37	17	8	94	72	34	13	3
January 2031	93	68	29	11	4	93	68	29	11	4	93	66	25	6	0
January 2032	92	63	22	7	2	92	63	22	7	2	91	61	18	2	0
January 2033	90	58	17	4	1	90	58	17	4	1	90	56	13	0	0
January 2034	89	53	13	3	1	89	53	13	3	1	88	51	9	0	0
January 2035	87	49	10	2	0	87	49	10	2	0	86	46	5	0	0
January 2036	85	45	8	1	0	85	45	8	1	0	84	42	3	0	0
January 2037	83	41	6	1	0	83	41	6	1	0	82	38	1	0	0
January 2038	80	37	5	0	0	80	37	5	0	0	79	34	0	0	0
January 2039	78	34	3	0	0	78	34	3	0	0	77	30	0	0	0
January 2040	75	31	3	0	0	75	31	3	0	0	74	27	0	0	0
January 2041	73	28	2	0	0	73	28	2	0	0	71	24	0	0	0
January 2042	70	25	1	0	0	70	25	1	0	0	68	21	0	0	0
January 2043	66	22	1	0	0	66	22	1	0	0	64	18	0	0	0
January 2044	63	20	1	0	0	63	20	1	0	0	61	15	0	0	0
January 2045	59	17	1	0	0	59	17	1	0	0	57	13	0	0	0
January 2046	55	15	0	0	0	55	15	0	0	0	52	10	0	0	0
January 2047	50	13	0	0	0	50	13	0	0	0	48	8	0	0	0
January 2048	46	11	0	0	0	46	11	0	0	0	43	6	0	0	0
January 2049	40	9	0	0	0	40	9	0	0	0	37	4	0	0	0
January 2050	35	7	0	0	0	35	7	0	0	0	31	2	0	0	0
January 2051	29	5	0	0	0	29	5	0	0	0	25	0	0	0	0
January 2052	22	4	0	0	0	22	4	0	0	0	18	0	0	0	0
January 2053	16	2	0	0	0	16	2	0	0	0	11	0	0	0	0
January 2054	8	1	0	0	0	8	1	0	0	0	3	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.4	5.0	3.3	2.6	20.2	11.4	5.0	3.3	2.6	19.7	10.5	4.4	2.9	2.4

**Security Group 7
PSA Prepayment Assumption Rates**

Distribution Date	Class KB					Class KC					Class KL				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	99	97	93	89	86	100	100	100	100	100
January 2027	100	100	100	100	100	98	92	79	66	57	100	100	100	100	100
January 2028	100	100	100	100	100	97	85	60	41	27	100	100	100	100	100
January 2029	100	100	100	100	100	96	79	46	24	11	100	100	100	100	100
January 2030	100	100	100	100	100	94	72	34	13	3	100	100	100	100	100
January 2031	100	100	100	100	81	93	66	25	6	0	100	100	100	100	84
January 2032	100	100	100	100	41	91	61	18	2	0	100	100	100	100	43
January 2033	100	100	100	84	21	90	56	13	0	0	100	100	100	87	22
January 2034	100	100	100	52	11	88	51	9	0	0	100	100	100	54	11
January 2035	100	100	100	33	5	86	46	6	0	0	100	100	100	34	6
January 2036	100	100	100	20	3	84	42	3	0	0	100	100	100	21	3
January 2037	100	100	100	13	1	82	38	1	0	0	100	100	100	13	1
January 2038	100	100	89	8	1	79	34	0	0	0	100	100	93	8	1
January 2039	100	100	68	5	0	77	30	0	0	0	100	100	70	5	0
January 2040	100	100	51	3	0	74	27	0	0	0	100	100	53	3	0
January 2041	100	100	39	2	0	71	24	0	0	0	100	100	40	2	0
January 2042	100	100	29	1	0	68	21	0	0	0	100	100	30	1	0
January 2043	100	100	22	1	0	65	18	0	0	0	100	100	23	1	0
January 2044	100	100	16	0	0	61	15	0	0	0	100	100	17	0	0
January 2045	100	100	12	0	0	57	13	0	0	0	100	100	12	0	0
January 2046	100	100	9	0	0	52	10	0	0	0	100	100	9	0	0
January 2047	100	100	6	0	0	48	8	0	0	0	100	100	6	0	0
January 2048	100	100	4	0	0	43	6	0	0	0	100	100	5	0	0
January 2049	100	100	3	0	0	37	4	0	0	0	100	100	3	0	0
January 2050	100	100	2	0	0	32	2	0	0	0	100	100	2	0	0
January 2051	100	100	1	0	0	25	1	0	0	0	100	100	1	0	0
January 2052	100	74	1	0	0	18	0	0	0	0	100	79	1	0	0
January 2053	100	45	0	0	0	11	0	0	0	0	100	49	0	0	0
January 2054	100	18	0	0	0	3	0	0	0	0	100	20	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.7	27.9	16.0	9.8	7.2	19.7	10.5	4.4	2.9	2.4	29.7	28.0	16.2	9.8	7.2

PSA Prepayment Assumption Rates

Distribution Date	Class KS					Class SK					Class SU				
	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%	0%	100%	355%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	94	90	87	99	97	94	90	87	99	97	94	90	87
January 2027	98	92	80	68	59	98	92	80	68	59	98	92	80	68	59
January 2028	97	86	62	44	31	97	86	62	44	31	97	86	62	44	31
January 2029	96	80	48	27	16	96	80	48	27	16	96	80	48	27	16
January 2030	95	74	37	17	8	95	74	37	17	8	95	74	37	17	8
January 2031	93	68	29	11	4	93	68	29	11	4	93	68	29	11	4
January 2032	92	63	22	7	2	92	63	22	7	2	92	63	22	7	2
January 2033	90	58	17	4	1	90	58	17	4	1	90	58	17	4	1
January 2034	89	53	13	3	1	89	53	13	3	1	89	53	13	3	1
January 2035	87	49	10	2	0	87	49	10	2	0	87	49	10	2	0
January 2036	85	45	8	1	0	85	45	8	1	0	85	45	8	1	0
January 2037	83	41	6	1	0	83	41	6	1	0	83	41	6	1	0
January 2038	80	37	5	0	0	80	37	5	0	0	80	37	5	0	0
January 2039	78	34	3	0	0	78	34	3	0	0	78	34	3	0	0
January 2040	75	31	3	0	0	75	31	3	0	0	75	31	3	0	0
January 2041	73	28	2	0	0	73	28	2	0	0	73	28	2	0	0
January 2042	70	25	1	0	0	70	25	1	0	0	70	25	1	0	0
January 2043	66	22	1	0	0	66	22	1	0	0	66	22	1	0	0
January 2044	63	19	1	0	0	63	20	1	0	0	63	20	1	0	0
January 2045	59	17	1	0	0	59	17	1	0	0	59	17	1	0	0
January 2046	55	15	0	0	0	55	15	0	0	0	55	15	0	0	0
January 2047	50	13	0	0	0	50	13	0	0	0	50	13	0	0	0
January 2048	46	11	0	0	0	46	11	0	0	0	46	11	0	0	0
January 2049	40	9	0	0	0	40	9	0	0	0	40	9	0	0	0
January 2050	35	7	0	0	0	35	7	0	0	0	35	7	0	0	0
January 2051	29	5	0	0	0	29	5	0	0	0	29	5	0	0	0
January 2052	22	4	0	0	0	22	4	0	0	0	22	4	0	0	0
January 2053	16	2	0	0	0	16	2	0	0	0	16	2	0	0	0
January 2054	8	1	0	0	0	8	1	0	0	0	8	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.4	5.0	3.3	2.6	20.2	11.4	5.0	3.3	2.6	20.2	11.4	5.0	3.3	2.6

**Security Group 8
PSA Prepayment Assumption Rates**

Distribution Date	Class FC					Class QS					Class SC				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	91	86	81	99	97	92	88	84	99	96	90	84	79
January 2027	98	91	75	64	53	98	91	78	68	57	98	90	73	62	49
January 2028	97	84	60	45	30	97	85	62	47	33	97	83	58	43	28
January 2029	96	78	48	31	17	96	79	49	32	19	96	77	46	29	16
January 2030	95	72	38	21	10	95	73	39	22	11	95	72	37	20	9
January 2031	94	67	30	15	6	94	67	31	15	6	94	66	29	14	5
January 2032	92	62	24	10	3	92	62	24	11	3	92	61	23	10	3
January 2033	91	57	19	7	2	91	57	19	7	2	91	56	18	7	2
January 2034	89	52	15	5	1	89	53	15	5	1	89	52	14	4	1
January 2035	88	48	11	3	1	88	49	12	3	1	88	48	11	3	1
January 2036	86	44	9	2	0	86	45	9	2	0	86	43	9	2	0
January 2037	84	40	7	2	0	84	41	7	2	0	84	40	7	1	0
January 2038	82	37	5	1	0	82	37	6	1	0	82	36	5	1	0
January 2039	79	33	4	1	0	79	34	4	1	0	79	33	4	1	0
January 2040	77	30	3	0	0	77	31	3	0	0	77	30	3	0	0
January 2041	74	27	3	0	0	74	28	3	0	0	74	27	2	0	0
January 2042	71	24	2	0	0	71	25	2	0	0	71	24	2	0	0
January 2043	68	22	1	0	0	68	22	2	0	0	68	21	1	0	0
January 2044	64	19	1	0	0	64	19	1	0	0	64	19	1	0	0
January 2045	60	17	1	0	0	60	17	1	0	0	60	16	1	0	0
January 2046	56	14	1	0	0	56	15	1	0	0	56	14	1	0	0
January 2047	52	12	0	0	0	52	13	0	0	0	52	12	0	0	0
January 2048	47	10	0	0	0	47	11	0	0	0	47	10	0	0	0
January 2049	42	8	0	0	0	42	9	0	0	0	42	8	0	0	0
January 2050	36	7	0	0	0	36	7	0	0	0	36	6	0	0	0
January 2051	30	5	0	0	0	30	5	0	0	0	30	5	0	0	0
January 2052	23	3	0	0	0	23	4	0	0	0	23	3	0	0	0
January 2053	16	2	0	0	0	16	2	0	0	0	16	2	0	0	0
January 2054	8	0	0	0	0	8	1	0	0	0	8	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.1	5.0	3.4	2.6	20.5	11.3	5.1	3.6	2.7	20.5	11.0	4.9	3.3	2.4

**Security Group 9
PSA Prepayment Assumption Rates**

Distribution Date	Classes FN and SN				
	0%	100%	236%	350%	500%
Initial Percent	100	100	100	100	100
January 2026	99	97	95	93	90
January 2027	98	92	85	79	71
January 2028	97	85	72	62	49
January 2029	96	79	61	48	34
January 2030	95	73	51	37	23
January 2031	93	68	43	29	16
January 2032	92	62	37	22	11
January 2033	90	58	31	17	8
January 2034	89	53	26	13	5
January 2035	87	49	22	10	4
January 2036	85	45	18	8	2
January 2037	83	41	15	6	2
January 2038	80	37	13	5	1
January 2039	78	34	10	4	1
January 2040	75	30	9	3	1
January 2041	73	27	7	2	0
January 2042	70	25	6	2	0
January 2043	66	22	5	1	0
January 2044	63	19	4	1	0
January 2045	59	17	3	1	0
January 2046	55	15	2	0	0
January 2047	50	13	2	0	0
January 2048	46	11	1	0	0
January 2049	40	9	1	0	0
January 2050	35	7	1	0	0
January 2051	29	5	1	0	0
January 2052	22	4	0	0	0
January 2053	16	2	0	0	0
January 2054	8	1	0	0	0
January 2055	0	0	0	0	0
Weighted Average Life (years)	20.2	11.3	6.7	4.9	3.7

**Security Group 10
PSA Prepayment Assumption Rates**

Distribution Date	Classes AF and AS					
	0%	100%	300%	450%	700%	900%
Initial Percent	100	100	100	100	100	100
January 2026	99	98	95	92	89	86
January 2027	99	93	83	76	64	55
January 2028	98	87	68	55	37	26
January 2029	97	81	55	40	21	12
January 2030	96	75	45	29	12	5
January 2031	95	70	36	21	7	2
January 2032	94	65	29	15	4	1
January 2033	92	60	24	11	2	0
January 2034	91	55	19	8	1	0
January 2035	89	51	15	6	1	0
January 2036	88	47	12	4	0	0
January 2037	86	43	10	3	0	0
January 2038	84	39	8	2	0	0
January 2039	82	36	6	1	0	0
January 2040	79	33	5	1	0	0
January 2041	77	30	4	1	0	0
January 2042	74	27	3	0	0	0
January 2043	71	24	2	0	0	0
January 2044	67	21	2	0	0	0
January 2045	64	19	1	0	0	0
January 2046	59	17	1	0	0	0
January 2047	55	14	1	0	0	0
January 2048	50	12	1	0	0	0
January 2049	45	10	0	0	0	0
January 2050	39	8	0	0	0	0
January 2051	32	6	0	0	0	0
January 2052	25	5	0	0	0	0
January 2053	18	3	0	0	0	0
January 2054	9	1	0	0	0	0
January 2055	0	0	0	0	0	0
Weighted Average Life (years)	21.0	11.8	5.8	4.2	2.9	2.4

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Classes G, GA, GE, GH, GI and GJ					Class GB					Classes GC, HI, HU, HV, HW and HX					Classes GD, GK, GP, GQ, GU and IG					
	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	97	84	83	69	54	100	100	100	100	100	98	89	88	78	67	98	87	86	74	62	
January 2027	95	70	68	44	20	100	100	100	100	100	96	78	77	59	43	96	75	73	53	34	
January 2028	92	56	53	23	0	100	100	100	100	94	94	68	66	44	25	93	63	61	36	13	
January 2029	89	43	40	5	0	100	100	100	100	68	92	59	57	31	11	91	53	50	21	0	
January 2030	86	32	28	0	0	100	100	100	87	50	90	51	48	21	1	88	43	40	9	0	
January 2031	83	21	16	0	0	100	100	100	70	36	87	43	40	12	0	86	34	30	0	0	
January 2032	79	10	6	0	0	100	100	100	57	26	85	35	32	5	0	83	25	22	0	0	
January 2033	76	1	0	0	0	100	100	95	45	18	82	29	25	0	0	80	18	14	0	0	
January 2034	72	0	0	0	0	100	89	83	36	13	80	22	19	0	0	77	10	7	0	0	
January 2035	68	0	0	0	0	100	78	72	28	9	77	16	13	0	0	73	3	0	0	0	
January 2036	64	0	0	0	0	100	67	62	22	6	74	11	8	0	0	70	0	0	0	0	
January 2037	59	0	0	0	0	100	58	53	17	4	71	6	3	0	0	66	0	0	0	0	
January 2038	55	0	0	0	0	100	49	44	13	3	67	1	0	0	0	62	0	0	0	0	
January 2039	50	0	0	0	0	100	40	36	10	2	64	0	0	0	0	58	0	0	0	0	
January 2040	45	0	0	0	0	100	33	29	7	1	60	0	0	0	0	54	0	0	0	0	
January 2041	39	0	0	0	0	100	25	22	5	1	56	0	0	0	0	49	0	0	0	0	
January 2042	33	0	0	0	0	100	19	17	3	1	52	0	0	0	0	45	0	0	0	0	
January 2043	28	0	0	0	0	100	13	11	2	0	48	0	0	0	0	40	0	0	0	0	
January 2044	21	0	0	0	0	100	7	6	1	0	43	0	0	0	0	35	0	0	0	0	
January 2045	15	0	0	0	0	100	2	2	0	0	39	0	0	0	0	29	0	0	0	0	
January 2046	8	0	0	0	0	100	0	0	0	0	34	0	0	0	0	23	0	0	0	0	
January 2047	1	0	0	0	0	100	0	0	0	0	28	0	0	0	0	17	0	0	0	0	
January 2048	0	0	0	0	0	90	0	0	0	0	23	0	0	0	0	11	0	0	0	0	
January 2049	0	0	0	0	0	79	0	0	0	0	17	0	0	0	0	4	0	0	0	0	
January 2050	0	0	0	0	0	68	0	0	0	0	11	0	0	0	0	0	0	0	0	0	
January 2051	0	0	0	0	0	55	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
January 2052	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
January 2053	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
January 2054	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	13.0	3.7	3.4	1.9	1.2	26.3	13.3	12.8	8.6	5.8	16.2	5.6	5.3	3.0	2.0	14.8	4.6	4.3	2.4	1.6	

**Security Group 11
PSA Prepayment Assumption Rates**

Distribution Date	Class GL					Class GM					Class GN					Class GT						
	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%		
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100		
January 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	99	91	90	82	74
January 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	97	82	81	67	54
January 2028	100	100	100	100	100	100	100	100	100	77	100	100	100	100	100	100	100	95	75	73	55	39
January 2029	100	100	100	100	95	100	100	100	100	0	100	100	100	100	85	94	67	65	45	29		
January 2030	100	100	100	100	69	100	100	100	52	0	100	100	100	100	11	92	60	58	37	21		
January 2031	100	100	100	97	50	100	100	100	0	0	100	100	100	92	0	90	54	52	30	15		
January 2032	100	100	100	78	36	100	100	100	0	0	100	100	100	38	0	88	48	46	24	11		
January 2033	100	100	100	63	26	100	100	83	0	0	100	100	100	0	0	86	43	40	19	8		
January 2034	100	100	100	50	18	100	61	39	0	0	100	100	100	0	0	84	37	35	15	6		
January 2035	100	100	100	39	13	100	20	0	0	0	100	100	100	0	0	81	33	30	12	4		
January 2036	100	93	86	31	9	100	0	0	0	0	100	81	59	0	0	79	28	26	9	3		
January 2037	100	80	73	24	6	100	0	0	0	0	100	43	23	0	0	76	24	22	7	2		
January 2038	100	67	61	18	4	100	0	0	0	0	100	7	0	0	0	74	20	19	6	1		
January 2039	100	56	50	14	3	100	0	0	0	0	100	0	0	0	0	71	17	15	4	1		
January 2040	100	45	40	10	2	100	0	0	0	0	100	0	0	0	0	68	14	12	3	1		
January 2041	100	35	31	7	1	100	0	0	0	0	100	0	0	0	0	65	11	9	2	0		
January 2042	100	26	23	5	1	100	0	0	0	0	100	0	0	0	0	61	8	7	1	0		
January 2043	100	18	15	3	0	100	0	0	0	0	100	0	0	0	0	58	5	5	1	0		
January 2044	100	10	9	1	0	100	0	0	0	0	100	0	0	0	0	54	3	3	0	0		
January 2045	100	3	2	0	0	100	0	0	0	0	100	0	0	0	0	51	1	1	0	0		
January 2046	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	47	0	0	0	0		
January 2047	100	0	0	0	0	100	0	0	0	0	100	0	0	0	0	42	0	0	0	0		
January 2048	100	0	0	0	0	65	0	0	0	0	100	0	0	0	0	38	0	0	0	0		
January 2049	100	0	0	0	0	25	0	0	0	0	100	0	0	0	0	33	0	0	0	0		
January 2050	94	0	0	0	0	0	0	0	0	0	82	0	0	0	0	28	0	0	0	0		
January 2051	77	0	0	0	0	0	0	0	0	0	34	0	0	0	0	23	0	0	0	0		
January 2052	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0		
January 2053	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0		
January 2054	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0		
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Weighted Average																						
Life (years)	27.4	14.8	14.4	9.9	6.8	23.4	9.3	8.8	5.1	3.3	25.7	11.8	11.3	6.8	4.5	18.6	7.7	7.4	4.7	3.2		

PSA Prepayment Assumption Rates

Distribution Date	Class GV					Class GY					Class GZ										
	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%	0%	100%	112%	250%	400%						
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100						
January 2026	93	93	93	93	93	100	100	100	100	100	104	104	104	104	104						
January 2027	85	85	85	85	85	100	100	100	100	100	107	107	107	107	107						
January 2028	77	77	77	77	77	100	100	100	100	100	111	111	111	111	111						
January 2029	69	69	69	69	69	100	100	100	100	100	115	115	115	115	115						
January 2030	60	60	60	60	60	100	100	100	100	100	119	119	119	119	119						
January 2031	51	51	51	51	0	100	100	100	100	77	123	123	123	123	113						
January 2032	42	42	42	42	0	100	100	100	100	55	128	128	128	128	82						
January 2033	33	33	33	23	0	100	100	100	97	40	132	132	132	132	58						
January 2034	23	23	23	0	0	100	100	100	77	28	137	137	137	114	42						
January 2035	13	13	13	0	0	100	100	100	61	20	142	142	142	90	29						
January 2036	2	2	2	0	0	100	100	100	48	14	147	147	147	70	21						
January 2037	0	0	0	0	0	100	100	100	37	10	148	148	148	54	14						
January 2038	0	0	0	0	0	100	100	94	28	7	148	148	139	42	10						
January 2039	0	0	0	0	0	100	86	77	21	4	148	127	114	31	7						
January 2040	0	0	0	0	0	100	70	62	15	3	148	103	92	23	4						
January 2041	0	0	0	0	0	100	54	48	11	2	148	80	71	16	3						
January 2042	0	0	0	0	0	100	40	35	7	1	148	60	52	11	2						
January 2043	0	0	0	0	0	100	27	24	4	1	148	40	35	7	1						
January 2044	0	0	0	0	0	100	15	13	2	0	148	23	20	3	0						
January 2045	0	0	0	0	0	100	4	4	1	0	148	6	5	1	0						
January 2046	0	0	0	0	0	100	0	0	0	0	148	0	0	0	0						
January 2047	0	0	0	0	0	100	0	0	0	0	148	0	0	0	0						
January 2048	0	0	0	0	0	100	0	0	0	0	148	0	0	0	0						
January 2049	0	0	0	0	0	100	0	0	0	0	148	0	0	0	0						
January 2050	0	0	0	0	0	100	0	0	0	0	148	0	0	0	0						
January 2051	0	0	0	0	0	100	0	0	0	0	148	0	0	0	0						
January 2052	0	0	0	0	0	91	0	0	0	0	135	0	0	0	0						
January 2053	0	0	0	0	0	62	0	0	0	0	92	0	0	0	0						
January 2054	0	0	0	0	0	32	0	0	0	0	47	0	0	0	0						
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Weighted Average																					
Life (years)	6.0	6.0	6.0	5.5	4.3	28.4	16.5	16.1	11.6	8.1	28.4	16.5	16.1	12.0	8.7						

**Security Group 12
PSA Prepayment Assumption Rates**

Distribution Date	Classes GF and GS					Class HP					Classes HQ and HT				
	0%	100%	236%	350%	500%	0%	100%	236%	350%	500%	0%	100%	236%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	94	92	89	99	97	95	94	91	99	97	93	91	87
January 2027	98	91	83	77	68	98	92	86	80	73	98	91	82	75	66
January 2028	97	85	71	60	47	97	86	73	63	51	97	84	69	58	46
January 2029	96	79	60	47	33	96	80	62	49	35	96	78	59	45	31
January 2030	95	73	50	36	22	95	74	52	38	24	95	72	50	35	22
January 2031	93	67	43	28	15	93	68	44	30	17	93	67	42	27	15
January 2032	92	62	36	22	11	92	63	37	23	11	92	62	35	21	10
January 2033	90	57	30	17	7	90	58	31	18	8	90	57	30	16	7
January 2034	89	52	25	13	5	89	53	26	14	5	89	52	25	13	5
January 2035	87	48	21	10	3	87	49	22	11	4	87	48	21	10	3
January 2036	85	44	18	8	2	85	45	18	8	3	85	44	17	8	2
January 2037	83	40	15	6	2	83	41	15	6	2	83	40	15	6	2
January 2038	80	37	12	5	1	80	37	13	5	1	80	36	12	4	1
January 2039	78	33	10	3	1	78	34	11	4	1	78	33	10	3	1
January 2040	75	30	8	3	0	75	31	9	3	1	75	30	8	3	0
January 2041	73	27	7	2	0	73	28	7	2	0	73	27	7	2	0
January 2042	70	24	6	1	0	70	25	6	2	0	70	24	6	1	0
January 2043	66	22	5	1	0	66	22	5	1	0	66	21	5	1	0
January 2044	63	19	4	1	0	63	19	4	1	0	63	19	4	1	0
January 2045	59	17	3	1	0	59	17	3	1	0	59	16	3	1	0
January 2046	55	14	2	0	0	55	15	2	0	0	55	14	2	0	0
January 2047	50	12	2	0	0	50	13	2	0	0	50	12	2	0	0
January 2048	46	10	1	0	0	46	11	1	0	0	46	10	1	0	0
January 2049	40	9	1	0	0	40	9	1	0	0	40	8	1	0	0
January 2050	35	7	1	0	0	35	7	1	0	0	35	7	1	0	0
January 2051	29	5	1	0	0	29	5	1	0	0	29	5	1	0	0
January 2052	22	4	0	0	0	22	4	0	0	0	22	3	0	0	0
January 2053	16	2	0	0	0	16	2	0	0	0	16	2	0	0	0
January 2054	8	1	0	0	0	8	1	0	0	0	8	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.2	6.6	4.8	3.6	20.2	11.4	6.8	5.0	3.8	20.2	11.1	6.5	4.7	3.5

**Security Group 13
PSA Prepayment Assumption Rates**

Distribution Date	Class FJ				Class SJ					Class VS					
	0%	100%	359%	600%	800%	0%	100%	359%	600%	800%	0%	100%	359%	600%	800%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	98	94	91	88	99	98	94	91	89	99	97	94	90	87
January 2027	98	93	80	69	60	98	93	81	70	61	98	93	80	68	59
January 2028	97	86	63	44	32	97	87	63	45	33	97	86	62	44	31
January 2029	96	80	49	28	16	96	80	49	29	17	96	80	48	28	16
January 2030	95	74	38	18	8	95	74	38	18	9	95	74	37	17	8
January 2031	94	69	29	11	4	94	69	29	11	4	94	69	29	11	4
January 2032	92	63	22	7	2	92	64	23	7	2	92	63	22	7	2
January 2033	91	59	17	4	1	91	59	17	4	1	91	58	17	4	1
January 2034	89	54	13	3	1	89	54	13	3	1	89	54	13	3	1
January 2035	88	50	10	2	0	88	50	10	2	0	88	49	10	2	0
January 2036	86	46	8	1	0	86	46	8	1	0	86	45	8	1	0
January 2037	84	42	6	1	0	84	42	6	1	0	84	42	6	1	0
January 2038	82	38	5	0	0	82	38	5	0	0	82	38	4	0	0
January 2039	79	35	3	0	0	79	35	3	0	0	79	34	3	0	0
January 2040	77	31	3	0	0	77	31	3	0	0	77	31	3	0	0
January 2041	74	28	2	0	0	74	28	2	0	0	74	28	2	0	0
January 2042	71	25	1	0	0	71	26	1	0	0	71	25	1	0	0
January 2043	68	23	1	0	0	68	23	1	0	0	68	23	1	0	0
January 2044	64	20	1	0	0	64	20	1	0	0	64	20	1	0	0
January 2045	60	18	1	0	0	60	18	1	0	0	60	18	1	0	0
January 2046	56	15	0	0	0	56	16	0	0	0	56	15	0	0	0
January 2047	52	13	0	0	0	52	13	0	0	0	52	13	0	0	0
January 2048	47	11	0	0	0	47	11	0	0	0	47	11	0	0	0
January 2049	42	9	0	0	0	42	9	0	0	0	42	9	0	0	0
January 2050	36	7	0	0	0	36	8	0	0	0	36	7	0	0	0
January 2051	30	6	0	0	0	30	6	0	0	0	30	6	0	0	0
January 2052	23	4	0	0	0	23	4	0	0	0	23	4	0	0	0
January 2053	16	3	0	0	0	16	3	0	0	0	16	2	0	0	0
January 2054	8	1	0	0	0	8	1	0	0	0	8	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	11.5	5.0	3.3	2.6	20.5	11.6	5.0	3.3	2.7	20.5	11.5	4.9	3.3	2.6

**Security Group 14
PSA Prepayment Assumption Rates**

Distribution Date	Classes FA and SA				
	0%	100%	350%	550%	700%
Initial Percent	100	100	100	100	100
January 2026	99	97	91	86	83
January 2027	98	91	75	63	55
January 2028	98	85	59	42	31
January 2029	97	79	46	28	18
January 2030	95	73	36	18	10
January 2031	94	68	28	12	6
January 2032	93	62	22	8	3
January 2033	92	58	17	5	2
January 2034	90	53	13	3	1
January 2035	89	49	10	2	1
January 2036	87	45	8	1	0
January 2037	85	41	6	1	0
January 2038	83	37	5	1	0
January 2039	81	34	3	0	0
January 2040	78	31	3	0	0
January 2041	75	28	2	0	0
January 2042	72	25	2	0	0
January 2043	69	22	1	0	0
January 2044	66	20	1	0	0
January 2045	62	17	1	0	0
January 2046	58	15	0	0	0
January 2047	53	13	0	0	0
January 2048	49	11	0	0	0
January 2049	43	9	0	0	0
January 2050	37	7	0	0	0
January 2051	31	5	0	0	0
January 2052	24	4	0	0	0
January 2053	17	2	0	0	0
January 2054	9	1	0	0	0
January 2055	0	0	0	0	0
Weighted Average Life (years)	20.8	11.3	4.8	3.2	2.6

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Class IS					Classes JF, JS and JT					Class JK				
	0%	150%	200%	275%	400%	0%	150%	200%	275%	400%	0%	150%	200%	275%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	95	94	91	99	96	95	94	91	100	100	100	100	100
January 2027	98	89	86	82	75	98	89	86	81	74	100	100	100	100	100
January 2028	97	80	75	67	56	97	80	75	67	56	100	100	100	100	100
January 2029	96	72	65	56	42	96	72	65	55	42	100	100	100	100	100
January 2030	95	64	56	46	32	95	64	56	46	31	100	100	100	100	100
January 2031	94	58	49	38	24	94	57	49	37	23	100	100	100	100	100
January 2032	92	52	42	31	18	92	51	42	31	18	100	100	100	100	100
January 2033	91	46	36	25	13	91	46	36	25	13	100	100	100	100	100
January 2034	89	41	31	21	10	89	41	31	21	10	100	100	100	100	100
January 2035	88	36	27	17	7	88	36	27	17	7	100	100	100	100	100
January 2036	86	32	23	14	5	86	32	23	14	5	100	100	100	100	84
January 2037	84	29	20	11	4	84	29	20	11	4	100	100	100	100	62
January 2038	82	25	17	9	3	82	25	17	9	3	100	100	100	100	46
January 2039	79	22	14	7	2	79	22	14	7	2	100	100	100	100	34
January 2040	77	20	12	6	2	77	19	12	6	2	100	91	91	91	25
January 2041	74	17	10	5	1	74	17	10	5	1	100	73	73	73	18
January 2042	71	15	9	4	1	71	15	9	4	1	100	58	58	58	13
January 2043	68	13	7	3	1	68	13	7	3	1	100	46	46	46	9
January 2044	64	11	6	2	0	64	11	6	2	0	100	36	36	36	7
January 2045	60	9	5	2	0	60	9	5	2	0	100	28	28	28	5
January 2046	56	8	4	1	0	56	8	4	1	0	100	22	22	22	3
January 2047	52	7	3	1	0	52	6	3	1	0	100	17	17	17	2
January 2048	47	5	3	1	0	47	5	3	1	0	100	12	12	12	2
January 2049	42	4	2	1	0	42	4	2	1	0	100	9	9	9	1
January 2050	36	3	1	0	0	36	3	1	0	0	100	6	6	6	1
January 2051	30	2	1	0	0	30	2	1	0	0	100	4	4	4	0
January 2052	23	2	1	0	0	23	2	1	0	0	41	3	3	3	0
January 2053	16	1	0	0	0	16	1	0	0	0	1	1	1	1	0
January 2054	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.5	9.1	7.5	5.9	4.4	20.5	9.1	7.5	5.9	4.4	27.0	18.6	18.6	18.6	13.6

**Security Group 15
PSA Prepayment Assumption Rates**

Distribution Date	Class JP					Class UJ					Class WS				
	0%	150%	200%	275%	400%	0%	150%	200%	275%	400%	0%	150%	200%	275%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	95	95	95	95	100	100	95	88	77	99	96	95	93	91
January 2027	98	85	85	85	85	100	100	86	65	31	98	88	85	81	73
January 2028	96	72	72	72	68	100	100	75	40	0	97	79	74	67	55
January 2029	95	61	61	61	49	100	100	67	22	0	96	71	64	55	41
January 2030	93	51	51	51	34	100	100	61	10	0	95	64	56	45	31
January 2031	92	42	42	42	23	100	100	57	3	0	94	57	48	37	23
January 2032	90	33	33	33	15	100	100	55	0	0	92	51	42	30	17
January 2033	88	26	26	26	9	100	100	54	0	0	91	46	36	25	13
January 2034	85	19	19	19	5	100	98	52	0	0	89	41	31	20	10
January 2035	83	14	14	14	1	100	94	49	0	0	88	36	27	17	7
January 2036	81	10	10	10	0	100	90	45	0	0	86	32	23	13	5
January 2037	78	6	6	6	0	100	84	42	0	0	84	28	20	11	4
January 2038	75	4	4	4	0	100	78	38	0	0	82	25	17	9	3
January 2039	72	1	1	1	0	100	72	34	0	0	79	22	14	7	2
January 2040	68	0	0	0	0	100	65	30	0	0	77	19	12	6	2
January 2041	64	0	0	0	0	100	59	27	0	0	74	17	10	5	1
January 2042	60	0	0	0	0	100	53	24	0	0	71	15	8	4	1
January 2043	56	0	0	0	0	100	47	20	0	0	68	13	7	3	1
January 2044	51	0	0	0	0	100	41	18	0	0	64	11	6	2	0
January 2045	46	0	0	0	0	100	36	15	0	0	60	9	5	2	0
January 2046	40	0	0	0	0	100	31	12	0	0	56	8	4	1	0
January 2047	34	0	0	0	0	100	26	10	0	0	52	6	3	1	0
January 2048	27	0	0	0	0	100	22	8	0	0	47	5	2	1	0
January 2049	20	0	0	0	0	100	17	7	0	0	42	4	2	1	0
January 2050	12	0	0	0	0	100	14	5	0	0	36	3	1	0	0
January 2051	4	0	0	0	0	100	10	4	0	0	30	2	1	0	0
January 2052	0	0	0	0	0	100	7	2	0	0	23	2	1	0	0
January 2053	0	0	0	0	0	78	4	1	0	0	16	1	0	0	0
January 2054	0	0	0	0	0	40	2	1	0	0	8	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.6	5.7	5.7	5.7	4.4	28.7	18.0	10.5	2.8	1.6	20.5	9.0	7.4	5.9	4.3

**Security Group 16
PSA Prepayment Assumption Rates**

Distribution Date	Classes MF, SM and YF					Class MZ				
	0%	100%	350%	550%	700%	0%	100%	350%	550%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	89	83	79	107	107	107	107	107
January 2027	98	90	72	58	49	115	115	115	115	115
January 2028	97	84	56	38	28	123	123	123	123	123
January 2029	96	78	44	25	16	132	132	132	132	132
January 2030	95	72	34	17	9	142	142	142	142	142
January 2031	94	66	26	11	5	152	152	152	152	152
January 2032	93	61	20	7	3	163	163	163	163	163
January 2033	92	57	16	4	1	175	175	175	175	175
January 2034	90	52	12	3	1	187	187	187	187	187
January 2035	88	48	9	2	0	201	201	201	201	201
January 2036	87	44	7	1	0	215	215	215	215	133
January 2037	85	40	5	0	0	231	231	231	231	75
January 2038	82	36	4	0	0	248	248	248	245	42
January 2039	80	33	3	0	0	266	266	266	159	24
January 2040	78	30	2	0	0	285	285	285	102	13
January 2041	75	27	1	0	0	305	305	305	66	7
January 2042	72	24	1	0	0	328	328	328	42	4
January 2043	69	21	0	0	0	351	351	351	27	2
January 2044	65	19	0	0	0	377	377	341	17	1
January 2045	61	16	0	0	0	404	404	251	11	1
January 2046	57	14	0	0	0	433	433	183	7	0
January 2047	52	11	0	0	0	464	464	131	4	0
January 2048	47	9	0	0	0	498	498	92	2	0
January 2049	42	7	0	0	0	534	534	64	1	0
January 2050	36	5	0	0	0	573	573	42	1	0
January 2051	30	4	0	0	0	614	614	26	0	0
January 2052	23	2	0	0	0	658	658	15	0	0
January 2053	15	0	0	0	0	706	706	7	0	0
January 2054	7	0	0	0	0	757	153	1	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.6	11.0	4.5	3.0	2.4	29.9	28.7	21.7	15.3	12.0

**Security Groups 2 and 16
PSA Prepayment Assumption Rates**

Distribution Date	Class FM				
	0%	100%	350%	550%	700%
Initial Percent	100	100	100	100	100
January 2026	99	96	89	83	79
January 2027	98	90	72	58	49
January 2028	97	84	56	39	28
January 2029	96	78	44	25	16
January 2030	95	72	34	17	9
January 2031	94	67	26	11	5
January 2032	93	61	20	7	3
January 2033	92	57	16	4	1
January 2034	90	52	12	3	1
January 2035	88	48	9	2	0
January 2036	87	44	7	1	0
January 2037	85	40	5	0	0
January 2038	82	37	4	0	0
January 2039	80	33	3	0	0
January 2040	78	30	2	0	0
January 2041	75	27	1	0	0
January 2042	72	24	1	0	0
January 2043	69	21	0	0	0
January 2044	65	19	0	0	0
January 2045	61	16	0	0	0
January 2046	57	14	0	0	0
January 2047	53	12	0	0	0
January 2048	48	10	0	0	0
January 2049	42	8	0	0	0
January 2050	36	6	0	0	0
January 2051	30	4	0	0	0
January 2052	23	2	0	0	0
January 2053	16	1	0	0	0
January 2054	7	0	0	0	0
January 2055	0	0	0	0	0
Weighted Average Life (years)	20.6	11.0	4.5	3.0	2.4

**Security Group 17
PSA Prepayment Assumption Rates**

Distribution Date	Classes BA, BC, BD, BE, BG, BH and BI					Class BK					Class BV					Class BZ					
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	94	91	88	100	100	100	100	100	93	93	93	93	93	106	106	106	106	106	106
January 2027	97	89	82	72	62	100	100	100	100	100	86	86	86	86	86	112	112	112	112	112	112
January 2028	95	80	66	48	31	100	100	100	100	100	78	78	78	78	78	118	118	118	118	118	118
January 2029	94	71	52	28	9	100	100	100	100	100	70	70	70	70	70	125	125	125	125	125	125
January 2030	92	63	39	13	0	100	100	100	100	85	61	61	61	61	28	132	132	132	132	132	132
January 2031	90	55	29	2	0	100	100	100	100	59	52	52	52	52	0	139	139	139	139	106	106
January 2032	88	48	19	0	0	100	100	100	81	40	43	43	43	0	0	147	147	147	146	73	73
January 2033	85	41	11	0	0	100	100	100	62	28	33	33	33	0	0	155	155	155	113	50	50
January 2034	83	34	4	0	0	100	100	100	48	19	22	22	22	0	0	164	164	164	87	34	34
January 2035	80	28	0	0	0	100	100	94	37	13	11	11	0	0	0	173	173	171	67	23	23
January 2036	77	22	0	0	0	100	100	80	29	9	0	0	0	0	0	182	182	146	52	16	16
January 2037	74	17	0	0	0	100	100	69	22	6	0	0	0	0	0	182	182	125	40	11	11
January 2038	71	12	0	0	0	100	100	58	17	4	0	0	0	0	0	182	182	106	30	7	7
January 2039	68	7	0	0	0	100	100	49	13	3	0	0	0	0	0	182	182	90	23	5	5
January 2040	64	3	0	0	0	100	100	42	10	2	0	0	0	0	0	182	182	76	18	3	3
January 2041	60	0	0	0	0	100	96	35	7	1	0	0	0	0	0	182	175	64	13	2	2
January 2042	55	0	0	0	0	100	86	29	6	1	0	0	0	0	0	182	156	53	10	1	1
January 2043	51	0	0	0	0	100	77	24	4	1	0	0	0	0	0	182	139	44	7	1	1
January 2044	46	0	0	0	0	100	68	20	3	0	0	0	0	0	0	182	123	37	6	1	1
January 2045	41	0	0	0	0	100	59	16	2	0	0	0	0	0	0	182	108	30	4	0	0
January 2046	35	0	0	0	0	100	52	13	2	0	0	0	0	0	0	182	94	24	3	0	0
January 2047	29	0	0	0	0	100	44	11	1	0	0	0	0	0	0	182	80	19	2	0	0
January 2048	22	0	0	0	0	100	37	8	1	0	0	0	0	0	0	182	68	15	2	0	0
January 2049	15	0	0	0	0	100	31	7	1	0	0	0	0	0	0	182	56	12	1	0	0
January 2050	8	0	0	0	0	100	25	5	0	0	0	0	0	0	0	182	45	9	1	0	0
January 2051	0	0	0	0	0	99	19	3	0	0	0	0	0	0	0	179	34	6	0	0	0
January 2052	0	0	0	0	0	76	14	2	0	0	0	0	0	0	0	139	25	4	0	0	0
January 2053	0	0	0	0	0	53	8	1	0	0	0	0	0	0	0	96	15	2	0	0	0
January 2054	0	0	0	0	0	27	4	1	0	0	0	0	0	0	0	50	7	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.7	7.2	4.5	3.1	2.4	28.1	21.7	15.2	10.0	7.2	6.0	6.0	5.9	4.9	4.1	28.1	21.7	15.5	10.8	8.0	8.0

**Security Group 18
PSA Prepayment Assumption Rates**

Distribution Date	Classes FD, IQ, QH, QJ, QK, QM, QT and SD					Classes QA, QB, QC, QD, QE, QG and QI					Class QL					Class UA				
	0%	135%	175%	225%	400%	0%	135%	175%	225%	400%	0%	135%	175%	225%	400%	0%	135%	175%	225%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	96	95	92	99	96	96	96	96	100	100	100	100	100	100	100	96	91	73
January 2027	98	90	88	85	76	98	87	87	87	87	100	100	100	100	100	100	100	87	71	17
January 2028	97	82	78	73	57	96	77	77	77	67	100	100	100	100	100	100	100	76	47	0
January 2029	96	74	69	62	43	95	67	67	67	48	100	100	100	100	100	100	100	67	29	0
January 2030	95	67	61	53	32	93	58	58	58	35	100	100	100	100	100	100	100	61	16	0
January 2031	93	61	53	45	24	91	49	49	49	24	100	100	100	100	100	100	100	56	8	0
January 2032	92	55	47	38	18	90	42	42	42	16	100	100	100	100	100	100	100	53	3	0
January 2033	90	49	41	32	13	88	35	35	35	10	100	100	100	100	100	100	100	51	0	0
January 2034	89	44	36	28	10	85	29	29	29	6	100	100	100	100	100	100	100	50	0	0
January 2035	87	40	31	23	7	83	23	23	23	3	100	100	100	100	100	100	100	98	49	0
January 2036	85	36	27	20	5	81	18	18	18	0	100	100	100	100	100	100	100	95	47	0
January 2037	83	32	24	16	4	78	14	14	14	0	100	100	100	100	77	100	91	44	0	0
January 2038	80	28	21	14	3	75	11	11	11	0	100	100	100	100	57	100	86	41	0	0
January 2039	78	25	18	12	2	72	8	8	8	0	100	100	100	100	42	100	81	38	0	0
January 2040	75	22	15	10	2	68	6	6	6	0	100	100	100	100	30	100	75	34	0	0
January 2041	73	20	13	8	1	65	3	3	3	0	100	100	100	100	22	100	69	31	0	0
January 2042	70	17	11	7	1	61	2	2	2	0	100	100	100	100	16	100	63	28	0	0
January 2043	66	15	10	5	1	57	0	0	0	0	100	100	100	100	12	100	57	25	0	0
January 2044	63	13	8	4	0	52	0	0	0	0	100	84	84	84	8	100	51	22	0	0
January 2045	59	11	7	4	0	47	0	0	0	0	100	68	68	68	6	100	45	19	0	0
January 2046	55	10	6	3	0	42	0	0	0	0	100	54	54	54	4	100	39	16	0	0
January 2047	50	8	5	2	0	36	0	0	0	0	100	43	43	43	3	100	34	14	0	0
January 2048	46	7	4	2	0	30	0	0	0	0	100	33	33	33	2	100	29	12	0	0
January 2049	40	5	3	1	0	23	0	0	0	0	100	25	25	25	1	100	24	9	0	0
January 2050	35	4	2	1	0	16	0	0	0	0	100	19	19	19	1	100	19	7	0	0
January 2051	29	3	2	1	0	9	0	0	0	0	100	13	13	13	1	100	15	6	0	0
January 2052	22	2	1	0	0	0	0	0	0	0	100	9	9	9	0	100	10	4	0	0
January 2053	16	1	1	0	0	0	0	0	0	0	5	5	5	5	0	90	6	2	0	0
January 2054	8	1	0	0	0	0	0	0	0	0	2	2	2	2	0	47	3	1	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	9.7	8.3	7.0	4.4	17.8	6.8	6.8	6.8	4.4	27.5	22.1	22.1	22.1	14.3	28.9	19.4	11.0	3.2	1.4

**Security Group 19
PSA Prepayment Assumption Rates**

Distribution Date	Class BL				Classes FB and SB					
	0%	100%	234%	350%	0%	100%	234%	350%	500%	
Initial Percent	100	100	100	100	100	100	100	100	100	
January 2026	100	100	100	100	100	99	96	93	90	
January 2027	100	100	100	100	100	98	90	80	71	
January 2028	100	100	100	100	100	97	82	65	53	
January 2029	100	100	100	100	100	95	75	53	38	
January 2030	100	100	100	100	100	94	68	43	26	
January 2031	100	100	100	100	100	92	62	34	17	
January 2032	100	100	100	100	83	91	56	27	10	
January 2033	100	100	100	100	57	89	51	20	5	
January 2034	100	100	100	100	39	87	45	15	0	
January 2035	100	100	100	79	26	85	41	10	0	
January 2036	100	100	100	61	18	83	36	6	0	
January 2037	100	100	100	47	12	80	32	3	0	
January 2038	100	100	99	36	8	78	28	0	0	
January 2039	100	100	83	27	6	75	24	0	0	
January 2040	100	100	68	21	4	72	20	0	0	
January 2041	100	100	56	16	3	69	17	0	0	
January 2042	100	100	46	12	2	65	13	0	0	
January 2043	100	100	37	9	1	61	10	0	0	
January 2044	100	100	30	7	1	57	8	0	0	
January 2045	100	100	24	5	0	53	5	0	0	
January 2046	100	100	19	4	0	48	2	0	0	
January 2047	100	100	15	3	0	43	0	0	0	
January 2048	100	84	12	2	0	38	0	0	0	
January 2049	100	69	9	1	0	32	0	0	0	
January 2050	100	55	6	1	0	26	0	0	0	
January 2051	100	42	4	1	0	19	0	0	0	
January 2052	100	29	3	0	0	11	0	0	0	
January 2053	100	17	2	0	0	4	0	0	0	
January 2054	65	6	1	0	0	0	0	0	0	
January 2055	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	29.2	25.5	17.6	12.8	9.1	18.9	9.1	5.0	3.6	2.7

**Security Group 20
PSA Prepayment Assumption Rates**

Distribution Date	Classes FL, LT and SL					Class LA					Class LB				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	96	94	91	99	97	95	92	90	100	100	100	100	100
January 2027	98	92	86	80	73	98	91	84	76	67	100	100	100	100	100
January 2028	97	86	74	63	51	96	83	69	56	41	100	100	100	100	100
January 2029	96	80	63	49	35	95	76	56	39	23	100	100	100	100	100
January 2030	95	74	54	38	24	94	69	45	26	10	100	100	100	100	100
January 2031	93	68	46	30	17	92	62	36	16	1	100	100	100	100	100
January 2032	92	63	39	23	11	90	56	28	8	0	100	100	100	100	71
January 2033	90	58	33	18	8	88	50	21	2	0	100	100	100	100	49
January 2034	89	53	28	14	5	86	44	15	0	0	100	100	100	86	34
January 2035	87	49	24	11	4	84	39	9	0	0	100	100	100	66	23
January 2036	85	45	20	8	3	82	34	5	0	0	100	100	100	51	16
January 2037	83	41	17	6	2	79	30	1	0	0	100	100	100	39	11
January 2038	80	37	14	5	1	77	25	0	0	0	100	100	89	30	7
January 2039	78	34	12	4	1	74	21	0	0	0	100	100	75	23	5
January 2040	75	31	10	3	1	71	17	0	0	0	100	100	63	17	3
January 2041	73	28	8	2	0	67	14	0	0	0	100	100	52	13	2
January 2042	70	25	7	2	0	64	10	0	0	0	100	100	43	10	1
January 2043	66	22	6	1	0	60	7	0	0	0	100	100	35	7	1
January 2044	63	20	5	1	0	56	4	0	0	0	100	100	29	6	1
January 2045	59	17	4	1	0	51	1	0	0	0	100	100	23	4	0
January 2046	55	15	3	0	0	46	0	0	0	0	100	93	19	3	0
January 2047	50	13	2	0	0	41	0	0	0	0	100	80	15	2	0
January 2048	46	11	2	0	0	35	0	0	0	0	100	68	12	2	0
January 2049	40	9	1	0	0	29	0	0	0	0	100	56	9	1	0
January 2050	35	7	1	0	0	23	0	0	0	0	100	45	6	1	0
January 2051	29	5	1	0	0	15	0	0	0	0	100	34	5	0	0
January 2052	22	4	0	0	0	8	0	0	0	0	100	24	3	0	0
January 2053	16	2	0	0	0	0	0	0	0	0	97	15	2	0	0
January 2054	8	1	0	0	0	0	0	0	0	0	50	6	1	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	20.2	11.4	7.1	5.0	3.8	18.5	8.8	5.1	3.7	2.8	29.0	24.7	17.3	12.1	8.8

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Classes I, NQ, NT, NU, NV and NW					Classes IN, N, NH, NJ, NK, NP and NX					Classes NA, NB, NC, ND, NE, NG and NI				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	96	94	93	99	97	95	93	91	99	96	94	92	90
January 2027	98	92	87	82	77	97	91	85	79	73	97	89	82	76	69
January 2028	97	86	76	67	58	96	83	71	60	50	96	80	67	55	43
January 2029	95	79	66	54	44	95	75	59	45	33	94	72	53	37	23
January 2030	94	73	57	43	33	93	68	48	32	19	92	63	41	23	8
January 2031	93	68	49	35	24	91	61	39	22	9	90	56	31	11	0
January 2032	91	62	42	28	18	89	55	31	14	2	88	49	21	2	0
January 2033	89	57	37	23	14	87	49	24	7	0	86	42	13	0	0
January 2034	88	53	31	18	10	85	43	18	2	0	83	35	6	0	0
January 2035	86	48	27	14	7	83	38	13	0	0	81	29	0	0	0
January 2036	84	44	23	12	6	81	33	8	0	0	78	24	0	0	0
January 2037	82	40	20	9	4	78	29	4	0	0	75	18	0	0	0
January 2038	79	37	17	7	3	75	24	0	0	0	72	13	0	0	0
January 2039	77	33	14	6	2	72	20	0	0	0	68	9	0	0	0
January 2040	74	30	12	5	2	69	16	0	0	0	65	4	0	0	0
January 2041	71	27	10	4	1	65	13	0	0	0	61	0	0	0	0
January 2042	68	24	9	3	1	62	9	0	0	0	56	0	0	0	0
January 2043	65	22	7	2	1	58	6	0	0	0	52	0	0	0	0
January 2044	61	19	6	2	0	53	3	0	0	0	47	0	0	0	0
January 2045	57	17	5	1	0	49	0	0	0	0	42	0	0	0	0
January 2046	53	15	4	1	0	44	0	0	0	0	36	0	0	0	0
January 2047	49	12	3	1	0	39	0	0	0	0	30	0	0	0	0
January 2048	44	11	2	1	0	33	0	0	0	0	24	0	0	0	0
January 2049	39	9	2	0	0	27	0	0	0	0	17	0	0	0	0
January 2050	34	7	1	0	0	20	0	0	0	0	9	0	0	0	0
January 2051	28	5	1	0	0	13	0	0	0	0	1	0	0	0	0
January 2052	22	4	1	0	0	6	0	0	0	0	0	0	0	0	0
January 2053	15	2	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	19.9	11.3	7.6	5.6	4.5	18.1	8.6	5.5	4.1	3.3	16.9	7.3	4.6	3.5	2.8

**Security Group 21
PSA Prepayment Assumption Rates**

Distribution Date	Class NL					Class NM					Class NY				
	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%	0%	100%	200%	300%	400%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2029	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2030	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2031	100	100	100	100	100	100	100	100	100	76	100	100	100	100	91
January 2032	100	100	100	100	100	100	100	100	100	16	100	100	100	100	68
January 2033	100	100	100	100	82	100	100	100	59	0	100	100	100	84	50
January 2034	100	100	100	100	61	100	100	100	15	0	100	100	100	68	37
January 2035	100	100	100	88	45	100	100	100	0	0	100	100	100	54	28
January 2036	100	100	100	70	33	100	100	64	0	0	100	100	86	43	21
January 2037	100	100	100	56	25	100	100	31	0	0	100	100	74	34	15
January 2038	100	100	100	44	18	100	100	3	0	0	100	100	63	27	11
January 2039	100	100	86	35	13	100	100	0	0	0	100	100	53	22	8
January 2040	100	100	73	28	10	100	100	0	0	0	100	100	45	17	6
January 2041	100	100	62	22	7	100	100	0	0	0	100	100	38	13	4
January 2042	100	100	52	17	5	100	75	0	0	0	100	90	32	10	3
January 2043	100	100	43	13	4	100	49	0	0	0	100	80	27	8	2
January 2044	100	100	36	10	3	100	25	0	0	0	100	71	22	6	2
January 2045	100	100	29	8	2	100	2	0	0	0	100	62	18	5	1
January 2046	100	88	24	6	1	100	0	0	0	0	100	54	15	4	1
January 2047	100	75	19	4	1	100	0	0	0	0	100	46	12	3	1
January 2048	100	64	15	3	1	100	0	0	0	0	100	39	9	2	0
January 2049	100	53	12	2	0	100	0	0	0	0	100	32	7	1	0
January 2050	100	42	9	2	0	100	0	0	0	0	100	26	5	1	0
January 2051	100	33	6	1	0	100	0	0	0	0	100	20	4	1	0
January 2052	100	23	4	1	0	49	0	0	0	0	80	14	3	0	0
January 2053	90	15	3	0	0	0	0	0	0	0	55	9	2	0	0
January 2054	47	7	1	0	0	0	0	0	0	0	29	4	1	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.9	24.5	18.2	13.6	10.6	27.0	18.0	11.5	8.2	6.4	28.2	22.0	15.6	11.6	9.0

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Classes D, DA, DC, DE, DG, DH and DI					Classes DB, DJ, DK, DN, DP and ID					Class DL				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	91	82	72	61	99	92	84	75	65	100	100	100	100	100
January 2027	97	82	65	49	32	98	84	69	54	39	100	100	100	100	100
January 2028	96	73	51	31	12	96	76	56	38	21	100	100	100	100	100
January 2029	95	65	39	17	0	95	69	45	25	9	100	100	100	100	100
January 2030	93	58	28	6	0	94	62	35	16	0	100	100	100	100	100
January 2031	91	51	19	0	0	92	56	27	8	0	100	100	100	100	70
January 2032	89	44	12	0	0	90	50	20	2	0	100	100	100	100	48
January 2033	87	38	5	0	0	88	44	14	0	0	100	100	100	85	33
January 2034	85	32	0	0	0	86	39	9	0	0	100	100	100	66	22
January 2035	83	27	0	0	0	84	34	5	0	0	100	100	100	50	15
January 2036	80	22	0	0	0	82	29	1	0	0	100	100	100	39	10
January 2037	77	17	0	0	0	80	25	0	0	0	100	100	89	29	7
January 2038	74	12	0	0	0	77	21	0	0	0	100	100	74	22	5
January 2039	71	8	0	0	0	74	17	0	0	0	100	100	62	17	3
January 2040	68	4	0	0	0	71	13	0	0	0	100	100	51	13	2
January 2041	64	0	0	0	0	68	10	0	0	0	100	100	42	10	1
January 2042	60	0	0	0	0	64	7	0	0	0	100	100	34	7	1
January 2043	56	0	0	0	0	60	3	0	0	0	100	100	28	5	1
January 2044	51	0	0	0	0	56	1	0	0	0	100	100	22	4	0
January 2045	46	0	0	0	0	51	0	0	0	0	100	89	18	3	0
January 2046	41	0	0	0	0	46	0	0	0	0	100	75	14	2	0
January 2047	35	0	0	0	0	41	0	0	0	0	100	62	10	1	0
January 2048	28	0	0	0	0	36	0	0	0	0	100	49	8	1	0
January 2049	22	0	0	0	0	29	0	0	0	0	100	38	5	1	0
January 2050	14	0	0	0	0	23	0	0	0	0	100	27	4	0	0
January 2051	6	0	0	0	0	16	0	0	0	0	100	17	2	0	0
January 2052	0	0	0	0	0	8	0	0	0	0	100	7	1	0	0
January 2053	0	0	0	0	0	0	0	0	0	0	99	0	0	0	0
January 2054	0	0	0	0	0	0	0	0	0	0	52	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	17.6	6.7	3.5	2.3	1.5	18.6	7.8	4.2	2.7	1.8	29.0	23.1	16.2	11.1	7.7

**Security Group 22
PSA Prepayment Assumption Rates**

Distribution Date	Class DM					Classes DT, NF, NS, WA, WB, WC, WE and WI					Class DY				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	99	93	86	79	70	100	100	100	100	100
January 2027	100	100	100	100	100	98	86	74	61	49	100	100	100	100	100
January 2028	100	100	100	100	100	97	80	63	48	33	100	100	100	100	100
January 2029	100	100	100	100	88	96	74	54	37	23	100	100	100	100	96
January 2030	100	100	100	100	2	95	68	46	29	16	100	100	100	100	66
January 2031	100	100	100	80	0	93	63	39	22	11	100	100	100	93	45
January 2032	100	100	100	19	0	92	58	33	17	7	100	100	100	72	31
January 2033	100	100	100	0	0	90	53	28	13	5	100	100	100	55	21
January 2034	100	100	94	0	0	89	49	23	10	3	100	100	98	43	14
January 2035	100	100	50	0	0	87	44	20	8	2	100	100	82	33	10
January 2036	100	100	12	0	0	85	40	17	6	2	100	100	69	25	7
January 2037	100	100	0	0	0	83	37	14	5	1	100	100	58	19	5
January 2038	100	100	0	0	0	80	33	12	3	1	100	100	48	15	3
January 2039	100	100	0	0	0	78	30	10	3	0	100	100	40	11	2
January 2040	100	100	0	0	0	75	27	8	2	0	100	100	33	8	1
January 2041	100	99	0	0	0	73	24	7	1	0	100	100	27	6	1
January 2042	100	66	0	0	0	70	21	5	1	0	100	88	22	5	1
January 2043	100	35	0	0	0	66	19	4	1	0	100	77	18	3	0
January 2044	100	6	0	0	0	63	16	3	1	0	100	67	14	2	0
January 2045	100	0	0	0	0	59	14	3	0	0	100	58	11	2	0
January 2046	100	0	0	0	0	55	12	2	0	0	100	49	9	1	0
January 2047	100	0	0	0	0	50	10	2	0	0	100	40	7	1	0
January 2048	100	0	0	0	0	46	8	1	0	0	100	32	5	1	0
January 2049	100	0	0	0	0	40	6	1	0	0	100	25	4	0	0
January 2050	100	0	0	0	0	35	4	1	0	0	100	18	2	0	0
January 2051	100	0	0	0	0	29	3	0	0	0	100	11	1	0	0
January 2052	82	0	0	0	0	22	1	0	0	0	94	5	1	0	0
January 2053	0	0	0	0	0	16	0	0	0	0	65	0	0	0	0
January 2054	0	0	0	0	0	8	0	0	0	0	34	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.4	17.6	10.0	6.5	4.4	20.2	10.2	6.0	4.0	2.7	28.5	21.2	14.0	9.5	6.5

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Classes A, AC, AD, AE, AG, AI and BJ					Classes AH, AJ, AK, AN, AP, BN and IA					Class AL				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	94	82	74	64	99	94	84	76	67	100	100	100	100	100
January 2027	98	85	60	43	25	98	87	64	49	33	100	100	100	100	100
January 2028	97	77	42	21	2	97	79	48	29	12	100	100	100	100	100
January 2029	95	69	27	6	0	96	72	34	15	0	100	100	100	100	100
January 2030	94	62	16	0	0	94	66	24	5	0	100	100	100	100	57
January 2031	92	55	6	0	0	93	59	16	0	0	100	100	100	92	33
January 2032	90	48	0	0	0	91	54	9	0	0	100	100	100	63	19
January 2033	88	42	0	0	0	90	48	4	0	0	100	100	100	43	11
January 2034	86	37	0	0	0	88	43	0	0	0	100	100	97	30	6
January 2035	84	31	0	0	0	86	38	0	0	0	100	100	76	20	3
January 2036	82	26	0	0	0	84	33	0	0	0	100	100	60	14	2
January 2037	79	21	0	0	0	81	29	0	0	0	100	100	47	9	1
January 2038	76	17	0	0	0	79	25	0	0	0	100	100	36	6	1
January 2039	73	13	0	0	0	76	21	0	0	0	100	100	28	4	0
January 2040	70	8	0	0	0	73	17	0	0	0	100	100	22	3	0
January 2041	67	5	0	0	0	70	14	0	0	0	100	100	17	2	0
January 2042	63	1	0	0	0	66	11	0	0	0	100	100	13	1	0
January 2043	59	0	0	0	0	63	8	0	0	0	100	100	10	1	0
January 2044	54	0	0	0	0	59	5	0	0	0	100	100	7	1	0
January 2045	49	0	0	0	0	54	2	0	0	0	100	100	5	0	0
January 2046	44	0	0	0	0	49	0	0	0	0	100	97	4	0	0
January 2047	38	0	0	0	0	44	0	0	0	0	100	82	3	0	0
January 2048	32	0	0	0	0	39	0	0	0	0	100	68	2	0	0
January 2049	25	0	0	0	0	33	0	0	0	0	100	54	1	0	0
January 2050	18	0	0	0	0	26	0	0	0	0	100	41	1	0	0
January 2051	10	0	0	0	0	19	0	0	0	0	100	29	1	0	0
January 2052	2	0	0	0	0	11	0	0	0	0	100	17	0	0	0
January 2053	0	0	0	0	0	3	0	0	0	0	100	6	0	0	0
January 2054	0	0	0	0	0	0	0	0	0	0	62	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.2	7.4	2.8	1.9	1.4	19.1	8.6	3.3	2.2	1.6	29.2	24.5	12.8	8.4	5.8

**Security Group 23
PSA Prepayment Assumption Rates**

Distribution Date	Class AM					Classes AQ, AU, AV, AW, BW, F, IY and S					Class AY				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	99	95	86	80	72	100	100	100	100	100
January 2027	100	100	100	100	100	98	88	69	56	42	100	100	100	100	100
January 2028	100	100	100	100	100	97	82	55	38	24	100	100	100	100	100
January 2029	100	100	100	100	0	96	76	43	27	14	100	100	100	100	62
January 2030	100	100	100	54	0	95	70	34	18	8	100	100	100	82	35
January 2031	100	100	100	0	0	94	65	27	13	4	100	100	100	57	20
January 2032	100	100	92	0	0	92	60	21	9	3	100	100	97	39	11
January 2033	100	100	38	0	0	91	55	17	6	1	100	100	76	27	7
January 2034	100	100	0	0	0	89	51	13	4	1	100	100	60	18	4
January 2035	100	100	0	0	0	88	46	10	3	0	100	100	47	12	2
January 2036	100	100	0	0	0	86	43	8	2	0	100	100	37	8	1
January 2037	100	100	0	0	0	84	39	6	1	0	100	100	29	6	1
January 2038	100	100	0	0	0	82	35	5	1	0	100	100	22	4	0
January 2039	100	100	0	0	0	79	32	4	1	0	100	100	17	3	0
January 2040	100	100	0	0	0	77	29	3	0	0	100	100	13	2	0
January 2041	100	100	0	0	0	74	26	2	0	0	100	100	10	1	0
January 2042	100	100	0	0	0	71	23	2	0	0	100	100	8	1	0
January 2043	100	79	0	0	0	68	20	1	0	0	100	92	6	1	0
January 2044	100	50	0	0	0	64	18	1	0	0	100	81	4	0	0
January 2045	100	22	0	0	0	60	16	1	0	0	100	70	3	0	0
January 2046	100	0	0	0	0	56	13	1	0	0	100	60	2	0	0
January 2047	100	0	0	0	0	52	11	0	0	0	100	51	2	0	0
January 2048	100	0	0	0	0	47	9	0	0	0	100	42	1	0	0
January 2049	100	0	0	0	0	42	7	0	0	0	100	33	1	0	0
January 2050	100	0	0	0	0	36	6	0	0	0	100	25	1	0	0
January 2051	100	0	0	0	0	30	4	0	0	0	100	18	0	0	0
January 2052	100	0	0	0	0	23	2	0	0	0	100	11	0	0	0
January 2053	30	0	0	0	0	16	1	0	0	0	73	4	0	0	0
January 2054	0	0	0	0	0	8	0	0	0	0	38	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	27.8	19.0	7.8	5.1	3.5	20.5	10.7	4.6	3.1	2.2	28.7	22.4	10.9	7.1	4.9

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Classes EF, ES, FG, JI, JQ, JU, JV, JW, MT and SG					Classes IJ, JC, JD, JE, JG, JH and MA					Classes IM, M, MJ, MP, MQ and MU					Class J					
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	89	83	77	99	95	85	78	70	99	95	87	81	74	99	95	85	78	70	
January 2027	98	90	72	60	47	98	86	64	48	31	98	88	69	55	41	98	86	64	48	31	
January 2028	97	83	57	42	27	96	78	44	23	4	97	81	52	34	18	96	78	44	23	4	
January 2029	96	77	46	29	16	95	70	29	6	0	96	74	39	20	5	95	70	29	6	0	
January 2030	95	71	36	20	9	94	62	16	0	0	94	68	28	10	0	94	62	16	0	0	
January 2031	94	66	29	14	5	92	55	6	0	0	93	62	19	3	0	92	55	6	0	0	
January 2032	92	61	23	9	3	90	49	0	0	0	92	56	13	0	0	90	49	0	0	0	
January 2033	91	56	18	6	2	88	42	0	0	0	90	50	7	0	0	88	42	0	0	0	
January 2034	89	51	14	4	1	86	36	0	0	0	88	45	3	0	0	86	36	0	0	0	
January 2035	88	47	11	3	1	84	31	0	0	0	86	41	0	0	0	84	31	0	0	0	
January 2036	86	43	9	2	0	81	25	0	0	0	84	36	0	0	0	81	25	0	0	0	
January 2037	84	39	7	1	0	79	21	0	0	0	82	32	0	0	0	79	21	0	0	0	
January 2038	82	36	5	1	0	76	16	0	0	0	79	28	0	0	0	76	16	0	0	0	
January 2039	79	33	4	1	0	73	11	0	0	0	77	24	0	0	0	73	11	0	0	0	
January 2040	77	29	3	0	0	70	7	0	0	0	74	20	0	0	0	70	7	0	0	0	
January 2041	74	26	2	0	0	66	3	0	0	0	71	17	0	0	0	66	3	0	0	0	
January 2042	71	24	2	0	0	62	0	0	0	0	67	14	0	0	0	62	0	0	0	0	
January 2043	68	21	1	0	0	58	0	0	0	0	64	11	0	0	0	58	0	0	0	0	
January 2044	64	18	1	0	0	53	0	0	0	0	60	8	0	0	0	53	0	0	0	0	
January 2045	60	16	1	0	0	48	0	0	0	0	55	5	0	0	0	48	0	0	0	0	
January 2046	56	14	1	0	0	43	0	0	0	0	51	3	0	0	0	43	0	0	0	0	
January 2047	52	12	0	0	0	37	0	0	0	0	46	1	0	0	0	37	0	0	0	0	
January 2048	47	10	0	0	0	31	0	0	0	0	40	0	0	0	0	31	0	0	0	0	
January 2049	42	8	0	0	0	24	0	0	0	0	34	0	0	0	0	24	0	0	0	0	
January 2050	36	6	0	0	0	16	0	0	0	0	28	0	0	0	0	16	0	0	0	0	
January 2051	30	4	0	0	0	8	0	0	0	0	21	0	0	0	0	8	0	0	0	0	
January 2052	23	3	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	
January 2053	16	1	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	
January 2054	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Weighted Average Life (years)	20.5	10.9	4.8	3.3	2.4	18.0	7.4	2.9	2.1	1.6	19.4	9.1	3.7	2.5	1.9	18.0	7.4	2.9	2.1	1.6	

**Security Group 24
PSA Prepayment Assumption Rates**

Distribution Date	Class JL					Classes JY and KY					Classes MC, MD, ME, MG, MH, MI and MW					Class MK				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	100	100	100	100	100	99	95	87	81	73	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	98	88	67	53	38	100	100	100	100	100
January 2028	100	100	100	100	100	100	100	100	100	100	97	80	50	31	14	100	100	100	100	100
January 2029	100	100	100	100	65	100	100	100	100	65	96	73	36	16	0	100	100	100	100	5
January 2030	100	100	100	83	37	100	100	100	83	37	94	66	25	6	0	100	100	100	54	0
January 2031	100	100	100	57	21	100	100	100	57	21	93	60	16	0	0	100	100	100	0	0
January 2032	100	100	95	39	12	100	100	95	39	12	91	54	9	0	0	100	100	85	0	0
January 2033	100	100	75	27	7	100	100	75	27	7	89	48	3	0	0	100	100	30	0	0
January 2034	100	100	59	18	4	100	100	59	18	4	88	43	0	0	0	100	100	0	0	0
January 2035	100	100	46	13	2	100	100	46	13	2	86	38	0	0	0	100	100	0	0	0
January 2036	100	100	36	9	1	100	100	36	9	1	83	33	0	0	0	100	100	0	0	0
January 2037	100	100	28	6	1	100	100	28	6	1	81	29	0	0	0	100	100	0	0	0
January 2038	100	100	22	4	0	100	100	22	4	0	78	25	0	0	0	100	100	0	0	0
January 2039	100	100	17	3	0	100	100	17	3	0	76	21	0	0	0	100	100	0	0	0
January 2040	100	100	13	2	0	100	100	13	2	0	73	17	0	0	0	100	100	0	0	0
January 2041	100	100	10	1	0	100	100	10	1	0	69	13	0	0	0	100	100	0	0	0
January 2042	100	99	8	1	0	100	99	8	1	0	66	10	0	0	0	100	98	0	0	0
January 2043	100	88	6	1	0	100	88	6	1	0	62	7	0	0	0	100	67	0	0	0
January 2044	100	77	4	0	0	100	77	4	0	0	58	4	0	0	0	100	38	0	0	0
January 2045	100	68	3	0	0	100	68	3	0	0	53	1	0	0	0	100	11	0	0	0
January 2046	100	58	2	0	0	100	58	2	0	0	49	0	0	0	0	100	0	0	0	0
January 2047	100	49	2	0	0	100	49	2	0	0	43	0	0	0	0	100	0	0	0	0
January 2048	100	41	1	0	0	100	41	1	0	0	38	0	0	0	0	100	0	0	0	0
January 2049	100	33	1	0	0	100	33	1	0	0	32	0	0	0	0	100	0	0	0	0
January 2050	100	26	1	0	0	100	26	1	0	0	25	0	0	0	0	100	0	0	0	0
January 2051	100	19	0	0	0	100	19	0	0	0	18	0	0	0	0	100	0	0	0	0
January 2052	98	12	0	0	0	98	12	0	0	0	10	0	0	0	0	95	0	0	0	0
January 2053	68	6	0	0	0	68	6	0	0	0	1	0	0	0	0	13	0	0	0	0
January 2054	35	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	28.5	22.3	10.8	7.2	5.0	28.5	22.3	10.8	7.2	5.0	19.0	8.5	3.4	2.4	1.8	27.6	18.6	7.7	5.1	3.6

PSA Prepayment Assumption Rates

Distribution Date	Class ML					Class MN					Class MY				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2029	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2030	100	100	100	100	79	100	100	100	100	0	100	100	100	100	59
January 2031	100	100	100	100	45	100	100	100	61	0	100	100	100	90	33
January 2032	100	100	100	83	26	100	100	100	0	0	100	100	100	62	19
January 2033	100	100	100	57	15	100	100	100	0	0	100	100	100	42	11
January 2034	100	100	100	39	8	100	100	71	0	0	100	100	93	29	6
January 2035	100	100	98	27	5	100	100	0	0	0	100	100	73	20	3
January 2036	100	100	76	18	3	100	100	0	0	0	100	100	57	14	2
January 2037	100	100	60	12	1	100	100	0	0	0	100	100	44	9	1
January 2038	100	100	46	8	1	100	100	0	0	0	100	100	35	6	1
January 2039	100	100	36	6	0	100	100	0	0	0	100	100	27	4	0
January 2040	100	100	28	4	0	100	100	0	0	0	100	100	21	3	0
January 2041	100	100	21	3	0	100	100	0	0	0	100	100	16	2	0
January 2042	100	100	16	2	0	100	100	0	0	0	100	100	12	1	0
January 2043	100	100	12	1	0	100	100	0	0	0	100	100	9	1	0
January 2044	100	100	9	1	0	100	100	0	0	0	100	100	7	1	0
January 2045	100	100	7	0	0	100	100	0	0	0	100	100	5	0	0
January 2046	100	100	5	0	0	100	68	0	0	0	100	92	4	0	0
January 2047	100	100	4	0	0	100	13	0	0	0	100	78	3	0	0
January 2048	100	87	3	0	0	100	0	0	0	0	100	65	2	0	0
January 2049	100	70	2	0	0	100	0	0	0	0	100	52	1	0	0
January 2050	100	54	1	0	0	100	0	0	0	0	100	40	1	0	0
January 2051	100	39	1	0	0	100	0	0	0	0	100	29	1	0	0
January 2052	100	25	0	0	0	100	0	0	0	0	100	19	0	0	0
January 2053	100	12	0	0	0	100	0	0	0	0	100	9	0	0	0
January 2054	75	0	0	0	0	0	0	0	0	0	56	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.3	25.4	13.8	9.1	6.4	28.4	21.3	9.3	6.1	4.3	29.1	24.4	12.6	8.4	5.8

**Security Group 25
PSA Prepayment Assumption Rates**

Distribution Date	Classes C, CH, CJ, CK, CN, CX and IC					Classes CA, CB, CD, CE, CG, CI and CW					Classes CF, CP, CQ, CS, CT, CU, CV and IW				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
	Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	90	86	81	99	96	89	84	79	99	97	92	88	84
January 2027	98	90	73	61	48	98	88	70	56	41	98	91	78	68	57
January 2028	97	82	54	36	18	96	79	48	28	8	97	85	62	47	33
January 2029	95	74	38	18	1	95	71	30	8	0	96	79	49	32	19
January 2030	94	67	26	6	0	93	63	17	0	0	95	73	39	22	11
January 2031	93	61	16	0	0	92	56	6	0	0	94	67	31	15	6
January 2032	91	54	8	0	0	90	49	0	0	0	92	62	24	11	3
January 2033	89	48	2	0	0	88	42	0	0	0	91	57	19	7	2
January 2034	87	43	0	0	0	86	36	0	0	0	89	53	15	5	1
January 2035	85	38	0	0	0	83	30	0	0	0	88	49	12	3	1
January 2036	83	33	0	0	0	81	24	0	0	0	86	45	9	2	0
January 2037	80	28	0	0	0	78	19	0	0	0	84	41	7	2	0
January 2038	78	24	0	0	0	75	14	0	0	0	82	37	6	1	0
January 2039	75	20	0	0	0	72	10	0	0	0	79	34	4	1	0
January 2040	72	16	0	0	0	68	5	0	0	0	77	31	3	0	0
January 2041	68	12	0	0	0	65	1	0	0	0	74	28	3	0	0
January 2042	65	9	0	0	0	60	0	0	0	0	71	25	2	0	0
January 2043	61	5	0	0	0	56	0	0	0	0	68	22	2	0	0
January 2044	57	2	0	0	0	51	0	0	0	0	64	19	1	0	0
January 2045	52	0	0	0	0	46	0	0	0	0	60	17	1	0	0
January 2046	47	0	0	0	0	40	0	0	0	0	56	15	1	0	0
January 2047	42	0	0	0	0	34	0	0	0	0	52	13	0	0	0
January 2048	36	0	0	0	0	28	0	0	0	0	47	11	0	0	0
January 2049	29	0	0	0	0	21	0	0	0	0	42	9	0	0	0
January 2050	23	0	0	0	0	13	0	0	0	0	36	7	0	0	0
January 2051	15	0	0	0	0	5	0	0	0	0	30	5	0	0	0
January 2052	7	0	0	0	0	0	0	0	0	0	23	4	0	0	0
January 2053	0	0	0	0	0	0	0	0	0	0	16	2	0	0	0
January 2054	0	0	0	0	0	0	0	0	0	0	8	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.7	8.5	3.6	2.6	2.0	17.6	7.3	3.1	2.3	1.8	20.5	11.3	5.1	3.6	2.7

PSA Prepayment Assumption Rates

Distribution Date	Class CL					Class CM					Class CY				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2029	100	100	100	100	100	100	100	100	100	12	100	100	100	100	70
January 2030	100	100	100	100	61	100	100	100	52	0	100	100	100	84	40
January 2031	100	100	100	87	35	100	100	100	0	0	100	100	100	58	23
January 2032	100	100	100	60	20	100	100	74	0	0	100	100	91	40	13
January 2033	100	100	100	41	11	100	100	17	0	0	100	100	72	27	7
January 2034	100	100	86	28	6	100	100	0	0	0	100	100	57	19	4
January 2035	100	100	67	19	4	100	100	0	0	0	100	100	45	13	2
January 2036	100	100	53	13	2	100	100	0	0	0	100	100	35	9	1
January 2037	100	100	41	9	1	100	100	0	0	0	100	100	27	6	1
January 2038	100	100	32	6	1	100	100	0	0	0	100	100	21	4	0
January 2039	100	100	25	4	0	100	100	0	0	0	100	100	17	3	0
January 2040	100	100	19	3	0	100	100	0	0	0	100	100	13	2	0
January 2041	100	100	15	2	0	100	100	0	0	0	100	100	10	1	0
January 2042	100	100	12	1	0	100	78	0	0	0	100	92	8	1	0
January 2043	100	100	9	1	0	100	48	0	0	0	100	82	6	1	0
January 2044	100	100	7	1	0	100	20	0	0	0	100	73	4	0	0
January 2045	100	97	5	0	0	100	0	0	0	0	100	64	3	0	0
January 2046	100	84	4	0	0	100	0	0	0	0	100	56	2	0	0
January 2047	100	72	3	0	0	100	0	0	0	0	100	48	2	0	0
January 2048	100	61	2	0	0	100	0	0	0	0	100	40	1	0	0
January 2049	100	50	1	0	0	100	0	0	0	0	100	33	1	0	0
January 2050	100	40	1	0	0	100	0	0	0	0	100	26	1	0	0
January 2051	100	30	1	0	0	100	0	0	0	0	100	20	0	0	0
January 2052	100	21	0	0	0	64	0	0	0	0	88	14	0	0	0
January 2053	92	12	0	0	0	0	0	0	0	0	61	8	0	0	0
January 2054	48	4	0	0	0	0	0	0	0	0	32	3	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.0	24.2	12.3	8.3	5.9	27.2	18.0	7.4	5.1	3.7	28.4	22.1	10.7	7.2	5.2

**Security Group 26
PSA Prepayment Assumption Rates**

Distribution Date	Classes FE and SE				
	0%	100%	359%	600%	800%
Initial Percent	100	100	100	100	100
January 2026	99	97	93	89	85
January 2027	98	92	78	66	57
January 2028	97	86	61	42	29
January 2029	96	80	47	27	15
January 2030	95	74	36	17	8
January 2031	94	68	28	11	4
January 2032	92	63	22	7	2
January 2033	91	58	17	4	1
January 2034	89	53	13	3	1
January 2035	88	49	10	2	0
January 2036	86	45	8	1	0
January 2037	84	41	6	1	0
January 2038	82	38	4	0	0
January 2039	79	34	3	0	0
January 2040	77	31	3	0	0
January 2041	74	28	2	0	0
January 2042	71	25	1	0	0
January 2043	68	22	1	0	0
January 2044	64	20	1	0	0
January 2045	60	17	1	0	0
January 2046	56	15	0	0	0
January 2047	52	13	0	0	0
January 2048	47	11	0	0	0
January 2049	42	9	0	0	0
January 2050	36	7	0	0	0
January 2051	30	6	0	0	0
January 2052	23	4	0	0	0
January 2053	16	2	0	0	0
January 2054	8	1	0	0	0
January 2055	0	0	0	0	0
Weighted Average Life (years)	20.5	11.4	4.9	3.2	2.5

**Security Group 27
PSA Prepayment Assumption Rates**

Distribution Date	Classes FW, PM and SW					Class PK					Class PL					Class ZM				
	0%	205%	270%	310%	600%	0%	205%	270%	310%	600%	0%	205%	270%	310%	600%	0%	205%	270%	310%	600%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	98	92	92	92	92	98	92	92	92	92	100	100	100	100	100	107	107	91	82	12
January 2027	96	80	80	80	65	96	80	80	80	65	100	100	100	100	100	114	114	72	47	0
January 2028	94	66	66	66	41	94	66	66	66	41	100	100	100	100	100	121	121	56	18	0
January 2029	92	55	55	55	26	92	54	54	54	26	100	100	100	100	100	130	130	49	4	0
January 2030	90	44	44	44	16	90	44	44	44	16	100	100	100	100	100	138	138	49	0	0
January 2031	88	35	35	35	10	88	35	35	35	10	100	100	100	100	100	148	143	49	0	0
January 2032	85	28	28	28	6	85	28	28	28	6	100	100	100	100	100	157	142	48	0	0
January 2033	82	23	23	23	4	82	22	22	22	4	100	100	100	100	100	168	137	45	0	0
January 2034	79	18	18	18	3	79	18	18	18	2	100	100	100	100	100	179	129	41	0	0
January 2035	76	14	14	14	2	76	14	14	14	1	100	100	100	100	100	191	120	37	0	0
January 2036	72	11	11	11	1	72	11	11	11	1	100	100	100	100	100	204	110	33	0	0
January 2037	68	9	9	9	1	68	9	9	9	0	100	100	100	100	100	218	100	29	0	0
January 2038	64	7	7	7	0	64	7	7	7	0	100	100	100	100	97	232	90	26	0	0
January 2039	60	6	6	6	0	60	5	5	5	0	100	100	100	100	60	248	80	22	0	0
January 2040	55	4	4	4	0	55	4	4	4	0	100	100	100	100	37	264	70	19	0	0
January 2041	50	3	3	3	0	50	3	3	3	0	100	100	100	100	23	282	61	16	0	0
January 2042	44	3	3	3	0	44	2	2	2	0	100	100	100	100	14	301	53	14	0	0
January 2043	38	2	2	2	0	38	2	2	2	0	100	100	100	100	8	321	45	11	0	0
January 2044	32	2	2	2	0	32	1	1	1	0	100	100	100	100	5	343	38	9	0	0
January 2045	25	1	1	1	0	25	1	1	1	0	100	100	100	100	3	366	32	8	0	0
January 2046	17	1	1	1	0	17	0	0	0	0	100	100	100	100	2	390	26	6	0	0
January 2047	9	1	1	1	0	9	0	0	0	0	100	100	100	100	1	416	21	5	0	0
January 2048	1	0	0	0	0	0	0	0	0	0	100	100	100	100	1	444	17	4	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	84	84	84	84	0	398	13	3	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	57	57	57	57	0	345	10	2	0	0
January 2051	0	0	0	0	0	0	0	0	0	0	37	37	37	37	0	287	7	1	0	0
January 2052	0	0	0	0	0	0	0	0	0	0	21	21	21	21	0	224	4	1	0	0
January 2053	0	0	0	0	0	0	0	0	0	0	10	10	10	10	0	155	2	0	0	0
January 2054	0	0	0	0	0	0	0	0	0	0	1	1	1	1	0	81	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	14.7	5.6	5.6	5.6	3.2	14.7	5.5	5.5	5.5	3.1	25.6	25.6	25.6	25.6	15.0	26.9	15.7	8.0	2.0	0.6

**Security Groups 1 and 27
PSA Prepayment Assumption Rates**

Distribution Date	Classes FP and SP							Class Z						
	0%	200%	205%	270%	300%	310%	600%	0%	200%	205%	270%	300%	310%	600%
Initial Percent . . .	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	98	93	92	92	92	92	92	107	107	106	90	83	80	9
January 2027	96	80	80	80	80	80	65	114	114	111	68	49	43	0
January 2028	95	67	67	67	67	67	41	121	121	117	50	21	11	0
January 2029	92	56	55	55	55	55	26	130	130	124	42	6	1	0
January 2030	90	45	45	45	45	44	16	138	138	132	40	2	0	0
January 2031	88	36	36	36	36	35	10	148	144	137	41	2	0	0
January 2032	85	29	29	29	29	28	6	157	145	136	40	2	0	0
January 2033	82	23	23	23	23	22	4	168	140	132	37	2	0	0
January 2034	79	19	19	19	19	18	3	179	133	125	35	2	0	0
January 2035	76	15	15	15	15	14	2	191	124	116	31	2	0	0
January 2036	73	12	12	12	12	11	1	204	115	107	28	2	0	0
January 2037	69	10	10	10	10	9	1	218	104	97	25	1	0	0
January 2038	65	8	8	8	8	7	0	232	94	87	22	1	0	0
January 2039	60	6	6	6	6	6	0	248	84	78	19	1	0	0
January 2040	56	5	5	5	5	4	0	264	74	69	16	1	0	0
January 2041	50	4	4	4	4	3	0	282	65	60	14	1	0	0
January 2042	45	3	3	3	3	3	0	301	56	52	12	1	0	0
January 2043	39	2	2	2	2	2	0	321	48	44	10	0	0	0
January 2044	33	2	2	2	2	2	0	343	41	38	8	0	0	0
January 2045	26	1	1	1	1	1	0	366	34	32	6	0	0	0
January 2046	19	1	1	1	1	1	0	390	29	26	5	0	0	0
January 2047	11	1	1	1	1	1	0	416	23	21	4	0	0	0
January 2048	2	1	1	1	1	0	0	444	19	17	3	0	0	0
January 2049	0	0	0	0	0	0	0	408	14	13	2	0	0	0
January 2050	0	0	0	0	0	0	0	354	11	10	2	0	0	0
January 2051	0	0	0	0	0	0	0	294	8	7	1	0	0	0
January 2052	0	0	0	0	0	0	0	229	5	4	1	0	0	0
January 2053	0	0	0	0	0	0	0	159	2	2	0	0	0	0
January 2054	0	0	0	0	0	0	0	83	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years) . . .	14.8	5.7	5.7	5.7	5.7	5.6	3.2	26.9	15.9	15.8	7.0	2.3	1.8	0.6

**Security Group 28
PSA Prepayment Assumption Rates**

Distribution Date	Classes FT, QF, ST and TM					Class ZT				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	97	93	85	85	85	107	107	107	85	61
January 2027	94	84	63	63	63	114	114	114	62	7
January 2028	90	73	41	41	37	121	121	121	51	0
January 2029	87	63	23	24	21	130	130	130	53	0
January 2030	83	53	8	11	12	138	138	138	56	0
January 2031	79	43	0	1	7	148	148	133	60	0
January 2032	74	34	0	0	4	157	157	105	44	0
January 2033	69	25	0	0	2	168	168	83	30	0
January 2034	64	16	0	0	1	179	179	65	21	0
January 2035	58	7	0	0	1	191	191	51	14	0
January 2036	52	0	0	0	0	204	198	40	10	0
January 2037	46	0	0	0	0	218	181	31	7	0
January 2038	39	0	0	0	0	232	165	24	4	0
January 2039	32	0	0	0	0	248	149	19	3	0
January 2040	24	0	0	0	0	264	135	15	2	0
January 2041	15	0	0	0	0	282	122	11	1	0
January 2042	6	0	0	0	0	301	109	9	1	0
January 2043	0	0	0	0	0	307	97	7	1	0
January 2044	0	0	0	0	0	291	85	5	0	0
January 2045	0	0	0	0	0	274	75	4	0	0
January 2046	0	0	0	0	0	255	64	3	0	0
January 2047	0	0	0	0	0	235	55	2	0	0
January 2048	0	0	0	0	0	213	46	1	0	0
January 2049	0	0	0	0	0	190	37	1	0	0
January 2050	0	0	0	0	0	164	29	1	0	0
January 2051	0	0	0	0	0	136	22	0	0	0
January 2052	0	0	0	0	0	106	14	0	0	0
January 2053	0	0	0	0	0	73	8	0	0	0
January 2054	0	0	0	0	0	38	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.6	5.4	2.7	2.8	2.9	24.8	18.4	9.8	5.5	1.2

**Security Group 29
PSA Prepayment Assumption Rates**

Distribution Date	Classes FQ, SQ and TQ					Class QZ				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	97	93	85	83	83	107	107	107	88	62
January 2027	94	83	62	59	59	114	114	114	71	15
January 2028	90	73	40	36	36	121	121	121	65	0
January 2029	87	62	22	18	21	130	130	130	69	0
January 2030	83	53	8	5	12	138	138	138	73	0
January 2031	79	43	0	0	7	148	148	148	131	63
January 2032	74	34	0	0	4	157	157	103	43	0
January 2033	69	24	0	0	2	168	168	81	30	0
January 2034	64	15	0	0	1	179	179	64	20	0
January 2035	58	7	0	0	1	191	191	50	14	0
January 2036	52	0	0	0	0	204	196	39	9	0
January 2037	46	0	0	0	0	218	179	31	6	0
January 2038	39	0	0	0	0	232	163	24	4	0
January 2039	31	0	0	0	0	248	148	19	3	0
January 2040	23	0	0	0	0	264	134	14	2	0
January 2041	15	0	0	0	0	282	120	11	1	0
January 2042	6	0	0	0	0	301	108	8	1	0
January 2043	0	0	0	0	0	306	96	6	1	0
January 2044	0	0	0	0	0	290	84	5	0	0
January 2045	0	0	0	0	0	273	74	4	0	0
January 2046	0	0	0	0	0	254	64	3	0	0
January 2047	0	0	0	0	0	234	54	2	0	0
January 2048	0	0	0	0	0	212	45	1	0	0
January 2049	0	0	0	0	0	189	37	1	0	0
January 2050	0	0	0	0	0	163	29	1	0	0
January 2051	0	0	0	0	0	136	21	0	0	0
January 2052	0	0	0	0	0	106	14	0	0	0
January 2053	0	0	0	0	0	73	7	0	0	0
January 2054	0	0	0	0	0	38	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.6	5.4	2.7	2.5	2.8	24.8	18.3	9.7	6.0	1.3

**Security Group 30
PSA Prepayment Assumption Rates**

Distribution Date	Classes IF and TL					Classes TF and TN					Class TS				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	97	93	84	83	83	97	93	84	83	83	97	93	84	83	83
January 2027	94	83	62	59	59	94	83	61	58	58	94	83	61	58	58
January 2028	91	73	41	37	34	91	73	40	36	34	91	73	40	36	34
January 2029	88	64	24	20	19	87	63	23	19	20	87	63	23	19	20
January 2030	84	54	10	8	11	83	53	8	6	11	84	54	9	7	11
January 2031	80	45	0	0	6	79	44	0	0	6	80	44	0	0	6
January 2032	76	36	0	0	4	75	35	0	0	4	75	35	0	0	4
January 2033	71	28	0	0	2	70	26	0	0	2	71	26	0	0	2
January 2034	67	19	0	0	1	65	17	0	0	1	66	18	0	0	1
January 2035	61	11	0	0	1	60	8	0	0	1	60	9	0	0	1
January 2036	56	2	0	0	0	54	0	0	0	0	55	1	0	0	0
January 2037	50	0	0	0	0	48	0	0	0	0	48	0	0	0	0
January 2038	43	0	0	0	0	41	0	0	0	0	42	0	0	0	0
January 2039	37	0	0	0	0	34	0	0	0	0	35	0	0	0	0
January 2040	29	0	0	0	0	26	0	0	0	0	27	0	0	0	0
January 2041	21	0	0	0	0	18	0	0	0	0	19	0	0	0	0
January 2042	13	0	0	0	0	9	0	0	0	0	10	0	0	0	0
January 2043	3	0	0	0	0	0	0	0	0	0	1	0	0	0	0
January 2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	11.1	5.6	2.7	2.6	2.7	10.8	5.5	2.7	2.5	2.7	10.9	5.5	2.7	2.5	2.7

**Security Group 30
PSA Prepayment Assumption Rates**

Distribution Date	Class ZL					Class ZU				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	107	107	107	85	55	107	107	107	86	57
January 2027	114	114	114	66	2	114	114	114	68	8
January 2028	121	121	121	59	0	121	121	121	62	0
January 2029	130	130	130	63	0	130	130	130	66	0
January 2030	138	138	138	67	0	138	138	138	70	0
January 2031	148	148	141	67	0	148	148	134	64	0
January 2032	157	157	111	46	0	157	157	106	44	0
January 2033	168	168	88	32	0	168	168	84	30	0
January 2034	179	179	69	22	0	179	179	66	21	0
January 2035	191	191	54	15	0	191	191	52	14	0
January 2036	204	204	42	10	0	204	203	40	10	0
January 2037	218	195	33	7	0	218	186	32	7	0
January 2038	232	177	26	5	0	232	169	25	4	0
January 2039	248	161	20	3	0	248	153	19	3	0
January 2040	264	145	15	2	0	264	138	15	2	0
January 2041	282	130	12	1	0	282	124	11	1	0
January 2042	301	117	9	1	0	301	111	9	1	0
January 2043	321	103	7	1	0	319	99	7	1	0
January 2044	317	91	5	0	0	302	87	5	0	0
January 2045	299	79	4	0	0	285	76	4	0	0
January 2046	278	68	3	0	0	265	65	3	0	0
January 2047	256	58	2	0	0	244	55	2	0	0
January 2048	232	48	1	0	0	222	46	1	0	0
January 2049	207	39	1	0	0	197	37	1	0	0
January 2050	179	30	1	0	0	170	29	1	0	0
January 2051	148	22	0	0	0	141	21	0	0	0
January 2052	116	14	0	0	0	110	13	0	0	0
January 2053	80	6	0	0	0	76	6	0	0	0
January 2054	42	0	0	0	0	40	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.1	18.7	9.9	5.9	1.1	24.9	18.5	9.8	5.9	1.1

**Security Groups 28 and 30
PSA Prepayment Assumption Rates**

Distribution Date	Class ZB				
	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100
January 2026	107	107	107	86	59
January 2027	114	114	114	64	7
January 2028	121	121	121	56	0
January 2029	130	130	130	58	0
January 2030	138	138	138	62	0
January 2031	148	148	134	62	0
January 2032	157	157	106	45	0
January 2033	168	168	84	31	0
January 2034	179	179	66	21	0
January 2035	191	191	52	14	0
January 2036	204	200	41	10	0
January 2037	218	184	32	7	0
January 2038	232	168	25	4	0
January 2039	248	152	19	3	0
January 2040	264	137	15	2	0
January 2041	282	124	11	1	0
January 2042	301	111	9	1	0
January 2043	313	98	7	1	0
January 2044	298	87	5	0	0
January 2045	281	76	4	0	0
January 2046	262	65	3	0	0
January 2047	241	55	2	0	0
January 2048	218	46	1	0	0
January 2049	194	37	1	0	0
January 2050	168	29	1	0	0
January 2051	139	21	0	0	0
January 2052	109	14	0	0	0
January 2053	75	7	0	0	0
January 2054	39	1	0	0	0
January 2055	0	0	0	0	0
Weighted Average Life (years)	25.0	18.5	9.8	5.7	1.2

**Security Groups 28, 29 and 30
PSA Prepayment Assumption Rates**

Distribution Date	Class LS					Class ZA				
	0%	100%	326%	500%	700%	0%	100%	326%	500%	700%
Initial Percent	100	100	100	100	100	100	100	100	100	100
January 2026	97	93	85	84	84	107	107	107	87	60
January 2027	94	83	62	60	60	114	114	114	68	11
January 2028	91	73	41	38	36	121	121	121	60	0
January 2029	87	63	23	20	21	130	130	130	63	0
January 2030	83	53	8	7	12	138	138	138	67	0
January 2031	79	43	0	0	7	148	148	133	63	0
January 2032	74	34	0	0	4	157	157	105	44	0
January 2033	70	25	0	0	2	168	168	83	30	0
January 2034	64	16	0	0	1	179	179	65	21	0
January 2035	59	7	0	0	1	191	191	51	14	0
January 2036	53	0	0	0	0	204	199	40	10	0
January 2037	46	0	0	0	0	218	182	31	7	0
January 2038	40	0	0	0	0	232	166	24	4	0
January 2039	32	0	0	0	0	248	150	19	3	0
January 2040	24	0	0	0	0	264	136	15	2	0
January 2041	16	0	0	0	0	282	122	11	1	0
January 2042	7	0	0	0	0	301	109	9	1	0
January 2043	0	0	0	0	0	309	97	7	1	0
January 2044	0	0	0	0	0	294	86	5	0	0
January 2045	0	0	0	0	0	277	75	4	0	0
January 2046	0	0	0	0	0	258	64	3	0	0
January 2047	0	0	0	0	0	238	55	2	0	0
January 2048	0	0	0	0	0	216	46	1	0	0
January 2049	0	0	0	0	0	192	37	1	0	0
January 2050	0	0	0	0	0	166	29	1	0	0
January 2051	0	0	0	0	0	138	21	0	0	0
January 2052	0	0	0	0	0	107	14	0	0	0
January 2053	0	0	0	0	0	74	7	0	0	0
January 2054	0	0	0	0	0	39	1	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	10.7	5.4	2.7	2.6	2.8	24.9	18.5	9.8	5.8	1.2

**Security Group 31
PSA Prepayment Assumption Rates**

Distribution Date	Classes IL, IC, LK, LN, LP and LQ					Classes KD, KE, KG, KH, KI, KJ, XF and XS					Classes L, LD, LE, LG, LH, LI and IJ				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	96	94	90	87	99	97	95	93	90	98	95	93	89	85
January 2027	97	89	81	70	60	98	92	86	78	71	97	87	78	66	54
January 2028	95	80	65	47	30	97	85	75	61	49	95	77	60	39	20
January 2029	94	71	51	28	9	95	79	65	48	34	93	67	44	17	0
January 2030	92	63	39	13	0	94	73	56	37	23	91	57	30	0	0
January 2031	90	55	28	1	0	93	67	48	29	16	88	48	18	0	0
January 2032	88	48	19	0	0	91	62	42	22	11	86	40	8	0	0
January 2033	85	41	11	0	0	89	57	36	17	8	83	32	0	0	0
January 2034	83	34	4	0	0	88	52	31	13	5	81	25	0	0	0
January 2035	80	28	0	0	0	86	48	26	10	4	78	18	0	0	0
January 2036	78	23	0	0	0	84	44	22	8	2	74	11	0	0	0
January 2037	75	17	0	0	0	82	40	19	6	2	71	5	0	0	0
January 2038	71	12	0	0	0	79	37	16	5	1	67	0	0	0	0
January 2039	68	7	0	0	0	77	33	14	4	1	63	0	0	0	0
January 2040	64	3	0	0	0	74	30	12	3	1	59	0	0	0	0
January 2041	60	0	0	0	0	71	27	10	2	0	54	0	0	0	0
January 2042	56	0	0	0	0	68	24	8	2	0	49	0	0	0	0
January 2043	51	0	0	0	0	65	21	7	1	0	44	0	0	0	0
January 2044	46	0	0	0	0	61	19	6	1	0	39	0	0	0	0
January 2045	41	0	0	0	0	57	17	5	1	0	32	0	0	0	0
January 2046	35	0	0	0	0	53	14	4	0	0	26	0	0	0	0
January 2047	29	0	0	0	0	49	12	3	0	0	19	0	0	0	0
January 2048	23	0	0	0	0	44	10	2	0	0	12	0	0	0	0
January 2049	16	0	0	0	0	39	9	2	0	0	4	0	0	0	0
January 2050	8	0	0	0	0	34	7	1	0	0	0	0	0	0	0
January 2051	0	0	0	0	0	28	5	1	0	0	0	0	0	0	0
January 2052	0	0	0	0	0	22	4	1	0	0	0	0	0	0	0
January 2053	0	0	0	0	0	15	2	0	0	0	0	0	0	0	0
January 2054	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	16.8	7.2	4.4	3.0	2.3	19.9	11.2	7.4	4.9	3.7	15.5	6.1	3.8	2.6	2.1

**Security Group 31
PSA Prepayment Assumption Rates**

Distribution Date	Class LM					Class LY					Class YL				
	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%	0%	100%	203%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2029	100	100	100	100	68	100	100	100	100	100	100	100	100	100	92
January 2030	100	100	100	100	0	100	100	100	100	84	100	100	100	100	63
January 2031	100	100	100	12	0	100	100	100	100	58	100	100	100	78	44
January 2032	100	100	100	0	0	100	100	100	80	40	100	100	100	61	30
January 2033	100	100	88	0	0	100	100	100	62	27	100	100	97	47	21
January 2034	100	100	32	0	0	100	100	100	48	19	100	100	83	36	14
January 2035	100	100	0	0	0	100	100	95	37	13	100	100	71	28	10
January 2036	100	100	0	0	0	100	100	81	28	9	100	100	61	21	7
January 2037	100	100	0	0	0	100	100	69	22	6	100	100	52	16	4
January 2038	100	97	0	0	0	100	100	59	17	4	100	99	44	13	3
January 2039	100	60	0	0	0	100	100	50	13	3	100	90	37	10	2
January 2040	100	24	0	0	0	100	100	42	10	2	100	81	32	7	1
January 2041	100	0	0	0	0	100	97	35	7	1	100	73	27	5	1
January 2042	100	0	0	0	0	100	87	29	5	1	100	65	22	4	1
January 2043	100	0	0	0	0	100	77	24	4	1	100	58	18	3	0
January 2044	100	0	0	0	0	100	68	20	3	0	100	51	15	2	0
January 2045	100	0	0	0	0	100	60	17	2	0	100	45	12	2	0
January 2046	100	0	0	0	0	100	52	13	2	0	100	39	10	1	0
January 2047	100	0	0	0	0	100	44	11	1	0	100	33	8	1	0
January 2048	100	0	0	0	0	100	37	8	1	0	100	28	6	1	0
January 2049	100	0	0	0	0	100	31	6	1	0	100	23	5	0	0
January 2050	65	0	0	0	0	100	25	5	0	0	91	19	4	0	0
January 2051	1	0	0	0	0	100	19	3	0	0	76	14	3	0	0
January 2052	0	0	0	0	0	78	13	2	0	0	59	10	2	0	0
January 2053	0	0	0	0	0	54	8	1	0	0	40	6	1	0	0
January 2054	0	0	0	0	0	28	3	1	0	0	21	3	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	25.2	14.3	8.7	5.6	4.2	28.1	21.7	15.2	10.0	7.2	27.4	19.9	13.6	8.9	6.4

**Security Group 32
PSA Prepayment Assumption Rates**

Distribution Date	Classes EA, EB, EC, ED, EG, EH and EI					Classes EJ, EK, EL, EM, EN, EP, EV, IE and SV					Classes H, HA, HB, HC, HD, HE and HH				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	99	97	94	92	89	99	97	95	93	90	99	96	94	91	87
January 2027	98	91	85	75	66	98	92	85	79	71	97	90	81	72	62
January 2028	96	83	68	55	40	97	86	73	62	49	96	81	65	50	34
January 2029	95	75	56	38	22	96	79	63	48	34	95	73	51	32	14
January 2030	94	68	45	26	9	95	73	53	37	23	93	65	39	18	0
January 2031	92	62	36	16	1	93	68	46	29	16	91	58	29	7	0
January 2032	90	56	27	8	0	92	63	39	22	11	89	51	20	0	0
January 2033	88	50	21	2	0	90	58	33	17	8	87	45	12	0	0
January 2034	87	44	15	0	0	89	53	28	13	5	85	39	6	0	0
January 2035	84	39	10	0	0	87	49	24	10	4	83	33	0	0	0
January 2036	82	34	5	0	0	85	45	20	8	2	80	27	0	0	0
January 2037	80	30	2	0	0	83	41	17	6	2	77	22	0	0	0
January 2038	77	26	0	0	0	80	37	14	5	1	74	18	0	0	0
January 2039	74	22	0	0	0	78	34	12	4	1	71	13	0	0	0
January 2040	71	18	0	0	0	75	31	10	3	1	68	9	0	0	0
January 2041	68	14	0	0	0	73	28	8	2	0	64	5	0	0	0
January 2042	64	11	0	0	0	70	25	7	2	0	60	1	0	0	0
January 2043	60	8	0	0	0	66	22	6	1	0	56	0	0	0	0
January 2044	56	5	0	0	0	63	19	5	1	0	51	0	0	0	0
January 2045	51	2	0	0	0	59	17	4	1	0	46	0	0	0	0
January 2046	46	0	0	0	0	55	15	3	0	0	41	0	0	0	0
January 2047	41	0	0	0	0	50	13	2	0	0	35	0	0	0	0
January 2048	36	0	0	0	0	46	11	2	0	0	29	0	0	0	0
January 2049	29	0	0	0	0	40	9	1	0	0	22	0	0	0	0
January 2050	23	0	0	0	0	35	7	1	0	0	15	0	0	0	0
January 2051	16	0	0	0	0	29	5	1	0	0	7	0	0	0	0
January 2052	8	0	0	0	0	22	4	0	0	0	0	0	0	0	0
January 2053	0	0	0	0	0	16	2	0	0	0	0	0	0	0	0
January 2054	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	18.6	8.8	5.1	3.6	2.8	20.2	11.3	7.0	5.0	3.7	17.6	7.8	4.5	3.2	2.5

**Security Group 32
PSA Prepayment Assumption Rates**

Distribution Date	Class HL					Class HM					Class HY				
	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%	0%	100%	222%	350%	500%
Initial Percent	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2026	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2027	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2028	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2029	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
January 2030	100	100	100	100	100	100	100	100	100	98	100	100	100	100	99
January 2031	100	100	100	100	100	100	100	100	100	8	100	100	100	100	68
January 2032	100	100	100	100	71	100	100	100	86	0	100	100	100	95	47
January 2033	100	100	100	100	49	100	100	100	23	0	100	100	100	74	32
January 2034	100	100	100	87	34	100	100	100	0	0	100	100	100	57	22
January 2035	100	100	100	67	23	100	100	100	0	0	100	100	100	44	15
January 2036	100	100	100	51	16	100	100	55	0	0	100	100	85	34	10
January 2037	100	100	100	39	11	100	100	16	0	0	100	100	71	26	7
January 2038	100	100	91	30	7	100	100	0	0	0	100	100	60	20	5
January 2039	100	100	76	23	5	100	100	0	0	0	100	100	50	15	3
January 2040	100	100	64	18	3	100	100	0	0	0	100	100	42	12	2
January 2041	100	100	53	13	2	100	100	0	0	0	100	100	35	9	1
January 2042	100	100	44	10	1	100	100	0	0	0	100	100	29	7	1
January 2043	100	100	36	8	1	100	79	0	0	0	100	93	24	5	1
January 2044	100	100	29	6	1	100	48	0	0	0	100	82	19	4	0
January 2045	100	100	24	4	0	100	19	0	0	0	100	72	16	3	0
January 2046	100	95	19	3	0	100	0	0	0	0	100	63	12	2	0
January 2047	100	82	15	2	0	100	0	0	0	0	100	54	10	1	0
January 2048	100	69	12	2	0	100	0	0	0	0	100	45	8	1	0
January 2049	100	57	9	1	0	100	0	0	0	0	100	38	6	1	0
January 2050	100	46	7	1	0	100	0	0	0	0	100	30	4	0	0
January 2051	100	35	5	0	0	100	0	0	0	0	100	23	3	0	0
January 2052	100	25	3	0	0	85	0	0	0	0	95	16	2	0	0
January 2053	100	15	2	0	0	0	0	0	0	0	66	10	1	0	0
January 2054	52	6	1	0	0	0	0	0	0	0	34	4	0	0	0
January 2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (years)	29.0	24.8	17.4	12.2	8.8	27.4	19.0	11.2	7.6	5.5	28.5	22.8	15.3	10.6	7.6

Yield Considerations

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

- the anticipated yield of that Class resulting from its purchase price,
- the investor’s own projection of Mortgage Loan prepayment rates under a variety of scenarios and
- in the case of a Floating Rate or an Inverse Floating Rate Class, the investor’s own projection of levels of 30-day Average SOFR under a variety of scenarios.

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

Prepayments: Effect on Yields

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

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

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

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

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

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

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

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

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

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

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

Payment Delay: Effect on Yields of the Fixed Rate Classes

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

Yield Tables

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

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

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

The yields were calculated by

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

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

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

SECURITY GROUP 1

**Sensitivity of Class PI to Prepayments
Assumed Price 13.45%***

PSA Prepayment Assumption Rates				
200%	270%	300%	600%	921%
35.8%	35.8%	35.8%	20.3%	0.0%

**Sensitivity of Class PS to Prepayments
Assumed Price 4.95%***

30-day Average SOFR	PSA Prepayment Assumption Rates			
	200%	270%	300%	600%
3.39619%	57.7%	57.7%	57.7%	44.3%
4.39619%	32.8%	32.8%	32.8%	17.5%
5.49810%	6.1%	6.1%	6.1%	(11.7)%
6.60000% and above	**	**	**	**

SECURITY GROUP 2

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

30-day Average SOFR	PSA Prepayment Assumption Rates			
	100%	350%	550%	700%
3.76546%	32.6%	17.5%	4.5%	(5.9)%
4.76546%	12.4%	(3.4)%	(17.5)%	(28.9)%
5.30773%	0.9%	(16.0)%	(31.5)%	(44.1)%
5.85000% and above	**	**	**	**

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

30-day Average SOFR	PSA Prepayment Assumption Rates			
	100%	350%	550%	700%
5.850% and below	(6.1)%	(24.0)%	(41.0)%	(54.5)%
5.875%	(11.5)%	(30.4)%	(48.6)%	(63.0)%
5.900% and above	**	**	**	**

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

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

SECURITY GROUP 5

**Sensitivity of Class HS to Prepayments
Assumed Price 4.9%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
3.51125%	65.0%	53.2%	41.5%	31.7%
4.51125%	40.2%	27.6%	14.9%	4.3%
5.55563%	15.5%	1.5%	(12.7)%	(24.9)%
6.60000% and above	**	**	**	**

SECURITY GROUP 6

**Sensitivity of Class BS to Prepayments
Assumed Price 2.65%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.16688%	34.7%	28.4%	21.7%	13.7%
3.51125%	20.0%	13.4%	6.3%	(2.2)%
3.85563%	5.1%	(1.8)%	(9.2)%	(18.4)%
4.20000% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.14188%	50.1%	43.4%	36.2%	27.5%
3.51125%	29.9%	23.0%	15.6%	6.6%
3.88063%	10.2%	3.1%	(4.6)%	(14.0)%
4.25000% and above	**	**	**	**

**Sensitivity of Class MS to Prepayments
Assumed Price 2.3%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.16688%	41.3%	34.8%	27.9%	19.6%
3.51125%	24.2%	17.5%	10.3%	1.6%
3.85563%	7.4%	0.4%	(7.2)%	(16.5)%
4.20000% and above	**	**	**	**

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

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

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.16688%	32.3%	25.9%	19.1%	10.9%
3.51125%	18.4%	11.7%	4.6%	(4.1)%
3.85563%	4.3%	(2.7)%	(10.2)%	(19.4)%
4.20000% and above	**	**	**	**

**Sensitivity of Class SX to Prepayments
Assumed Price 2.0%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.16688%	48.8%	42.1%	34.9%	26.2%
3.51125%	29.1%	22.2%	14.8%	5.7%
3.85563%	9.8%	2.7%	(5.0)%	(14.5)%
4.20000% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
4.200% and below	(6.0)%	(13.1)%	(21.0)%	(30.6)%
4.225%	(11.2)%	(18.3)%	(26.0)%	(35.5)%
4.250% and above	**	**	**	**

**Sensitivity of Class US to Prepayments
Assumed Price 2.25%**

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.16688%	42.8%	36.8%	30.5%	22.9%
3.51125%	25.3%	18.9%	12.1%	4.0%
3.85563%	7.9%	1.2%	(6.2)%	(15.1)%
4.20000% and above	**	**	**	**

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

SECURITY GROUP 7

**Sensitivity of Class KS to Prepayments
Assumed Price 4.75%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
3.50658%	31.4%	18.7%	6.1%	(4.5)%
4.50658%	7.3%	(6.9)%	(21.5)%	(34.1)%
4.85329%	(2.1)%	(16.7)%	(32.0)%	(45.6)%
5.20000% and above	**	**	**	**

**Sensitivity of Class SK to Prepayments
Assumed Price 4.5%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
3.5074%	33.7%	21.2%	8.7%	(1.8)%
4.5074%	8.2%	(5.9)%	(20.4)%	(32.9)%
4.8537%	(1.5)%	(16.1)%	(31.4)%	(44.9)%
5.20000% and above	**	**	**	**

**Sensitivity of Class SU to Prepayments
Assumed Price 4.3%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
3.50817%	35.8%	23.3%	10.9%	0.5%
4.50817%	9.1%	(5.0)%	(19.4)%	(31.8)%
4.85409%	(1.0)%	(15.6)%	(30.8)%	(44.3)%
5.20000% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
5.20% and below	25.3%	12.2%	(0.8)%	(11.9)%
5.35%	7.9%	(6.3)%	(20.8)%	(33.3)%
5.50% and above	**	**	**	**

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

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

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>355%</u>	<u>600%</u>	<u>800%</u>
5.200% and below	(5.7)%	(20.5)%	(36.0)%	(50.2)%
5.225%	(11.0)%	(25.7)%	(41.4)%	(56.6)%
5.250% and above	**	**	**	**

SECURITY GROUP 8

**Sensitivity of Class QS to Prepayments
Assumed Price 2.3%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.51125%	79.8%	68.6%	59.7%	49.2%
4.51125%	27.5%	15.1%	5.2%	(6.8)%
4.88063%	9.1%	(4.0)%	(14.6)%	(27.5)%
5.25000% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.51125%	88.3%	74.9%	64.2%	51.4%
4.51125%	30.5%	17.0%	6.1%	(7.2)%
4.88063%	10.5%	(3.2)%	(14.4)%	(28.2)%
5.25000% and above	**	**	**	**

SECURITY GROUP 9

**Sensitivity of Class SN to Prepayments
Assumed Price 2.6%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>236%</u>	<u>350%</u>	<u>500%</u>
2.85%	56.6%	50.3%	44.8%	37.5%
3.35%	34.2%	27.3%	21.5%	13.6%
3.85%	12.4%	5.0%	(1.5)%	(10.2)%
4.35% and above	**	**	**	**

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

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

SECURITY GROUP 10

**Sensitivity of Class AS to Prepayments
Assumed Price 8.45%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>				
	<u>100%</u>	<u>300%</u>	<u>450%</u>	<u>700%</u>	<u>900%</u>
3.44937%	33.3%	23.4%	15.8%	2.8%	(7.8)%
4.44937%	19.7%	9.2%	1.0%	(13.0)%	(24.7)%
5.49969%	5.2%	(6.0)%	(14.8)%	(30.4)%	(43.7)%
6.55000% and above	**	**	**	**	**

SECURITY GROUP 11

**Sensitivity of Class GI to Prepayments
Assumed Price 10.6%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>112%</u>	<u>132%</u>	<u>250%</u>	<u>400%</u>
7.2%	4.6%	0.1%	(29.3)%	(69.0)%

**Sensitivity of Class HI to Prepayments
Assumed Price 14.7%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>112%</u>	<u>158%</u>	<u>250%</u>	<u>400%</u>
7.3%	5.9%	0.1%	(13.2)%	(38.2)%

**Sensitivity of Class IG to Prepayments
Assumed Price 12.65%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>112%</u>	<u>145%</u>	<u>250%</u>	<u>400%</u>
7.6%	5.7%	0.2%	(19.6)%	(51.3)%

SECURITY GROUP 12

**Sensitivity of Class GS to Prepayments
Assumed Price 2.65%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>236%</u>	<u>350%</u>	<u>500%</u>
3.43799%	68.2%	61.5%	55.8%	48.2%
4.43799%	23.5%	16.1%	9.7%	1.1%
4.81900%	7.0%	(0.8)%	(7.5)%	(16.7)%
5.20000% and above	**	**	**	**

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

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

SECURITY GROUP 13

**Sensitivity of Class SJ to Prepayments
Assumed Price 3.6%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>359%</u>	<u>600%</u>	<u>800%</u>
3.39619%	48.9%	37.3%	26.4%	17.1%
4.39619%	16.6%	3.0%	(10.2)%	(21.5)%
4.79810%	3.4%	(11.1)%	(25.6)%	(38.4)%
5.20000% and above	**	**	**	**

**Sensitivity of Class VS to Prepayments
Assumed Price 3.4%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>359%</u>	<u>600%</u>	<u>800%</u>
3.40654%	51.9%	40.0%	28.6%	18.9%
4.40654%	17.6%	3.8%	(9.6)%	(21.2)%
4.80327%	3.9%	(10.7)%	(25.4)%	(38.3)%
5.20000% and above	**	**	**	**

SECURITY GROUP 14

**Sensitivity of Class SA to Prepayments
Assumed Price 7.1%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>350%</u>	<u>550%</u>	<u>700%</u>
3.5350%	28.5%	14.5%	2.7%	(6.6)%
4.5350%	12.6%	(2.0)%	(14.4)%	(24.2)%
5.2175%	1.1%	(13.8)%	(26.6)%	(36.8)%
5.9000% and above	**	**	**	**

SECURITY GROUP 15

**Sensitivity of Class IS to Prepayments
Assumed Price 8.0%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>275%</u>	<u>400%</u>
3.5350%	22.4%	19.8%	15.7%	8.8%
4.5350%	8.1%	5.3%	1.0%	(6.3)%
5.2425%	(2.7)%	(5.6)%	(10.0)%	(17.6)%
5.9500% and above	**	**	**	**

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

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

Sensitivity of Class JS to Prepayments
Assumed Price 7.95%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>275%</u>	<u>400%</u>
3.5350%	22.6%	19.9%	15.8%	8.9%
4.5350%	8.2%	5.4%	1.1%	(6.2)%
5.2425%	(2.7)%	(5.6)%	(10.0)%	(17.6)%
5.9500% and above	**	**	**	**

Sensitivity of Class WS to Prepayments
Assumed Price 7.8%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>150%</u>	<u>200%</u>	<u>275%</u>	<u>400%</u>
3.5350%	23.1%	20.4%	16.2%	9.2%
4.5350%	8.5%	5.6%	1.3%	(6.1)%
5.2425%	(2.6)%	(5.5)%	(9.9)%	(17.5)%
5.9500% and above	**	**	**	**

SECURITY GROUP 16

Sensitivity of Class SM to Prepayments
Assumed Price 5.3%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>350%</u>	<u>550%</u>	<u>700%</u>
3.46074%	41.8%	26.8%	14.0%	3.8%
4.46074%	20.2%	4.8%	(8.8)%	(19.8)%
5.15537%	5.2%	(11.3)%	(26.3)%	(38.4)%
5.85000% and above	**	**	**	**

SECURITY GROUP 17

Sensitivity of Class BI to Prepayments
Assumed Price 20.2%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>203%</u>	<u>262%</u>	<u>350%</u>	<u>500%</u>
17.2%	6.6%	0.1%	(9.5)%	(24.9)%

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

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

SECURITY GROUP 18

**Sensitivity of Class IQ to Prepayments
Assumed Price 26.6%***

PSA Prepayment Assumption Rates				
<u>135%</u>	<u>175%</u>	<u>225%</u>	<u>395%</u>	<u>400%</u>
14.4%	12.2%	9.5%	0.0%	(0.2)%

**Sensitivity of Class QI to Prepayments
Assumed Price 24.4%***

PSA Prepayment Assumption Rates				
<u>135%</u>	<u>175%</u>	<u>225%</u>	<u>400%</u>	<u>440%</u>
12.5%	12.5%	12.5%	2.6%	0.0%

**Sensitivity of Class SD to Prepayments
Assumed Price 6.1%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>135%</u>	<u>175%</u>	<u>225%</u>	<u>400%</u>
3.51125%	21.3%	19.2%	16.6%	7.1%
4.51125%	2.3%	0.0%	(2.8)%	(13.1)%
4.88063%	(5.9)%	(8.2)%	(11.1)%	(21.6)%
5.25000% and above	**	**	**	**

SECURITY GROUP 19

**Sensitivity of Class SB to Prepayments
Assumed Price 2.3%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>234%</u>	<u>350%</u>	<u>500%</u>
3.01688%	63.2%	54.7%	46.8%	35.9%
3.51125%	37.7%	28.5%	19.6%	7.2%
4.00563%	13.0%	1.7%	(9.5)%	(24.5)%
4.50000% and above	**	**	**	**

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

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

SECURITY GROUP 20

**Sensitivity of Class SL to Prepayments
Assumed Price 8.6%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.51125%	32.0%	26.0%	19.6%	11.9%
4.51125%	18.6%	12.3%	5.4%	(2.8)%
5.55563%	4.4%	(2.3)%	(9.7)%	(18.6)%
6.60000% and above	**	**	**	**

SECURITY GROUP 21

**Sensitivity of Class I to Prepayments
Assumed Price 25.5%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>379%</u>	<u>400%</u>
15.1%	9.8%	4.4%	0.0%	(1.1)%

**Sensitivity of Class IN to Prepayments
Assumed Price 21.55%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>200%</u>	<u>300%</u>	<u>308%</u>	<u>400%</u>
17.4%	9.5%	0.8%	0.0%	(8.2)%

**Sensitivity of Class NI to Prepayments
Assumed Price 19.4%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>200%</u>	<u>286%</u>	<u>300%</u>	<u>400%</u>
18.9%	9.1%	0.0%	(1.5)%	(11.8)%

SECURITY GROUP 22

**Sensitivity of Class DI to Prepayments
Assumed Price 12.6%***

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>365%</u>	<u>500%</u>
38.3%	22.8%	2.7%	0.1%	(24.5)%

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

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

**Sensitivity of Class ID to Prepayments
Assumed Price 14.2%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>385%</u>	<u>500%</u>
33.9%	21.2%	5.0%	0.1%	(17.2)%

**Sensitivity of Class NS to Prepayments
Assumed Price 4.9%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>500%</u>
3.39619%	46.9%	37.6%	27.3%	14.7%
4.39619%	23.9%	15.3%	5.8%	(5.9)%
5.14810%	6.9%	(1.2)%	(10.1)%	(21.0)%
5.90000% and above	**	**	**	**

**Sensitivity of Class WI to Prepayments
Assumed Price 17.4%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>467%</u>	<u>500%</u>
27.5%	18.8%	9.2%	0.0%	(2.7)%

SECURITY GROUP 23

**Sensitivity of Class AI to Prepayments
Assumed Price 11.1%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>550%</u>	<u>700%</u>
53.1%	29.1%	6.8%	0.0%	(20.5)%

**Sensitivity of Class IA to Prepayments
Assumed Price 12.6%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>564%</u>	<u>700%</u>
46.3%	26.1%	7.4%	0.0%	(16.2)%

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

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>638%</u>	<u>700%</u>
37.4%	22.5%	10.3%	0.1%	(4.7)%

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

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

Sensitivity of Class S to Prepayments
Assumed Price 5.4%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.51125%	54.5%	39.3%	26.9%	11.7%
4.51125%	32.9%	18.1%	5.9%	(9.0)%
5.53063%	11.7%	(2.8)%	(14.7)%	(29.5)%
6.55000% and above	**	**	**	**

SECURITY GROUP 24

Sensitivity of Class ES to Prepayments
Assumed Price 3.5%*

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.51125%	70.6%	56.9%	45.8%	32.4%
4.51125%	36.3%	22.6%	11.4%	(2.1)%
5.21563%	13.4%	(0.5)%	(11.8)%	(25.7)%
5.92000% and above	**	**	**	**

Sensitivity of Class IJ to Prepayments
Assumed Price 8.5%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>821%</u>
75.5%	54.6%	36.0%	13.5%	0.1%

Sensitivity of Class IM to Prepayments
Assumed Price 10.0%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>842%</u>
63.1%	46.4%	31.8%	13.6%	0.1%

Sensitivity of Class JI to Prepayments
Assumed Price 13.25%*

<u>PSA Prepayment Assumption Rates</u>				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>800%</u>
45.4%	31.7%	20.6%	7.1%	0.1%

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

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

Sensitivity of Class MI to Prepayments
Assumed Price 10.1%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>780%</u>
61.9%	43.9%	27.9%	8.1%	0.1%

Sensitivity of Class SG to Prepayments
Assumed Price 4.7%*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.51125%	65.6%	51.9%	40.8%	27.4%
4.51125%	40.1%	26.3%	15.2%	1.7%
5.53063%	15.2%	1.4%	(10.0)%	(23.9)%
6.55000% and above	**	**	**	**

SECURITY GROUP 25

Sensitivity of Class CI to Prepayments
Assumed Price 8.75%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>994%</u>
73.9%	56.1%	41.0%	23.7%	0.0%

Sensitivity of Class CS to Prepayments
Assumed Price 4.7%*

30-day Average SOFR	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.51125%	66.6%	55.2%	46.2%	35.4%
4.51125%	40.8%	28.9%	19.3%	7.9%
5.53063%	15.7%	2.9%	(7.5)%	(20.0)%
6.55000% and above	**	**	**	**

Sensitivity of Class IC to Prepayments
Assumed Price 10.2%*

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>928%</u>
62.1%	46.5%	33.2%	17.4%	0.1%

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

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

**Sensitivity of Class IW to Prepayments
Assumed Price 13.6%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>	<u>909%</u>
44.8%	32.9%	23.5%	12.2%	0.0%

SECURITY GROUP 26

**Sensitivity of Class SE to Prepayments
Assumed Price 2.3%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>359%</u>	<u>600%</u>	<u>800%</u>
3.51125%	78.6%	66.9%	55.8%	46.3%
4.51125%	26.2%	12.6%	(0.6)%	(12.0)%
4.86563%	8.4%	(6.2)%	(20.7)%	(33.5)%
5.22000% and above	**	**	**	**

SECURITY GROUP 27

**Sensitivity of Class SW to Prepayments
Assumed Price 4.85%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates			
	<u>205%</u>	<u>270%</u>	<u>310%</u>	<u>600%</u>
3.39619%	59.0%	59.0%	59.0%	46.3%
4.39619%	33.5%	33.5%	33.5%	18.9%
5.49810%	6.2%	6.2%	6.2%	(11.0)%
6.60000% and above	**	**	**	**

SECURITY GROUPS 1 AND 27

**Sensitivity of Class SP to Prepayments
Assumed Price 4.8%***

<u>30-day Average SOFR</u>	PSA Prepayment Assumption Rates					
	<u>200%</u>	<u>205%</u>	<u>270%</u>	<u>300%</u>	<u>310%</u>	<u>600%</u>
3.39619%	60.3%	60.2%	60.2%	60.2%	60.1%	47.2%
4.39619%	34.5%	34.5%	34.5%	34.5%	34.2%	19.4%
5.49810%	6.9%	6.9%	6.9%	6.9%	6.5%	(10.7)%
6.60000% and above ...	**	**	**	**	**	**

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

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

SECURITY GROUP 28

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.44937%	63.5%	42.8%	43.2%	42.8%
4.44937%	19.0%	(7.0)%	(6.1)%	(3.7)%
4.89969%	(3.4)%	(34.6)%	(33.0)%	(25.4)%
5.35000% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
5.35% and below	(29.8)%	(69.2)%	(66.4)%	(45.1)%
5.37%	(38.9)%	(81.2)%	(77.9)%	(50.6)%
5.39% and above	**	**	**	**

SECURITY GROUP 29

**Sensitivity of Class SQ to Prepayments
Assumed Price 2.85%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.44937%	61.7%	40.0%	36.8%	38.7%
4.44937%	18.0%	(9.0)%	(12.4)%	(6.0)%
4.89969%	(4.1)%	(36.2)%	(39.7)%	(27.3)%
5.35000% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
5.35% and below	(39.2)%	(82.2)%	(85.7)%	(55.6)%
5.36%	(47.0)%	(92.3)%	(95.8)%	(61.2)%
5.37% and above	**	**	**	**

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

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

SECURITY GROUP 30

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
5.35% and below	(28.2)%	(67.7)%	(70.4)%	(45.9)%
5.37%	(37.1)%	(79.4)%	(82.0)%	(51.3)%
5.39% and above	**	**	**	**

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

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
5.350% and below	(26.0)%	(65.1)%	(68.3)%	(43.6)%
5.375%	(35.5)%	(77.7)%	(80.8)%	(49.3)%
5.400% and above	**	**	**	**

**Sensitivity of Class TS to Prepayments
Assumed Price 2.95%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.44937%	59.0%	36.9%	33.8%	34.8%
4.44937%	17.0%	(10.1)%	(13.3)%	(8.2)%
4.89969%	(4.3)%	(36.4)%	(39.6)%	(28.0)%
5.35000% and above	**	**	**	**

SECURITY GROUPS 28, 29 AND 30

**Sensitivity of Class LS to Prepayments
Assumed Price 2.85%***

<u>30-day Average SOFR</u>	<u>PSA Prepayment Assumption Rates</u>			
	<u>100%</u>	<u>326%</u>	<u>500%</u>	<u>700%</u>
3.44937%	61.8%	40.3%	38.3%	39.2%
4.44937%	18.2%	(8.5)%	(10.5)%	(5.7)%
4.89969%	(3.9)%	(35.7)%	(37.4)%	(26.8)%
5.35000% and above	**	**	**	**

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

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

SECURITY GROUP 31

**Sensitivity of Class II to Prepayments
Assumed Price 23.6%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>203%</u>	<u>208%</u>	<u>350%</u>	<u>500%</u>
12.3%	0.7%	0.1%	(16.8)%	(33.4)%

**Sensitivity of Class KI to Prepayments
Assumed Price 29.4%***

PSA Prepayment Assumption Rates			
<u>100%</u>	<u>203%</u>	<u>350%</u>	<u>500%</u>
5.8%	0.1%	(8.4)%	(17.4)%

**Sensitivity of Class LI to Prepayments
Assumed Price 21.8%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>188%</u>	<u>203%</u>	<u>350%</u>	<u>500%</u>
12.1%	0.1%	(2.0)%	(21.9)%	(39.8)%

**Sensitivity of Class XS to Prepayments
Assumed Price 9.0%***

30-day Average SOFR	PSA Prepayment Assumption Rates			
	<u>100%</u>	<u>203%</u>	<u>350%</u>	<u>500%</u>
3.40654%	22.4%	17.0%	9.1%	0.9%
4.40654%	9.7%	4.1%	(4.3)%	(13.1)%
5.16327%	(0.7)%	(6.5)%	(15.1)%	(24.3)%
5.92000% and above	**	**	**	**

SECURITY GROUP 32

**Sensitivity of Class EI to Prepayments
Assumed Price 19.6%***

PSA Prepayment Assumption Rates				
<u>100%</u>	<u>222%</u>	<u>350%</u>	<u>392%</u>	<u>500%</u>
23.6%	14.4%	3.7%	0.1%	(9.2)%

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

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

**Sensitivity of Class IE to Prepayments
Assumed Price 23.2%***

PSA Prepayment Assumption Rates				
100%	222%	350%	466%	500%
19.9%	13.5%	6.5%	0.0%	(1.9)%

**Sensitivity of Class IH to Prepayments
Assumed Price 16.5%***

PSA Prepayment Assumption Rates				
100%	222%	350%	421%	500%
29.1%	18.7%	6.7%	0.0%	(7.3)%

**Sensitivity of Class SV to Prepayments
Assumed Price 6.4%***

30-day Average SOFR	PSA Prepayment Assumption Rates			
	100%	222%	350%	500%
3.38548%	35.7%	29.6%	23.1%	15.3%
4.38548%	17.8%	11.3%	4.2%	(4.2)%
5.14274%	4.0%	(2.9)%	(10.3)%	(19.4)%
5.90000% and above	**	**	**	**

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

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

CERTAIN UNITED STATES FEDERAL INCOME TAX CONSEQUENCES

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

REMIC Elections

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

Regular Securities

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

The Notional and Accrual Classes of Regular Securities will be issued with original issue discount (“OID”), and certain other Classes of Regular Securities may be issued with OID. See “*Certain United*

States Federal Income Tax Consequences — Tax Treatment of Regular Securities — Original Issue Discount,” “— Variable Rate Securities” and “— Interest Weighted Securities and Non-VRDI Securities” in the Base Offering Circular.

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

<u>Group(s)</u>	<u>PSA</u>
1 and 27	270%
2, 14 and 16	350%
3	300%
4 and 19	234%
5 and 7	355%
6, 20, 22 and 32	222%
8, 23, 24, 25, 28, 29 and 30	326%
9 and 12	236%
10	450%
11	112%
13 and 26	359%
15 and 21	200%
17 and 31	203%
18	175%

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

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

Residual Securities

The Class RR Securities will represent the beneficial ownership of the Residual Interest in the Pooling REMIC and the beneficial ownership of the Residual Interest in the Issuing REMIC.

The Residual Securities generally will be treated as “residual interests” in a REMIC for domestic building and loan associations and as “real estate assets” for REITs, as described in “Certain United States Federal Income Tax Consequences” in the Base Offering Circular, but will not be treated as debt for United States federal income tax purposes. Instead, the Holders of the Residual Securities will be required to report, and will be taxed on, their pro rata shares of the taxable income or loss of the Trust

REMICs, and these requirements will continue until there are no outstanding regular interests in the respective Trust REMICs. Thus, Residual Holders will have taxable income attributable to the Residual Securities even though they will not receive principal or interest distributions with respect to the Residual Securities, which could result in a negative after-tax return for the Residual Holders. Even though the Holders of the Residual Securities are not entitled to any stated principal or interest payments on the Residual Securities, the Trust REMICs may have substantial taxable income in certain periods, and offsetting tax losses may not occur until much later periods. Accordingly, the Holders of the Residual Securities may experience substantial adverse tax timing consequences. Prospective investors are urged to consult their own tax advisors and consider the after-tax effect of ownership of the Residual Securities and the suitability of the Residual Securities to their investment objectives.

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

MX Securities

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

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

ERISA MATTERS

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

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

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

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

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

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

LEGAL INVESTMENT CONSIDERATIONS

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

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

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

PLAN OF DISTRIBUTION

Subject to the terms and conditions of the Sponsor Agreement, the Sponsor has agreed to purchase all of the Securities if any are sold and purchased. The Sponsor proposes to offer the Regular and MX Classes to the public from time to time for sale in negotiated transactions at varying prices to be determined at the time of sale, plus accrued interest from (1) January 1, 2025 on the Fixed Rate Classes and (2) January 20, 2025 on the Floating Rate and Inverse Floating Rate Classes. The Sponsor may effect these transactions by sales to or through certain securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Sponsor and/or commissions from any purchasers for which they act as agents. Some of the Securities may be sold through dealers in relatively small sales. In the usual case, the commission charged on a relatively small sale of securities will be a higher percentage of the sales price than that charged on a large sale of securities.

INCREASE IN SIZE

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

LEGAL MATTERS

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

Available Combinations(1)

Class	REMIC Securities		MX Securities					
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 1								
Combination 1(6)								
PA	\$ 100,823,000	BM	\$ 100,823,000	PAC/AD	5.50%	FIX	38385CJV1	September 2054
		MB	100,823,000	PAC/AD	5.00	FIX	38385CJW9	September 2054
		PB	100,823,000	PAC/AD	5.25	FIX	38385CJX7	September 2054
		PD	100,823,000	PAC/AD	4.75	FIX	38385CJY5	September 2054
		PE	100,823,000	PAC/AD	4.50	FIX	38385CJZ2	September 2054
		PI	15,511,230	NTL(PAC/AD)	6.50	FIX/IO	38385CKA5	September 2054
Security Group 6								
Combination 2								
SI	\$ 71,554,134	BS	\$ 100,000,000	NTL(PT)	(5)	INV/IO	38385CKB3	January 2055
US	28,445,866							
Combination 3								
SX	\$ 100,000,000	DS	\$ 100,000,000	NTL(PT)	(5)	INV/IO	38385CKC1	January 2055
TC	100,000,000							
Combination 4								
SI	\$ 71,554,134	MS	\$ 200,000,000	NTL(PT)	(5)	INV/IO	38385CKD9	January 2055
SX	100,000,000							
US	28,445,866							
Security Group 7								
Combination 5								
KS	\$ 54,190,314	SK	\$ 110,615,940	NTL(PT)	(5)	INV/IO	38385CKE7	January 2055
SU	56,425,626							
Combination 6								
FS	\$ 70,615,940	KF	\$ 70,615,940	PT	(5)	FLT	38385CKF4	January 2055
TA	70,615,940							

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities					
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Group 11								
Combination 7(6)								
GA	\$228,861,000	GD	\$275,174,000	SEQ	3.50%	FIX	38385CKG2	September 2049
GM	46,313,000	GK	275,174,000	SEQ	2.00	FIX	38385CKH0	September 2049
		GP	275,174,000	SEQ	2.50	FIX	38385CKJ6	September 2049
		GQ	275,174,000	SEQ	3.00	FIX	38385CKK3	September 2049
		GU	206,380,500	SEQ	4.00	FIX	38385CKL1	September 2049
		IG	117,931,714	NTL(SEQ)	3.50	FIX/IO	38385CKM9	September 2049
Combination 8								
GV	\$ 25,263,000	GY	\$ 77,839,333	SEQ	3.50%	FIX	38385CKN7	January 2055
GZ	52,576,333							
Combination 9								
GN	\$ 42,231,000	GL	\$120,070,333	SEQ	3.50%	FIX	38385CKP2	January 2055
GV	25,263,000							
GZ	52,576,333							
Combination 10								
GM	\$ 46,313,000	GB	\$166,383,333	SEQ	3.50%	FIX	38385CKQ0	January 2055
GN	42,231,000							
GV	25,263,000							
GZ	52,576,333							
Combination 11(6)								
GA	\$228,861,000	G	\$228,861,000	SEQ	2.50%	FIX	38385CKR8	February 2047
		GE	228,861,000	SEQ	2.00	FIX	38385CKS6	February 2047
		GH	228,861,000	SEQ	3.00	FIX	38385CKT4	February 2047
		GI	98,083,285	NTL(SEQ)	3.50	FIX/IO	38385CKU1	February 2047
		GJ	171,645,750	SEQ	4.00	FIX	38385CKV9	February 2047

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Principal Balance	Class Notional Balance		Principal Balance	Class Notional Balance					
Combination 12(6)										
GA	\$ 228,861,000		GC	\$ 317,405,000	SEQ	3.50%	FIX	38385CKW7	October 2051	
GM	46,313,000		HI	136,030,714	NTL(SEQ)	3.50	FIX/IO	38385CKX5	October 2051	
GN	42,231,000		HU	317,405,000	SEQ	2.00	FIX	38385CKY3	October 2051	
			HV	317,405,000	SEQ	2.50	FIX	38385CKZ0	October 2051	
			HW	317,405,000	SEQ	3.00	FIX	38385CLA4	October 2051	
			HX	238,053,750	SEQ	4.00	FIX	38385CLB2	October 2051	
Combination 13			GT	\$ 395,244,333	PT	3.50%	FIX	38385CLC0	January 2055	
GA	\$ 228,861,000									
GM	46,313,000									
GN	42,231,000									
GV	25,263,000									
GZ	52,576,333									
Security Group 15										
Combination 14			JT	\$ 30,000,000	PT	5.00%	FIX	38385CLD8	January 2055	
JK	\$ 1,920,000									
JP	21,845,000									
UJ	6,235,000									
Combination 15			JS	\$ 90,000,000	NTL(PT)	(5)	INV/IO	38385CLE6	January 2055	
IS	\$ 67,500,000									
WS	22,500,000									
Security Groups 2 and 16										
Combination 16(7)			FM	\$ 10,000,000	SEQ/AD	(5)	FLT	38385CLF3	November 2054	
VF	\$ 9,024,835									
YF	975,165									
Security Group 17										
Combination 17(6)			BC	\$ 80,000,000	SEQ	5.50%	FIX	38385CLG1	January 2051	
BA	\$ 80,000,000		BD	80,000,000	SEQ	5.25	FIX	38385CLH9	January 2051	
			BE	80,000,000	SEQ	5.00	FIX	38385CLJ5	January 2051	
			BG	80,000,000	SEQ	4.75	FIX	38385CLK2	January 2051	
			BH	80,000,000	SEQ	4.50	FIX	38385CLL0	January 2051	
			BI	14,545,454	NTL(SEQ)	5.50	FIX/IO	38385CLM8	January 2051	

REMIC Securities			MX Securities					
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 18								
BV	\$ 14,117,000	BK	\$ 31,395,663	SEQ	5.50%	FIX	38385CLN6	January 2055
BZ	17,278,663							
Security Group 18								
Combination 19(6)								
QA	\$ 23,348,000	IQ	\$ 2,500,000	NTL(PT)	6.00%	FIX/IO	38385CLP1	January 2055
QL	1,576,000	QH	30,000,000	PT	5.00	FIX	38385CLQ9	January 2055
UA	5,076,000	QJ	30,000,000	PT	5.25	FIX	38385CLR7	January 2055
		QK	20,000,000	PT	5.75	FIX	38385CLS5	January 2055
		QM	15,000,000	PT	6.00	FIX	38385CLT3	January 2055
		QT	30,000,000	PT	5.50	FIX	38385CLU0	January 2055
Combination 20(6)								
QA	\$ 23,348,000	QB	\$ 23,348,000	PAC	5.00%	FIX	38385CLV8	June 2054
		QC	23,348,000	PAC	5.25	FIX	38385CLW6	June 2054
		QD	23,348,000	PAC	5.50	FIX	38385CLX4	June 2054
		QE	15,565,333	PAC	5.75	FIX	38385CLY2	June 2054
		QG	11,674,000	PAC	6.00	FIX	38385CLZ9	June 2054
		QI	1,945,666	NTL(PAC)	6.00	FIX/IO	38385CMA3	June 2054
Security Group 20								
Combination 21								
LA	\$126,017,000	LT	\$150,000,000	PT	5.50%	FIX	38385CMB1	January 2055
LB	23,983,000							
Security Group 21								
Combination 22(6)								
NA	\$146,380,000	NB	\$146,380,000	SEQ	4.50%	FIX	38385CMC9	March 2051
		NC	146,380,000	SEQ	4.75	FIX	38385CMD7	March 2051
		ND	146,380,000	SEQ	5.00	FIX	38385CME5	March 2051
		NE	146,380,000	SEQ	5.25	FIX	38385CMF2	March 2051
		NG	146,380,000	SEQ	5.50	FIX	38385CMG0	March 2051
		NI	26,614,545	NTL(SEQ)	5.50	FIX/IO	38385CMH8	March 2051

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance	Maximum Original Class Principal Balance or Class Notional Balance(2)			Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
		Related MX Class	Principal Type(3)	Principal Type(3)				
Combination 23(6)								
NA	\$146,380,000	IN	NTL(SEQ)	\$ 30,351,272	FIX/IO	38385CMJ4	November 2052	
NM	20,552,000	N	SEQ	166,932,000	FIX	38385CMK1	November 2052	
		NH	SEQ	166,932,000	FIX	38385CML9	November 2052	
		NJ	SEQ	166,932,000	FIX	38385CMM7	November 2052	
		NK	SEQ	166,932,000	FIX	38385CMN5	November 2052	
		NP	SEQ	166,932,000	FIX	38385CMP0	November 2052	
		NX	SEQ	166,932,000	FIX	38385CMQ8	November 2052	
Combination 24								
NL	\$ 33,068,000	NY	SEQ	\$ 53,620,000	FIX	38385CMR6	January 2055	
NM	20,552,000							
Combination 25(6)								
NA	\$146,380,000	I	NTL(PT)	\$ 36,363,636	FIX/IO	38385CMS4	January 2055	
NL	33,068,000	NQ	PT	200,000,000	FIX	38385CMT2	January 2055	
NM	20,552,000	NT	PT	200,000,000	FIX	38385CMU9	January 2055	
		NU	PT	200,000,000	FIX	38385CNG9	January 2055	
		NV	PT	200,000,000	FIX	38385CNH7	January 2055	
		NW	PT	200,000,000	FIX	38385CNJ3	January 2055	
Security Group 22								
Combination 26(6)								
DA	\$ 76,013,000	DB	SEQ	\$ 84,383,000	FIX	38385CNK0	January 2053	
DM	8,370,000	DJ	SEQ	84,383,000	FIX	38385CNL8	January 2053	
		DK	SEQ	84,383,000	FIX	38385CNM6	January 2053	
		DN	SEQ	56,255,333	FIX	38385CNN4	January 2053	
		DP	SEQ	42,191,500	FIX	38385CNP9	January 2053	
		ID	NTL(SEQ)	7,031,916	FIX/IO	38385CNQ7	January 2053	
Combination 27(6)								
DA	\$ 76,013,000	DT	PT	\$100,000,000	FIX	38385CNR5	January 2055	
DL	15,617,000	WA	PT	100,000,000	FIX	38385CNS3	January 2055	
DM	8,370,000	WB	PT	100,000,000	FIX	38385CNT1	January 2055	
		WC	PT	66,666,666	FIX	38385CNU8	January 2055	
		WE	PT	50,000,000	FIX	38385CNV6	January 2055	
		WI	NTL(PT)	8,333,333	FIX/IO	38385CNW4	January 2055	

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities						
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	
Combination 28									
DL	\$ 15,617,000	DY	\$ 23,987,000	SEQ	5.00%	FIX	38385CNX2	January 2055	
DM	8,370,000								
Combination 29(6)									
DA	\$ 76,013,000	D	\$ 76,013,000	SEQ	4.50%	FIX	38385CNY0	November 2051	
		DC	76,013,000	SEQ	4.75	FIX	38385CNZ7	November 2051	
		DE	76,013,000	SEQ	5.00	FIX	38385CPA0	November 2051	
		DG	50,675,333	SEQ	5.25	FIX	38385CPB8	November 2051	
		DH	38,006,500	SEQ	5.50	FIX	38385CPC6	November 2051	
		DI	6,334,416	NTL(SEQ)	6.00	FIX/IO	38385CPD4	November 2051	
Security Group 23									
Combination 30(6)									
A	\$ 49,645,000	AQ	\$ 63,795,517	PT	5.25%	FIX	38385CPE2	January 2055	
AL	8,731,517	AU	63,795,517	PT	4.75	FIX	38385CPF9	January 2055	
AM	5,419,000	AV	63,795,517	PT	5.00	FIX	38385CPG7	January 2055	
		AW	63,795,517	PT	4.50	FIX	38385CPH5	January 2055	
		BW	47,846,637	PT	5.50	FIX	38385CPI1	January 2055	
		IY	7,361,021	NTL(PT)	6.50	FIX/IO	38385CPK8	January 2055	
Combination 31(6)									
A	\$ 49,645,000	AH	\$ 55,064,000	SEQ	4.50%	FIX	38385CPL6	June 2053	
AM	5,419,000	AJ	55,064,000	SEQ	4.75	FIX	38385CPM4	June 2053	
		AK	55,064,000	SEQ	5.00	FIX	38385CPN2	June 2053	
		AN	55,064,000	SEQ	5.25	FIX	38385CPP7	June 2053	
		AP	41,298,000	SEQ	5.50	FIX	38385CPQ5	June 2053	
		BN	55,064,000	SEQ	5.25	FIX	38385CPR3	June 2053	
		IA	6,353,538	NTL(SEQ)	6.50	FIX/IO	38385CPS1	June 2053	
Combination 32									
AL	\$ 8,731,517	AY	\$ 14,150,517	SEQ	5.25%	FIX	38385CPT9	January 2055	
AM	5,419,000								

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Original Class Principal Balance	Original Class Notional Balance		Maximum Original Class Principal Balance	Maximum Original Class Notional Balance					
Combination 33(6) A	\$ 49,645,000		AC	\$ 49,645,000		SEQ	4.50%	FIX	38385CPU6	April 2052
			AD	49,645,000		SEQ	4.75	FIX	38385CPV4	April 2052
			AE	49,645,000		SEQ	5.00	FIX	38385CPW2	April 2052
			AG	37,233,750		SEQ	5.50	FIX	38385CPX0	April 2052
			AI	5,728,269		NTL(SEQ)	6.50	FIX/IO	38385CPY8	April 2052
			BJ	49,645,000		SEQ	5.25	FIX	38385CPZ5	April 2052
Security Group 24 Combination 34			JY	\$ 42,552,490		SEQ	5.00%	FIX	38385CQA9	January 2055
	\$ 15,568,000									
	20,098,490									
Combination 35(6)										
Combination 36(6) MA MK	\$136,100,000		JJ	\$ 13,742,499		NTL(PT)	6.50%	FIX/IO	38385CQB7	January 2055
	15,568,000		JQ	89,326,245		PT	5.50	FIX	38385CQC5	January 2055
	20,098,490		JU	119,101,660		PT	5.25	FIX	38385CQD3	January 2055
	6,886,000		JV	178,652,490		PT	4.75	FIX	38385CQE1	January 2055
			JW	178,652,490		PT	4.50	FIX	38385CQF8	January 2055
			MT	178,652,490		PT	5.00	FIX	38385CQG6	January 2055
	\$136,100,000		MC	\$151,668,000		SEQ	4.50%	FIX	38385CQH4	March 2053
	15,568,000		MD	151,668,000		SEQ	4.75	FIX	38385CQJ0	March 2053
			ME	151,668,000		SEQ	5.00	FIX	38385CQK7	March 2053
			MG	101,112,000		SEQ	5.25	FIX	38385CQL5	March 2053
			MH	75,834,000		SEQ	5.50	FIX	38385CQM3	March 2053
			MI	11,666,769		NTL(SEQ)	6.50	FIX/IO	38385CQN1	March 2053
		MW	151,668,000		SEQ	5.00	FIX	38385CQP6	March 2053	

REMIC Securities

MX Securities

Class	Original Class Principal Balance or Class Notional Balance		Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)		Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
	Original Class Principal Balance	Original Class Notional Balance		Original Class Principal Balance	Original Class Notional Balance					
Combination 37(6)										
MA	\$136,100,000		IM	\$ 12,196,461	NTL(SEQ)	FIX/IO	6.50%	38385CQQ4	September 2053	
MK	15,568,000		M	158,554,000	SEQ	FIX	4.75	38385CQR2	September 2053	
MN	6,886,000		MJ	158,554,000	SEQ	FIX	4.50	38385CQS0	September 2053	
			MP	158,554,000	SEQ	FIX	5.00	38385CQT8	September 2053	
			MQ	105,702,666	SEQ	FIX	5.25	38385CQU5	September 2053	
			MU	79,277,000	SEQ	FIX	5.50	38385CQV3	September 2053	
Combination 38(6)										
MA	\$136,100,000		IJ	\$ 10,469,230	NTL(SEQ)	FIX/IO	6.50%	38385CQW1	January 2052	
			JC	136,100,000	SEQ	FIX	4.50	38385CQX9	January 2052	
			JD	136,100,000	SEQ	FIX	4.75	38385CQY7	January 2052	
			JE	136,100,000	SEQ	FIX	5.00	38385CQZ4	January 2052	
			JG	90,733,333	SEQ	FIX	5.25	38385CRA8	January 2052	
			JH	68,050,000	SEQ	FIX	5.50	38385CRB6	January 2052	
Combination 39										
MK	\$ 15,568,000		KY	\$ 42,552,490	SEQ	FIX	5.00%	38385CRC4	January 2055	
ML	20,098,490									
MN	6,886,000									
Combination 40										
ML	\$ 20,098,490		MY	\$ 26,984,490	SEQ	FIX	5.00%	38385CRD2	January 2055	
MN	6,886,000									
Security Group 25										
Combination 41(6)										
CA	\$ 68,406,000		CB	\$ 68,406,000	SEQ	FIX	4.50%	38385CRE0	August 2051	
			CD	68,406,000	SEQ	FIX	4.75	38385CRF7	August 2051	
			CE	45,604,000	SEQ	FIX	5.25	38385CRG5	August 2051	
			CG	34,203,000	SEQ	FIX	5.50	38385CRH3	August 2051	
			CI	5,262,000	NTL(SEQ)	FIX/IO	6.50	38385CRJ9	August 2051	
			CW	68,406,000	SEQ	FIX	5.00	38385CRK6	August 2051	
Combination 42										
CL	\$ 16,464,333		CY	\$ 24,927,333	SEQ	FIX	5.00%	38385CRL4	January 2055	
CM	8,463,000									

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities						
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	
Combination 43(6)									
CA	\$ 68,406,000	CP	\$ 93,333,333	PT	4.50%	FIX	38385CRM2	January 2055	
CL	16,464,333	CQ	93,333,333	PT	4.75	FIX	38385CRN0	January 2055	
CM	8,463,000	CT	93,333,333	PT	5.00	FIX	38385CRP5	January 2055	
		CU	62,222,222	PT	5.25	FIX	38385CRQ3	January 2055	
		CV	46,666,666	PT	5.50	FIX	38385CRR1	January 2055	
		IW	7,179,487	NTL(PT)	6.50	FIX/IO	38385CRS9	January 2055	
Combination 44(6)									
CA	\$ 68,406,000	C	\$ 38,434,500	SEQ	5.50%	FIX	38385CRT7	November 2052	
CM	8,463,000	CH	76,869,000	SEQ	4.50	FIX	38385CRU4	November 2052	
		CJ	76,869,000	SEQ	4.75	FIX	38385CRV2	November 2052	
		CK	76,869,000	SEQ	5.00	FIX	38385CRW0	November 2052	
		CN	51,246,000	SEQ	5.25	FIX	38385CRX8	November 2052	
		CX	76,869,000	SEQ	5.00	FIX	38385CRY6	November 2052	
		IC	5,913,000	NTL(SEQ)	6.50	FIX/IO	38385CRZ3	November 2052	
Security Groups 1 and 27									
Combination 45(7)									
FW	\$ 22,559,571	FP	\$124,053,571	PAC/AD	(5)	FLT	38385CSA7	January 2055	
PF	101,494,000								
Combination 46(7)									
UZ	\$ 22,812,155	Z	\$ 28,943,629	SUP	6.50%	FIX/Z	38385CSB5	January 2055	
ZM	6,131,474								
Combination 47(7)									
PS	\$101,494,000	SP	\$124,053,571	NTL(PAC/AD)	(5)	INV/IO	38385CSC3	January 2055	
SW	22,559,571								
Security Groups 28 and 30									
Combination 48(7)									
ZL	\$ 6,347,963	ZB	\$ 44,996,283	SUP	6.50%	FIX/Z	38385CSD1	January 2055	
ZT	25,156,256								
ZU	13,492,064								

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities					
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Security Groups 28, 29 and 30								
Combination 49(7)								
QZ	\$ 39,085,449	ZA	\$ 84,081,732	SUP	6.50%	FIX/Z	38385CSE9	January 2055
ZL	6,347,963							
ZT	25,156,256							
ZU	13,492,064							
Combination 50(7)								
SQ	\$137,291,000	LS	\$301,072,000	NTL(TAC/AD)	(5)	INV/IO	38385CSF6	January 2055
ST	88,781,000							
TS	75,000,000							
Security Group 31								
Combination 51(6)								
L	\$ 44,259,000	KD	\$ 70,000,000	PT	3.00%	FIX	38385CSG4	January 2055
LM	6,345,000	KE	70,000,000	PT	3.50	FIX	38385CSH2	January 2055
LY	19,396,000	KG	70,000,000	PT	4.00	FIX	38385CSJ8	January 2055
		KH	46,666,666	PT	4.50	FIX	38385CSK5	January 2055
		KI	17,500,000	NTL(PT)	4.00	FIX/IO	38385CSL3	January 2055
		KJ	35,000,000	PT	5.00	FIX	38385CSM1	January 2055
Combination 52								
LM	\$ 6,345,000	YL	\$ 25,741,000	SEQ	4.00%	FIX	38385CSN9	January 2055
LY	19,396,000							
Combination 53(6)								
L	\$ 44,259,000	LD	\$ 44,259,000	SEQ	3.00%	FIX	38385CSP4	July 2049
		LE	44,259,000	SEQ	3.50	FIX	38385CSQ2	July 2049
		LG	44,259,000	SEQ	4.00	FIX	38385CSR0	July 2049
		LH	29,506,000	SEQ	4.50	FIX	38385CSS8	July 2049
		LI	8,047,090	NTL(SEQ)	5.50	FIX/IO	38385CST6	July 2049
		IJ	22,129,500	SEQ	5.00	FIX	38385CSU3	July 2049

REMIC Securities

MX Securities

Class	REMIC Securities		MX Securities						
	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)	
Combination 54(6)									
L	\$ 44,259,000	IL	\$ 9,200,727	NTL(SEQ)	5.50%	FIX/IO	38385CSV1	February 2051	
LM	6,345,000	LC	50,604,000	SEQ	4.00	FIX	38385CSW9	February 2051	
		LK	50,604,000	SEQ	3.00	FIX	38385CSX7	February 2051	
		LN	50,604,000	SEQ	3.50	FIX	38385CSY5	February 2051	
		LP	33,736,000	SEQ	4.50	FIX	38385CSZ2	February 2051	
		LQ	25,302,000	SEQ	5.00	FIX	38385CTA6	February 2051	
Security Group 32									
Combination 55(6)									
HA	\$152,692,000	EA	\$168,898,000	SEQ	4.50%	FIX	38385CTB4	January 2053	
HM	16,206,000	EB	168,898,000	SEQ	4.75	FIX	38385CTC2	January 2053	
		EC	168,898,000	SEQ	5.00	FIX	38385CTD0	January 2053	
		ED	168,898,000	SEQ	5.25	FIX	38385CTE8	January 2053	
		EG	168,898,000	SEQ	5.50	FIX	38385CTF5	January 2053	
		EI	28,149,666	NTL(SEQ)	6.00	FIX/IO	38385CTG3	January 2053	
Combination 56(6)									
HA	\$152,692,000	H	\$152,692,000	SEQ	4.50%	FIX	38385CTH1	November 2051	
		HB	152,692,000	SEQ	4.75	FIX	38385CTJ7	November 2051	
		HC	152,692,000	SEQ	5.00	FIX	38385CTK4	November 2051	
		HD	152,692,000	SEQ	5.25	FIX	38385CTL2	November 2051	
		HE	152,692,000	SEQ	5.50	FIX	38385CTM0	November 2051	
		IH	25,448,666	NTL(SEQ)	6.00	FIX/IO	38385CTN8	November 2051	
Combination 57(6)									
HA	\$152,692,000	EJ	\$200,000,000	PT	4.50%	FIX	38385CTP3	January 2055	
HL	31,102,000	EK	200,000,000	PT	4.75	FIX	38385CTQ1	January 2055	
HM	16,206,000	EL	200,000,000	PT	5.00	FIX	38385CTR9	January 2055	
		EM	200,000,000	PT	5.25	FIX	38385CTS7	January 2055	
		EN	200,000,000	PT	5.50	FIX	38385CTT5	January 2055	
		IE	33,333,333	NTL(PT)	6.00	FIX/IO	38385CTU2	January 2055	

REMIC Securities		MX Securities						
Class	Original Class Principal Balance or Class Notional Balance	Related MX Class	Maximum Original Class Principal Balance or Class Notional Balance(2)	Principal Type(3)	Interest Rate	Interest Type(3)	CUSIP Number	Final Distribution Date(4)
Combination 58								
HA	\$152,692,000	EP	\$200,000,000	PT	5.50%	FIX	38385CTV0	January 2055
HL	31,102,000							
HM	16,206,000							
Combination 59								
HA	\$152,692,000	EH	\$168,898,000	SEQ	5.50%	FIX	38385CTW8	January 2053
HM	16,206,000							
Combination 60								
HL	\$ 31,102,000	HY	\$ 47,308,000	SEQ	5.50%	FIX	38385CTX6	January 2055
HM	16,206,000							

- (1) All exchanges must comply with minimum denomination restrictions.
- (2) The amount shown for each MX Class represents the maximum Original Class Principal Balance (or original Class Notional Balance) of that Class, assuming it were to be issued on the Closing Date.
- (3) As defined under "Class Types" in Appendix I to the Base Offering Circular.
- (4) See "Yield, Maturity and Prepayment Considerations — Final Distribution Date" in this Supplement.
- (5) The Interest Rate will be calculated as described under "Terms Sheet — Interest Rates" in this Supplement.
- (6) In the case of Combinations 1, 7, 11, 12, 17, 19, 20, 22, 23, 25, 26, 27, 29, 30, 31, 33, 35, 36, 37, 38, 41, 43, 44, 51, 53, 54, 55, 56 and 57, various subcombinations are permitted. See "Description of the Securities — Modifications and Exchange" in the Base Offering Circular for a discussion of subcombinations.
- (7) Derived from REMIC classes relating to separate Groups.

Schedule II

SCHEDULED PRINCIPAL BALANCES

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
Initial Balance	\$202,988,000.00	\$28,228,000.00	\$23,765,000.00
February 2025	202,133,879.37	28,130,673.53	23,707,146.07
March 2025	201,203,059.84	28,018,801.86	23,641,655.88
April 2025	200,196,045.14	27,892,404.40	23,568,555.72
May 2025	199,113,417.45	27,751,515.12	23,487,877.75
June 2025	197,955,836.87	27,596,182.63	23,399,660.02
July 2025	196,724,040.88	27,426,470.17	23,303,946.44
August 2025	195,418,843.62	27,242,455.62	23,200,786.73
September 2025	194,041,134.96	27,044,231.45	23,090,236.44
October 2025	192,591,879.61	26,831,904.66	22,972,356.86
November 2025	191,072,115.89	26,605,596.72	22,847,215.00
December 2025	189,482,954.57	26,365,443.44	22,714,883.52
January 2026	187,825,577.38	26,111,594.84	22,575,440.68
February 2026	186,101,235.59	25,844,215.00	22,428,970.25
March 2026	184,311,248.32	25,563,481.85	22,275,561.45
April 2026	182,457,000.77	25,269,587.01	22,115,308.87
May 2026	180,539,942.35	24,962,735.52	21,948,312.36
June 2026	178,561,584.72	24,643,145.56	21,774,676.91
July 2026	176,523,499.61	24,311,048.26	21,594,512.62
August 2026	174,427,316.64	23,966,687.28	21,407,934.50
September 2026	172,274,720.99	23,610,318.58	21,215,062.41
October 2026	170,067,450.99	23,242,210.03	21,016,020.91
November 2026	167,807,295.56	22,862,641.03	20,810,939.11
December 2026	165,496,091.63	22,471,902.13	20,599,950.58
January 2027	163,135,721.47	22,070,294.65	20,383,193.16
February 2027	160,799,056.91	21,658,130.20	20,160,808.84
March 2027	158,485,830.10	21,235,730.24	19,932,943.58
April 2027	156,195,775.98	20,803,425.66	19,701,520.73
May 2027	153,928,632.26	20,361,556.23	19,471,966.08
June 2027	151,684,139.38	19,910,470.16	19,244,264.91
July 2027	149,462,040.49	19,463,682.75	19,018,402.57
August 2027	147,262,081.40	19,021,143.85	18,794,364.56
September 2027	145,084,010.60	18,582,803.80	18,572,136.48
October 2027	142,927,579.16	18,148,613.48	18,351,704.02
November 2027	140,792,540.77	17,718,524.23	18,133,053.03
December 2027	138,678,651.66	17,292,487.93	17,916,169.43
January 2028	136,585,670.62	16,870,456.91	17,701,039.26
February 2028	134,513,358.93	16,452,384.02	17,487,648.70
March 2028	132,461,480.35	16,038,222.58	17,275,983.98
April 2028	130,429,801.09	15,627,926.37	17,066,031.50
May 2028	128,418,089.82	15,221,449.65	16,857,777.73
June 2028	126,426,117.56	14,818,747.16	16,651,209.24
July 2028	124,453,657.75	14,419,774.08	16,446,312.74
August 2028	122,500,486.15	14,024,486.05	16,243,075.01

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
September 2028	\$120,566,380.86	\$13,632,839.17	\$16,041,482.96
October 2028	118,651,122.27	13,244,789.97	15,841,523.58
November 2028	116,754,493.06	12,860,295.43	15,643,183.98
December 2028	114,876,278.13	12,479,312.96	15,446,451.36
January 2029	113,016,264.64	12,101,800.41	15,251,313.02
February 2029	111,174,241.92	11,727,716.05	15,057,756.37
March 2029	109,350,001.50	11,357,018.56	14,865,768.91
April 2029	107,543,337.05	10,989,667.05	14,675,338.24
May 2029	105,754,044.38	10,625,621.04	14,486,452.06
June 2029	103,981,921.40	10,264,840.46	14,299,098.17
July 2029	102,226,768.11	9,907,285.63	14,113,264.45
August 2029	100,488,386.57	9,552,917.29	13,928,938.90
September 2029	98,766,580.88	9,201,696.55	13,746,109.58
October 2029	97,061,157.15	8,853,584.93	13,564,764.68
November 2029	95,371,923.50	8,508,544.33	13,384,892.46
December 2029	93,698,690.01	8,166,537.01	13,206,481.27
January 2030	92,041,268.72	7,827,525.65	13,029,519.58
February 2030	90,412,158.84	7,493,190.45	12,853,995.91
March 2030	88,811,045.05	7,165,632.63	12,679,898.90
April 2030	87,237,454.54	6,844,716.60	12,507,217.27
May 2030	85,690,922.42	6,530,309.45	12,335,939.83
June 2030	84,170,991.53	6,222,280.94	12,166,055.46
July 2030	82,677,212.37	5,920,503.38	11,997,553.17
August 2030	81,209,142.97	5,624,851.63	11,830,422.00
September 2030	79,766,348.72	5,335,203.03	11,664,651.13
October 2030	78,348,402.30	5,051,437.35	11,500,229.79
November 2030	76,954,883.50	4,773,436.76	11,337,147.30
December 2030	75,585,379.19	4,501,085.74	11,175,393.08
January 2031	74,239,483.10	4,234,271.09	11,014,956.62
February 2031	72,916,795.79	3,972,881.85	10,855,827.48
March 2031	71,616,924.47	3,716,809.26	10,697,995.33
April 2031	70,339,482.96	3,465,946.72	10,541,449.91
May 2031	69,084,091.52	3,220,189.75	10,386,181.03
June 2031	67,850,376.75	2,979,435.94	10,232,178.59
July 2031	66,637,971.53	2,743,584.92	10,079,432.57
August 2031	65,446,514.87	2,512,538.31	9,927,933.02
September 2031	64,275,651.82	2,286,199.69	9,777,670.08
October 2031	63,125,033.39	2,064,474.55	9,628,633.95
November 2031	61,994,316.41	1,847,270.27	9,480,814.94
December 2031	60,883,163.48	1,634,496.06	9,334,203.40
January 2032	59,791,242.83	1,426,062.93	9,188,789.77
February 2032	58,718,228.26	1,221,883.67	9,044,564.57
March 2032	57,663,799.04	1,021,872.81	8,901,518.39
April 2032	56,627,639.81	825,946.56	8,759,641.89
May 2032	55,609,440.48	634,022.82	8,618,925.81
June 2032	54,608,896.18	446,021.11	8,479,360.95
July 2032	53,625,707.14	261,862.54	8,340,938.21

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
August 2032	\$ 52,659,578.61	\$ 81,469.83	\$ 8,203,648.53
September 2032	51,710,220.79	0.00	8,068,230.30
October 2032	50,777,348.75	0.00	7,934,952.56
November 2032	49,860,682.31	0.00	7,803,782.26
December 2032	48,959,946.01	0.00	7,674,686.88
January 2033	48,074,869.02	0.00	7,547,634.36
February 2033	47,205,185.03	0.00	7,422,593.16
March 2033	46,350,632.21	0.00	7,299,532.19
April 2033	45,510,953.13	0.00	7,178,420.85
May 2033	44,685,894.68	0.00	7,059,229.02
June 2033	43,875,207.99	0.00	6,941,927.00
July 2033	43,078,648.37	0.00	6,826,485.59
August 2033	42,295,975.25	0.00	6,712,876.00
September 2033	41,526,952.10	0.00	6,601,069.88
October 2033	40,771,346.34	0.00	6,491,039.35
November 2033	40,028,929.33	0.00	6,382,756.90
December 2033	39,299,476.25	0.00	6,276,195.49
January 2034	38,582,766.06	0.00	6,171,328.46
February 2034	37,878,581.45	0.00	6,068,129.56
March 2034	37,186,708.74	0.00	5,966,572.96
April 2034	36,506,937.87	0.00	5,866,633.20
May 2034	35,839,062.28	0.00	5,768,285.22
June 2034	35,182,878.92	0.00	5,671,504.36
July 2034	34,538,188.13	0.00	5,576,266.30
August 2034	33,904,793.60	0.00	5,482,547.12
September 2034	33,282,502.36	0.00	5,390,323.25
October 2034	32,671,124.66	0.00	5,299,571.48
November 2034	32,070,473.95	0.00	5,210,268.98
December 2034	31,480,366.81	0.00	5,122,393.23
January 2035	30,900,622.93	0.00	5,035,922.08
February 2035	30,331,065.03	0.00	4,950,833.71
March 2035	29,771,518.79	0.00	4,867,106.63
April 2035	29,221,812.87	0.00	4,784,719.70
May 2035	28,681,778.77	0.00	4,703,652.07
June 2035	28,151,250.88	0.00	4,623,883.22
July 2035	27,630,066.33	0.00	4,545,392.97
August 2035	27,118,065.03	0.00	4,468,161.42
September 2035	26,615,089.58	0.00	4,392,168.97
October 2035	26,120,985.23	0.00	4,317,396.34
November 2035	25,635,599.84	0.00	4,243,824.54
December 2035	25,158,783.84	0.00	4,171,434.87
January 2036	24,690,390.17	0.00	4,100,208.91
February 2036	24,230,274.29	0.00	4,030,128.52
March 2036	23,778,294.05	0.00	3,961,175.85
April 2036	23,334,309.73	0.00	3,893,333.32
May 2036	22,898,183.95	0.00	3,826,583.61
June 2036	22,469,781.68	0.00	3,760,909.68

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
July 2036	\$ 22,048,970.13	\$ 0.00	\$ 3,696,294.73
August 2036	21,635,618.79	0.00	3,632,722.23
September 2036	21,229,599.33	0.00	3,570,175.92
October 2036	20,830,785.60	0.00	3,508,639.76
November 2036	20,439,053.58	0.00	3,448,097.97
December 2036	20,054,281.34	0.00	3,388,535.02
January 2037	19,676,349.03	0.00	3,329,935.59
February 2037	19,305,138.80	0.00	3,272,284.63
March 2037	18,940,534.81	0.00	3,215,567.30
April 2037	18,582,423.18	0.00	3,159,768.99
May 2037	18,230,691.95	0.00	3,104,875.32
June 2037	17,885,231.07	0.00	3,050,872.13
July 2037	17,545,932.33	0.00	2,997,745.46
August 2037	17,212,689.36	0.00	2,945,481.59
September 2037	16,885,397.61	0.00	2,894,067.01
October 2037	16,563,954.27	0.00	2,843,488.39
November 2037	16,248,258.30	0.00	2,793,732.63
December 2037	15,938,210.35	0.00	2,744,786.82
January 2038	15,633,712.76	0.00	2,696,638.25
February 2038	15,334,669.53	0.00	2,649,274.42
March 2038	15,040,986.29	0.00	2,602,683.00
April 2038	14,752,570.27	0.00	2,556,851.85
May 2038	14,469,330.26	0.00	2,511,769.05
June 2038	14,191,176.61	0.00	2,467,422.81
July 2038	13,918,021.19	0.00	2,423,801.57
August 2038	13,649,777.36	0.00	2,380,893.93
September 2038	13,386,359.96	0.00	2,338,688.65
October 2038	13,127,685.26	0.00	2,297,174.69
November 2038	12,873,670.98	0.00	2,256,341.16
December 2038	12,624,236.20	0.00	2,216,177.34
January 2039	12,379,301.41	0.00	2,176,672.69
February 2039	12,138,788.43	0.00	2,137,816.82
March 2039	11,902,620.42	0.00	2,099,599.49
April 2039	11,670,721.83	0.00	2,062,010.65
May 2039	11,443,018.42	0.00	2,025,040.38
June 2039	11,219,437.20	0.00	1,988,678.90
July 2039	10,999,906.41	0.00	1,952,916.62
August 2039	10,784,355.52	0.00	1,917,744.07
September 2039	10,572,715.22	0.00	1,883,151.93
October 2039	10,364,917.34	0.00	1,849,131.03
November 2039	10,160,894.92	0.00	1,815,672.33
December 2039	9,960,582.09	0.00	1,782,766.95
January 2040	9,763,914.15	0.00	1,750,406.13
February 2040	9,570,827.45	0.00	1,718,581.25
March 2040	9,381,259.48	0.00	1,687,283.83
April 2040	9,195,148.76	0.00	1,656,505.50
May 2040	9,012,434.87	0.00	1,626,238.04

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
June 2040	\$ 8,833,058.42	\$ 0.00	\$ 1,596,473.36
July 2040	8,656,961.03	0.00	1,567,203.47
August 2040	8,484,085.32	0.00	1,538,420.54
September 2040	8,314,374.88	0.00	1,510,116.82
October 2040	8,147,774.29	0.00	1,482,284.72
November 2040	7,984,229.05	0.00	1,454,916.73
December 2040	7,823,685.59	0.00	1,428,005.48
January 2041	7,666,091.28	0.00	1,401,543.72
February 2041	7,511,394.36	0.00	1,375,524.29
March 2041	7,359,543.98	0.00	1,349,940.15
April 2041	7,210,490.14	0.00	1,324,784.38
May 2041	7,064,183.72	0.00	1,300,050.14
June 2041	6,920,576.41	0.00	1,275,730.74
July 2041	6,779,620.75	0.00	1,251,819.55
August 2041	6,641,270.08	0.00	1,228,310.06
September 2041	6,505,478.55	0.00	1,205,195.87
October 2041	6,372,201.09	0.00	1,182,470.67
November 2041	6,241,393.39	0.00	1,160,128.24
December 2041	6,113,011.91	0.00	1,138,162.48
January 2042	5,987,013.87	0.00	1,116,567.36
February 2042	5,863,357.21	0.00	1,095,336.95
March 2042	5,742,000.59	0.00	1,074,465.43
April 2042	5,622,903.38	0.00	1,053,947.04
May 2042	5,506,025.64	0.00	1,033,776.14
June 2042	5,391,328.14	0.00	1,013,947.15
July 2042	5,278,772.31	0.00	994,454.61
August 2042	5,168,320.23	0.00	975,293.10
September 2042	5,059,934.65	0.00	956,457.33
October 2042	4,953,578.96	0.00	937,942.07
November 2042	4,849,217.15	0.00	919,742.16
December 2042	4,746,813.88	0.00	901,852.54
January 2043	4,646,334.38	0.00	884,268.24
February 2043	4,547,744.48	0.00	866,984.32
March 2043	4,451,010.62	0.00	849,995.97
April 2043	4,356,099.80	0.00	833,298.42
May 2043	4,262,979.59	0.00	816,886.99
June 2043	4,171,618.14	0.00	800,757.08
July 2043	4,081,984.11	0.00	784,904.13
August 2043	3,994,046.73	0.00	769,323.69
September 2043	3,907,775.76	0.00	754,011.35
October 2043	3,823,141.46	0.00	738,962.79
November 2043	3,740,114.63	0.00	724,173.75
December 2043	3,658,666.57	0.00	709,640.02
January 2044	3,578,769.05	0.00	695,357.48
February 2044	3,500,394.35	0.00	681,322.07
March 2044	3,423,515.24	0.00	667,529.78
April 2044	3,348,104.93	0.00	653,976.68

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
May 2044	\$ 3,274,137.11	\$ 0.00	\$ 640,658.88
June 2044	3,201,585.93	0.00	627,572.58
July 2044	3,130,425.98	0.00	614,714.01
August 2044	3,060,632.30	0.00	602,079.47
September 2044	2,992,180.34	0.00	589,665.34
October 2044	2,925,046.00	0.00	577,468.01
November 2044	2,859,205.58	0.00	565,483.98
December 2044	2,794,635.81	0.00	553,709.76
January 2045	2,731,313.80	0.00	542,141.93
February 2045	2,669,217.07	0.00	530,777.15
March 2045	2,608,323.54	0.00	519,612.08
April 2045	2,548,611.49	0.00	508,643.49
May 2045	2,490,059.59	0.00	497,868.15
June 2045	2,432,646.90	0.00	487,282.92
July 2045	2,376,352.81	0.00	476,884.68
August 2045	2,321,157.08	0.00	466,670.37
September 2045	2,267,039.83	0.00	456,636.99
October 2045	2,213,981.52	0.00	446,781.58
November 2045	2,161,962.96	0.00	437,101.21
December 2045	2,110,965.28	0.00	427,593.02
January 2046	2,060,969.94	0.00	418,254.18
February 2046	2,011,958.74	0.00	409,081.91
March 2046	1,963,913.78	0.00	400,073.47
April 2046	1,916,817.47	0.00	391,226.18
May 2046	1,870,652.54	0.00	382,537.37
June 2046	1,825,402.03	0.00	374,004.44
July 2046	1,781,049.24	0.00	365,624.82
August 2046	1,737,577.80	0.00	357,395.99
September 2046	1,694,971.60	0.00	349,315.45
October 2046	1,653,214.84	0.00	341,380.76
November 2046	1,612,291.96	0.00	333,589.51
December 2046	1,572,187.70	0.00	325,939.33
January 2047	1,532,887.06	0.00	318,427.87
February 2047	1,494,375.31	0.00	311,052.85
March 2047	1,456,637.95	0.00	303,812.01
April 2047	1,419,660.77	0.00	296,703.12
May 2047	1,383,429.78	0.00	289,723.98
June 2047	1,347,931.26	0.00	282,872.45
July 2047	1,313,151.72	0.00	276,146.41
August 2047	1,279,077.90	0.00	269,543.76
September 2047	1,245,696.79	0.00	263,062.45
October 2047	1,212,995.59	0.00	256,700.47
November 2047	1,180,961.74	0.00	250,455.82
December 2047	1,149,582.89	0.00	244,326.54
January 2048	1,118,846.92	0.00	238,310.71
February 2048	1,088,741.91	0.00	232,406.44
March 2048	1,059,256.16	0.00	226,611.85

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
April 2048	\$ 1,030,378.17	\$ 0.00	\$ 220,925.11
May 2048	1,002,096.65	0.00	215,344.41
June 2048	974,400.50	0.00	209,867.98
July 2048	947,278.83	0.00	204,494.07
August 2048	920,720.92	0.00	199,220.95
September 2048	894,716.26	0.00	194,046.92
October 2048	869,254.53	0.00	188,970.33
November 2048	844,325.56	0.00	183,989.54
December 2048	819,919.40	0.00	179,102.92
January 2049	796,026.25	0.00	174,308.88
February 2049	772,636.50	0.00	169,605.88
March 2049	749,740.69	0.00	164,992.36
April 2049	727,329.55	0.00	160,466.81
May 2049	705,393.96	0.00	156,027.75
June 2049	683,924.97	0.00	151,673.70
July 2049	662,913.79	0.00	147,403.23
August 2049	642,351.77	0.00	143,214.92
September 2049	622,230.44	0.00	139,107.37
October 2049	602,541.46	0.00	135,079.21
November 2049	583,276.64	0.00	131,129.08
December 2049	564,427.96	0.00	127,255.66
January 2050	545,987.51	0.00	123,457.63
February 2050	527,947.54	0.00	119,733.71
March 2050	510,300.43	0.00	116,082.64
April 2050	493,038.71	0.00	112,503.16
May 2050	476,155.03	0.00	108,994.04
June 2050	459,642.18	0.00	105,554.10
July 2050	443,493.06	0.00	102,182.12
August 2050	427,700.73	0.00	98,876.96
September 2050	412,258.35	0.00	95,637.45
October 2050	397,159.20	0.00	92,462.47
November 2050	382,396.71	0.00	89,350.90
December 2050	367,964.38	0.00	86,301.66
January 2051	353,855.88	0.00	83,313.65
February 2051	340,064.96	0.00	80,385.83
March 2051	326,585.48	0.00	77,517.16
April 2051	313,411.43	0.00	74,706.60
May 2051	300,536.91	0.00	71,953.15
June 2051	287,956.10	0.00	69,255.81
July 2051	275,663.31	0.00	66,613.62
August 2051	263,652.93	0.00	64,025.60
September 2051	251,919.49	0.00	61,490.82
October 2051	240,457.57	0.00	59,008.34
November 2051	229,261.89	0.00	56,577.26
December 2051	218,327.23	0.00	54,196.66
January 2052	207,648.50	0.00	51,865.68
February 2052	197,220.67	0.00	49,583.42

<u>Distribution Date</u>	<u>Classes PA, PF and PZ (in the aggregate)</u>	<u>Class PN</u>	<u>Classes JK and JP (in the aggregate)</u>
March 2052	\$ 187,038.82	\$ 0.00	\$ 47,349.05
April 2052	177,098.12	0.00	45,161.72
May 2052	167,393.82	0.00	43,020.60
June 2052	157,921.26	0.00	40,924.87
July 2052	148,675.86	0.00	38,873.73
August 2052	139,653.13	0.00	36,866.40
September 2052	130,848.67	0.00	34,902.09
October 2052	122,258.13	0.00	32,980.06
November 2052	113,877.26	0.00	31,099.54
December 2052	105,701.91	0.00	29,259.79
January 2053	97,727.96	0.00	27,460.10
February 2053	89,951.39	0.00	25,699.74
March 2053	82,368.26	0.00	23,978.02
April 2053	74,974.69	0.00	22,294.25
May 2053	67,766.87	0.00	20,647.73
June 2053	60,741.07	0.00	19,037.82
July 2053	53,893.62	0.00	17,463.84
August 2053	47,220.93	0.00	15,925.16
September 2053	40,719.46	0.00	14,421.14
October 2053	34,385.73	0.00	12,951.14
November 2053	28,216.36	0.00	11,514.57
December 2053	22,207.99	0.00	10,110.80
January 2054	16,357.34	0.00	8,739.26
February 2054	10,661.20	0.00	7,399.34
March 2054	5,116.42	0.00	6,090.49
April 2054	0.00	0.00	4,812.12
May 2054	0.00	0.00	3,563.70
June 2054	0.00	0.00	2,344.65
July 2054	0.00	0.00	1,154.46
August 2054 and thereafter	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
Initial Balance	\$24,924,000.00	\$52,639,000.00	\$88,781,000.00
February 2025	24,876,649.34	52,412,127.35	88,037,611.10
March 2025	24,822,408.88	52,164,794.21	87,231,231.96
April 2025	24,761,296.57	51,897,137.08	86,362,549.17
May 2025	24,693,335.12	51,609,313.89	85,432,354.95
June 2025	24,618,552.01	51,301,503.90	84,441,546.07
July 2025	24,536,979.49	50,973,907.53	83,391,122.56
August 2025	24,448,654.58	50,626,746.13	82,282,186.09
September 2025	24,353,618.99	50,260,261.78	81,115,938.06
October 2025	24,251,919.16	49,874,716.99	79,893,677.38
November 2025	24,143,606.21	49,470,394.40	78,616,798.01
December 2025	24,028,735.88	49,047,596.40	77,286,786.13
January 2026	23,907,368.51	48,606,644.78	75,905,217.07
February 2026	23,779,569.00	48,147,880.31	74,473,752.04
March 2026	23,645,406.71	47,671,662.23	72,994,134.48
April 2026	23,504,955.46	47,178,367.82	71,468,186.20
May 2026	23,358,293.45	46,668,391.83	69,897,803.31
June 2026	23,205,503.17	46,142,145.96	68,284,951.91
July 2026	23,046,671.33	45,600,058.24	66,631,663.50
August 2026	22,881,888.81	45,042,572.41	64,940,030.26
September 2026	22,711,250.54	44,470,147.32	63,212,200.13
October 2026	22,534,855.43	43,883,256.17	61,450,371.66
November 2026	22,352,806.28	43,282,385.88	59,656,788.79
December 2026	22,165,209.67	42,668,036.34	57,833,735.41
January 2027	21,972,175.85	42,040,719.64	56,040,940.39
February 2027	21,773,818.67	41,419,870.56	54,277,827.18
March 2027	21,570,255.42	40,805,414.11	52,543,829.64
April 2027	21,361,606.74	40,197,276.12	50,838,391.87
May 2027	21,147,996.51	39,595,383.20	49,160,968.00
June 2027	20,935,928.84	38,999,662.74	47,511,022.04
July 2027	20,725,392.82	38,410,042.93	45,888,027.66
August 2027	20,516,377.66	37,826,452.71	44,291,468.06
September 2027	20,308,872.60	37,248,821.79	42,720,835.75
October 2027	20,102,867.00	36,677,080.63	41,175,632.40
November 2027	19,898,350.26	36,111,160.44	39,655,368.69
December 2027	19,695,311.87	35,550,993.16	38,159,564.13
January 2028	19,493,741.40	34,996,511.46	36,687,746.87
February 2028	19,293,628.47	34,447,648.73	35,239,453.61
March 2028	19,094,962.80	33,904,339.06	33,814,229.38
April 2028	18,897,734.16	33,366,517.28	32,411,627.42
May 2028	18,701,932.41	32,834,118.86	31,031,209.03
June 2028	18,507,547.48	32,307,080.01	29,672,543.41
July 2028	18,314,569.34	31,785,337.60	28,335,207.50
August 2028	18,122,988.08	31,268,829.17	27,018,785.91
September 2028	17,932,793.81	30,757,492.93	25,722,870.69
October 2028	17,743,976.76	30,251,267.74	24,447,061.24
November 2028	17,556,527.18	29,750,093.13	23,190,964.19

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
December 2028	\$17,370,435.42	\$29,253,909.26	\$21,954,193.22
January 2029	17,185,691.88	28,762,656.94	20,736,368.99
February 2029	17,002,287.05	28,276,277.58	19,537,118.95
March 2029	16,820,211.46	27,794,713.25	18,356,077.26
April 2029	16,639,455.73	27,317,906.60	17,192,884.67
May 2029	16,460,010.52	26,845,800.93	16,047,188.36
June 2029	16,281,866.59	26,378,340.11	14,918,641.86
July 2029	16,105,014.73	25,915,468.61	13,806,904.91
August 2029	15,929,445.81	25,457,131.49	12,711,643.37
September 2029	15,755,150.78	25,003,274.41	11,632,529.09
October 2029	15,582,120.62	24,553,843.59	10,569,239.79
November 2029	15,410,346.40	24,108,785.82	9,521,458.98
December 2029	15,239,819.24	23,668,048.45	8,488,875.85
January 2030	15,070,530.33	23,235,114.18	7,471,185.13
February 2030	14,902,470.92	22,809,885.33	6,468,087.04
March 2030	14,735,632.32	22,392,226.99	5,479,287.15
April 2030	14,570,005.90	21,982,006.62	4,504,496.31
May 2030	14,405,583.08	21,579,093.93	3,543,430.53
June 2030	14,242,355.37	21,183,360.93	2,595,810.89
July 2030	14,080,314.31	20,794,681.81	1,661,363.46
August 2030	13,919,451.52	20,412,932.98	739,819.19
September 2030	13,759,758.66	20,037,992.97	0.00
October 2030	13,601,227.46	19,669,742.41	0.00
November 2030	13,443,849.71	19,308,064.02	0.00
December 2030	13,287,617.25	18,952,842.55	0.00
January 2031	13,132,521.99	18,603,964.73	0.00
February 2031	12,978,555.88	18,261,319.28	0.00
March 2031	12,825,710.94	17,924,796.83	0.00
April 2031	12,673,979.23	17,594,289.93	0.00
May 2031	12,523,352.90	17,269,692.98	0.00
June 2031	12,373,824.11	16,950,902.21	0.00
July 2031	12,225,385.11	16,637,815.66	0.00
August 2031	12,078,028.18	16,330,333.14	0.00
September 2031	11,931,745.67	16,028,356.19	0.00
October 2031	11,786,529.99	15,731,788.07	0.00
November 2031	11,642,373.58	15,440,533.73	0.00
December 2031	11,499,268.95	15,154,499.73	0.00
January 2032	11,357,208.67	14,873,594.31	0.00
February 2032	11,216,185.33	14,597,727.26	0.00
March 2032	11,076,191.60	14,326,809.96	0.00
April 2032	10,937,220.21	14,060,755.32	0.00
May 2032	10,799,263.90	13,799,477.77	0.00
June 2032	10,662,315.51	13,542,893.22	0.00
July 2032	10,526,367.89	13,290,919.05	0.00
August 2032	10,391,413.97	13,043,474.08	0.00
September 2032	10,257,446.71	12,800,478.53	0.00
October 2032	10,124,459.13	12,561,854.02	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
November 2032	\$ 9,992,444.28	\$12,327,523.51	\$ 0.00
December 2032	9,861,395.30	12,097,411.34	0.00
January 2033	9,731,305.33	11,871,443.13	0.00
February 2033	9,602,167.60	11,649,545.81	0.00
March 2033	9,473,975.35	11,431,647.58	0.00
April 2033	9,346,721.90	11,217,677.89	0.00
May 2033	9,220,400.59	11,007,567.43	0.00
June 2033	9,095,004.83	10,801,248.07	0.00
July 2033	8,970,528.07	10,598,652.90	0.00
August 2033	8,846,963.79	10,399,716.14	0.00
September 2033	8,724,870.04	10,204,373.18	0.00
October 2033	8,604,347.22	10,012,560.53	0.00
November 2033	8,485,375.76	9,824,215.81	0.00
December 2033	8,367,936.35	9,639,277.73	0.00
January 2034	8,252,009.90	9,457,686.04	0.00
February 2034	8,137,577.57	9,279,381.58	0.00
March 2034	8,024,620.74	9,104,306.20	0.00
April 2034	7,913,121.01	8,932,402.77	0.00
May 2034	7,803,060.22	8,763,615.14	0.00
June 2034	7,694,420.43	8,597,888.18	0.00
July 2034	7,587,183.92	8,435,167.67	0.00
August 2034	7,481,333.19	8,275,400.38	0.00
September 2034	7,376,850.93	8,118,533.99	0.00
October 2034	7,273,720.08	7,964,517.08	0.00
November 2034	7,171,923.77	7,813,299.16	0.00
December 2034	7,071,445.32	7,664,830.60	0.00
January 2035	6,972,268.30	7,519,062.64	0.00
February 2035	6,874,376.43	7,375,947.37	0.00
March 2035	6,777,753.66	7,235,437.72	0.00
April 2035	6,682,384.14	7,097,487.44	0.00
May 2035	6,588,252.19	6,962,051.10	0.00
June 2035	6,495,342.34	6,829,084.05	0.00
July 2035	6,403,639.32	6,698,542.43	0.00
August 2035	6,313,128.02	6,570,383.14	0.00
September 2035	6,223,793.54	6,444,563.83	0.00
October 2035	6,135,621.14	6,321,042.90	0.00
November 2035	6,048,596.29	6,199,779.48	0.00
December 2035	5,962,704.61	6,080,733.41	0.00
January 2036	5,877,931.91	5,963,865.22	0.00
February 2036	5,794,264.18	5,849,136.17	0.00
March 2036	5,711,687.56	5,736,508.15	0.00
April 2036	5,630,188.40	5,625,943.74	0.00
May 2036	5,549,753.17	5,517,406.19	0.00
June 2036	5,470,368.54	5,410,859.37	0.00
July 2036	5,392,021.33	5,306,267.79	0.00
August 2036	5,314,698.52	5,203,596.59	0.00
September 2036	5,238,387.27	5,102,811.51	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
October 2036	\$ 5,163,074.87	\$ 5,003,878.89	\$ 0.00
November 2036	5,088,748.78	4,906,765.68	0.00
December 2036	5,015,396.62	4,811,439.39	0.00
January 2037	4,943,006.16	4,717,868.10	0.00
February 2037	4,871,565.30	4,626,020.46	0.00
March 2037	4,801,062.12	4,535,865.66	0.00
April 2037	4,731,484.82	4,447,373.44	0.00
May 2037	4,662,821.77	4,360,514.07	0.00
June 2037	4,595,061.45	4,275,258.34	0.00
July 2037	4,528,192.53	4,191,577.55	0.00
August 2037	4,462,203.77	4,109,443.50	0.00
September 2037	4,397,084.09	4,028,828.50	0.00
October 2037	4,332,822.56	3,949,705.34	0.00
November 2037	4,269,408.36	3,872,047.28	0.00
December 2037	4,206,830.81	3,795,828.06	0.00
January 2038	4,145,079.38	3,721,021.88	0.00
February 2038	4,084,143.65	3,647,603.39	0.00
March 2038	4,024,013.33	3,575,547.70	0.00
April 2038	3,964,678.26	3,504,830.33	0.00
May 2038	3,906,128.41	3,435,427.25	0.00
June 2038	3,848,353.87	3,367,314.86	0.00
July 2038	3,791,344.85	3,300,469.96	0.00
August 2038	3,735,091.68	3,234,869.76	0.00
September 2038	3,679,584.82	3,170,491.88	0.00
October 2038	3,624,814.83	3,107,314.34	0.00
November 2038	3,570,772.39	3,045,315.52	0.00
December 2038	3,517,448.32	2,984,474.20	0.00
January 2039	3,464,833.53	2,924,769.55	0.00
February 2039	3,412,919.03	2,866,181.07	0.00
March 2039	3,361,695.98	2,808,688.66	0.00
April 2039	3,311,155.61	2,752,272.54	0.00
May 2039	3,261,289.28	2,696,913.30	0.00
June 2039	3,212,088.45	2,642,591.87	0.00
July 2039	3,163,544.69	2,589,289.52	0.00
August 2039	3,115,649.67	2,536,987.83	0.00
September 2039	3,068,395.17	2,485,668.73	0.00
October 2039	3,021,773.05	2,435,314.47	0.00
November 2039	2,975,775.31	2,385,907.58	0.00
December 2039	2,930,394.00	2,337,430.95	0.00
January 2040	2,885,621.31	2,289,867.72	0.00
February 2040	2,841,449.51	2,243,201.36	0.00
March 2040	2,797,870.96	2,197,415.64	0.00
April 2040	2,754,878.12	2,152,494.59	0.00
May 2040	2,712,463.55	2,108,422.53	0.00
June 2040	2,670,619.89	2,065,184.07	0.00
July 2040	2,629,339.88	2,022,764.09	0.00
August 2040	2,588,616.34	1,981,147.73	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
September 2040	\$ 2,548,442.19	\$ 1,940,320.40	\$ 0.00
October 2040	2,508,810.44	1,900,267.75	0.00
November 2040	2,469,714.18	1,860,975.71	0.00
December 2040	2,431,146.57	1,822,430.46	0.00
January 2041	2,393,100.88	1,784,618.39	0.00
February 2041	2,355,570.46	1,747,526.17	0.00
March 2041	2,318,548.73	1,711,140.70	0.00
April 2041	2,282,029.20	1,675,449.09	0.00
May 2041	2,246,005.45	1,640,438.70	0.00
June 2041	2,210,471.15	1,606,097.10	0.00
July 2041	2,175,420.06	1,572,412.10	0.00
August 2041	2,140,845.99	1,539,371.71	0.00
September 2041	2,106,742.84	1,506,964.16	0.00
October 2041	2,073,104.60	1,475,177.89	0.00
November 2041	2,039,925.31	1,444,001.54	0.00
December 2041	2,007,199.09	1,413,423.95	0.00
January 2042	1,974,920.15	1,383,434.17	0.00
February 2042	1,943,082.75	1,354,021.45	0.00
March 2042	1,911,681.24	1,325,175.20	0.00
April 2042	1,880,710.02	1,296,885.06	0.00
May 2042	1,850,163.59	1,269,140.81	0.00
June 2042	1,820,036.48	1,241,932.46	0.00
July 2042	1,790,323.31	1,215,250.15	0.00
August 2042	1,761,018.78	1,189,084.25	0.00
September 2042	1,732,117.62	1,163,425.24	0.00
October 2042	1,703,614.66	1,138,263.82	0.00
November 2042	1,675,504.77	1,113,590.83	0.00
December 2042	1,647,782.90	1,089,397.29	0.00
January 2043	1,620,444.06	1,065,674.37	0.00
February 2043	1,593,483.31	1,042,413.39	0.00
March 2043	1,566,895.79	1,019,605.83	0.00
April 2043	1,540,676.68	997,243.35	0.00
May 2043	1,514,821.24	975,317.72	0.00
June 2043	1,489,324.78	953,820.87	0.00
July 2043	1,464,182.66	932,744.89	0.00
August 2043	1,439,390.32	912,081.98	0.00
September 2043	1,414,943.23	891,824.52	0.00
October 2043	1,390,836.93	871,965.00	0.00
November 2043	1,367,067.03	852,496.04	0.00
December 2043	1,343,629.17	833,410.41	0.00
January 2044	1,320,519.05	814,701.00	0.00
February 2044	1,297,732.43	796,360.83	0.00
March 2044	1,275,265.14	778,383.05	0.00
April 2044	1,253,113.01	760,760.92	0.00
May 2044	1,231,271.99	743,487.83	0.00
June 2044	1,209,738.02	726,557.29	0.00
July 2044	1,188,507.13	709,962.92	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
August 2044	\$ 1,167,575.38	\$ 693,698.47	\$ 0.00
September 2044	1,146,938.89	677,757.78	0.00
October 2044	1,126,593.83	662,134.81	0.00
November 2044	1,106,536.39	646,823.64	0.00
December 2044	1,086,762.86	631,818.45	0.00
January 2045	1,067,269.52	617,113.51	0.00
February 2045	1,048,052.73	602,703.22	0.00
March 2045	1,029,108.90	588,582.05	0.00
April 2045	1,010,434.47	574,744.60	0.00
May 2045	992,025.91	561,185.54	0.00
June 2045	973,879.77	547,899.67	0.00
July 2045	955,992.63	534,881.84	0.00
August 2045	938,361.09	522,127.04	0.00
September 2045	920,981.82	509,630.31	0.00
October 2045	903,851.52	497,386.81	0.00
November 2045	886,966.94	485,391.76	0.00
December 2045	870,324.86	473,640.49	0.00
January 2046	853,922.10	462,128.40	0.00
February 2046	837,755.54	450,850.99	0.00
March 2046	821,822.08	439,803.82	0.00
April 2046	806,118.65	428,982.55	0.00
May 2046	790,642.24	418,382.90	0.00
June 2046	775,389.88	408,000.67	0.00
July 2046	760,358.61	397,831.77	0.00
August 2046	745,545.54	387,872.13	0.00
September 2046	730,947.79	378,117.80	0.00
October 2046	716,562.53	368,564.87	0.00
November 2046	702,386.96	359,209.52	0.00
December 2046	688,418.32	350,048.00	0.00
January 2047	674,653.89	341,076.62	0.00
February 2047	661,090.96	332,291.75	0.00
March 2047	647,726.89	323,689.84	0.00
April 2047	634,559.03	315,267.40	0.00
May 2047	621,584.82	307,021.00	0.00
June 2047	608,801.67	298,947.29	0.00
July 2047	596,207.07	291,042.95	0.00
August 2047	583,798.52	283,304.75	0.00
September 2047	571,573.55	275,729.50	0.00
October 2047	559,529.74	268,314.09	0.00
November 2047	547,664.67	261,055.43	0.00
December 2047	535,975.98	253,950.51	0.00
January 2048	524,461.33	246,996.40	0.00
February 2048	513,118.40	240,190.17	0.00
March 2048	501,944.92	233,528.98	0.00
April 2048	490,938.61	227,010.03	0.00
May 2048	480,097.27	220,630.58	0.00
June 2048	469,418.69	214,387.94	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
July 2048	\$ 458,900.70	\$ 208,279.45	\$ 0.00
August 2048	448,541.17	202,302.52	0.00
September 2048	438,337.96	196,454.60	0.00
October 2048	428,289.01	190,733.19	0.00
November 2048	418,392.24	185,135.83	0.00
December 2048	408,645.62	179,660.11	0.00
January 2049	399,047.14	174,303.66	0.00
February 2049	389,594.81	169,064.16	0.00
March 2049	380,286.68	163,939.33	0.00
April 2049	371,120.82	158,926.93	0.00
May 2049	362,095.30	154,024.76	0.00
June 2049	353,208.25	149,230.67	0.00
July 2049	344,457.81	144,542.53	0.00
August 2049	335,842.13	139,958.28	0.00
September 2049	327,359.40	135,475.88	0.00
October 2049	319,007.84	131,093.31	0.00
November 2049	310,785.67	126,808.63	0.00
December 2049	302,691.14	122,619.89	0.00
January 2050	294,722.54	118,525.21	0.00
February 2050	286,878.16	114,522.73	0.00
March 2050	279,156.32	110,610.63	0.00
April 2050	271,555.36	106,787.11	0.00
May 2050	264,073.64	103,050.44	0.00
June 2050	256,709.56	99,398.87	0.00
July 2050	249,461.50	95,830.72	0.00
August 2050	242,327.90	92,344.34	0.00
September 2050	235,307.20	88,938.09	0.00
October 2050	228,397.87	85,610.37	0.00
November 2050	221,598.38	82,359.62	0.00
December 2050	214,907.25	79,184.30	0.00
January 2051	208,322.99	76,082.90	0.00
February 2051	201,844.14	73,053.93	0.00
March 2051	195,469.28	70,095.95	0.00
April 2051	189,196.96	67,207.52	0.00
May 2051	183,025.80	64,387.25	0.00
June 2051	176,954.40	61,633.76	0.00
July 2051	170,981.41	58,945.71	0.00
August 2051	165,105.46	56,321.77	0.00
September 2051	159,325.22	53,760.64	0.00
October 2051	153,639.39	51,261.05	0.00
November 2051	148,046.65	48,821.75	0.00
December 2051	142,545.74	46,441.51	0.00
January 2052	137,135.38	44,119.14	0.00
February 2052	131,814.33	41,853.45	0.00
March 2052	126,581.35	39,643.29	0.00
April 2052	121,435.22	37,487.51	0.00
May 2052	116,374.74	35,385.00	0.00

<u>Distribution Date</u>	<u>Classes QA and QL (in the aggregate)</u>	<u>Classes FW, PK, PL and PM (in the aggregate)</u>	<u>Classes FT and QF (in the aggregate)</u>
June 2052	\$ 111,398.74	\$ 33,334.68	\$ 0.00
July 2052	106,506.02	31,335.46	0.00
August 2052	101,695.45	29,386.30	0.00
September 2052	96,965.88	27,486.16	0.00
October 2052	92,316.18	25,634.04	0.00
November 2052	87,745.24	23,828.93	0.00
December 2052	83,251.97	22,069.86	0.00
January 2053	78,835.28	20,355.87	0.00
February 2053	74,494.10	18,686.04	0.00
March 2053	70,227.37	17,059.43	0.00
April 2053	66,034.07	15,475.15	0.00
May 2053	61,913.15	13,932.31	0.00
June 2053	57,863.60	12,430.04	0.00
July 2053	53,884.43	10,967.49	0.00
August 2053	49,974.63	9,543.82	0.00
September 2053	46,133.25	8,158.22	0.00
October 2053	42,359.31	6,809.89	0.00
November 2053	38,651.86	5,498.02	0.00
December 2053	35,009.96	4,221.86	0.00
January 2054	31,432.69	2,980.64	0.00
February 2054	27,919.14	1,773.62	0.00
March 2054	24,468.40	600.07	0.00
April 2054	21,079.58	0.00	0.00
May 2054	17,751.81	0.00	0.00
June 2054	14,484.21	0.00	0.00
July 2054	11,275.93	0.00	0.00
August 2054	8,126.12	0.00	0.00
September 2054	5,033.96	0.00	0.00
October 2054	1,998.61	0.00	0.00
November 2054 and thereafter	0.00	0.00	0.00

<u>Distribution Date</u>	<u>Class FQ</u>	<u>Class LF</u>	<u>Class TF</u>
Initial Balance	\$137,291,000.00	\$25,000,000.00	\$50,000,000.00
February 2025	135,945,149.21	24,743,760.32	49,477,573.82
March 2025	134,492,640.98	24,468,725.12	48,917,060.63
April 2025	132,934,947.25	24,175,193.44	48,319,066.00
May 2025	131,273,737.99	23,863,499.26	47,684,266.27
June 2025	129,510,878.51	23,534,010.92	47,013,407.36
July 2025	127,648,426.22	23,187,130.42	46,307,303.39
August 2025	125,688,626.71	22,823,292.62	45,566,835.02
September 2025	123,633,909.22	22,442,964.31	44,792,947.59
October 2025	121,486,881.55	22,046,643.19	43,986,649.03
November 2025	119,250,324.32	21,634,856.76	43,149,007.62
December 2025	116,927,184.68	21,208,161.06	42,281,149.48
January 2026	114,520,569.43	20,767,139.38	41,384,255.86
February 2026	112,033,737.61	20,312,400.79	40,459,560.30
March 2026	109,470,092.59	19,844,578.68	39,508,345.55
April 2026	106,833,173.60	19,364,329.15	38,531,940.34
May 2026	104,126,646.83	18,872,329.31	37,531,716.02
June 2026	101,354,296.08	18,369,275.58	36,509,082.98
July 2026	98,520,013.03	17,855,881.84	35,465,487.00
August 2026	95,627,787.04	17,332,877.57	34,402,405.45
September 2026	92,681,694.72	16,801,005.90	33,321,343.39
October 2026	89,685,889.14	16,261,021.68	32,223,829.54
November 2026	86,644,588.76	15,731,211.44	31,146,901.28
December 2026	83,660,026.28	15,211,361.41	30,090,125.54
January 2027	80,731,006.33	14,701,262.15	29,053,077.99
February 2027	77,856,357.70	14,200,708.43	28,035,342.87
March 2027	75,034,932.78	13,709,499.21	27,036,512.84
April 2027	72,265,607.18	13,227,437.46	26,056,188.75
May 2027	69,547,279.16	12,754,330.15	25,093,979.54
June 2027	66,878,869.23	12,289,988.17	24,149,502.02
July 2027	64,259,319.69	11,834,226.20	23,222,380.76
August 2027	61,687,594.18	11,386,862.67	22,312,247.88
September 2027	59,162,677.24	10,947,719.68	21,418,742.96
October 2027	56,683,573.91	10,516,622.91	20,541,512.82
November 2027	54,249,309.27	10,093,401.59	19,680,211.42
December 2027	51,858,928.10	9,677,888.36	18,834,499.70
January 2028	49,511,494.40	9,269,919.25	18,004,045.45
February 2028	47,206,091.08	8,869,333.61	17,188,523.13
March 2028	44,941,819.50	8,475,974.02	16,387,613.81
April 2028	42,717,799.15	8,089,686.24	15,601,004.95
May 2028	40,533,167.28	7,710,319.13	14,828,390.33
June 2028	38,387,078.48	7,337,724.61	14,069,469.90
July 2028	36,278,704.40	6,971,757.59	13,323,949.66
August 2028	34,207,233.37	6,612,275.89	12,591,541.52
September 2028	32,171,870.06	6,259,140.21	11,871,963.21
October 2028	30,171,835.15	5,912,214.05	11,164,938.14
November 2028	28,206,365.01	5,571,363.65	10,470,195.28
December 2028	26,274,711.36	5,236,457.97	9,787,469.07
January 2029	24,376,141.00	4,907,368.58	9,116,499.28

<u>Distribution Date</u>	<u>Class FQ</u>	<u>Class LF</u>	<u>Class TF</u>
February 2029	\$ 22,509,935.46	\$ 4,583,969.67	\$ 8,457,030.95
March 2029	20,675,390.73	4,266,137.93	7,808,814.21
April 2029	18,871,816.93	3,953,752.55	7,171,604.23
May 2029	17,098,538.07	3,646,695.15	6,545,161.12
June 2029	15,354,891.74	3,344,849.72	5,929,249.78
July 2029	13,640,228.82	3,048,102.60	5,323,639.88
August 2029	11,953,913.23	2,756,342.40	4,728,105.67
September 2029	10,295,321.68	2,469,459.99	4,142,425.96
October 2029	8,663,843.36	2,187,348.41	3,566,384.01
November 2029	7,058,879.74	1,909,902.86	2,999,767.41
December 2029	5,479,844.27	1,637,020.64	2,442,368.03
January 2030	3,926,162.18	1,368,601.12	1,893,981.91
February 2030	2,397,270.20	1,104,545.69	1,354,409.16
March 2030	892,616.37	844,757.71	823,453.94
April 2030	0.00	589,142.49	300,924.30
May 2030	0.00	337,607.21	0.00
June 2030	0.00	90,060.96	0.00
July 2030 and thereafter	0.00	0.00	0.00



\$5,355,025,421

**Government National
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January 24, 2025



Ramirez & Co., Inc.